

Minimum Essential Budgets for Six Households



By the Vincentian Partnership for Social Justice
Working for social and economic change
– Tackling poverty and exclusion



**Minimum Essential Budget Standard
for Six Household Types**

*Lone Parent and Two Children, Two Parents and Two Children, Two
Parents with Teenager, Pensioner Couple, Lone Female Pensioner and
Single Male Adult*

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exclusion*

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FOREWORD

Current debates about reducing or ending poverty suffer from the absence of a socially agreed empirically based income standard. The question “What level of income is required to allow an acceptable standard of living” needs to be addressed if we are serious about reducing income poverty. It is obvious that decisions about what constitutes a minimum acceptable level of income need to be informed about the actual cost of a minimum essential standard of living which meets physical, psychological and social needs and which enables full participation in today’s society. For a society to accept a definition of poverty and the cost to the nation of trying to keep people out of poverty, there needs to be a consensus in that society about what constitutes a minimum essential standard of living.

To date budget standards based on the views of experts have not been reconciled with those based on the views of ordinary citizens. The Vincentian Partnership for Social Justice has succeeded in developing a minimum income standard blending the best elements of the two main methodologies that have been used to develop budget standards in recent years. This standard is rooted in social consensus about the goals and services that everyone in Ireland should be able to afford while at the same time drawing on the expert knowledge about basic living requirements and actual expenditure patterns.

I congratulate the Vincentian Partnership for Social Justice on producing consensual budget standards showing the cost of a minimum essential standard of living. The Family Budget Unit, University of York is pleased to have been associated with this work in a small way. Let us hope that this report will lead to serious discussion on what is necessary for an acceptable living standard for all Irish citizens.

Professor Jonathan Bradshaw
University of York
November 2006

EXECUTIVE SUMMARY

Rationale and Aims

The Vincentian Partnership for Social Justice was established in 1996 to work for social and economic change - tackling poverty and exclusion. The Partnership consists of the Society of St. Vincent de Paul, the Vincentian Congregation, the Daughters of Charity and the Sisters of the Holy Faith. As a result of working with people in disadvantaged communities, the Vincentian Partnership for Social Justice is very aware of the struggle of people on low income to live with dignity. Since 2000 the Vincentian Partnership for Social Justice has undertaken a number of studies to raise awareness of the daily reality of living on a low income.

2000-2001 One Long Struggle – A study of Low Income Families

This report showed that it was impossible to live with dignity and provide children with adequate food, clothing, etc. on the lowest social welfare rates or the minimum wage.

2003-2004 Low Cost but Acceptable Budget Standards

The principal aim of this study was to provide detailed information on the actual cost of a low cost but acceptable living standard for three household types – Lone Parent and Two Children, Two Parents and Two Children and Pensioner Couple.

The methodology consisted of the application of the Low Cost but Acceptable Budget Standards developed by the Family Budget Unit of the University of York to the Irish situation.

The findings showed that when expenditure was compared with income it was obvious that a Low Cost but Acceptable standard of living was not viable for people dependent on the One Parent Family Payment, or on Unemployment Benefit and for certain households dependent on the national minimum wage. The study recommended that resources be provided at Government level to undertake budget standards research at the low cost but acceptable levels for different age and household types in Ireland to ensure that social welfare payments and the National Minimum Wage contribute to the eradication of poverty.

2005 – 2006 Minimum Essential Budgets for Six Household Types

The Vincentian Partnership for Social Justice, which had worked closely with the Family Budget Unit, University of York in the 2004 study, saw the need to establish a new base for Low Cost but Acceptable budgets which would reflect shopping patterns of specific household types in Ireland. While the 2004 study involved the application of the UK 1998 budgets to the Irish situation it was decided that the 2005 - 2006 study would draw directly on Irish sources to establish the items in the revised budget.

In order to reflect developments in the area of budget standards the Family Budget Unit, University of York, (FBU) and the Centre for Research in Social Policy University of Loughborough, (CRSP) decided to work together to determine the level of income needed in Britain to allow an acceptable standard of living. The aim of the joint research was to blend the best elements of the two main methodologies that have been used to develop budget standards in Britain in recent years (Bradshaw, 2005). The Family Budget

Unit's methodology uses surveys of household consumption, consultations with small groups and expert committees to develop budgets for a variety of household types. The CRSP methodology – the Consensual Budget Standards – while similar, focuses on ordinary people in the formation of budget committees, 'the rationale for this is that people who have to make ends meet on a day to day basis are best placed to know about their cost of living'. They are the 'real experts' (Middleton, 2001). The joint research aims to develop 'a standard which will be rooted in social consensus about goods and services that everyone in Britain should be able to afford, while at the same time drawing on the expert knowledge about basic living requirements and expenditure patterns' (Bradshaw, 2005).

In order to ensure that the Vincentian Partnership for Social Justice 2005 – 2006 study would reflect current approaches to the construction of budget standards it was decided to adopt the 'combined approach' of FBU and CRSP. However, while this new study follows the methodology employed by the FBU/CRSP it must be recognised that the resources available to the Vincentian Partnership for Social Justice are limited.

The context of this new study is an Ireland in which almost one fifth of the population is at risk of poverty (EU – SILC 2004), and where there is recognition in the National Anti Poverty Strategy that

'people are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities which are considered the norm for other people in society' (2002:6).

The aim of the 2005 – 2006 study is to:

1. Make available detailed information on the actual cost of a minimum essential standard of living for 6 household types
2. Provide the foundations for a national database for minimum essential budget standards, which can be developed and modified for application to different family types.
3. Lobby for a more adequate level of income for people in receipt of social welfare payments and the minimum wage.

Methodology

Consensual Budgets

This study by the Vincentian Partnership for Social Justice, for reasons explained in the Introduction (see page 2), is using a combined approach- the Consensual Budget Standards informed by expert opinion. In order to construct a Minimum Essential Budget Standard, people living in the household types for which it is designed are brought together in focus groups to act as their own budget standard committees. Each focus group is carefully sampled to include people from different social backgrounds and economic circumstances. The actual expenditure choices and judgements that are made by people in real life on the ground as they manage their money contribute to the final consensus. Ultimately, the people themselves are the 'experts' (Middleton, 2000:62-23).

Process of applying Consensual Budget Standards to the Irish Situation

Focus Groups – Composition

While the methodology used in this study is based on the combined approach of CRSP and the FBU that is in operation at present in the UK, it was adapted to accommodate the restraints of a limited research budget. The Vincentian Partnership for Social Justice in its work of the past 10 years has developed a network of community groups in Dublin and in other parts of the Republic. It was largely from these community groups that the focus groups were established for each of the following family types:

- Lone Parent and two children (*3 yr old girl and 10 yr old boy*)
- Two parents and two children (*3 yr old girl and 10 yr old boy*)
- Two parents and two children (*10 yr old girl and 15 yr old boy*)
- Two parents and two children (*10 yr old girl and 15 yr old girl*)
- Pensioner couple (*aged 66 - 69*)
- Single female pensioner (*aged 70+*)
- Single adult male (*aged 25+*)

Care was taken that each group would include people from different social, economic and geographical backgrounds. 161 people participated in the different focus groups, which were drawn from the following areas – Dublin City, Ballymun/Santry, Mulhuddard/Blanchardstown, Tallaght, Ballyfermot, Stillorgan and Castleknock.

A total of 18 focus groups were involved in the study - three for each of the 6 household types (one for each of the three stages of the budget development process). People living in the household circumstances for which the budget standard was intended drew up a minimum essential budget standard for each of the six family types. As far as possible the ages of the focus groups and their children correspond with those of the relevant household types.

Stages/ Phases of the Consensual Budget Standards (CBS) Process

There are three phases in the focus group discussion of the CBS process:

1. Orientation Phase:

The initial phase explores the language, concepts and priorities that people use in thinking about spending and consumption. During this phase the groups develop a working definition of a minimum essential standard of living. Participants are also asked to complete diaries and inventories based on their own standard of living prior to the second phase.

2. Task Groups:

In this phase, each budget component is considered in turn (i.e. food, clothing, personal care, household goods, household services, social inclusion and participation, fuel, transport etc). Each item is then categorised as essential, desirable or luxury. Together, the participants produce an agreed list of items. The lists are reconsidered. Are they too restrictive or too generous? Following discussion, the items are costed and any outstanding issues among participants are resolved.

3. Checkback phase:

The final phase is particularly important and it involves the rechecking of items and costs in order to reach a final consensus. Before this can be done, the consensus must be tested. Firstly, participants are asked whether they think the amount allocated to provide the agreed list of items, is too high or too low. Secondly, the group is asked how much they would be prepared to reduce the budget at the request of the Minister for Finance (Middleton, 2000:63-64).

Budget Areas

The following are the areas for which budgets were developed: Food, Clothing, Personal Care, Health Related Costs, Household Goods (e.g. furniture, carpets, curtains, textiles, and crockery), Household Services, Social Inclusion and Participation, Education, Transport, Housing, Fuel, Personal Costs, Childcare and Contingencies/Savings. An account of the content of each of these budgets can be found on page 39.

Method of Validation of Research Process

In order to ensure the reliability and validity of the research process, in addition to the three separate focus groups for each household type, (18 in all consisting of 161 members) a research committee and an expert focus group were established.

Research Advisory Committee

A Research Advisory Committee was established for the duration of the study. The Committee was comprised of nine members. The following organisations were represented on the Committee – Society of Saint Vincent de Paul (SVP), Combat Poverty Agency (CPA), Money Advice and Budgeting Service (MABS), Age Action Ireland, One Parent Exchange and Network (OPEN), Office for Social Inclusion (OSI) and an independent academic. The committee met eight times during the research process. The primary function of the Committee was to advise and inform the researchers from their areas of expertise. In addition the Committee provided advice on the underlying concepts of the research and other relevant issues as they arose.

Expert Group

A group of experts were also involved in the study in an advisory capacity. The Family Budget Unit (FBU), University of York provided ongoing guidance and support in relation to the methodology employed in the research. In addition to this nutritionists associated with the FBU assisted with the nutrition analysis of the menus and food budgets. The Combat Poverty Agency provided information with regard to the fuel budget. CORI provided ongoing practical help on issues relating to income and taxation. Assistance was also sought from an experienced community welfare officer regarding social welfare rates and entitlements. Educational experts and home economists were also consulted.

Findings:

The findings will be considered in the context of the income expenditure scenarios representing each household type. In each case the income will be compared with the expenditure necessary for a Minimum Essential Standard of Living. Note should be taken that the Minimum Essential Budget (MEB) costs in this study do not include debt repayments; household maintenance; pension contribution and bank charges. It is for this

reason that the term ‘discretionary income’ is used instead of ‘surplus income’ when presenting the findings.

Lone Parent with two Children (3 year old girl & 10 year old boy) Total Cash Income and Total MEB Costs

Income Scenario	Total cash income	Total ME Budget costs ¹	Shortfall/ Discretionary Income
Dependent on Social Welfare/no car	286.06	321.51	35.45 (shortfall)
Part-time worker/ car owner	526.00	476.76	49.24 (discretionary income)
Part-time worker/ no car	526.00	442.59	83.41 (discretionary income)
Full-time worker/ car owner	553.55	619.30	65.75 (shortfall)
Full-time worker/ no car	553.55	585.13	31.58 (shortfall)

Budget Costs

The cost of food (€87.22), clothing (€23.07), personal care (€14.28), household goods (€24.46), household services (€15.60), social inclusion and participation (€48.25), educational costs (€6.37), household fuel (€32.00) and savings/ contingency costs (€13.46) is the same for each Lone Parent with Two Children (3 year old girl and 10 year old boy) households. Housing, personal costs and childcare costs vary according to household. Transport costs depend on car ownership. The cost of childcare, decreases in secondary benefits and increase in Local Authority rent make full-time work economically disadvantageous for the Lone Parent household.

Two Parents and Two Children (3 year old girl and 10 year old boy) Total Cash Income and Total MEB Costs

Income Scenario	Total cash income	Total ME Budget costs ²	Shortfall/ Discretionary Income
Income from Unemployment Benefit	383.25	430.55	47.30 (shortfall)
1 Full-time worker/ no car	494.60	450.05	44.55 (discretionary income)
1 Full-time worker/car owner	494.60	467.90	26.70 (discretionary income)
1 Full-time worker and 1 Part-time worker/ no car	555.80	548.43	7.37 (discretionary income)
1 Full-time worker and 1 Part-time worker/ car owner	555.80	566.28	10.48 (shortfall)

¹ Less healthcare costs where applicable

² Less healthcare costs where applicable

Budget Costs

The cost of food (€102.89), clothing (€30.73), personal care (€22.45), household goods (€28.74), household services (€21.65), social inclusion and participation (€71.05), educational costs (€6.37), household fuel (€35.00) and savings/ contingency costs (€26.92) is the same for each Two Parent with Two Children (3 year old girl and 10 year old boy) households. Housing, personal costs and childcare costs vary according to household. Transport costs depend on car ownership. The cost of childcare, decreases in secondary benefits and increase in Local Authority rent make the scenario of two adults working and with a car economically disadvantageous for the Two Parent household.

Two Parents and Two Children (10 year old girl and 15 year old girl) Total Cash Income and Total MEB Costs

Income Scenario	Total cash income	Total ME Budget costs ³	Shortfall/Discretionary Income
Income from Unemployment Benefit	384. 59	540.78	156.19 (shortfall)
1 Full-time worker/ no car	495.94	560.28	64.34 (shortfall)
1 Full-time worker/ car owner	495.94	578.13	82.19 (shortfall)
1 Full-time worker and 1 Part-time worker/ no car	557.14	588.70	31.56 (shortfall)
1 Full-time worker and 1 Part-time worker/ car owner	557.14	606.51	49.37 (shortfall)

Budget Costs

When a 15 year old girl replaces a 3 year old girl in a household, there is a significant increase in weekly budget costs. The cost of food (€131.90), clothing (€41.28), personal care (€30.28), household goods (€30.87), household services (€27.42), social inclusion and participation (€94.60), educational costs (€30.57), household fuel (€37.00), pet costs (€6.19) and savings/ contingency costs (€26.92) is the same for each Two Parent with Two Children (10 year old girl and 15 year old girl) households. Housing, personal costs and childcare costs vary according to household. Transport costs depend on car ownership. The cost of decreases in secondary benefits and increase in Local Authority rent make the scenario of two adults working economically disadvantageous for the Two Parent household with older children.

Two Parents and Two Children (10 year old girl and 15 year old boy) Household Total Cash Income and Total MEB Costs

Income Scenario	Total cash income	Total ME Budget costs ⁴	Shortfall/ Discretionary Income
Income from Unemployment Benefit	384. 59	539.60	155.01 (shortfall)

³ Less healthcare costs where applicable

⁴ Less healthcare costs where applicable

1 Full-time worker/ no car	495.94	559.10	63.16 (shortfall)
1 Full-time worker/ car owner	495.94	576.95	81.01 (shortfall)
1 Full-time worker and 1 Part-time worker/ no car	557.14	587.48	30.34 (shortfall)
1 Full-time worker and 1 Part-time worker/ car owner	557.14	605.33	48.19 (shortfall)

Budget Costs

When a 15 year old boy becomes part of the household instead of a 3 year old girl, there is a very slight decrease in weekly budget costs compared to the household with a 15 year old girl. The cost of food (€131.90), clothing (€41.19), personal care (€29.57), household goods (€30.87), household services (€27.42), social inclusion and participation (€94.60), educational costs (€30.19), household fuel (€37.00), pet costs (€6.19) and savings/ contingency costs (€26.92) is the same for each Two Parent with Two Children (10 year old girl and 15 year old boy) households. Housing, personal costs and childcare costs vary according to household. Transport costs depend on car ownership. The cost of decreases in secondary benefits and increase in Local Authority rent make the scenario of two adults working economically disadvantageous for the Two Parent household with older children.

Pensioner Couple (age 66-69) Household Total Cash Income and Total MEB Budget Costs

Income Scenario	Total cash income	Total ME Budget costs ⁵	Shortfall/ Discretionary Income
Income from Contributory Pension & qualified adult payment/ no car	365.70	338.85	26.85 (discretionary income)
Income from Contributory. Pension & qualified adult payment/ car owner	365.70	391.82	26.12 (shortfall)
Income from Non-Contributory. Pension & qualified adult payment/ no Car	325.40	332.76	7.36 (shortfall)
Income from Non-Contributory. Pension & qualified adult payment/ car owner	325.40	385.73	60.33 (shortfall)

Budget Costs

The weekly costs of food (€81.05), clothing (€23.57), personal care (€15.81), household goods (€23.45), household services (€21.24), social inclusion and participation (€55.08), household fuel (€32.00) personal costs (€5.00) and savings/ contingency costs (€36.92) remains the same for all the pensioner couple (age 66-69) households. There is a big difference in transport costs between households with and without a car as in the scenarios with no car there is no transport costs – all persons over 66 years of age are entitled to free public transport. Local Authority rent varies depending on the level of income. The only household with a discretionary income is the pensioner couple in receipt of a contributory pension and without a car.

⁵ Less healthcare costs where applicable

Lone Female Pensioner (age 70+) Total Cash Income and Total MEB Budget Costs

Income Scenario	Total cash income	Total ME Budget costs ⁶	Shortfall/ Discretionary Income
Income from Contributory. Pension/ no car	224. 10	269.45	45.35 (shortfall)
Income from Contributory. Pension/ car owner	224. 10	314.37	90.27 (shortfall)
Income from Non-Contributory. Pension/ no car	212. 80	267.76	54.96 (shortfall)
Income from Non-Contributory. Pension/ car owner	212. 80	312.68	99.88 (shortfall)

Budget Costs:

The weekly costs of food (€66.15), clothing (€14.87), personal care (€10.95), household goods (€21.34), household services (€20.75), social inclusion and participation (€38.08), household fuel (€32.00) personal costs (€6.83), pet costs (€6.73) and savings/ contingency costs (€23.46) remain the same for all the lone female pensioner (age 70+) households. Once again there is a big difference in transport costs between households with and without a car as in the scenarios with no car there is no transport costs – all persons over 66 years of age are entitled to free public transport. The two households without a car have the smallest but still substantial shortfalls. Local Authority rent again varies depending on the level of income.

Single Adult Male (age 25+) Household Total Cash Income and Total MEB Costs

Income Scenario ⁷	Total cash income	Total ME Budget costs ⁸	Shortfall/ Discretionary Income
Income from F/T on NMW/ no car	286.88	368. 37	81.49 (shortfall)
Dependent on Unemployment Benefit/ no car	272. 80	365. 57	92. 77 (shortfall)

Budget Costs:

The weekly cost of food (€72.17), clothing (€17.68), personal care (€10.07), household goods (€9.80), household services (€24.51), social inclusion and participation (€44.57), transport (€26.00), household fuel (€8.00) and savings/ contingency costs (€18.46) are the same for each of the single adult male (age 25+) households. The cost of personal care varies according to employment status. A single adult male dependent on unemployment benefit will receive €107.00 per week towards his private rental costs while the single adult male working full time must pay €130 per week.

⁶ Less healthcare costs where applicable

⁷ Income received from the Supplementary Welfare Allowance was taken into account in the case of the single adult male dependent on Unemployment Benefit. Total SWA rent supplement = €107.00 at the discretion of the community welfare officer

⁸ Less healthcare costs where applicable

Conclusions:

1. The expenditure required for a minimum essential standard of living for the following household types is:

Households with Children:

- €430.55 per week for two parents and two children (3 year old girl and 10 year old boy) dependent on unemployment benefit and without a car (Present income = €383.25).
- €540.78 per week for two parents and two older children (10 year old girl and 15 year old girl) dependent on unemployment benefit and without a car (Present income = €384.59).
- €539.60 per week for two parents and two older children (10 year old girl and 15 year old boy) dependent on unemployment benefit and without a car (Present income = €384.59).
- €321.51 per week for a lone parent and two children (3 year old girl and 10 year old boy) dependent on social welfare and without a car (Present income = €286.06).

Pensioner Households:

- €338.85 per week for a pensioner couple (age 66-69) on a contributory pension and without a car (Present income = €365.70).
- €267.76 per week for a lone female pensioner (age 70+) on a non-contributory pension and without a car (Present income = €212.80).

Single Adult Male Households:

- €365.57 per week for a single adult male (age 25+) dependent on unemployment benefit and without a car (Present income = €272.80).

2. The income required for a minimum essential standard of living when entitlement to secondary benefits is excluded for the following household types is:

Households with Children with one full time worker and without entitlement to secondary benefits:

- Two parents and two children (3 year old girl and 10 year old boy) – a net income of €435.22 which does not include housing or car costs.
- Two parents and two children (10 year old girl and 15 year old girl) – a net income of €546.42 which does not include housing or car costs.
- Two parents and two children (10 year old girl and 15 year old boy) – a net income of €545.24 which does not include housing or car costs.
- Lone parent and two children (3 year old girl and 10 year old boy) – a net income of €545.01 which does not include housing or car costs.

Pensioner Households without entitlement to secondary benefits:

- Pensioner couple (age 66-69) – a net income of €330.40 which does not include housing or car costs.
- Lone female pensioner (70+) – a net income of €241.16 which does not include housing or car costs.

Single Adult Male Households with one full time worker and without entitlement to secondary benefits:

- Single adult male (age 25+) – a net income of €251.84 which does not include housing or car costs.
3. A minimum essential standard of living is not possible for five out six of the households in this study on their present level of income. These households will struggle to cope on a daily basis, on an inadequate income. Their physical, mental, spiritual and social needs will be unmet. Many of these households will become trapped in poverty. To cope with a grossly inadequate income and a weekly shortfall many will have no choice but to borrow. They then face the reality of living with constant debt and the consequent social problems. The alternative is to remain within budget with an unacceptable standard of living. The findings of this study regarding households in which adult(s) are in employment on the National Minimum Wage support the EU-SILC 2004 statement that 7% of those at work are living in income poverty. The NAPS (2002) sets out the Irish Government's definition of poverty:
'People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities which are considered the norm for other people in society' (2002:6).
 4. At present people in the lowest paid jobs who are already outside the tax net do not gain from changes in the annual budget. Many of these are among the 'working poor'.

Households with Children:

5. In the case of two parent households dependent on the national minimum wage the best financial position is one in which there is one full-time worker. In the two parent, two children household when the second parent takes up a part-time job the net gain is only €61.20 (€61.20) when the children are older). Childcare costs and the scaling down in the value of secondary benefits (because of the additional wage) account for the small increase in income when both parents work (one full time and the other part time).
6. Households with a teenager face considerable added costs on a weekly basis. These households have significant increases in a number of budget areas - food, clothing, education, social inclusion and participation. At present these households dependent on the minimum wage, whether with one full time worker or with one full time and a part time worker, have an income that falls far short of what is required for a minimum essential standard of living.

7. In the case of the lone parent households in this study, the best financial position is that of the household in which the parent is a part time worker. This is the only household in the lone parent category in which a minimum essential standard of living is possible. The lack of affordable childcare and the potential loss of benefits create disincentives to taking up full time employment or education. In the case of the lone parent dependent on social welfare, they are effectively living in fuel poverty with over 10% (12.58%) of their income spent on household fuel (Boardman, 1991). A further 26.75% of the household income is spent on food. Without the opportunity to work on a part time basis, lone parent and 2 children (3 year old girl and 10 year old boy) households cannot afford a minimum essential living standard.
8. At present, the National Minimum Wage does not provide households in which there are older children with an income standard to meet the cost of a minimum essential standard of living.

Pensioner Households:

9. In order for a pensioner couple to have a minimum essential standard of living it is necessary for them to have a contributory pension and to be without the expenses of car ownership.
10. The single lone pensioner dependent on the current contributory pension non-contributory pension has an income that falls far short of that required for a minimum essential standard of living. At present their situation is one of hardship.

Single Adult Male Households:

11. The cost of private rented accommodation and the almost insurmountable obstacles to accessing local authority accommodation account for the substantial weekly shortfall in meeting the costs of a minimum essential lifestyle for the single adult dependent on the national minimum wage. The cost of private rented accommodation absorbs a large percentage of his income.

Recommendations:

All Households:

1. Benchmark Social Welfare payments and the National Minimum Wage rate to an amount, which allows for a Minimum Essential standard of living.
2. Address issues in the tax credit area i.e. tax credits should be refundable and tax credits increased. This is necessary in order for Ireland to have an equitable tax system and to contribute to addressing the issue of the ‘working poor’.
3. To address the issue of living with a constant shortfall and the risk of serious debt:
 - Develop schemes that involve the participation of mainstream financial institutions to make it possible for low income households to borrow at appropriate interest rates.
 - Develop saving schemes such as those proposed by MABS, CPA and SVP that would encourage the participation of low income households.

Households with Children:

4. Increase Child Benefit for all children, making particular allowance for the additional costs of teenage children. As a means of meeting some of the very high costs associated with having older children in the households, increase the Back to School Clothing and Footwear Allowance or develop another mechanism to ensure that the income for households with these children is increased to the level required for a minimum essential lifestyle.
5. Make childcare more affordable and accessible, in particular, for low income households thereby removing a major obstacle to engagement in employment and education. This can be done through: 1) increasing the Early Childcare Supplement for all children under 6 and extending the scheme to include 6–12 year olds in recognition of continuing childcare costs for this age group 2) increasing provision of pre-school education under the National Childcare Investment Programme.
6. Address the situation for households dependent on the National Minimum Wage in which at present the financial benefits of having a full time and a part time worker are minimal (combined in the one household) by:
 - Increasing the National Minimum Wage to the rate which makes a minimum essential standard of living possible
 - Improve earning potential through providing greater access to education and training
 - Increase current subventions i.e. Family Income Supplement (FIS)

Pensioner Households:

7. Increase the contributory and non-contributory old age pensions to ensure that all older people can have a minimum essential standard of living (which for many necessitates owning a car).

8. Take immediate action to address the situation in which single female pensioners who are dependent on state pensions have an income that makes a minimum essential lifestyle impossible.
9. Increase the fuel allowance to reflect the actual cost of heating a house adequately. The period for when the fuel allowance scheme is paid out should be extended from the beginning of September to the end of April. In addition provide programmes to tackle domestic energy inefficiency and to eliminate fuel poverty.

Single Adult Male Households:

10. Provide access for single adults on low incomes to local authority housing by raising the present rent cap to a realistic sum. Give priority to the development of programmes for unemployed young males that are skills based and employment focused.

General Recommendations:

11. There is an urgent need to undertake further research on consensual budget standards at the minimum essential level for both households of different sizes and different age groups to inform decision-makers so that social welfare rates and the National Minimum Wage contribute to the elimination of poverty.

The labour intensive nature of this work and the time involved in this methodology is fully justified when a socially approved budget standard, developed through public participation, is determined. The application of this method should therefore be considered when Government is determining the cost of a minimum essential standard of living.

Concluding Comment:

‘Consensual measures, more commonly referred to in recent years as ‘democratic measures’, have at their crux the belief that if society is to accept a definition of poverty, and the consequent financial cost of trying to keep people out of poverty, then there needs to be agreement or ‘consensus’ in society about what constitutes a ‘minimum’ (Middleton, 2000:60).

It is hoped that this report, which provides insight into the income required for a minimum essential lifestyle, will promote public debate and consensus.

INTRODUCTION TO STUDY

The Vincentian Partnership for Social Justice was established in 1996 to work for social and economic change - tackling poverty and exclusion. The partnership includes the Society of St. Vincent de Paul, the Vincentian Congregation, the Daughters of Charity and the Sisters of the Holy Faith. The core values, which underpin the work of the Partnership, are Vincentian spirituality, respect for the dignity of the individual, solidarity with people in poverty and exclusion, promotion of equality, empowerment, confrontation without aggression and reflection.

In order to promote these values the partnership engages in active citizenship/voter education programmes with communities in disadvantaged areas to encourage people to participate in the electoral democratic process and thereby become agents for social change. As a result of this work the Vincentian Partnership for Social Justice became very conscious of the struggle of people on low incomes to live with dignity and decided to undertake research on the issue of income adequacy. A brief summary of this research is provided below.

2000 - 2001 One Long Struggle - A Study of Low Income Families

This the first study, undertaken by the Vincentian Partnership for Social Justice in 2001, showed that it is impossible to live with dignity and provide children with adequate food, clothing, etc. on the lowest social welfare rates or the minimum wage.

The following was among the key recommendations that arose out of that study:

'conduct on going research on the Budget Standards model to ensure that decision makers are informed about the basic costs of food, clothing, rent, household expenses and the means necessary to participate fully in society so that more adequate levels of social welfare payments and minimum wages are set'.

2003 – 2004 Low Cost but Acceptable Budgets for Three Households

In 2004 the Vincentian Partnership for Social Justice published its second study *Low Cost But Acceptable Budgets For Three Households (Lone Parent and Two Children, Two Parents and Two Children and Pensioner Couple)*

The aim of this study was to:

1. Provide detailed information on the actual cost of a Low Cost but Acceptable living standards for the three households.
2. Lobby for a more adequate income for people in receipt of social welfare payments or on the National Minimum Wage.
3. Draw attention to the burden imposed on people dependent on social welfare payments or the National Minimum Wage and demonstrate the link between poverty and inadequate income.

The methodology consisted of the application of the Low Cost but Acceptable Budgets Standards developed by the Family Budget Unit of the University of York to the Irish situation. These budget standards were developed by committees of experts who draw up lists of goods and services necessary for a particular household to achieve a specific standard of living.

This study presents the actual expenditure required to have a Low Cost but Acceptable standard of living for 3 family types. When expenditure was compared with income it was obvious that a Low Cost but Acceptable standard of living was not viable for people dependent on the One Parent Family Payment, or on Unemployment Benefit and for certain households dependent on the national minimum wage. One of the recommendations emanating from the study strongly proposed that “when calculating social welfare payments in addition to covering the cost of basic physical, social and psychological needs, include a specific sum to allow for contingencies and payments into savings schemes”. Without such an allowance a Low Cost but Acceptable standard of living cannot be maintained. The study recommended that resources be provided at Government level to undertake budget standards research at the low cost but acceptable levels for different age and household types in Ireland to ensure that social welfare payments and the National Minimum Wage contribute to the eradication of poverty.

2005 – 2006 Minimum Essential Budgets for Six Household Types

The Vincentian Partnership for Social Justice, which had worked closely with the Family Budget Unit, University of York in the 2004 study, saw the need to establish a new base for Low Cost but Acceptable budgets which would reflect shopping patterns of specific household types in Ireland. While the 2004 study involved the application of the UK 1998 budgets to the Irish situation it was decided that the 2005 - 2006 study would draw directly on Irish sources to establish the items in the revised budget.

In order to reflect developments in the area of budget standards the Family Budget Unit, University of York, (FBU) and the Centre for Research in Social Policy University of Loughborough, (CRSP) decided to work together to determine the level of income needed in Britain to allow an acceptable standard of living. The aim of the joint research was to blend the best elements of the two main methodologies that have been used to develop budget standards in Britain in recent years (Bradshaw, 05). The Family Budget Unit’s methodology uses surveys of household consumption, consultations with small groups and expert committees to develop budgets for a variety of household types. The CRSP methodology – the Consensual Budget Standards – while similar, focuses on ordinary people in the formation of budget committees, “the rationale for this is that people who have to make ends meet on a day to day basis are best placed to know about their cost of living. They are the ‘real experts’ (Middleton, 2001). The joint research aims to develop ‘a standard which will be rooted in social consensus about goods and services that everyone in Britain should be able to afford, while at the same time drawing on the expert knowledge about basic living requirements and expenditure patterns’ (Bradshaw, 2005).

In order to ensure that the Vincentian Partnership for Social Justice 2005 – 2006 study would reflect current approaches to the construction of budget standards it was decided to adopt the ‘combined approach’ of FBU and CRSP. However while this new study follows the methodology employed by the FBU/CRSP it must be recognised that the resources available to the Vincentian Partnership for Social Justice are limited.

The context of this new study is an Ireland in which almost one fifth of the population is at risk of poverty (EU–SILC 2004), and where there is recognition in the National Anti Poverty Strategy that:

‘People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally. As a result of inadequate resources people may be excluded and marginalised from participating in activities which are considered the norm for other people in society’ (2002:6).

The aim of the 2005 – 2006 study is to:

1. Make available detailed information on the actual cost of a minimum essential standard of living for 6 household types
2. Provide the foundations for a national database for minimum essential budget standards, which can be developed and modified for application to different family types.
3. Lobby for a more adequate level of income for people in receipt of social welfare payments and the minimum wage.

Outline of Report:

Chapter 1: Review of Literature - introduces the key concepts of budget standards and the Consensual Budget Methodology as well as income adequacy and poverty in Ireland.

Chapter 2: Methodology - consists of seven sections dealing with the construction of consensual budgets for a minimum essential standard of living and the process used to apply this methodology in the Irish situation.

Chapter 3: Statement of Results - presents the cost of a minimum essential standard of living for each of the following household types:

- Lone Parent and 2 Children (Girl 3 years and Boy 10 years)
- Lone Parent and 2 Children (Girl 10 years and Boy 15 years)
- Two Parents and 2 Children (Girl 3 years and Boy 10 years)
- Two Parents and 2 Children (Girl 10 years and Boy 15 years)
- Pensioner Couple (66-69 years)
- Single Pensioner (70 years)
- Single Male (25 years +)

Chapter 4: Discussion of Results - considers the policy implication of the results.

Chapter 5: Summary of Conclusions and Recommendations

CHAPTER 1 - REVIEW OF RELEVANT LITERATURE

1.1 Introduction

The focus of this study is on the lives of people who struggle to cope, on a daily basis, on an inadequate income in Ireland today. Their voices are generally left unheard or even ignored in many instances. Through a series of focus groups, this study aims to let these people's lives be heard and in so doing allow them to define poverty lines and construct a minimum essential budget standard for a minimum essential standard of living.

The purpose of the literature review is to examine all relevant literature, policies, concepts and reports both national and international, which are of relevance to the research topic in order to gain a greater understanding. The literature will therefore be broken into several sections that will explore among other things the following topics:

- Income adequacy
- Poverty in Ireland
- Ways of measuring poverty/adequacy
- The Budget Standards approach
- Consensual Budget Standards methodology
- The experience of life on a low income

1.2 Income Adequacy

'An income adequacy standard can be loosely defined as the income required to secure an acceptable level of living relative to the society and community in which individuals live. Adequacy is relative in that it is informed by our culture, values and expectations both for ourselves and for others. In this context, adequacy is also a subjective concept, as one cannot define what is 'acceptable' or 'normal' in any strictly objective way' (Corrigan, 2004:5).

The central conceptual issue when assessing adequacy (for example of social welfare benefits) is 'adequate for what?' Callan et al (1996:4) refer to the answer provided by the Commission on Social Welfare (1986): 'To be adequate, payments must prevent poverty, and in our view poverty must be judged in the light of actual standards of living in contemporary Irish society' (p 123). In defining poverty, the Commission on Social Welfare turned to Townsend's (1979) definition¹. Thus the Commission on Social Welfare saw poverty as exclusion from ordinary participation in society due to lack of income. Callan et al (1996:7-8) also note that as well as knowing 'adequate for what?' one must know 'adequate for whom?' Families and households differ in size and composition, and what will be adequate for a single person may not suffice for a married

¹ According to Townsend: 'Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the type of diet, participate in the activities and have the living conditions and amenities which are customary or at least widely encouraged or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities' (1979:31).

couple with dependent children. The assessment of adequacy thus inevitably leads one onto the question of the relationship between ‘needs’ and household size/composition, which is the appropriate ‘equivalence scale’. Equivalence scales attempt to capture the income levels required by different family types to achieve the same standard of living or ‘well-being’.

Corrigan (2004:11) contemplates two other questions of adequacy. The first is concerned with ‘adequate for *how long*?’ This raises a number of issues. Consideration must be given to ‘is the standard intended as a short-term measure or is it a long-term measure?’ The second question raised is ‘*who decides* what is adequate?’ A number of possibilities arise when trying to answer this question; there are many different approaches to deriving an adequate income level, each of which will be outlined in a later section.

1.3 Income Adequacy as a Social Right

Veit-Wilson (1998) argues that a minimum income standard (MIS) is the internationally recognised term for an adequate income benchmark. Underlying the concept of a MIS is a fundamental notion about the right/entitlement of citizens to a minimum adequate standard of living.

The right to an adequate standard of living is explicitly stated in a number of international agreements to which Ireland is signatory. An example is the *UN Convention on Economic, Social and Cultural Rights* (1996) which states: ‘the right of everyone to an adequate standard of living... including continuous improvement in living conditions’. The right to an adequate living standard is also incorporated at European level in the *European Social Charter* and the *EU Charter of Fundamental Rights*. A similar right to an adequate standard of living, but in this case targeted specifically at children, is contained in the *UN Convention on the Rights of the Child* (from Combat Poverty Agency, 2001:6-7).

1.4 Income Adequacy in an Irish Context

Income adequacy has received considerable attention in a number of key policy debates and documents in Ireland. The report by *The Commission on Social Welfare* was published in 1986 and it was the first time that the adequacy of social welfare payments had been subjected to critical scrutiny. There had never been any official attempt to establish what a minimally adequate income for a person dependent on income maintenance should be. The payment structure had simply evolved without any explicit reference to particular indicators such as wage levels (Curry, 2003:30).

The Commission stated that:

‘Social welfare payments should be set at a level that ensures a minimally adequate standard of living relative to incomes and living standards in society generally...we recognise that for about half the families with a social welfare recipient, there is no income source other than social welfare, and for many more, the individuals and families are predominantly dependent on social welfare.’

Social Welfare must, therefore, be set at a sufficiently high level to provide for total income needs' (1986:189).

By using a number of indicators the Commission estimated that a minimally adequate income for a single person in 1985 was in the range of £50-£60. However, some of the existing payments were well below the estimated minimally adequate income of the range and the Commission was faced with a variety of payment levels for different categories and contingencies for which there was not apparent rationale. The lowest payment (unemployment assistance) in the system for a single person was 60% of the highest payment (old age contributory pension). Inevitably, incongruous situations arose where, for example, a person long-term unemployed, with a dependent spouse and two children, received considerably less than a couple on the old age pension (Curry, 2003:31).

Curry points out that:

'The Commission on Social Welfare was first to raise in the fundamental manner the adequacy of social welfare payments. By establishing a target for a minimally adequate income for social welfare recipients in the mid-1980's, it had raised the debate to a hitherto unprecedented level. Subsequent developments indicate that by doing so it ensured that the issue of adequacy remained a feature of the wider social policy agenda' (2003:39).

The first development was the 1996 ESRI Review of the Commission's Minimum Adequate Income. The review pointed out that no method of measuring adequacy could 'allow one to derive in an unproblematic, objective and scientific way, estimates of adequacy which would be universally acceptable and convincing'.

Following on from this, *The National Anti-Poverty Strategy (NAPS)* was published by the Government in 1997. One of the five key areas selected for attention was income adequacy. The objective was to ensure that all policies in relation to income support (e.g. unemployment, tax, social welfare and pensions) provide sufficient income for a person to move out of poverty and live in a manner compatible with human dignity.

The Programme for Prosperity and Fairness (PPF) (2000) - The Social Partnership Agreement - contained the following commitments relating to adequacy of income over the 3-year term of that programme:

- To increase all social welfare payments in real terms
- Substantial progress to be made towards a target of €127 per week for the lowest rate of social welfare.

The PPF also stated:

'Recognising the complex issues involved in developing a benchmark for adequacy of adult and child social welfare payments, including the implications of adopting a specific approach to the ongoing uprating or indexation of payments, a Working Group will be established...to examine the issues...'

The Working Group, *The Social Welfare Benchmarking and Indexation Group* completed its report in September 2001. In terms of the benchmarking of Social Welfare payments, the Group outlines, 'a benchmark for Social Welfare payments would represent an

income standard against which the adequacy of cash income support delivered by the state through the welfare system may be judged' (2001:10). Under this concept the group outlined four main options for benchmarking:

- The upper bound figure of the Commission on Social Welfare range, which was uprated to 2001 figures using CPI.
- A benchmark of 27% of Gross Average Industrial Earnings.
- A benchmark of 30% of Gross Average Industrial Earnings.
- A benchmark of 50% of Average weekly household income.

The Indexation and Uprating of Social Welfare payments involve uprating social welfare payments to indices already in existence in terms of prices, earnings and households income. The Group outlined a number of options in relation to this:

- The Consumer Price Index
- Gross Average Industrial Earnings
- Average Weekly Household Incomes (Social Welfare Benchmarking and Indexation Group, 2001:80).

In 2002, the Government published a *Green Paper on Basic Income*. The paper noted that essentially the concept of Basic Income aims to 'give all citizens a modest, yet unconditional income and let them top it up at will with income from other sources' (2002:6). The key features of Basic Income are that it is paid, as follows:

- *In cash, rather than in kind: thus there are no restrictions as the nature or timing of the consumption or investments in funds;*
- *On a regular basis, at intervals such as a week or a month, rather than being a once-off endowment;*
- *By the state or other political community (e.g. regional state government) out of publicly-controlled resources;*
- *To each person, rather than to households or heads of households;*
- *Without means-test - thus eliminating a layer of administrative control and cost and all existing disincentives and poverty traps*
- *Without work requirement - thus maximising flexibility and choice and the incentive to take up rewarding or socially-useful but otherwise low paid work'*

(2002:6)

A Revised NAPS was produced in 2002 (under the PPF) entitled *Building an Inclusive Society: A Review of the National Anti-Poverty Strategy*. According to the 2002 NAPS: Part of the overall policy approach is to provide levels of income support to those relying on social welfare, sufficient to sustain dignity and avoid poverty, while facilitating participation in employment and escape from welfare dependency (p 7). Income adequacy was seen as a key target. The target set was to achieve a rate of €150 per week in 2002 terms for the lowest rates of social welfare to be met by 2007 and the appropriate equivalence level of basic child income support (i.e. Child Benefit and Child Dependence Allowances combined) to be set at 33%-35% of the minimum adult social welfare payment rate (Department of the Taoiseach, 2002:9-10).

National Action Plans against Poverty and Social Exclusion are drawn up in all EU member states on a biannual basis. *The National Action Plan against Poverty and Social Exclusion 2003-2005 (NAPs/Incl)* (2003) was part of a European process established to make a decisive impact on the eradication of poverty and social exclusion by 2010. The NAPs/Incl (2003) supported the targets for Income Adequacy set out by the NAPS. It

supported increases in social welfare payments over the duration of the Plan in order to achieve the social welfare target of €150 (2002 terms) per week. Also, social welfare pensions are to reach a target of €200 by 2007. Finally, the NAPs/Incl (2003) called for 'progress to be made towards implementation of improvements in widows/ers pensions and increasing the level of the qualified adult allowance for pensioner spouses to the level of the old age (non-contributory) pension' (p 25). *The Report on the Consultation for the National Action Plan against Poverty and Social Exclusion 2006-2008* was published in spring 2006.

Another development has come from The Social Partnership Agreement, *Sustaining Progress* (2003-2005). The agreement had a core objective, '*to build a fair and inclusive society and to ensure that people have the resources and opportunities to live life with dignity and have access to the quality public services that underpin life chances and experiences*' (2003:56). The Agreement reiterated the importance of the income targets set out in NAPS (2002) and NAPs/Incl (2003) in terms of achieving the goal of increasing the minimum social welfare payments to €150 (2002 terms) by 2007.

The new Social Partnership Agreement *Towards 2016: Ten-Year Framework Social Partnership Agreement 2006-2015* was drawn up in 2006. It develops a new and innovative 'Lifecycle' framework 'within which to address key social challenges by assessing the risks and hazards which the individual person faces and the supports available to them at each stage in the life cycle' (Department of the Taoiseach, 2006:40). The Agreement once again states the priority importance of the income targets set out in NAPS (2002) and NAPs/Incl (2003). One important issue outlined in this wider social agenda is the priority of enhancing child income support provisions, including a possible second tier child income support payment for low-income households ((Department of the Taoiseach, 2006:46).

1.5 Poverty in Ireland

The NAPS (2002) sets out the Irish Government's definition of poverty as follows:

'People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities which are considered the norm for other people in society' (2002:6).

Relative Income Poverty:

The two main measurements of poverty used in Ireland are relative income poverty and consistent poverty. Relative income poverty measures use income lines solely as a means of determining who is in poverty (VPSJ, 2004:3). With consistent poverty, the limitations of a purely income-based poverty measure can be avoided:

'The consistent poverty measure identifies a household in poverty when it is below a relative income threshold 'and' reporting experience of basic deprivation....So using both pieces of information - on income and deprivation - to focus on those 'consistently' worst off helps to increase the reliability of the measure...' (Nolan et al, 2006:17).

Eight main indicators are used in the new EU Survey on Income and Living Conditions (EU-SILC):

1. No substantial meal on at least one day in the past two weeks.
2. Without heating at some stage in the past year.
3. Experienced debt problems arising from ordinary living expenses.
4. Unable to afford two pairs of strong shoes.
5. Unable to afford a roast once a week.
6. Unable to afford a meal with meat, chicken or fish every second day.
7. Unable to afford new (not second hand) clothes.
8. Unable to afford a warm waterproof coat (CSO, 2005:3).

From 1994-2001, the ESRI undertook The Living in Ireland Survey (LIIS), which was a longitudinal study and the main source of data for poverty research in Ireland at the time. During that time, there were increases in relative income poverty levels from 15.6% - 21.9% in 2001. Consistent poverty levels reduced from 14.5% in 1994 to 4.9% in 2001 (www.socialinclusion.ie).

- **Levels of relative income poverty among certain household groups in LIIS 2001:**

In the 2001 LIIS, the risk of poverty rate (60% of median income line) for the two adults and two children household was 13.9% while the risk of poverty for lone parent households was 42.9%. The actual incidence of poverty (60% of median income line) for two adults and 2 children households was 8.1% and 8% for lone parent households in 2001 (Whelan et al, 2003).

The LIIS has now been replaced by the EU-SILC. This is an annual survey and allows cross-comparison among EU states. The first EU-SILC took place in 2003 and a second EU-SILC took place in 2004. The CSO published in 2005 the results of the Irish section of the EU-SILC 2004 and revised estimates² of the 2003 EU-SILC results.

- **Levels of relative income poverty among certain household groups in EU-SILC:**

In 2004, almost one-fifth (19.4%) of the Irish population was at risk of poverty. This was marginally lower than the revised estimate of 19.7% for 2003. Persons at risk of poverty are living in households where the income (on an equivalised basis) is less than 60% of the median at an individual level. Members of lone parent households and persons living alone were found to be among the most at risk in both years, with over 48% and 36% respectively at risk of poverty in 2004. Other high-risk groups included persons living in rented or rent-free accommodation, the unemployed and the ill or disabled (CSO, 2005:1). See Table 1 below.

² The first results for 2003 have been revised following the application of improved re-weighting and calibration methods that are in line with EU recommendations.

Table 1: At-risk-of-poverty rate (after social transfers, 60% threshold)

	(2003) revised				2004		%
	Male	Female	Total	Male	Female	Total	
Total	18.9	20.4	19.7	18	20.8	19.4	
Age Group							
0-14	20.3	21.7	21	19.5	23.1	21.2	
15-64	17.4	17.8	17.6	16.4	18.8	17.6	
65+	26.4	32.3	29.8	25.8	28.2	27.1	
Household Composition							
1 adult, no children	40.3	40.5	40.4	36.7	34.9	35.7	
2 adults, no children	20.3	22.1	21.2	20.9	21.9	21.4	
3 or more adults, no children	12.3	12.5	12.4	11.2	14.4	12.7	
1 adult with children	51.4	48.1	49.3	46.8	49.1	48.3	
2 adults with 1-3 children	12.1	12.5	12.3	12	13.1	12.5	
Other households with children	22.4	24.1	23.2	22.1	24.1	23.1	
Tenure status							
Owner	14	15	14.5	14.9	17.1	16	
Rented or rent free	39	41.1	40.1	33.2	36.3	34.8	
Principal Economic Status							
At work	8.5	6.5	7.6	7.5	6.4	7	
Unemployed	44.9	33.2	41.5	41	25.9	37.2	
Student	24	22.2	23.1	19.7	27.8	23.6	
Home duties	*	31.7	31.8	*	31.8	32.1	
Retired	28.2	25.9	27.7	27.9	20.1	26.1	
Ill/disabled	58.2	41.6	51.7	52.9	38.2	47.3	
Other	*	*	33.9	*	53.5	52.3	
Children under 16 years of age	20.8	22.3	21.5	20.6	23.2	21.9	

* Sample occurrence too small for estimation

- Levels of consistent poverty among certain household groups in EU-SILC:**

When the risk of poverty is combined with an element of enforced deprivation the survey shows that almost 7% of the population were ‘consistently poor’ in 2004, compared to almost 9% in 2003. Members of lone parent households had the highest consistent poverty rate in 2004 (31.1%). Higher than average rates of consistent poverty, were also found among the rental sector (20.7), the ill or disabled (21.7%), and the unemployed (19.2). Among households at risk of poverty, households with children had higher deprivation rates than those without children. See Table 2.

Table 2: Percentage of persons in ‘consistent poverty’ at 60% level using basic life-style deprivation indicators:

	2003 (revised)		%	2004		%
	Male	Female	Total	Male	Female	Total
Total	8.3	9.3	8.8	6.2	7.4	6.8
Age Group						
0-14	11.6	12.8	12.2	8.2	11	9.5
15-64	7.8	8.7	8.3	5.9	7.1	6.5
65+	*	6.7	5.8	3.8	3	3.3
Household Composition						
1 adult, no children	15.1	10.7	12.8	13.5	7	9.9
2 adults, no children	5.8	6.8	6.3	4.3	5.1	4.7
3 or more adults, no children	4.2	4.9	4.5	3	4	3.5
1 adult with children	32.3	34.3	33.6	29.1	32.1	31.1
2 adults with 1-3 children	4.8	6.9	5.9	4.1	5.2	4.7
Other households with children	14	13.4	13.7	9.2	10	9.6
Tenure status						
Owner	3.9	4.5	4.2	3.6	3.8	3.7
Rented or rent free	26.4	27.6	27	18.7	22.5	20.7
Principal Economic Status						
At work	2.7	2.5	2.6	1.6	1.9	1.8
Unemployed	29.2	*	28.3	21.9	*	19.2
Student	*	11.1	11.5	7.3	10.2	8.7
Home duties	*	12.1	12.2	*	9.4	9.6
Retired	5.7	*	5.7	4.2	*	3.7
Ill/disabled	24	*	22.4	20.6	23.4	21.7
Other	*	*	*	*	*	*
Children under 16 years of age	12	12.9	12.4	9	10.8	9.9

*Sample occurrence too small for estimation

The CSO comments that there is a major discontinuity between the EU-SILC and LIIS in the measurement of deprivation and consistent poverty. Firstly, the question format in the EU-SILC was different to that used in the LIIS. Secondly, the LIIS was a panel survey where the same households were surveyed annually over a number of years, whereas in the 2003 EU-SILC all households were interviewed for the first time (2005:2). The CSO warns, ‘no conclusions can therefore be drawn regarding the direction or scale of any real changes between 2001 and 2002’ (2005:2).

1.6 Ways of Measuring Poverty/Adequacy

There are four main ways of measuring poverty:

1. Relative Income Measure:

Layte et al (2001:2) note that ‘the most common approach to identification of the poor has been to define a poverty line in terms of income, and regard those with incomes below the line as poor’. However, they state that income-based poverty lines can be seen as focusing wholly on the ‘resources’ element of the definition, and they face a fundamental problem. Low income is not a reliable measure of exclusion arising from lack of resources. A household’s common over resources are affected by much more than it’s current income (Layte et al, 2001:2-3).

2. Deprivation Indicator Approach:

In this approach, the public view of minimum living standards is identified by surveys of what people call necessities, both material and social, which no one should be without. Surveys reveal the proportion of the population without the socially defined necessities, and whether this is by choice or because of lack of income. Statistical analysis then reveals the income levels below which different levels of deprivation occur. An enforced lack of several necessities at low-income levels is taken to indicate poverty (Veit-Wilson, 1998). Townsend (1979) and Mack and Lansley (1985) pioneered the use of non-monetary indicators of deprivation in this context. According to Hirsch (2001) ‘...unlike relative income measures, deprivation surveys measure poverty against a standard derived from what society finds acceptable. However, this measure does not tell us what incomes people need to avoid poverty’.

3. The Attitudinal or Consensual Approach:

This approach uses public surveys and attempts to establish what the public considers to be an adequate income based on the belief that people are the best judges of this. Respondents can be asked to identify the cash income at which they could ‘make ends meet’ or to identify goods or activities they consider to be a part of achieving a given level of living. These are then used to either construct an index of the extent to which households meet the defined level or items and activities can be priced to deduce the income level necessary to achieve this standard of living (Corrigan, 2004:12).

Even so, Walker (1987:213-214) appears as a staunch critic to this ‘consensual’ approach. He notes that within this approach, the people are typically asked for immediate responses to tightly worded questions about complex and sensitive issues, to which few of them will previously have given much thought.

‘The danger is that the ‘people’ will mouth back what they think the ‘experts’ want to hear or, perhaps more correctly, what they think the experts ‘ought’ to hear. One needs to ask whether much faith can be placed in either the validity or utility of the findings so far generated by adherents of the consensual approach’ (Walker, 1987:214).

4. Budget Standards Approach:

Parker defines budget standards as ‘specified baskets of goods and services which, when priced can represent the incomes required by households of different composition to reach predefined living standards’ (1998: xviii).

Budget standards originated in the work of Seebohm Rowntree at the close of the 19th century. Rowntree’s aim was to discover and then to demonstrate to those people who thought all deprivation was caused by mismanaging adequate incomes, that a significant proportion in York were deprived simply because they have too little money for just their physical needs alone (Parker, 1998:xiv). Deeming states that budget standards were used in the UK by Beveridge in 1942 to rationalise the proposal for social security but have since been largely neglected by successive governments and were rejected by New Labour in its review of child poverty measures (2005:619). However, in other countries, budget standards are used and directly taken into account in the setting of social security rates, in, for example, Norway and Sweden and until the 1990’s in Germany (Callan et al, 1998:8-9). Veit Wilson (1998) points out that in Australia, detailed budget standards drawn up by researchers have actively informed the setting of, amongst other things, minimum wage rates and housing benefits. In the United States, budget standards have played less of a role in determining benefits levels, but have influenced the allocation of public resources at state level, by providing benchmark income thresholds that give a basis for identifying how many people face hardship in particular areas.

Irish studies use of Budget standards approach

1. Murphy-Lawless, J (1992) *The Adequacy of Income and Family Expenditure*. Dublin: CPA.

This study represents an initial exploration of the budget standards approach, using Irish data to examine the consumption patterns of two families of the same size on different levels of income. It provides a detailed description of the living standard that can be ‘purchased’ by a typical household which is dependent on social welfare payments. Through a comparison with an equivalent household that is dependent on an income level of between £200-£250 per week, it provides a relative picture of the respective living standards of those households. The methodology for this study is based on a UK study by Bradshaw and Morgan (1987) *Budgeting on Benefit: The Consumption of Families on Social Security*. It employs existing data (The Irish Household Budget Survey data) to examine the actual living standard achieved by families (1992:6-8).

Ten commodity groups were outlined in the study; in each the level of expenditure for either family type was calculated:

1. Tobacco - it was found that the average family could maintain a moderate level of smoking without taking greatly from their overall budget, even if both adults smoke. The welfare family in order to achieve the same level of smoking (i.e. five cigarettes a day if both adults are smoking) are eating into scarce resources in budgetary terms (1992:76-77).
2. Fuel and Light - The average family could sustain a reasonable degree of comfort meeting the range of their fuel demands. The welfare family, spending 20% less than

the average family, are constrained to make choices, limiting considerably expenditure in one area of fuel consumption to cover the needs in another.

3. Durable Household Goods - The average family can furnish their home with a reasonable range of furniture, electrical and gas appliances and can afford to deal with replacements as goods wear out. The welfare family must deal with a far more limited range, depending on cheaper goods lasting far longer than is realistic. Spending 40% less than the average family, they can ill afford replacements.
4. Alcoholic Drink - The welfare family spends 39% less on alcoholic drink than they do on tobacco while the average family spends 7% more on alcohol than on tobacco. This amounts to just over four pints of beer or stout for the average family each week and two pints and a glass for the welfare family each week.
5. Other goods - the average family can exercise choice and expect to have a good comfortable range of miscellaneous goods in addition to non-durable household and personal goods. Many of these goods like wrapping paper, greeting cards, sporting goods and children's school photographs are not strictly necessary, rather they contribute to making life more comfortable. The welfare family spend 35% less and must reduce their consumption of non-durable goods to the bare minimum, while items like school photographs can only be had to the exclusion of other items (1992:77).
6. Clothing and footwear - the average family can expect to have a reasonable range of clothing and to replace items for themselves and their children as they wear out or are outgrown. The welfare family can have no such hopes. Not only are their children inadequately dressed (a pair of cheap chain store jeans for an active 12 year old boy, for example, being expected to last for two years), there is virtually no provision for buying items of clothing for the adult members of the family.
7. Food - the average family has better quality food, larger portions and greater variety. Fresh fruit and vegetables are severely limited for the welfare family. The welfare family rely heavily on cheap 'filler' food, like potatoes and white bread to stretch their spending which is 25% less than that of the average family. The mother of the welfare family will have to make do with smaller portions and therefore compromise her nutritional status.
8. Transport - the average family can run a second-hand car while the welfare family depends on public transport. Thus the average family have the capacity to travel further afield while the welfare family are unable to consider anything more than local journeys (1992:78).
9. Services and related expenditure - these absorb 18% of the budget of the average family that are in a position, for example, to budget for a modest holiday. They also contribute to charities and can pay for personal services like hairdressing or going to the cinema on a regular basis. The welfare family is very hard pressed to deal with more than a few of the items in this category which, from their perspective, is essentially luxury items. The welfare family is spending 68% less on services than the average family.
10. Housing - leaving aside other housing costs and examining expenditure on decoration and repairs only, the average family can repaint and paper their house every year if they carry out the work themselves. The welfare family can re-do one room each year but only if they use cheap wallpaper and skim on paint (1992:78-79).

In summary, this study found the average family is in a position to achieve a modest but adequate standard of living. They have to make choices but they are in a position to do so

without denying family members reasonable levels of comfort let alone basic necessities. The welfare family does not have the chance to achieve the same modest standard of living. In contrast with the average family, theirs is 'a totally stripped down version of living standards' (1992:79).

2. Carney, C., E. Fitzgerald, G. Kiely and P. Quinn (1994) The Cost of a Child: A Report on the Financial Cost of Child-rearing in Ireland. Dublin: Family Studies Centre, UCD and CPA.

The basic aim of this study was to evaluate the cost of bringing up a child in Ireland, based on the Budget Standard approach, i.e. by pricing a basket of goods and services related to the prevailing norms of family living in Ireland in 1992.

Two different levels of budget standards for children are estimated in the report. The first, termed the Basic Minimum Budget Standard provides for a basic diet, for a modest wardrobe, for basic schooling costs and limited spending on recreation. Costs in this budget are kept to a minimum and many parents will choose to spend more on their children. Items excluded from the calculation are transport costs to school, medical costs and any increase in the overall housing costs (such as an extra bedroom). Also excluded are baby-sitting, childcare and pre-school education costs.

The second level of budget standards, which provided for some commodity groups in the report, is called the Modest-but-Adequate Budget Standard. This cost estimate provides for a more varied diet, for some additional education expenses such as pre-school, one Gaeltacht holiday and extra spending on toys and presents. On average, the additional costs to afford this standard amount to nearly £10 per week.

These estimates are attempts to construct average budgets, that is to say they do not take into account the variations that exist from family to family in the spending choices made, or the variations from child to child in terms of preferences and pastimes. Some of these may balance each other out - what one family spends on football for example, another may spend on visits to the cinema.

Key findings:

- Rearing a child at a basic minimum living standard amounted to about £1500 a year in 1992 and the average family (2.5 children) was faced with a child rearing bill of almost £4000 per year.
- Using a basic minimum budget standard the costs of rearing a child were found to range from £22 per week for babies to £37 per week for 17-18 year olds.
- The weekly costs of a child were found to decline between birth and four years, rising sharply in the following years to a high of £38.30 for 15-16 year olds.
- Food constituted the biggest category of expenditure, costing approximately £13 per week per child.
- Clothes and Education accounted for a large proportion of the remainder, costing £7 and £3 per week respectively.

Conclusion: obviously the structure of child support payments does not reflect the age-related variation in child-rearing costs.

Within the Budget Standards approach there exist three very different programmes of research:

A. The Family Budget Unit, University of York: ‘Low Cost but Acceptable’ (LCA) Budget and ‘Modest but Adequate’ (MBA) Budget.

The Family Budget Unit at the University of York, England, led by Professor Jonathan Bradshaw has undertaken a number of studies and have produced their own set of budget standards: a LCA and MBA for several household types.

The LCA budget includes items that more than two thirds of the population regard as ‘necessities’ or which more than three-quarters of the population actually have. Only the cheapest items are included. It therefore represents a very frugal level of living. The MBA standard is well above the requirements for survival, but well below the levels of luxury. Household items that less than half the population enjoys are generally excluded (Bradshaw, 1993:3).

The setting of budget standards involves five stages:

1. Identifying the goods and services to be included
2. Determining the required quantity of those goods and services
3. Identifying their required quality
4. Pricing them
5. Setting a lifetime for each of them (Parker, 1998:12).

Therefore, the task of those drawing up a budget is to decide which *items* to include, what *quantity* of items, what *quality*, what *price*, *where* the item should be purchased, how often and what lifetime should be attributed to them (Bradshaw, 1993:7).

The standards set tend to be based upon empirical survey data of how people actually live and how they aspire to live. Decisions about whether or not to include particular items within for example, their LCA standard is based upon:

- The ownership rates (i.e. prevailing patterns of consumption in society drawn from national surveys of poverty and social exclusion) and
- The socially accepted standard (i.e. consensus on what are the essential or ‘necessities’ of modern living also drawn from the surveys) (Bradshaw, 1993).

Parker notes that the discussion groups (or focus groups) that form a major part of the FBU’s research provide a major source of information. In that, they allow one to:

- Gain information on the shopping patterns of low-income households
- Draw up a framework for the food menus and shopping lists
- Assist in the validation process of the budgets
- Learn about the realities of life on a low income (1998:11).

However, ‘Expert knowledge is also used to help set standards: for example, energy models are used to determine the necessary fuel costs for specified homes. Sometimes the behavioural data from the social surveys are modified in light of expert knowledge and official recommendations’ (Deeming, 2005:621). As a consequence, this has made the work of the FBU open to serious criticism.

- **Vincentian Partnership for Social Justice (2004) Low Cost but Acceptable Budgets for three Households:**

This study uses the low cost but acceptable budget standards developed by the Family Budget Unit, as described above. According to Parker:

'A low cost but acceptable standard of living is a standard of living that takes account of psychological and social, as well as physical needs. Warmth, shelter and a healthy palatable diet are necessary but are not sufficient on their own. Social integration is necessary, so is the avoidance of chronic stress' (1998: xviii).

As outlined above, the Budget Standards method involves pricing specific goods and services, which represent a particular standard of living for different family types. The low cost but acceptable budget standards consist of a number of component budgets dealing with food, clothing, personal care, household goods, household services, leisure (social inclusion items and activities), housing (rent, waste management and house maintenance), fuel, transport (public and private), healthcare, educational costs, employment costs and charitable donations.

The aims of the 2004 study were:

- To provide information on the actual cost of a Low Cost but Acceptable Standard of Living for three household types and in so doing:
- Bring attention to the burden imposed on people dependent on present social welfare payments or the National Minimum Wage.

Methodology:

The application of the Low Cost but Acceptable Budget Standards to the Irish situation included:

1. Establishing Groups: The following groups were established to ensure that the application of the British Budget Standards to the Irish situation was reliable and valid:
 - Focus Group - representatives of each household type
 - Expert Group - people with expertise in particular areas e.g. nutrition and housing.
 - Research Advisory Group: members of the principal organisations connected with each household type.

Each group studied the budget items and made any necessary amendments (2004:2).

2. Identification of household types:

Three family types were selected as the focus of this study:

- Lone parent with two children (children 4 year and 10 year old)
- Two parent with two children (children 4 year and 10 year old)
- Pensioner couple (66-69 years)

3. Pricing the items:

The lifespan for all items was taken into consideration when calculating the weekly budgets.

The total figure for low cost but acceptable budgets for each of these family types does not allow for the following - unexpected expenditure (e.g. breakages, illness), payment into savings schemes, debt and loan repayments, pets, alcohol and cigarettes (2004:3).

Key Findings (based on August 2004 figures):

- The minimum income required for a low cost but acceptable standard of living for the following households:
- Lone parent with two children, dependent on social welfare €259.29
- Two parent with two children, dependent on unemployment benefit €326.36
- Pensioner couple - non-contributory pension, house owners €210.97
- Approximately 19,000 one-parent two children households in receipt of one parent family payment cannot afford a standard of living that meets their physical, psychological and social needs.
- Among both groups there will be a considerable proportion of households, which will be dependent indefinitely on these payments. For them, the consequences are inadequate diet, risks to health and the likelihood of debt and social exclusion.
- While the LCA budgets allow for a minimum expenditure on unexpected demands, the allocation is insufficient to allow for such expenditure for any prolonged period (2004:3).

B. London School of Hygiene and Tropical Medicine, 'Minimum Income for Healthy Living,' LSHTM (MIHL):

A team of scientists led by Professor Jerry Morris at the London School of Hygiene and Tropical Medicine (LSHTM) developed a second less well-known type of budget standard methodology. The study they conducted aimed to identify a standard for healthy living - 'Minimum Income for Healthy Living' (MIHL). The public health standard identified is based on relevant scientific consensus and other solid research relating to health. Personal requirements for health can be defined and minimally priced for specified population to form MIHL. The MIHL derived from empirical research, and consumer spending, is used only in the absence of health knowledge. Such data are avoided in the first instance, since the aim is to establish a minimum level of expenditure for healthy living based upon current and scientific knowledge, unconstrained by income (Deeming, 2005:622).

C. CRSP: Consensual Budget Standards (CBS):

In 2000 the Centre for Research in Social Policy (CRSP) at the University of Loughborough, England, led by Professor Sue Middleton began to consider how a methodology might be developed that played to the strengths of the measures already discussed, whilst avoiding the pitfalls of 'expert' judgements, 'plucking a figure out of the air' and 'consensus by coincidence' (Middleton, 2000:62). Their starting point was Robert Walker's 1987 article in which he proposed an 'alternative' consensual approach; 'a 'democratisation' of the budget standard approach...or, more accurately, a method for developing a budget standard through a process of public participation' (1987:222).

What does the Consensual Budget Standard (CBS) methodology entail? In order to construct a Minimum Essential Budget Standard, people living in the household

circumstances, for which it is aimed to construct a minimum essential budget standard, are brought together to act as their own budget standard committees. Each group is carefully sampled to include people from differing social backgrounds and economic circumstances. The aim is to achieve a consensus and this cannot be done by isolating people in socio-economic circumstances that are different from each other (Middleton, 2000:62-63).

Walker argues that *replacing* the single panel of experts by a judicious mixture of group and in-depth interviews with members of the public, could provide the basis for directly determining a socially approved budget standard. He also notes that 'failure to reach a consensus among a relatively small number of people must seriously call into question the likelihood of achieving consensus among many' (1987:222).

There are three phases in the focus group discussion of the CBS process:

Orientation Phase:

The initial phase explores the language, concepts and priorities that people use in thinking about spending and consumption. It is important to avoid speaking of cost. The reason is, that this may give rise to judgements about whether some groups are more 'deserving' than others. Participants are also asked to complete diaries and inventories based on their own standard of living prior to the second phase.

Task Groups:

In this phase, each budget component is considered in turn (i.e. food, clothing, personal care, household goods, household services, leisure goods, leisure services, fuel, transport etc). Each item is then categorised as essential, desirable or luxury. Together, the participants produce an agreed list of items. The lists are reconsidered. Are they too restrictive or too generous? Following this, the items are costed and any outstanding issues among participants are resolved.

Checkback phase:

The final phase is probably the most significant and it is important to recheck results so far and to reach a final consensus. Before this can be done, the consensus must be tested. First, participants are asked whether they think the amount allocated to provide the agreed list of items, is too high or too low. Second, the group is asked how much they would be prepared to reduce the budget set as if they were Minister for Finance (Middleton, 2000:63-64).

A variant of the CBS methodology along with the FBU's work will form the basis of this study. The application of this methodology to the Irish situation is discussed in Chapter 2. It is obvious that there are numerous advantages in using this approach. Chief among them is that it moves away from views and opinions of politicians, civil servants, academics and professionals about what is essential. Instead it considers the actual expenditure choices and judgements that are made in real life by the people on the ground as they manage their money (Middleton, 2000). Ultimately, the people themselves are the 'experts'.

1.7 Examples of Studies using the Consensual Budget Standards Methodology

The CRSP has used Consensual Budget Standards (CBS) methodology in numerous pieces of research including *Budgetary Requirements for Disabled People in Jersey* (2003) and *Disabled People's Costs of Living: More than you would think* (2004). It is now worth briefly outlining the findings of one the studies:

Poverty Lines for Households in Jersey (1998):

In this piece of research 35 group discussions were held in Jersey to produce agreed poverty lines for the following household types:

- Single pensioners living alone
- Couple pensioners
- Couples of working age with no children
- Couples of working age with dependent children
- Lone parents with dependent children (CRSP Briefings, 1999:7).

The research found that the minimum budgets were remarkably similar, given that they were drawn up by separate groups of individuals. There was only a 9% difference between the largest budget, for couples of working age with no children, and the smallest, for pensioner couples. The poverty line for a lone parent was very close to that for two parents. With the exception of lone parents, the budget standards for single households were also very similar, the budget of a single adult of working age being slightly less than that of a single pensioner. It seems that all groups were working to a similar understanding of what was a minimum standard of living in Jersey. The Household Budgetary Requirements in Jersey were as follows:

- Single pensioner £118.22
- Single adult of working age £116.58
- Lone parent - own needs £172.78
- Pensioner couple £166.58
- Couple of working age with no dependent children £183.07
- Parents - own needs £173.08 (CRSP Briefings, 1999:7).

The (non-governmental) New Zealand Poverty Measurement Project:

A similar approach to the one taken by the CRSP was used by the (non-governmental) New Zealand Poverty Measurement Project to develop an unofficial poverty line in the country. The research was funded by the New Zealand Foundation for Research, Science and Technology and was carried out at three agencies - a business economic research unit, a university public policy department and a community-based social policy research unit. Independent focus groups of low-income families from different demographic groups were asked to estimate 'minimum adequate household expenditure' (the basis for a poverty line) and 'minimum expenditure that is fair for households to participate adequately in their community', for two different household types. The focus groups were asked to estimate individual budget components as well as overall totals (Fisher, 2001:17).

The budgets from the different focus groups were found to be generally fairly close to each other. On the basis of the focus group budgets, the researchers set a national poverty line for 1993 at 0% of median equivalent disposable household income. However, while this New Zealand method is similar to the CRSP method, the two differ in that the New

Zealand method includes only low-income families in its focus groups, while the CRSP method includes persons from a wide range of socio-economic levels (Fisher, 2001:18).

1.8 Experience of Life on a Low Income

To date, several studies have been conducted in Ireland outlining what life on low-income entails for individuals - what are their day-to-day experiences. Some have been rather general studies, others more specific, focusing on a particular area (e.g. food) or household group (e.g. lone parents).

General Studies:

- **Daly, M and M. Leonard (2002) *Against all odds: Family life on a low-income.***

The experiences of 30 families with children form the substance of this study, the aim of which is to make visible the lives and concerns of some of Ireland's poorest households. Both two parent and one-parent families are represented (2002:2).

Financial matters were found to be at the centre of concern. They are interpreted to refer not just to how people manage their money but also to how they think about their lives, how they view their future and that of their children and how they place themselves in relation to significant others in their lives (2002:3).

The number of children was one of the most important influences on a household's likelihood of being in poverty. The odds were very heavily stacked against families with four or more children being able to avoid poverty. Location was a second factor, poverty being considerably higher among the families based in Dublin. Sources of income were important also, mainly because they bore a close association to income level (2002:17).

Food was found to be the single largest category of spending, accounting for almost 1/3 of household income. It was followed by the residual category 'other' (1/5 of average household income). This category included spending on clothing and shoes, sundry household spending and spending otherwise unaccounted for. Heating and electricity was the next largest item of expenditure. Interestingly, 1/10 of spending was on cigarettes and alcohol meaning that they were about as significant in the weekly household budget as rent and mortgage. Household spending on telephone, TV and video and insurance was very small. Spending on children, other than that which was part of the weekly food bill came to about €18 a week on average. The only remaining relatively large item of household expenditure was loans and hire purchase that together consumed some 7% of income in the average household (2002:20-21).

Budgetary constraints dominated people's accounts of their financial situation. People regarded themselves as having little or no budgetary leeway. The terms used by one respondent - 'being stretched to the limit' - was widely applicable. One of the strongest impressions was lack of choice (2002:35-36).

Finally, the study found that people's lives were over-shadowed by the difficulty of managing on a low income. Women were slightly more likely than men to highlight the

strain associated with living on a low income; in fact, one in 6 women were unable to say anything at all positive about their lives. A second main theme was the importance of children. Both the positive and negative aspects of raising children were outlined but the former far outweighed the latter (2002:89). Health was a major problem for many respondents: only 25% had no major health problem. People's low income also resulted in limited leisure opportunities and if they engaged in leisure the majority participated in activities that costed little or no money (2002:117).

- **Vincentian Partnership for Social Justice (2001) *One Long Struggle: a study of low-income families.***

This study attempted to give a voice to people who lived on an inadequate income and to provide detailed and systematic data in order to inform the dialogue on how much is necessary to live with minimum dignity. The goal was to make it possible for their voices to be heard. (It is important to note that this goal is very similar to that of this present study). The study drew on the Indicators of Style of Living and Lifestyle items in the Living in Ireland Survey (1997) and the data on Budget Standards as developed by Bradshaw (1993) and Parker (1998) (2001:14).

Through a series of questionnaires and interviews, this study examined the food intake of families and concluded that few were getting their Recommended Daily Allowance (RDA) for each food category. The key reason for this was a lack of adequate income to buy healthy food. The study also showed that it is impossible to live with dignity and provide children with adequate clothing etc. on the lowest social welfare rates or on the minimum wage. The findings of this study indicated that the shortfall was not due to bad financial management but to a totally inadequate income. It also found that when a family's energy is concentrated on the struggle to survive there is less opportunity to give time, commitment or money to areas such as education - children may even leave school early to avoid the imposition of further financial burden on their parents.

- **PAUL Partnership (1998) *Life on Low-income: a study on the perceptions of low-income women of their unmet needs.***

This study was an attempt to examine the unmet needs of low-income women living in Limerick City. Data was collected using focus groups. 52% of participants were single, 28% were married, 15% were separated and 5% were widowed. 49% were on FAS training programmes, 7% were in full time work, 13% had part-time jobs, and 3% were on social welfare (1998:1-2).

Findings:

Women used the terms 'desperate', 'hard', 'terrible', 'a constant struggle' to describe their lives. Living on a low income was a constant cycle of trying to make ends meet, of having just the bare necessities, of always putting everyone else first. Not having enough food and fuel were two of the most basic problems women faced. There often had to be a trade-off between the two: 'I'd rather eat and put a blanket around me for heat'. Food was usually the single biggest item of expenditure. Usually the needs of children within the family were prioritised. Women would do without food, or take smaller portions, so that their children could eat. While some women were conscious of nutrition, it was a luxury most could not afford. Many low-income women lived in debt and worried about it

constantly. Women paid the bills, shopped for food, and were short of money again. Many had to resort to legal or illegal moneylenders. Choices available to women were narrowed by lack of money. The low-income women chose not to go out, they simply couldn't afford to go out (1998:2-3).

In both of the above studies the special significance of food and fuel were outlined for low-income households. Therefore, it is important now to discuss each component in more detail.

Food and poverty:

Within a social exclusion framework, food poverty refers to the inability to have an adequate and nutritious diet due to issues of the affordability of and access to food (Dowler, 1998 referred to in Friel et al, 2004). 'In nutritional terms, food poverty may be defined as the consumption of too little food to meet basic nutritional requirements' (Friel et al, 2004:22).

Friel et al note that just as income poverty has a constraining effect on the way people live their lives, so related food poverty affects social behaviour and contributes to social exclusion. They also point out that living in poverty and social disadvantage imposes structural constraints on food consumption behaviour in three principal ways:

1. Affordability in terms of the cost of food and in the context of a low-income household the consequent share of the household budget would be allocated to food items.

2. Access to food: This refers to the retail options available and the capacity to shop in terms of transport, time and physical ability. The availability of food storage and cooking facilities are a further constraint on what foods can be accessed. Additionally, within the household how resources including food are distributed is another determinant of who gets what to eat.

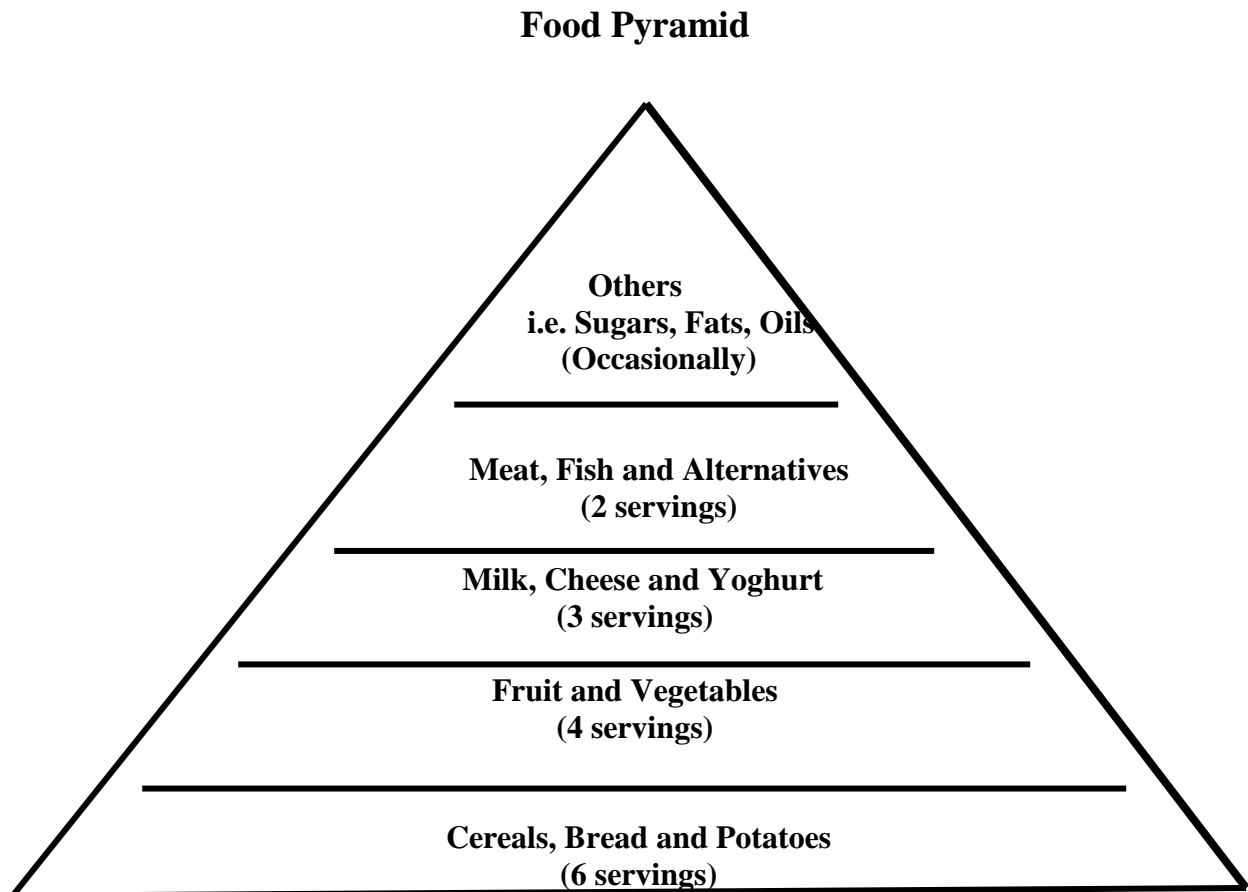
3. Psychosocial factors also matter in determining food choice among socially disadvantaged groups in such a way as to put them at risk of food poverty. Personal skills and knowledge, social pressure and cultural norms each interact with structural and economic constraints to produce a complex constellation of factors which contribute to food poverty (2004:33).

What is a nutritious diet?

It is important to understand what a healthy and nutritious diet entails, and also *who* decides what is nutritious? In Ireland the Health Promotion Unit of the Department of Health and Children has this responsibility and it recommends the following as a healthy and nutritious diet; suitable for persons 5 years and over:

1. Six or more servings every day of bread, cereals and potatoes
2. Four or more servings every day of fruit and vegetables
3. Three servings every day of milk, cheese and yoghurt
4. Two servings everyday of meat, fish and alternatives
5. Very little consumption of fats, oils, sugars, confectioneries, cakes, biscuits, high fat snack foods and alcohol.

These recommendations are more commonly seen in the form of the Food Pyramid, a guide of how to follow a healthy and nutritious diet. A copy of the Food Pyramid is illustrated below (See Appendix 1 for further detail).



Health Promotion Unit (2004)

SLAN is the National Health and Lifestyle Survey and was first undertaken in 1998 and repeated again in 2002. Each time, a representative cross-section of the Irish adult population was surveyed. Levels of consumption in terms of nutritious content were questioned. The main results were as follows:

- Only 34% of respondents reported eating the recommended 6 or more servings daily from the cereals, breads and potatoes shelf of the pyramid, while 66% reported consuming less.
- Overall, there was a 7% increase (from 62% to 69%) in respondents reporting consuming the recommended 4 or more servings of fruit and vegetables every day. The lowest consumption of the recommended servings of fruit and vegetables was among those in social classes 3 and 4 (67%) with the highest among females (70%).
- 39% of respondents reported eating the recommended three servings from the milk, cheese and yoghurt shelf of the pyramid, 33% consumed less than the recommendations and 39% reported consuming more.
- Only 17% of the respondents ate foods from the top shelf sparingly, i.e. 3 or less per day while 83% consumed more (Health Promotion Unit, 2003:10).

The two studies that now follow - Friel et al (2004) and Coakley (2001) confirm the findings of the Vincentian Partnership for Social Justice study in 2001 - lack of income prohibits individuals from being able to enjoy a healthy and nutritious diet.

Firstly, Friel, Walsh and McCarthy (2004) produced a useful study, the aim of which was to determine the direct financial cost of purchasing a healthy diet, based on habitual purchasing patterns and the food pyramid recommendations, among three low-income household types in the Republic of Ireland: two parents with two children, lone-parent mothers with one child and single people aged 65 years and over.

The research process entailed using The Household Budget Survey (HBS) Data 1999-2000 and selecting the household types by using a cut-off value of the bottom 20th percentile of the income distribution in the HBS. The income for each household grouping was as follows: two adults with two children €368.17, lone-parent with one child €165.04 and adult aged 65 and over €144.26. The researchers found that:

- The average cost of the two parent two children health food basket across the 13 different retail units visited was €171.20 if market brand items were purchased and €167.60 when own brand products were chosen where available. The own brand basket was the least expensive in one of the 'foreign' shops (i.e. Aldi, Lidl) (€129.65) and the most expensive in one of the Group/Symbol shops (i.e. Mace, Centra) (€188).
- The average cost of the healthy food basket for a lone mother with one child was €118.64 when purchasing market brand items and €116.94 when own brand products were chosen where available. The own brand basket for this population group was the least expensive in one of the foreign shops (€91.62) and the most expensive in one of the group/symbol shops (€132.88).
- The healthy basket for the older person living alone was found to be the least expensive overall. The average cost of the healthy food basket was €63.99 if market brand items were chosen and €62.65 when own brand produce was purchased where available. The least expensive retail outlet was again a foreign outlet where the health food basket was priced at €50.75 and the most expensive was the independent retail category at €70.42 (Friel et al, 2004:17).

Coakley (2001) conducted a second valuable study on how mothers in low-income households in Ireland deal with the responsibility of food and diet in daily life. The results that follow show how income limitations and cost remain the most important constraining factors in good food choice. The study entailed interviewing 59 mothers in a Dublin suburb from public and private housing, some married and others lone parents - all in receipt of social welfare (2001:91).

Findings:

In the study, shopping for the majority was a time consuming activity that they did not enjoy. Money for food had to be carefully balanced with money for bills and husband's personal spending. Shopping was carried out when they got their weekly payment. Most women walked 1-2 miles to the local shopping centre (2001:2-93).

The mothers were quite conscious of trying to give the family a healthy diet in line with official guidelines. Frozen convenience food was not generally the norm, rather women

were more inclined to buy fresh meat and vegetables and store them in the freezer. There was little evidence of households availing of changed eating practices such as eating out in a restaurant on a regular basis and a trip to a fast food restaurant with children would only happen if there was a special occasion. However, mothers did express the importance of luxuries for their children and of not depriving them of status foods that other children could have. Luxuries included snack bars, minerals, ice cream and crisps. It was a sensitive issue for some mothers as they felt their children should have 'treats'. In this sense, some mothers resisted the inadequacy of their income by trying to provide these items. However, 'luxuries' for children were also graded, cut back on and done without depending on the demands on the housekeeping money in any particular week (2001:95-97).

Coakley (2001:100) finally notes that an increase in family income through work made a significant difference in the food choices people define as important. This includes status food such as brand cereals and yoghurts and luxuries for children. It also includes what the state officially promotes as 'healthy food', including prime cuts of fresh meat and fresh fruit and vegetables.

Fuel and Poverty:

What is fuel poverty? Fuel poverty is defined as 'the inability to heat one's home to an adequate (i.e. comfortable and safe) temperature, owing to low household income and low household energy efficiency' (Clinch and Healy, 1999:204). Clinch and Healy (1999) refer to Boardman (1991) who makes an important distinction between poverty and fuel poverty:

'General poverty can be reduced through additional income support, but the most effective way to lessen fuel poverty is through capital investment. It is the crucial role of capital stocks - the house, the heating system and other energy using equipment - in causing fuel poverty that determines the need for policies that are specific to the problem'.

Sustainable Energy Ireland (2003:10) note that fuel poverty essentially arises out of an interaction between low incomes, expenditure prioritisation, inefficient heating methods and low capital investments in building structures. The interaction of these variables means residents are unable to afford warmth in their home.

Ireland is recognised as suffering from poor dwelling standards in terms of their energy efficiency. The Irish National Survey of Housing Quality (NSHQ) 2001-2002 found from the analyses of home heating and energy efficiency that low-income households frequently live in poorly insulated, inefficiently and inadequately heated housing (Watson and Williams, 2003:X). Clinch and Healy note that in Ireland low-income households tend to inhabit dwellings that are old and therefore poorly insulated and heated. Apartments tend to be occupied by people from lower income groups. Many older Irish apartments are of poor quality and are in inadequate conditions. Their energy-efficiency levels would be, likewise, substandard. High-income households are much less likely to inhabit 'flats' or 'other' housing types (i.e. mobile housing units). Large portions of terraced houses are public, state-owned or state-let. This implies that lower income individuals inhabit a substantial portion of this type of dwelling. It is also understood that terraced homes tend to have been built prior to the introduction of Building Regulations

in the late 1970's. Thus, it is fair to conclude that both terraced houses and apartments tend to be inhabited disproportionately above average by households on low incomes. However, this conclusion may not be as fitting in the future, owing to the recent high rates of private apartment construction in Dublin and the private purchasing of previously state-owned houses (1999:208-209).

Clinch and Healy found that lower income households tend to buy dearer, dirtier and less efficient fuels. For example, 28% of the energy budget of a household in the first income decile is for coal and slack (conversely, the respective figure for the highest income decile is 7%). These fuels are usually associated with highly inefficient heating equipment and are also more environmentally damaging. Ironically, higher income households burn cheaper, cleaner and more efficient fuels. For instance, 14% of the energy budget of a high-income household is spent on central heating oil; the corresponding proportion for a first-income decile household is only 8%. Households in the first income decile spend 13% of their income on energy - three times the average and five times that of a high-income household. Notably, the richest income decile spends 80% more on fuel than the lowest income group (1999:211).

Healy writing in 2003 warns that fuel poverty results in excess environmental emissions of harmful air pollutants such as carbon dioxide, sulphur dioxide and nitrogen oxide. The public health implications of fuel poverty are far-reaching, with the potential for premature mortality among the very young and also among older people; children are particularly vulnerable to the adverse health effects of cold, damp homes (xvii-xviii).

Other aspects of life on a low income:

Another aspect in many people's daily experiences of life on a low-income is a cycle of indebtedness and borrowing. Low income households face particular risks of becoming over-indebted for a variety of reasons:

- Incomes are often inadequate to meet basic necessities. Hence low-income households are forced to turn to credit as a means of providing basic necessities, particularly those relating to children.
- The costs of credit for low-income users are frequently more expensive than conventional credit - hence the poor pay more on an already limited income.
- Poor households are very vulnerable in the face of procedures used by creditors to recover their debts and are often insufficiently protected by legislation.

The consequences of debt are many including increased poverty, social and personal costs for the households concerned, isolation and in some instances, physical and mental illness (Credit and Debit Policy Group, 1996:6).

CPA (2003:10) comments that public utility charges impose a major burden on low-income households as they consume a higher share of their total income than for other groups. In addition, increases in the charges represent a higher proportion of their disposable income. CPA notes that the rate of inflation in the period 1997-2003 was less than 24%. In contrast, the cost of public utilities in this period increased as follows:

- Electricity 24%
 - Telephone 21%
 - Gas 18%
 - TV Licence 69%
 - Waste Collection charges 223%
- (2003:14)

However, even higher increases have since occurred. The scale of public utility charges at present is illustrated in the following figures taken from the *Consumer Price Index*. Housing, Water, Electricity, Gas and Other Fuels Prices in August 2006, rose by 16.9% when compared with August 2005. The monthly price change in Housing, Water, Electricity, Gas and Other Fuels was +0.8%. The CSO notes that the main factors contributing to the monthly change were increasing mortgage interest repayments, private rents and home heating oil prices (2006:1). It is important to note that these increases in prices do not take into account the massive increases in Gas and Electricity costs, which have since come into affect.

A study undertaken by OPEN illustrates the extent of debt among specifically lone parents. The study is entitled: *Do the Poor pay more? A study of lone parents and debt* (2005). The first stage in the research process entailed distributing questionnaires to MABS³ centres in the eastern region. Each MABS centre was asked to fill out 25 questionnaires, each relating to one MABS client during May 2004. The results show that the majority of clients reporting to the MABS centres were female. Just over 40% of all clients were parenting alone of whom 98% were female-headed households. (These findings lend a significant gender perspective to the issue of over-indebtedness⁴). Half of the lone parents in the study were living in local authority dwellings, while this was true of 38% of couple parents. 32% of lone parent households were living in private rented accommodation. This compares with only around 1/5 of single adults and couples with children living in private rented housing. On the other hand, almost 40% of couple parents were living in mortgaged properties, while this was true of only 18% of lone parent households (OPEN, 2005).

The level of income in the study overall was low, with 89% of clients in receipt of a net weekly income of less than €500. Further still, 77% of lone parent households reported incomes of between €100 - €300. This was the case for families with one and two children, as well as three, four and five children for several instances. Lone parent households were slightly less likely than other household types to report problematic debt on cash sums borrowed from financial institutions or individuals. Where lone parents did report problematic debts they were more likely to be in the form of monies owed to less traditional credit sources such as moneylenders and on hire purchase agreements (OPEN, 2005:96). The second stage in the research process involved discussions (focus groups) with three lone parent groups belonging to the OPEN member network. Results from the discussion groups validated the findings from the larger survey (OPEN, 2005:10).

According to the Credit and Debit Policy Group (1996:14), many creditors' practices themselves undoubtedly contribute to the incidence and extent of indebtedness. Examples

³ MABS- The Money Advice and Budgeting Service is a network of local projects around the country that address the problems of money lending and over-indebtedness. The MABS is for individuals or families, primarily those on low incomes, who need guidance in managing their finances in order to avoid getting into difficulties with creditors.

⁴ The Irish Free Legal Advice Centre (FLAC) (2003) notes that indebtedness, or frequent use of credit sources, is now part of the common currency of society. Many people now follow regular payment plans on quite large sums of money borrowed for various consumer purposes. However, over-indebtedness represents the imbalance or shortfall between income and expenditure. Borrowing to bridge the gap, without having the necessary means to service the debt within a reasonable time frame is the point at which an individual becomes over indebted (in OPEN, 2005:28).

of these include penalties for under consumption (gas), allowing arrears to accrue to arguable unrecoverable levels before action is taken (local authority), encouraging consumers who have recently cleared debts to borrow again (ESB), fining those already experiencing indebtedness for their inability to pay (TV licences), offering top up loans (moneylenders - although this is now outlawed). Once default arises and arrears begin to accrue, the debt recovery process is largely weighted in favour of the creditor who often has severe sanctions such as disconnection, eviction or imprisonment. The legal process is frequently used to recover debts. This generates fear for the debtor together with costs and delay for a creditor trying to recover their money, whilst also increasing costs for the debtor. Further it is not designed to facilitate a resolution of the wider financial and other difficulties being encountered by someone experiencing multiple debt and by its adversarial nature has the effect of placing blame on a household whose only 'crime' is often an inability to pay because of an inadequate income.

Health and Poverty:

Another aspect that can be interlinked with daily life on a low income is poor health status. According to CPA (2004) it is now widely accepted that socio-economic factors, including poverty are key in determining health status. People experiencing poverty become sick more often and die younger than those who are better off. Measures of health inequalities, including mortality rates, low birth rates and poor nutritional status, are linked to deprivation measures such as income poverty, unemployment, inadequate housing and accommodation and poor quality built and work environments. People in poverty are more likely to be unemployed or be occupied in low quality employment, to have low levels of education, to live in unsanitary damp or poor quality accommodation and physical environments and have a restricted access to health services. They are more likely to smoke, have poor inadequate diets and exercise less. Being poor makes it more difficult to access healthcare and can reduce the opportunity or motivation to adopt a healthy lifestyle (CPA, 2004).

1.9 Conclusion

'...people who live on low incomes are not an underclass. They have aspirations just like others in society: they want a job; a decent home; and an income that is enough to pay the bills with a little to spare. But social and economic changes that have benefited the majority of the population, increasing their income and standard of living have made life more difficult for a growing minority, whose fairly modest aspirations are often beyond their reach' (Kempson; 1996:163).

CHAPTER 2 - METHODOLOGY

Introduction

This chapter consists of the following sections:

- Consensual Budget Standards - Brief summary
- Stages/phases of Consensual Budget Standards
- Process of applying standards to the Irish situation
- The household types to which the CBS will be applied
- Focus group composition
- Costing of budget items
- Budget components
- Methods of Validation

2.1 Consensual Budget Standards

A detailed account of Consensual Budget Standards (CBS) is presented in on page 18. Budget standards methods are designed to answer the question ‘how much does it cost to reach an acceptable living standard?’ The two main methodologies that have been used to develop budget standards in Britain in recent years are the Family Budget Unit (FBU) methodology and that of the Centre for Research in Social Policy Loughborough University (CRSP), known as the Consensual Budget Standards (CBS). The FBU methodology uses surveys of household consumption, consultation with small groups and expert committees to develop budgets for a variety of household types. The CRSP methodology- the Consensual Budget Standard- while similar, focuses on ordinary people in the formation of its budget committees.

Current joint research taking place in the UK, between the FBU and the CRSP combines the methodologies of the CRSP and FBU:

‘This joint research aims to develop a standard which will be rooted in social consensus about goods and services that everyone in Britain should be able to afford, while at the same time drawing on the expert knowledge about basic living requirements and expenditure patterns’ (Bradshaw, 2005).

This study by the Vincentian Partnership for Social Justice, for reasons explained in the Introduction (see page 2), is using a combined approach- the Consensual Budget Standards informed by expert opinion. In order to construct a Minimum Essential Budget Standard, people living in the household types for which it is designed are brought together in focus groups to act as their own budget standard committees. Each focus group is carefully sampled to include people from differing social backgrounds and economic circumstances. The actual expenditure choices and judgements that are made by people in real life on the ground as they manage their money contribute to the final consensus. Ultimately, the people themselves are the ‘experts’ (Middleton, 2000:62-23).

2.2 Stages/ Phases of Consensual Budget Standards

There are three phases in the focus group discussion of the CBS process:

1. Orientation Phase:

The initial phase explores the language, concepts and priorities that people use in thinking about spending and consumption. During this phase the group develops a working definition of a minimum essential standard of living. Participants are also asked to complete diaries and inventories based on their own standard of living prior to the second phase.

2. Task Groups:

In this phase, each budget component is considered in turn (i.e. food, clothing, personal care, household goods, household services, social inclusion and participation, fuel, transport etc). Each item is then categorised as essential, desirable or luxury. Together, the participants produce an agreed list of items. The lists are reconsidered. Are they too restrictive or too generous? Following discussion, the items are costed and any outstanding issues among participants are resolved.

3. Checkback phase:

The final phase is particularly important and it involves the rechecking of items and costs in order to reach a final consensus. Before this can be done, the consensus must be tested. Firstly, participants are asked whether they think the amount allocated to provide the agreed list of items, is too high or too low. Secondly, the group is asked how much they would be prepared to reduce the budget at the request of the Minister for Finance (Middleton, 2000:63-64).

2.3 Process of applying Consensual Budget Standards to the Irish Situation

Focus Groups – Composition

While the methodology used in this study is based on the combined approach of CRSP and the FBU which is in operation at present in the UK, it was adapted to accommodate the restraints of a limited research budget. The Vincentian Partnership for Social Justice in its work of the past 10 years has developed a network of community groups in Dublin and in other parts of the Republic. It was largely from these community groups that the focus groups were established for each of the following family types:

- Lone Parent and two children (*3 yr old girl and 10 yr old boy*)
- Two parents and two children (*3 yr old girl and 10 yr old boy*)
- Two parents and two children (*10 yr old girl and 15 yr old boy*)
- Two parents and two children (*10 yr old girl and 15 yr old girl*)

- Pensioner couple (*aged 66 - 69*)
- Single female pensioner (*aged 70+*)
- Single adult male (*aged 25+*)

Care was taken that each group would include people from different social, economic and geographical backgrounds. Approximately 161 people participated in the different focus groups, which were drawn from the following areas – Dublin City, Ballymun/Santry, Mulhuddard/Blanchardstown, Tallaght, Ballyfermot, Stillorgan and Castleknock.

A total of 18 focus groups were involved in the study - three for each of the 6 household types (one for each of the three stages of the budget development process). People living in the household circumstances for which the budget standard was intended drew up a minimum essential budget standard for each of the six family types. As far as possible the ages of the focus groups and their children correspond with those of the relevant household types.

Development of Budget Standards

The three stages in the development of the budgets for this study are summarised as follows:

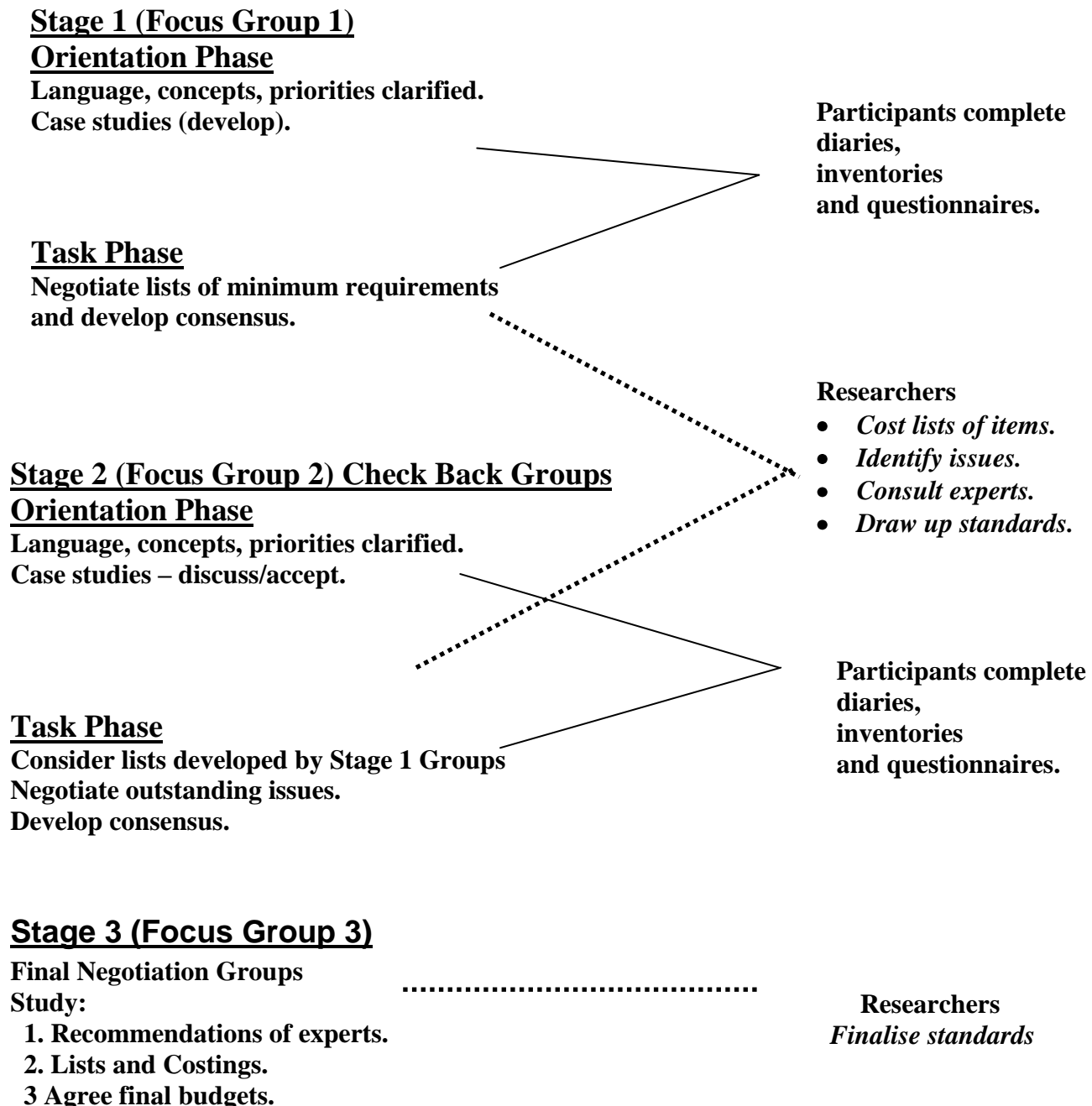
Stage 1 - with Focus Groups 1, to develop the draft budgets and to arrive at an initial consensus.

Stage 2 - with Focus Groups 2, to examine, discuss and identify concerns with the draft budgets developed by the first series of focus groups. When judged necessary changes to be made to the draft budgets. Consensus to be sought and achieved. On the completion of this stage experts to be consulted regarding issues raised by these Focus Groups.

Stage 3 - after input from experts examine with Focus Group 3 revised budgets, focusing on the elimination of any item which could not be regarded as strictly essential. Produce minimum essential budget standards.

Diagram 1- Consensual Budget Standards Process (as used in this study)

Figure 1: Research Process
Consensual Budget Standards Process (as used in study)



Stage 1 - Orientation Phase

Each of the focus groups involved in stage 1 and stage 2 of the study participated in an Orientation Phase. This phase explored the language, concepts and priorities associated with budgeting, spending and consumption. A consensus was developed regarding the differences between essential, desirable and luxury items and between needs and wants. Following a study of the NAP's definition of poverty (2002), the Family Budget Unit's, York University, description of a low cost but acceptable standard of living (1998) and the UN definition of an adequate life style, a working definition of a minimum essential standard of living was adopted. This definition encompassed physical, psychological and social needs and usually took the form 'things (items, services and activities) which are necessary for a person's physical, mental, spiritual, moral and social well-being.'

Time was also given to drawing up a case study for each family type that would be used as a focal point when developing the different household budgets. The case study identifies assumptions made by the focus groups in constructing a budget standard such as age, health of children, individual health and well being, size and location of housing, employment status and car ownership. The case studies developed for each budget standard are presented in Appendix 4.

Prior to the second part of Stage 1 - (the Task Phase when the list of minimum requirements was negotiated) each participant was asked to complete a 7 day consumption diary, an inventory of clothing and household items and a questionnaire which dealt with expenditure on leisure. This preparatory work helped to ensure that an informed consensus would be reached by the Focus Groups in the construction of the list of necessities for each budget area.

With the permission of the participants in the focus group the group discussions were tape-recorded. Quotations from the focus group participants are used to illustrate common themes and concerns in the chapters that follow.

Groups were encouraged to avoid considerations of cost. Since the aim of the study is to produce budget standards, which apply to all people in similar household types, it was important that discussions on prices be avoided. Discussions on incomes and prices could have had a distorting influence on the establishment of measures of adequacy. The focus could move to issues of affordability instead of the need for including an item, e.g. fruit.

The following are the areas for which budgets were developed: Food, Clothing, Personal Care, Health related costs, Household Goods (e.g. furniture, carpets, curtains, textiles, and crockery), Household Services, Social Inclusion and Participation, Education, Transport, Housing, Fuel, Personal Costs, Childcare and Contingencies/Savings. An account of the content of each of these budgets can be found on page 39.

Stage 1 - Task Phase

In the task phase of the research each of the following budget areas area was considered in turn: food, clothing, personal care, health related costs, household goods, household services, social inclusion and participation, education, housing, transport, fuel, personal costs, childcare and savings/contingencies.

Participants were asked to identify each item in the different budgets and to agree a list of items, which they believe to be an essential minimum requirement for households in circumstances similar to their own.

Groups were asked to agree:

- The number of items, which are necessary
- The life span of items
- The shop/outlet where each of the items should be bought
- Specific brand of item.

A different approach was necessary for a number of budget components, for example-food, social inclusion and participation and heating. The agreed minimum essential list for food items was constructed on the completion by the groups of an agreed menu for each day of the week. An amount of money was also agreed for inviting relatives or friends to share a family meal and/or for eating out. Prior to the construction of the menus consideration was given to the contents of the food pyramid and the nutritional value of particular food items.

Lengthy discussions usually preceded decisions about social inclusion and participation costs including holidays and leisure. Some form of holiday was believed to be vital for psychological wellbeing. Although households dependent on low incomes could not afford one on an annual basis they stressed the need for at least a week's holiday in the summer in order to meet psychological and social needs of both children and adults. The elimination of expenditure on social inclusion and participation measures was recognised as having financial repercussions for the National Budget because of the inevitable increase in demands on health, social and legal services.

When considering the household fuel budget participants were reminded that in the case study it was agreed to accommodate the household in a well-insulated house with gas central heating. They were asked to identify the sum of money necessary to ensure adequate heat and lighting taking into consideration variations in weather and in the age and composition of households. Separate figures were identified for gas and electricity. Participants were also asked to estimate the average daily time for the use of electrical appliances – showers, light, kettles, etc (See Appendix 6 for further details).

The completion of this phase in the development of the budgets for each family type usually required 3-4 meetings each lasting 2 ½ - 3 hours. When a consensus was arrived at regarding the contents of each budget, items were costed by the researchers at shops or supermarkets identified by the focus group. The draft minimum budget standards were then studied by the same focus group. Agreed adjustments were made and researchers noted outstanding issues for attention of experts.

Reflections – Stage 1

Because of the time devoted to the orientation phase and the completions of diaries, inventories and questionnaires, participants became very adept at distinguishing between needs and desirable or luxurious items. In the initial phases of Stage 1 it was necessary to repeat that an acceptable lifestyle is one, which meets physical, psychological and social needs. It was also required at times to remind participants that the budget standards were being developed with the case study in mind rather than with a focus on the experience of

participants. Attention was drawn to the nutritional values of food items as illustrated by the 'Food Pyramid'. There was an excellent engagement with the process and when differences in views arose, consensus was arrived after careful consideration of the pros and cons.

At the end of Stage 1 the menus were sent to nutritional experts associated with the FBU, University of York for analysis to establish their nutritional adequacy. The feedback from the nutritional experts showed that for the most part the menus and food items were adequate for the households under consideration. In the light of the recommendation from the nutritional experts the following changes were made:

- i) The amount of fruit and vegetables was increased in a number of the food budgets.
- ii) In the case of some of the adult menus the intake of brown bread was increased and that of white bread reduced.
- iii) In relation to the diet of the older women portions of skimmed milk replaced some of the full-fat milk.
- iv) There was an increase in the portions of fish.

Stage 2 - Orientation and Task Phases

The participants in the Check Back Focus Groups came from locations which differed geographically from those of the first set of Focus Groups. These participants also took part in an Orientation Session and completed the 7 day consumption diary, an inventory of clothing and household items and the questionnaire dealing with expenditure on social inclusion and participation, holidays and the Christmas period.

Before receiving the budgets developed by Stage 1 Focus Groups participants in Stage 2 Focus Groups were given an explanation of the purpose of Stage 2 – to consider every item in each budget identifying those which could not be accepted as essential. The food budgets at this stage reflected the changes recommended by the nutritional experts. Consensus was sought and reached for each budget area. Outstanding issues were noted for the further attention of experts. Meetings took place with experts on nutrition and energy.

Reflections – Stage 2

Participants on being shown budgets developed by the first set of Focus Groups were unanimous in declaring them to consist of only minimum essential items. Again the orientation work enabled the participants to focus on needs rather than what is desirable or a luxury. Each budget was studied in detail and the following are the changes made to the first draft budgets:

- i) Better quality shoes for older people.
- ii) The replacement of wooden floors by carpets or lino.
- iii) Additional portions of bread for teenage boys.

Participants were adamant that allowances for social inclusion and participation be included in the budget. Cut back in these areas was seen to have serious and long-term consequences for mental health and social integration.

Stage 3 - Final Negotiations Focus Groups

The final consensus was achieved by involving a third set of similarly constituted focus groups. These groups contained a mixture of men and women to agree the final budgets for two adult households. They were asked to consider the components and cost of each budget as well as the overall costed budget. As a continuation of this exercise they were also requested to set the budgets in a national context. In line with the Middleton approach, the groups were requested to imagine that the facilitator was the Minister for Finance who explains to them that the state cannot afford to give each household all the items on the budget lists. Pressure was put on the groups to remove items, which couldn't be regarded as strictly essential. The groups were asked how they would respond. Would they be prepared to remove particular items from the list and if so what and why? When necessary, lists were adjusted and recosted to produce a minimum essential budget standard.

Reflections – Stage 3

As with the previous two sets of focus groups the participants in the final negotiation groups were clear that each of the 12 budgets consisted solely of minimum essential items. All of the budgets were described in the following terms:

*'very tight', 'reasonable but requiring very careful management',
'just manageable', 'balanced but needing constant supervision'.*

The groups were informed that at this advanced stage in the construction of the budget changes could be made only after the unanimous decision of the group.

Five changes were proposed and agreed unanimously:

- i. Increase expenditure on heating for the pensioner households.
- ii. Increase expenditure on showers for households with a teenager.
- iii. Increase the portions of cereal and bread at breakfast for the 10-year-old boy.
- iv. Include an allowance for education in the budgets of the young male.
- v. Reduce the expenditure on social inclusion and participation budget for the young male.

When the groups considered the request of the “Minister for Finance” to eliminate items from the budgets because of constraints on national economic resources there was a unanimous response from each of the six family types. The participants strongly held that nothing could be eliminated from budgets, which were already very tight, without having negative impacts on the physical, psychological or social well being of households. However, if the Minister insisted on cutbacks the participants saw reductions in expenditure on social inclusion and participation as the only possible areas for cost reduction. In each case participants were adamant that the Minister should be made clearly aware of the financial implications of such cutbacks particularly in the areas of health and law. Without resources for the minimum expenditure on social inclusion activities, participants maintained that there would be an increase in depression and stress related illnesses. There would also be the risk of marriage breakdown, social isolation and anti-social behaviour including suicide among young males.

2.4 Composition of Focus Groups

Table 3 - Number of focus group participants by Household Type

<i>Household type</i>	<i>Number of focus group participants</i>
Lone parent and 2 children (3 & 10 yr old)	26
Two Parent and 2 children (3 & 10 yr old)	30
Two Parent and 2 children (10 & 15 yr old)	30
Pensioner Couple (age 66-69)	29
Lone Female Pensioner (age 70+)	21
Single Adult Male 9age 25+)	25
Total number of Participants	161

Table 4 – Age Profile of Focus Group Participants

<i>Age Profile</i>	21 – 30	31 – 40	41 – 50	51 – 60	61 – 70	70+
<i>No. of participants</i>	30	35	36	10	29	21

Table 5 - Employment Status of Focus Group Participants

<i>Employment Status</i>	<i>Number of focus group participants</i>
Unemployed	20
Working part time	13
Working full time	78
Retired	50
Total Number of Participants	161
Second adult working full time	8
Second adult working part time	18

Table 6 - Focus Group Participants by Socio-Economic Groups

<i>Socio-Economic Group</i>	<i>Number of focus group participants</i>
Professional	21
Skilled	31
Semi-skilled	16
Manual	23
Retired	50
Unemployed	20
Total Number of Participants	161

2.5 Costing of Budgets

Before pricing could begin, it was necessary for the focus groups to agree on ‘low cost shops’ used on a regular basis and easy to access. As was agreed in the 2004 study, the research advisory committee advised that pricing take place in shops which have the largest market share in a retail area and recommended the use of shops widely available as opposed to local shops. This was adhered to in most cases. Table 7 outlines some of the shops used for the purpose of the study.

Table 7 - Shops used for pricing of budget items in Dublin

Budget Component	Shops Used
Food	Tesco
Clothes	Penny's, Dunnes, Arnotts, Clerys, Lifestyle, Clarkes, Jeanscene, Guineys, Meath Street Market, Roches Stores, Burtons
Personal Care	Boots, Tesco,
Health Related costs	Voluntary Health Insurance (VHI)
Household goods and services	Argos, Bargaintown, Des Kelly, Guineys, Kavanaghs, Bolands, Boyers, Tesco, Dunnes, Woodies DIY, Homebase, Poundworld, Roches Stores, Powercity
Social inclusion and participation goods and services	Smyths, Easons, Poundworld,
Educational costs	The Top Shop, Easons, Dunnes
Housing	Fingal County Council,
Transport	Dublin Bus
Fuel	An Bord Gais, Electricity Supply Board
Personal Costs	SIPTU
Additional Costs	Royal Sun Alliance

2.6 Budget Components

The ‘final’ budget is the result of an agreed consensus. The overall weekly cost of the minimum essential budget is calculated by assigning a lifespan use to the items, thereby allowing a cost per year and a cost per week for the items. For example, an item costing €200 with a lifetime of 10 years would cost €20 per year or €0.38 per week. The following is a brief description of the contents of each budget.

2.6.1 Food

The food budget includes all food and drink items regularly consumed and purchased throughout the week. Its construction was by far the most time consuming and involved the following steps:

1. Construct a seven-day minimum essential food menu with each household type.
2. Calculate the nutritional adequacy of the food consumed in each seven-day minimum essential food menu.
3. Adjust the food consumption patterns to bring them in line with the recommendations following detailed external analysis.

4. Construct a basket of items in purchasable quantities with each household type such that the nutrient values are equal to those in step three.
5. Cost the basket.

2.6.2 Clothing

The clothing budget was established through reaching an agreed consensus with regard to the type and quantity of clothes needed for the different household types. Clothing lifespans were calculated by taking components such as the frequency of use, washing frequency, the function of the garment etc. into consideration. Focus groups also had to take into account the lifestyle of the individual, age of wearer etc.

The main elements of the minimum essential clothing budget are underwear and nightwear; coats, jackets; main clothing (i.e. jumpers, trousers, t-shirts etc); footwear and personal accessories (watches, sunglasses, wallet etc) for each household member.

2.6.3 Personal Care

This budget includes the following items: healthcare items (i.e. over the counter medicines/treatments); personal hygiene (for example shampoo, deodorant, razor blades, haircut etc) and cosmetics.

2.6.4 Health Related Costs

The health related costs budget devised is based primarily on the information given by the focus groups. However, it must be noted that behavioural data and information gathered in the 2004 study is taken into consideration. The main elements of this budget are the costs of GP visits, Prescription items, Dentist visits, Optician visits and Health Insurance cover. When calculating the overall budget, eligibility for a medical card was taken into account.

2.6.5 Household Goods

This budget includes the following items: lounge/dining furniture; bedroom furniture; floor coverings; textiles and soft furnishings; curtains and blinds; gas and electrical appliances; kitchen and hardware; other household items; stationary and paper goods; toilet paper and cleaning materials; home security; tools; and paint.

2.6.6 Household Services

The household services budget presents the costs of domestic related services. It includes the following items: postage; mobile phone costs; television charges, window cleaning and dry cleaning.

2.6.7 Social inclusion and participation goods and services

This budget includes a vast range of items and activities such as books; newspapers; magazines; games; toys; hobbies; as sports goods and activities; seasonal goods; entertainment; socialising; outings and holidays. Essentially, the social inclusion and

participation budget 'should give the households scope to participate in the social and leisure activities that are considered 'normal' in the societies of which they are members' (Bradshaw, 1993:142).

2.6.8 Education

This budget includes the following items: school uniform; stationary; schoolbooks and photocopying; education/school trips; school sponsorship, clubs and concerts. In the case of a 15 year old, the cost of exam papers, school entrance fees; Junior Certificate fees and 'After school study' are also taken into account.

2.6.9 Housing

The housing profile chosen for the majority of household types was a Local Authority Rented three bed semi-detached house in the Dublin City Council district built 30 years ago (c. 1976) and refurbished to meet insulation and health and safety standards in 2002. (Roof insulated with Rockwool, gas central heating and cooking facilities updated, Ground floor 17x28 feet).

Private rented accommodation - a self-contained bedsit in the Dublin City Council district- was chosen the case of the single adult male household.

As well as the cost of household rent, this budget contains home contents insurance. Waste management charges were disregarded as Dublin City Council does not collect waste management charges from those who do not have to pay tax (all households in this study are exempt from paying waste charges as those who are working on the National Minimum Wage fall outside the tax net).

2.6.10 Transport

The transport budget is divided into households with a car and households without a car. For households without a car, the budget includes the cost of a weekly Dublin Bus ticket and any extra bus fares. For households with a car, the budget includes the cost of a car, car insurance, car tax, national car test (NCT), maintenance and repairs and petrol but does not include an allocation for public transport.

2.6.11 Household Fuel

This budget provides for the cost of energy in the house. It includes the following gas costs and electricity costs. External analysis on costs was also undertaken following discussion in focus groups. Here, the dimensions of the house accommodated became central to the calculation of the fuel budget as were the lifestyles of the households.

2.6.12 Personal Costs

This budget includes the following items: trade union membership and donations to charity.

2.6.13 Childcare Costs

Depending on the employment status, a number of Childcare arrangements are taken into account: Private Crèche fees for 3 year old (part-time, throughout the year); Private Crèche fees for 3 year old (full-time, throughout the year); Childcare costs for 10 year old with Relative/friend/club (part-time, 3 months of year) and Childcare costs for 10 year old with Relative/friend/club (part-time, throughout the year). Private Crèche facilities were chosen in each case due to the difficulties expressed in accessing government supported/ subsidised childcare facilities.

2.6.14 Pet costs

Two of the household types chose to have a pet included in the minimum essential budget. This budget contains the cost of purchasing a cat/dog; vet charges and pet food.

2.6.15 Savings/ Contingency Costs

This budget contains the following items: a minimum weekly amount towards savings (for example for Christmas, Birthdays etc.); a minimum weekly amount towards any contingencies/emergencies/unexpected expenses. The cost of Life assurance is also included.

2.7 Excluded Costs

It must be noted that certain items have not been chosen to be included in the minimum essential budgets. They are debt repayments; household maintenance; pension contributions and bank charges.

2.8 Comparison of FBU, Budget 2004 and the ME Budget 2006

(See Appendix for details)

A comparison of the contents of the two sets of budgets shows a greater level consensus than of differences. While the MEB Budgets contain less items than the 1998 FBU budgets which were used by the Vincentian Partnership for Social Justice in the 2004 study, the MEB budgets unlike the FBU budgets made allowance for savings, contingencies expenditure, life assurance, home contents insurance and current social inclusion/participation activities. The differences in the totals can also be accounted for in part by the 6.1% inflation rate for the period June 2004 – June 2006 (CSO)

2.9 Future Expansion of Study

It is intended to price the budget items for each family type in urban areas in other parts of the country (Cork City, Galway City and Monghan town) and to present this material at a later date as a supplement to the Dublin study.

2.10 Method of Validation of Research Process

In order to ensure the reliability and validity of the research process in addition to the 3 separate focus groups for each household type (18 in all consisting of 161 members) a research committee and an expert focus group were established.

Research Advisory Committee

A Research Advisory Committee was established for the duration of the study. The Committee comprised of nine members. The following organisations were represented on the Committee – Society of Saint Vincent de Paul (SVP), Combat Poverty Agency (CPA), Money Advice and Budgeting Service (MABS), Age Action Ireland, One Parent Exchange and Network (OPEN), Office for Social Inclusion (OSI) and an independent academic. The committee met eight times during the research process. The primary function of the Committee was to advise and inform the researchers from their areas of expertise. In addition the Committee provided advice on the underlying concepts of the research and other relevant issues as they arose.

Expert Group

A group of experts were also involved in the study in an advisory capacity. The FBU, University of York provided ongoing guidance and support in relation to the methodology employed in the research. In addition to this nutritionists associated with the FBU assisted with the nutrition analysis of the menus and food budgets. The Combat Poverty Agency provided information with regard to the fuel budget. CORI gave ongoing practical help on issues relating to income and taxation. Assistance was also sought from an experienced community welfare officer regarding social welfare rates and entitlements. Educational experts and home economists were also consulted.

CHAPTER 3 - STATEMENT OF RESULTS

Introduction:

This chapter of the report contains the statement of Minimum Essential (ME) budget costs and income expenditure scenarios for the following:

- Lone parent and two children household (3 year old girl and 10 year old boy)
- Two parents and two children household (3 year old girl and 10 year old boy)
- Two parents and two children household (10 year old girl and 15 year old girl)
- Two parents and two children household (10 year old girl and 15 year old boy)
- Pensioner couple (age 66-69) household
- Lone female pensioner (age 70+) household
- Single adult male (age 25+) household

While the focus of the study is on expenditure, attention was given to relating the income derived from two sources - social welfare payments and the national minimum wage - to the expenditure of the households. 'Income scenarios' were developed for each household type (see Appendix 5 for details of income scenarios). The following is a summary of the income scenarios developed for household types:

- Households with children - Social Welfare payments and the National Minimum Wage
- Households with a Pensioner Couple - Old Age Contributory Pensions and Old Age Non-Contributory Pensions
- Households with a Lone Female Pensioner - Old Age Contributory Pension and Old Age Non-Contributory Pension.
- Households with a Single Adult Male - Social Welfare payments and the National Minimum Wage

The following is a brief summary of the components of those budgets that are not self-explanatory or which include elements that need to be specifically identified:

- **Personal Care:** includes the following items: healthcare items (i.e. over the counter medicines/treatments); personal hygiene (for example shampoo, deodorant, razor blades, haircut etc) and cosmetics.
- **Health related costs:** include the costs of doctor visits, prescription items, dentist visits, optician visits and Health Insurance cover. When calculating the overall budget, eligibility for a medical card was taken into account.
- **Social inclusion and participation goods and services:** includes a vast range of items and activities such as books; newspapers; magazines; games; toys; sports goods and activities; hobbies; seasonal goods; entertainment; socialising; outings and holidays.
- **Housing costs:** the housing profile chosen for the majority of household types was a Local Authority Rented three bed semi-detached house in the Dublin City Council district. Private rented accommodation- a self-contained bedsit - was chosen in the case of the single adult male household. This budget contains home contents insurance.
- **Transport costs:** includes the cost of a weekly Dublin bus ticket and any extra bus fare for households without a car. It includes the cost of a car, insurance, tax, NCT, maintenance, repairs and petrol for households with a car. An allocation for public transport for these households is not included.

- **Childcare costs:** private childcare arrangements were chosen due to the lack of availability of government assisted/ subsidised childcare facilities in many areas.
- **Personal Costs:** includes the following items: trade union membership and donations to charity.
- **Savings/ Contingency costs:** includes a minimum weekly amount towards savings (for example for Christmas, Birthdays etc.); a minimum weekly allowance is made for any contingencies/emergencies/unexpected expenses. The cost of Life assurance is also included.

3.2.1 Lone Parent and Two Children (3 year old girl and 10 year old boy) Household - Expenditure

Table 8 gives the weekly costs of each of the budget components for the Lone Parent and two children (3 year old girl and 10 year old boy) households. This table also includes the totals for the weekly expenditure on the Minimum Essential Budget (MEB) for each household.

Table 8 - Lone Parent and Two Children (3 year old girl and 10 year old boy) Budget Costs

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL						
Lone Parent and Two Children (3 yr old girl and 10 yr old boy)						
Euro per week March - June 2006 prices						
Household Types	Dependent on SW/ no car	PART TIME worker/ no car	FULL TIME worker/ no car	PART TIME worker/ car owner	FULL TIME worker/ car owner	FULL TIME worker/ no benefits⁵
Food	87.22	87.22	87.22	87.22	87.22	87.22
Clothing	23.07	23.07	23.07	23.07	23.07	23.07
Personal Care	14.28	14.28	14.28	14.28	14.28	14.28
Health Related Costs	27.50	27.50	27.50	27.50	27.50	27.50
Household goods	24.46	24.46	24.46	24.46	24.46	24.46
Household services	15.60	15.60	15.60	15.60	15.60	15.60
Social inclusion and participation	48.25	48.25	48.25	48.25	48.25	48.25
Educational costs	6.37	6.37	6.37	6.37	6.37	6.37
Housing	26.80	63.48	67.62	63.48	67.62	Nil
Transport	25.00	25.00	25.00	59.17	59.17	25.00
Household Fuel	35.00	35.00	35.00	35.00	35.00	35.00
Personal costs	2.00	3.90	4.80	3.90	4.80	4.80
Childcare costs	00.00	82.50	220.00	82.50	220.00	220.00
Savings/ contingency costs	13.46	13.46	13.46	13.46	13.46	13.46
Total costs	349.01	470.09	612.63	504.26	646.80	545.01
Deduct health costs*	27.50	27.50	27.50	27.50	27.50	Nil
Total costs (less health care where applicable)	321.51	442.59	585.13	476.76	619.30	545.01
*Health costs are deducted for those who qualify for a medical card						
*The contents of each budget are given in more detail on page 39						

Lone parents dependent on Social Welfare have the lowest total weekly costs of €321.51, while the total weekly costs for full-time working lone parents with a car are the highest at €619.30. Health costs are deducted in each lone parent household because of eligibility for a medical card under the HSE 2006 revised criteria (See Appendix 5 for a full explanation of these figures).

The cost of food for this household is €87.22. Social inclusion and participation costs are an expensive component in the budget, costing €48.25. However, this budget covers a wide range of social participation and social inclusion items and activities such as books, newspapers, magazines, games, toys, sports goods and activities, hobbies, seasonal goods, entertainment, outings and holidays. There is a big variation in household expenses in relation to the costs of Childcare. The lone parent in full-time employment pays €220 a week; the lone parent in part-time employment pays €82.50, while the lone parent dependent on social welfare has no childcare costs.

A lone parent with two children working full time and without entitlement to secondary benefits would require a net income of €545.01 excluding housing and car costs to have a minimum essential standard of living.

3.1.2 Lone Parent and Two Children (3 year old girl and 10 year old boy) Household - Income Expenditure Scenarios

Five income expenditure scenarios⁶ are presented for the lone parent and 2 children (3 year old girl and 10 year old boy) household type:

1. Dependent on Social Welfare, without a car.
2. Part-time employment (20 hours per week) on the National Minimum Wage and a car owner.
3. Part-time employment (20 hours per week) on the National Minimum Wage without a car.
4. Full-time employment (37.5 hours per week) on the National Minimum Wage and a car owner.
5. Full-time employment (37.5 hours per week) on the National Minimum Wage without a car.

Table 9: Lone Parent and Two Children (3 year old girl and 10 year old boy) Household Total Weekly Cash Income and Total Weekly Minimum Essential Costs

Income Expenditure Scenario	Total cash income	Total ME Budget costs ⁷	Shortfall/ Discretionary Income
Dependent on Social Welfare/no car	286.06	321.51	35.45 (shortfall)
Part-time worker/ car owner	526.00	476.76	49.24 (discretionary income)
Part-time worker/ no car	526.00	442.59	83.41 (discretionary income)
Full-time worker/ car owner	553.55	619.30	65.75 (shortfall)
Full-time worker/ no car	553.55	585.13	31.58 (shortfall)

⁶ When calculating the Net cash income for each income scenario, income from One Parent Family Payment, Family Income Supplement, Child Benefit, Back to School Clothing and Footwear Allowance and income from paid employment was taken into account. Eligibility for a medical card was also considered.

⁷ Less healthcare costs where applicable

Table 9 gives the total weekly income and MEB expenditure for each lone parent scenario. In the five income and expenditure scenarios, the only households which do not have a weekly shortfall are those in which the lone parent is a part-time worker. The shortfall of the household dependent on social welfare is substantial- €35.45 and the greatest shortfall is that of the household in which the lone parent works on a full-time basis and has a car- €65.75.

3.2.1 Two Parent and Two Children (3 year old girl and 10 year old boy) Household - Expenditure

Table 10 gives the weekly cost of the budget components for the two parent and two children (3 year old girl and 10 year old boy) household. Also included in this table are the totals for the weekly expenditure on the MEB for each household.

Table 10 - Two Parent and Two Children (3 year old girl and 10 year old boy) Budget Costs

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL						
Two Parent and Two Children (3 yr old girl and 10 yr old boy)						
Euro per week March-June 2006 prices						
Household Types	In receipt of UNEMP. BENEFIT	With 1 F/T worker/ no car	With 1 F/T worker/ car owner	With 1 F/T & 1 P/T worker/ no car	With 1 F/T & 1 P/T worker/ car owner	With 1 F/T / no benefits
Food	102. 89	102. 89	102. 89	102. 89	102. 89	102. 89
Clothing	30. 73	30. 73	30. 73	30. 73	30. 73	30. 73
Personal Care	22. 45	22. 45	22. 45	22. 45	22. 45	22. 45
Health Related Costs	39. 62	39. 62	39. 62	39. 62	39. 62	39. 62
Household goods	28. 74	28. 74	28. 74	28. 74	28. 74	28. 74
Household services	21. 65	21. 65	21. 65	21. 65	21. 65	21. 65
Social inclusion and participation	71. 05	71. 05	71. 05	71. 05	71. 05	71. 05
Educational costs	6. 37	6. 37	6. 37	6. 37	6. 37	6. 37
Housing	37.75	54.45	54.45	68.43	68.43	Nil
Transport	45. 00	45. 00	62. 85	45. 00	62. 85	45. 00
Household Fuel	35. 00	35. 00	35. 00	35. 00	35. 00	35. 00
Personal Costs	2. 00	4. 80	4. 80	6. 70	6. 70	4. 80
Childcare costs	00. 00	00. 00	00. 00	82. 50	82. 50	Nil
Savings/ contingency costs	26. 92	26. 92	26. 92	26. 92	26. 92	26. 92
Total costs	470.17	489.67	507.52	588.05	605.90	435. 22
Deduct health costs*	39. 62	39. 62	39. 62	39. 62	39. 62	Nil
Total costs (less health care where applicable)	430.55	450.05	467.90	548.43	566.28	435. 22
*Health costs are deducted for those who qualify for a medical card						
*The contents of each budget are given in more detail on page 39						

Two parent families in receipt of unemployment benefit have the lowest weekly costs at €430.55, while two parent families with one adult working full-time and one adult

working part-time and with a car, have the highest weekly costs at €566.28. Health costs are deducted in each two parent scenario because of eligibility for a medical card under the HSE 2006 revised criteria (See Appendix 5 for a full explanation of these figures).

The cost of food for this household is €102.89. Social inclusion and participation is an expensive component in the budget, costing €71.05. However, this budget covers a wide range of social participation and social inclusion items and activities such as books, newspapers, magazines, games, toys, sports goods and activities, hobbies, seasonal goods, entertainment, outings and holidays. Where Childcare is needed, the weekly amount is €82.50.

Two parents with two children (3 year old girl and 10 year old boy) with one adult working full-time without entitlement to secondary benefits would require a net income of €435.22 excluding housing costs and car costs to have a minimum essential standard of living.

3.2.2 Two Parent and Two Children (3 year old girl and 10 year old boy) Household- Income Expenditure Scenarios

Five income expenditure scenarios⁸ are presented for the two parent and two children (3 year old girl and 10 year old boy) household type.

1. Dependent on Unemployment Benefit, without a car.
2. One adult in full-time employment (37.5 hours per week) on the National Minimum Wage and without a car.
3. One adult in full-time employment (37.5 hours per week) on the National Minimum Wage and with a car.
4. One adult in full-time employment and 1 adult in part-time employment, both on the National Minimum Wage and without a car.
5. One adult in full-time employment and 1 adult in part-time employment, both on the National Minimum Wage and with a car.

Table 11: Two Parent and Two Children (3 year old girl and 10 year old boy) Household Total Weekly Cash Income and Total Weekly Minimum Essential costs

Income Expenditure Scenario ⁹	Total cash income	Total ME Budget costs ¹⁰	Shortfall/ Discretionary Income
Income from Unemployment Benefit	383.25	430.55	47.30 (shortfall)
1 Full-time worker/ no car	494.60	450.05	44.55 (discretionary income)
1 Full-time worker/car owner	494.60	467.90	26.70 (discretionary income)
1 Full-time worker and 1 Part-time worker/ no car	555.80	548.43	7.37 (discretionary income)
1 Full-time worker and 1 Part-time worker/ car owner	555.80	566.28	10.48 (shortfall)

⁸ When calculating the Net cash income for each income scenario, income from Unemployment Benefit, Family Income Supplement, Child Benefit, Back to School Clothing and Footwear Allowance and income from paid employment was taken into account. Eligibility for a medical card was also considered.

⁹ It should be noted that the relatively small improvement in the income of the household with a full time and a part time worker when compared with the income of the full time worker only is due to childcare costs and the scaling down of the secondary benefits (because of the additional wage)

¹⁰ Less healthcare costs where applicable

Table 11 presents the total weekly income and MEB expenditure for each scenario. Households with one full-time worker fare better than those with one full-time worker and one part-time worker. The greatest shortfall is that of the household dependent on unemployment benefit (€47.30).

3.3.1 Two Parent and Two Children (10 year old girl and 15 year old GIRL) Household - Expenditure

Table 12 gives the weekly costs of the budget components for the two parent and two children (10 year old girl and 15 year old girl) households. Also included in this table are the totals for the weekly expenditure on the MEB for each household.

Table 12 Two Parent and Two Children (10 year old girl and 15 year old GIRL) Budget Costs

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL						
Two Parent and Two Children (10 yr old girl and 15 yr old girl)						
Euro per week March - June 2006 prices						
Household Types	In receipt of UNEMP. BENEFIT	With 1 F/T worker/ no car	With 1 F/T worker/ car owner	With 1 F/T & 1 P/T worker/ no car	With 1 F/T & 1 P/T worker/ car owner	With 1 F/T worker/ no benefits
Food	131.90	131.90	131.90	131.90	131.90	131.90
Clothing	41.28	41.28	41.28	41.28	41.28	41.28
Personal Care	30.28	30.28	30.28	30.28	30.28	30.28
Health Related Costs	40.59	40.59	40.59	40.59	40.59	40.59
Household goods	30.87	30.87	30.87	30.87	30.87	30.87
Household services	27.42	27.42	27.42	27.42	27.42	27.42
Social inclusion and participation	94.60	94.60	94.60	94.60	94.60	94.60
Educational costs	30.57	30.57	30.57	30.57	30.57	30.57
Housing	37.75	54.45	54.45	68.43	68.43	Nil
Transport	45.00	45.00	62.85	45.00	62.85	45.00
Household Fuel	37.00	37.00	37.00	37.00	37.00	37.00
Personal costs	1.00	3.80	3.80	5.70	5.70	3.80
Childcare costs	00.00	00.00	00.00	12.50	12.50	Nil
Pet Costs	6.19	6.19	6.19	6.19	6.19	6.19
Savings/ contingency costs	26.92	26.92	26.92	26.92	26.92	26.92
Total costs	581.37	600.87	618.72	629.25	647.10	546.42
Deduct health costs*	40.59	40.59	40.59	40.59	40.59	Nil
Total costs (less health care where applicable)	540.78	560.28	578.13	588.70	606.51	546.42
*Health costs are deducted for those who qualify for a medical card						
*The contents of each budget are given in more detail on page 39						

When a 15 year old girl replaces a 3 year old girl in a household, there is a significant increase in weekly budget costs. Once again, two parent families in receipt of unemployment benefit have the lowest weekly costs at €540.78, while two parent

families with one adult working full-time and one adult working part-time and with a car, have the highest weekly costs at €606.51. Health costs are again deducted in each scenario because of eligibility for a medical card under the HSE 2006 revised criteria (See Appendix 5 for a full explanation of figures).

The cost of food for this household is €131.90 Clothing is another costly component when a teenager is included, at €41.28 per week. At €94.60, Social inclusion and participation is an extremely costly weekly budget component. However, this budget covers a wide range of social participation and social inclusion items and activities such as books, newspapers, magazines, games, toys, sports goods and activities, hobbies, seasonal goods, entertainment, outings and holidays. With two children attending school, one in primary level, the other in secondary level, Educational Costs rise dramatically to €30.57 per week. The inclusion of a pet dog adds an extra €6.19 per week to the budget costs.

Two parents with two children (10 year old girl and 15 year old girl) with one adult working full-time without entitlement to secondary benefits would require a net income of €546.42 (excluding housing and car costs) to have a minimum essential standard of living.

3.3.2 Two Parent and Two Children (10 year old girl and 15 year old GIRL) Household - Income Expenditure Scenarios

Five income expenditure scenarios¹¹ are presented for the two parent and two children (10 year old girl and 15 year old girl) household type:

1. Dependent on Unemployment Benefit, without a car.
2. One adult in full-time employment (37.5 hours per week) on the National Minimum Wage and without a car.
3. One adult in full-time employment (37.5 hours per week) on the National Minimum Wage and with a car.
4. One adult in full-time employment and one adult in part-time employment, both on the National Minimum Wage and without a car.
5. One adult in full-time employment and one adult in part-time employment, both on the National Minimum Wage and with a car.

Table 13: Two Parent and Two Children (10 year old girl and 15 year old GIRL) Household Total Weekly Cash Income and Total Weekly Minimum Essential costs

Income Expenditure Scenario ¹²	Total cash income	Total ME Budget costs ¹³	Shortfall/Discretionary Income
Income from Unemployment Benefit	384.59	540.78	156.19 (shortfall)
1 Full-time worker/ no car	495.94	560.28	64.34 (shortfall)
1 Full-time worker/ car owner	495.94	578.13	82.19 (shortfall)
1 Full-time worker and 1 Part-time worker/ no car	557.14	588.70	31.56 (shortfall)
1 Full-time worker and 1 Part-time worker/ car owner	557.14	606.51	49.37 (shortfall)

¹¹ When calculating the Net cash income for each income scenario, income from Unemployment Benefit, Family Income Supplement, Child Benefit, Back to School Clothing and Footwear Allowance and income from paid employment was taken into account. Eligibility for a medical card was also considered.

¹² It should be noted that the relatively small improvement in the income of the household with a full time and a part time worker when compared with the income of the full time worker only is due to childcare costs and the scaling down of the secondary benefits (because of the additional wage)

¹³ Less healthcare costs where applicable

Table 13 presents the total weekly income and MEB expenditure for each scenario and shows that there is a shortfall in each case. As in the previous table it can be seen that the greatest shortfall is that of the household dependent on unemployment benefit - €156.19. The figures illustrate the added costs of having a teenager in a household.

3.4.1 Two Parent and Two Children (10 year old girl and 15 year old BOY) Household - Expenditure

Table 14 gives the weekly costs of the budget components for the two parent and two children (10 year old girl and 15 year old boy) households. Also included in this table are the totals for the weekly expenditure on the MEB for each household.

Table 14- Two Parent and Two Children (10 year old girl and 15 year old BOY) Household- Expenditure

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL						
Two Parent and Two Children (10 yr old girl and 15 yr old boy)						
Euro per week March-June 2006 prices						
Household Types	In receipt of UNEMP. BENEFIT	With 1 F/T worker/ no car	With 1 F/T worker/ car owner	With 1 F/T & 1 P/T worker/ no car	With 1 F/T & 1 P/T worker/ car owner	With 1 F/T worker/ no benefits
Food	131. 90	131. 90	131. 90	131. 90	131. 90	131. 90
Clothing	41. 19	41. 19	41. 19	41. 19	41. 19	41. 19
Personal Care	29. 57	29. 57	29. 57	29. 57	29. 57	29. 57
Health Related Costs	40. 59	40. 59	40. 59	40. 59	40. 59	40. 59
Household goods	30. 87	30. 87	30. 87	30. 87	30. 87	30. 87
Household services	27. 42	27. 42	27. 42	27. 42	27. 42	27. 42
Social inclusion and participation	94. 60	94. 60	94. 60	94. 60	94. 60	94. 60
Educational costs	30. 19	30. 19	30. 19	30. 19	30. 19	30. 19
Housing	37.75	54.45	54.45	68.43	68.43	Nil
Transport	45. 00	45. 00	62. 85	45. 00	62. 85	45. 00
Household Fuel	37. 00	37. 00	37. 00	37. 00	37. 00	37. 00
Personal costs	1. 00	3. 80	3. 80	5. 70	5. 70	3. 80
Childcare costs	00. 00	00. 00	00. 00	12. 50	12. 50	Nil
Pet Costs	6. 19	6. 19	6. 19	6. 19	6. 19	6. 19
Savings/ contingency costs	26. 92	26. 92	26. 92	26. 92	26. 92	26. 92
Total costs	580.19	599.69	617.54	628.07	645.92	545. 24
Deduct health costs*	40. 59	40. 59	40. 59	40. 59	40. 59	Nil
Total costs (less health care where applicable)	539.60	559.10	576.95	587.48	605.33	545. 24
*Health costs are deducted for those who qualify for a medical card						
*The contents of each budget are given in more detail on page 39						

When a 15 year old boy becomes part of the household instead of a 3 year old girl, there is a very slight decrease in weekly budget costs compared to the household with a 15 year old girl. Once again, two parent families in receipt of unemployment benefit have again

the lowest weekly costs at €539.60, while two parent families with one adult working full-time and one adult working part-time and with a car have the highest weekly costs at €605.33. Health costs are again deducted in each scenario because of eligibility for a medical card under the HSE 2006 revised criteria (See Appendix 5 for a full explanation of figures).

The cost of food for this household is €131.90. At €94.60, Social inclusion and participation is an extremely costly weekly budget component. However, this budget covers a wide range of social participation and social inclusion items and activities such as books, newspapers, magazines, games, toys, sports goods and activities, hobbies, seasonal goods, entertainment, outings and holidays. Clothing is another costly component at €41.19. With two children attending school, one in primary level, the other in secondary level, Educational Costs rise dramatically to €30.19 per week, slightly less than those for a 15 year old girl.

Two parents and two children (10 year old girl and 15 year old boy) with one adult working full time without entitlement to secondary benefits would require a net income of €545.24 (excluding housing and car costs) to have a minimum essential standard of living.

3.4.2 Two Parent and Two Children (10 year old girl and 15 year old BOY) Household - Income Expenditure Scenarios

Five income expenditure scenarios¹⁴ are presented for the two parent and two children (10 year old girl and 15 year old boy) household type:

1. Dependent on Unemployment Benefit, without a car.
2. One adult in full-time employment (37.5 hours per week) on the National Minimum Wage and without a car.
3. One adult in full-time employment (37.5 hours per week) on the National Minimum Wage and with a car.
4. One adult in full-time employment and one adult in part-time employment, both on the National Minimum Wage and without a car.
5. One adult in full-time employment and one adult in part-time employment, both on the National Minimum Wage and with a car.

Table 15: Two Parent and Two Children (10 year old girl and 15 year old BOY) Household Total Weekly Cash Income and Total Weekly Minimum Essential costs

Income Expenditure Scenario¹⁵	Total cash income	Total ME Budget costs¹⁶	Shortfall/ Discretionary Income
Income from Unemployment Benefit	384.59	539.60	155.01 (shortfall)
1 Full-time worker/ no car	495.94	559.10	63.16 (shortfall)
1 Full-time worker/ car owner	495.94	576.95	81.01 (shortfall)
1 Full-time worker and 1 Part-time worker/ no car	557.14	587.48	30.34 (shortfall)
1 Full-time worker and 1 Part-time worker/ car owner	557.14	605.33	48.19 (shortfall)

¹⁴ When calculating the Net cash income for each income scenario, income from Unemployment Benefit, Family Income Supplement, Child Benefit, Back to School Clothing and Footwear Allowance and income from paid employment was taken into account. Eligibility for a medical card was also considered.

¹⁵ It should be noted that the relatively small improvement in the income of the household with a full time and a part time worker when compared with the income of the full time worker only is due to childcare costs and the scaling down of the secondary benefits (because of the additional wage)

¹⁶ Less healthcare costs where applicable

Table 15 shows the total weekly income and MEB expenditure for each scenario and shows a shortfall in each case. The greatest shortfall is that of the household dependent on unemployment benefit - €155.01. The figures once again illustrate the added costs of having a teenager in a household.

3.5.1 Pensioner Couple (age 66-69) Household - Expenditure

Table 16 gives the weekly costs of each of the budget components for the pensioner couple (age 66-69) households. This table also includes the totals of the weekly expenditure on the MEB standards for each pensioner couple household.

Table 16- Pensioner Couple (age 66-69) Household Budget Costs

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL					
Pensioner Couple (age 66-69)					
Euro per week March-June 2006 prices					
Household Types	In receipt of full state pension (Contributory) & qualified adult payment. / no car	In receipt of full state pension (Contributory) & qualified adult payment. / car owner	1 in receipt of the personal rate of the state pension (Non Contributory) & qualified adult payment/ no car	1 in receipt of the personal rate of the state pension (Non-Contributory) & qualified adult payment/ car owner	In receipt of state pension (Contributory)/ no benefits
Food	81.05	81.05	81.05	81.05	81.05
Clothing	23.57	23.57	23.57	23.57	23.57
Personal Care	15.81	15.81	15.81	15.81	15.81
Health Related Costs	36.28	36.28	36.28	36.28	36.28
Household goods	23.45	23.45	23.45	23.45	23.45
Household services	21.24	21.24	21.24	21.24	21.24
Social inclusion and participation	55.08	55.08	55.08	55.08	55.08
Housing	44.73	44.73	38.64	38.64	Nil
Transport	00.00	52.97	00.00	52.97	Nil
Household Fuel	32.00	32.00	32.00	32.00	32.00
Personal costs	5.00	5.00	5.00	5.00	5.00
Savings/ contingency costs	36.92	36.92	36.92	36.92	36.92
Total costs	375.13	428.10	369.04	422.01	330.40
Deduct health costs*	36.28	36.28	36.28	36.28	Nil
Total costs (less health care where applicable)	338.85	391.82	332.76	385.73	330.40
*Health costs are deducted for those who qualify for a medical card					
*The contents of each budget are given in more detail on page 39					

Pensioner couples in receipt of a non-contributory pension and without a car have the lowest weekly costs at €332.76, while pensioner couples in receipt of a contributory pension and with a car have the highest weekly costs at €391.82. Health costs are

deducted in each scenario because of eligibility for a medical card under the HSE 2006 revised criteria (See Appendix 5 for a full explanation of figures).

The cost of food for this household is €81.05. There is a big difference in cost between households with and without a car. Transport costs for households with a car are €52.97 per week. However, in the scenarios with no car there is no transport costs as all persons over 66 years of age are entitled to free public transport. The inclusion of savings/contingency costs in the budget adds an extra €36.92 to the weekly costs.

Social inclusion and social participation costs stand at €55.08 per week across each pensioner couple scenario. However, this budget covers a wide range of social participation and social inclusion items and activities such as books, newspapers, magazines, games, sports goods and activities, hobbies, seasonal goods, entertainment, outings and holidays. Housing costs differ depending on the income circumstance of the household due to the means tested nature of the local authority rental scheme: €44.73 for those in receipt of a contributory pension and €38.64 for those in receipt of a non-contributory pension.

A pensioner couple (age 66-69) in receipt of a contributory pension and without entitlement to secondary benefits would require a net income of €330.40 excluding housing and car costs to have a minimum essential standard of living.

3.5.2 Pensioner Couple (age 66-69) Household - Income Expenditure Scenarios

Four income expenditure scenarios¹⁷ are presented for the pensioner couple (age 66-69) household type:

1. In receipt of a contributory pension and without a car.
2. In receipt of a contributory pension and a car owner.
3. In receipt of a non-contributory pension and without a car.
4. In receipt of a non-contributory pension and with a car.

Table 17: Pensioner Couple (age 66-69) Household Total Weekly Cash Income and Total Weekly Minimum Essential costs

Income Expenditure Scenario	Total cash income	Total ME Budget costs ¹⁸	Shortfall/ Discretionary Income
Income from Contributory Pension & qualified adult payment/ no car	365.70	338.85	26.85 (discretionary income)
Income from Contributory. Pension & qualified adult payment/ car owner	365.70	391.82	26.12 (shortfall)
Income from Non-Contributory. Pension & qualified adult payment/ no Car	325.40	332.76	7.36 (shortfall)
Income from Non-Contributory. Pension & qualified adult payment/ car owner	325.40	385.73	60.33 (shortfall)

Table 17 presents the total weekly income and MEB expenditure for each scenario and shows that the one household with a discretionary income is that in receipt of a

¹⁷ When calculating the Net cash income for each income scenario, income from the Household Benefits Package was taken into account. Eligibility for a medical card was also considered.

¹⁸ Less healthcare costs where applicable

contributory pension without a car. The smallest shortfall is that of the household with a non-contributory pension and which is without a car.

3.6.1 Lone Female Pensioner (age 70+) Household - Expenditure

Table 18 gives the weekly costs of each of the budget components for the lone female pensioner (age 70+) households. This table also includes the totals of the weekly expenditure on the ME standards for each pensioner couple household.

Table 16- Lone Female Pensioner (age 70+) Household Budget Costs

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL					
Lone Female Pensioner (70+)					
Euro per week mid-June 2006 prices					
Household Types	In receipt of state pension (Contributory) / no car	In receipt of state pension (Contributory)/ car owner	In receipt of state pension (Non-Contributory)/ no car	In receipt of state pension (Non-Contributory)/ car owner	In receipt of state pension (Contributory)/ no benefits
Food	66.15	66.15	66.15	66.15	66.15
Clothing	14.87	14.87	14.87	14.87	14.87
Personal Care	10.95	10.95	10.95	10.95	10.95
Health Related Costs	18.13	18.13	18.13	18.13	18.13
Household goods	21.34	21.34	21.34	21.34	21.34
Household services	20.75	20.75	20.75	20.75	20.75
Social inclusion and participation	38.08	38.08	38.08	38.08	38.08
Housing	28.29	28.29	26.60	26.60	Nil
Transport	00.00	44.92	00.00	44.92	Nil
Household Fuel	32.00	32.00	32.00	32.00	32.00
¹⁹ Personal costs	6.83	6.83	6.83	6.83	6.83
Pet Costs	6.73	6.73	6.73	6.73	6.73
²⁰ Savings/ contingency costs	23.46	23.46	23.46	23.46	23.46
Total costs	287.58	332.50	285.89	330.81	259.29
Deduct health costs*	18.13	18.13	18.13	18.13	18.13
Total costs (less health care where applicable)	269.45	314.37	267.76	312.68	241.16
*Health costs are deducted for those who qualify for a medical card					
*The contents of each budget are given in more detail on page 39					

A Lone female pensioner in receipt of the non-contributory pension and with no car has the lowest weekly costs at €267.76, while a lone female pensioner in receipt of contributory pension and with a car has the highest weekly costs at €314.37. Health costs are deducted in each scenario. The lone female pensioner will qualify automatically for a

¹⁹ In the case of a Lone Female Pensioner, the Personal Costs Budget also includes the cost of a Personal Alarm for security reasons.

²⁰ Savings/ Contingency costs budget also includes a Top Up Life Assurance Policy of €10 per week for a Lone Female Pensioner

medical card, as she is over 70. (Each individual over 70 is entitled to a medical card) (See Appendix 5 for a full explanation of figures).

The cost of food for this household is €66.15. Once again, here is a big difference in cost between households with and without a car. Transport costs for households with a car are €44.92 per week. However, in the scenarios without a car there are no transport costs as all persons over 66 years of age are entitled to free public transport travel.

Social inclusion and participation costs are an expensive budget component at €38.08. However, this budget covers a wide range of social participation and social inclusion items and activities such as books, newspapers, magazines, games, sports goods and activities, hobbies, seasonal goods, entertainment, outings and holidays.

Housing costs differ depending on the income circumstance of the household, €28.29 for those in receipt of a contributory pension and €26.60 for those in receipt of a non-contributory pension. The inclusion of a pet cat comes to a cost of €6.73 per week.

A lone female pensioner (age 70+) in receipt of a contributory pension without entitlement to secondary benefits would require a net income of €241.16 excluding housing and car costs to have a minimum essential standard of living.

3.6.2 Lone Female Pensioner (age 70+) Household - Income Expenditure Scenarios

Four income expenditure scenarios²¹ are presented for the lone female pensioner (age 70+) household type:

1. In receipt of a contributory pension and without a car.
2. In receipt of a contributory pension and a car owner.
3. In receipt of a non-contributory pension and without a car.
4. In receipt of a non-contributory pension and with a car.

Table 19: Lone Female Pensioner (age70+) Household Total Weekly Cash Income and Total Weekly Minimum Essential costs

Income Expenditure Scenario	Total cash income	Total ME Budget costs ²²	Shortfall/ Discretionary Income
Income from Contributory. Pension/ no car	224. 10	269.45	45.35 (shortfall)
Income from Contributory. Pension/ car owner	224. 10	314.37	90.27 (shortfall)
Income from Non-Contributory. Pension/ no car	212. 80	267.76	54.96 (shortfall)
Income from Non-Contributory. Pension/ car owner	212. 80	312.68	99.88 (shortfall)

Table 19 gives the total weekly income and MEB expenditure for each scenario. The two households without a car have the smallest but still substantial shortfalls- €45.35 (in receipt of a contributory pension) and €54.96 (in receipt of a non-contributory pension).

²¹ When calculating the Net cash income for each income scenario, income from the Household Benefits Package and the Living Allowance was taken into account.

²² Less healthcare costs where applicable

3.7.1 Single Adult Male (age 25+) Household- Expenditure

Table 20 gives the weekly costs of each of the budget components for the Single Adult Male (age 25+) households. This table also includes the totals of the weekly expenditure on the MEB standards for each single adult male household.

Table 20- Single Adult Male (age 25+) Household Budget Costs

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL			
Single Male Adult (25+)			
Euro per week mid June 2006 prices			
Household Types	Working Full-time on NMW/ no car	In receipt of Unemployment Benefit/ no car	Working Full-time on NMW/ no benefits
Food	72. 17	72. 17	72. 17
Clothing	17. 68	17. 68	17. 68
Personal Care	10. 07	10. 07	10. 07
Health Related Costs	13. 47	13. 47	13. 47
Household goods	9. 80	9. 80	9. 80
Household services	24. 51	24. 51	24. 51
Social inclusion and participation	44. 57	44. 57	44. 57
Educational Costs	2. 31	2. 31	2. 31
Housing	130. 00	130. 00 ²³	Nil
Transport	26. 00	26. 00	26. 00
Household Fuel	8. 00	8. 00	8. 00
Personal costs	4. 80	2. 00	4.80
Savings/ contingency costs	18. 46	18. 46	18. 46
Total costs	381. 84	379. 04	249. 04
Deduct health costs*	13. 47	13. 47	Nil
Total costs (less health care where applicable)	368. 37	365. 57	251.84
*Health costs are deducted for those who qualify for a medical card			
*The contents of each budget are given in more detail on page 39			

A Single adult male in receipt of unemployment benefit and without a car has the lowest weekly costs at €365.57, while a single adult male working full-time on a the national minimum wage and with no car has the highest weekly costs at €368.37. Health costs are deducted in each scenario, as a single adult male will qualify for a medical card under the HSE 2006 revised criteria (See Appendix 5 for a full explanation of figures).

The cost of food for this household is €72.17. Transport costs for each scenario are €26.00 per week; this includes the cost of a weekly bus ticket. Fuel costs stand at €8.00

²³ It will be at the discretion of the Community Welfare Officer as to whether this individual will receive Supplementary Welfare Allowance of €107.00 towards paying rent. See Chapter 4 for more detail.

per week across each single adult male scenario. Social inclusion and participation costs are an expensive budget component amounting to €44.57.

A single adult male working full-time without entitlement to secondary benefits would require a net income of €251.84 excluding housing and car costs to have a minimum essential standard of living.

3.7.2 Single Adult Male (age 25+) Household- Income Expenditure Scenarios

Two income expenditure scenarios²⁴ are presented for the single adult male (age 25+) household type:

1. Working full-time (37.5 hours per week) on the National Minimum Wage and without a car.
2. In receipt of Unemployment Benefit and also without a car.

Table 21: Single Adult Male (age 25+) Household Total Weekly Cash Income and Total Weekly Minimum Essential costs

Income Expenditure Scenario ²⁵	Total cash income	Total ME Budget costs ²⁶	Shortfall/ Discretionary Income
Income from F/T on NMW/ no car	286.88	368.37	81.49 (shortfall)
Dependent on Unemployment Benefit/ no car	272.80	365.57	92.77 (shortfall)

Table 21 presents the total weekly income and MEB expenditure for each scenario. The single adult male dependent on unemployment benefit has the larger shortfall of €92.77 while the same individual working full-time has a shortfall of €81.49.

²⁴ When calculating the Net cash income for each income scenario, income received from the Supplementary Welfare Allowance was taken into account, in the case of the single adult male dependent on Unemployment Benefit. Eligibility for a medical card was also considered.

²⁵ It should be noted that the similarity in incomes of the adult male working full time and that of the unemployed adult is due to a supplementary rent supplement of €107.00 per week. An unemployed male also receives Unemployment Benefit (Job seekers Benefit) of €165.80 per week.

²⁶ Less healthcare costs where applicable

CHAPTER 4 - DISCUSSION OF RESULTS

4.1 Introduction

The discussion of results is presented under two headings:

- Income
- Key budget items of expenditure

4.2 Income

4.2.1 Lone Parent and two children (3 year old girl and 10 year old boy) household

**Table 22 – Lone Parent and two children (3 year old girl and 10 year old boy)
Minimum Essential budget expenditure and income**

Income Expenditure Scenario	Total cash income	Total ME Budget costs ²⁷	Shortfall/ Discretionary Income
Dependent on Social Welfare/no car	286.06	321.51	35.45 (shortfall)
Part-time worker/ car owner	526.00	476.76	49.24 (discretionary income)
Part-time worker/ no car	526.00	442.59	83.41 (discretionary income)
Full-time worker/ car owner	553.55	619.30	65.75 (shortfall)
Full-time worker/ no car	553.55	585.13	31.58 (shortfall)

It can be seen from Table 22 that the costs of a Minimum Essential budget are well above the income currently received from Social Welfare payments. The Commission of Social Welfare (1986) noted that a key feature of adequacy is that payments are linked to actual living standards. The shortfall for a lone parent with two children (3 year old girl and 10 year old boy) dependent on social welfare indicates that the current social welfare payments are inadequate in terms of obtaining a Minimum Essential standard of living. The new Social Partnership Agreement *Towards 2016: Ten-Year Framework Social Partnership Agreement 2006-2015* once again states the importance of the income targets set out in NAPS (2002) and NAPS/Incl (2003). Both set a target of setting minimum Social Welfare payments at €150 per week (2002 terms) by 2007. However, this figure falls well below the Minimum Essential budget standard for a lone parent with 2 children (3 year old girl and 10 year old boy) dependent on social welfare which is €321.51.

In contrast to the first income scenario, the Minimum Essential budget expenditure rises considerably when the lone parent with 2 children (3 year old girl and 10 year old boy) takes up employment, both on a part-time and full-time basis. This rise in costs can be attributed to the high cost of childcare; job related costs such as trade union fees and the means-tested nature of local authority rent. Costs rise again once car ownership is applied to the income scenario.

²⁷ Less healthcare costs where applicable

The lone parent with 2 children (3 year old girl and 10 year old boy) working full-time and having a car is in the worst income scenario. She has the largest shortfall of €65.75 per week. A lone parent with 2 children (3 year old girl and 10 year old boy) working full-time and with no car has a shortfall of €31.58. One of the main determinants for this massive shortfall is the high childcare costs a full-time working lone parent will have to pay. Childcare costs represent 39.74% of her weekly income; 35.52% of her total weekly budget costs when she has a car and 37.60% of her total weekly budget costs when she has no car. She will have a reduced One Parent Family Payment. A full-time working lone parent will also lose or have a greater reduction in some secondary benefits such as the Back to School Clothing and Footwear Allowance and the Family Income Supplement.

The lone parent with 2 children (3 year old girl and 10 year old boy) working part-time is in the best economic position when comparing expenditures from the five income scenarios. Whether she has a car or not, the lone parent who is working part-time is the only household in the lone parent and 2 children (3 year old girl and 10 year old boy) category which does not have a shortfall. However, there is a very negative outcome to this scenario. According to Department of Social and Family Affairs statistics, in 2003, 59% of One Parent Family Payment recipients had earnings. Of these, 43% were earning less than €146.50 per week. €146.50 is the income disregard cut-off point when One Parent Family Payment is assessed. The continued high proportion of One Parent Family Payment recipients with earnings less than the income disregard may indicate that the cut-off point leads to recipients limiting their earnings, thereby creating a poverty trap (Department of Social and Family Affairs, 2006:84). Both the Vincentian Partnership (2004) study and OPEN's (2004) analysis of the Government's approach to lone parents also find that lone parents are better off working part-time. This work is frequently low-paid and low skilled. The majority of part-time work because of its nature also has limited prospects for promotion or advancement.

A lone parent working part-time on the national minimum wage will receive €153.00 for working 20 hours per week. A lone parent working full-time on the national minimum wage will receive €286.88 for working 37.5 hours per week. This is equivalent to an extra €133.00 per week. However, the true increase in total weekly cash income is only €27.55. Family Income Supplement will reduce by €41.33. Local Authority rent will rise by €4.14. The most significant reduction is the amount that One Parent Family Payment will fall by - €65.00 per week²⁸.

Many of the individuals in the lone parent focus groups expressed how they felt 'trapped' by the current government policy *'You won't gain either way 'cause if you get a raise, it goes on your rent and comes off your book. It doesn't really make a difference'. 'I'd like to be able to go out and do a few hours work but I can't. I'm caught in the middle'*. OPEN (2004) stresses that the danger of trapping lone parents in low-wage jobs, also means that they become trapped in low-skilled and insecure employment.

²⁸ Note that under current income thresholds, a Lone parent working part-time or full-time is not eligible for the Back to School Clothing and Footwear Allowance. It is at the discretion of the Community Welfare Office whether Travel Costs are taken into account.

Despite the fact that many lone parents are in employment, relatively small numbers are moving off the scheme because their earnings exceed the upper limit. These disincentive affects are not, however, only caused by the One Parent Family Payment itself. Other important factors such as lack of accessible childcare, educational disadvantage and the security of social welfare must also be taken into account (Department of Social and Family Affairs, 2006).

AN OECD Report (2005) notes that single parents face particularly severe difficulties in reconciling work and care commitments, being both breadwinner and main carer. Therefore, it is important that government policy is developed that gives single parents a realistic chance of combining work and care commitments.

Another important point to address is the huge risk to lone parents living in Local Authority housing of experiencing poverty. In 2002, Dublin City Council found that lone parent families had the greatest risk of experiencing poverty (61.7% of their lone parent tenants were in poverty).

4.2.2 Two Parent and Two Children (3 year old girl and 10 year old boy) household

Table 23- Two Parent household and two children (3 year old girl and 10 year old boy)

Income Expenditure Scenario ²⁹	Total cash income	Total ME Budget costs ³⁰	Shortfall/ Discretionary Income
Income from Unemployment Benefit	383.25	430.55	47.30 (shortfall)
1 Full-time worker/ no car	494.60	450.05	44.55 (discretionary income)
1 Full-time worker/car owner	494.60	467.90	26.70 (discretionary income)
1 Full-time worker and 1 Part-time worker/ no car	555.80	548.43	7.37 (discretionary income)
1 Full-time worker and 1 Part-time worker/ car owner	555.80	566.28	10.48 (shortfall)

In the first income scenario, two parents and 2 children (3 year old girl and 10 year old boy) dependent on unemployment benefit, have a weekly shortfall of €47.30. This household is unable to afford a minimum essential standard of living. This shortfall will have a negative impact on daily life and the household will be unable to provide for ‘things which are necessary for a person’s physical, mental, spiritual and social well-being’.³¹

Two parents and 2 children (3 year old girl and 10 year old boy), one adult working full-time and one adult working part-time and with a car, also have a weekly shortfall of €10.48 on a weekly basis. In the case of two parents and 2 children (3 year old girl and 10

²⁹ It should be noted that the relatively small improvement in the income of the household with a full time and a part time worker when compared with the income of the full time worker only is due to childcare costs and the scaling down of the secondary benefits (because of the additional wage)

³⁰ Less healthcare costs where applicable

³¹ The United Nations definition of an adequate lifestyle. This was adapted by the focus groups when identifying what was the ‘minimum essential’.

year old boy), one adult working full-time and one adult working part-time and with no car, they have a discretionary income of €7.37 per week. Where two adults are working, the cost of childcare becomes a major issue - €82.50 per week is the minimum essential cost of childcare. This amounts to 14.84 % of their weekly income. Households with two working adults will also lose secondary benefits such as the Back to School Clothing and Footwear Allowance and will see a decrease in the amount of Family Income Supplement received. Local Authority Rent will rise also.

As was the case in the Vincentian Partnership (2004) study, in order to have a significant discretionary income it is necessary for one parent to remain at home, thereby removing the preference to enter the labour market thus limits life choice. In so doing, two parent families effectively become 'trapped' in a single earning income. Two parents and 2 children (3 year old girl and 10 year old boy), one adult working full-time and with no car will have a weekly discretionary income of €44.55. Two parents and 2 children (3 year old girl and 10 year old boy), one adult working full-time and with a car will have a lower weekly discretionary income of €26.70. The cost of a car is therefore a major expense on a weekly basis. Where only one adult works there will be no childcare costs. The household will also retain secondary benefits such as the Back to School Clothing and Footwear Allowance and will receive a higher amount of Family Income Supplement. Local Authority rent will fall.

'The EU have recently highlighted the concept 'labour force reserve' to identify people of working age who despite being classified as 'inactive' are actually 'willing to work' should the opportunity arise. These people consider themselves effectively trapped on the outside of the labour market because of barriers- real and perceived- even though they are willing to work'
(NESC, 2006: xii)

The concept of the 'labour force reserve' can clearly be seen in the case of two parents and 2 children (3 year old girl and 10 year old boy) with one adult working.

Two parents with one adult working full-time on the national minimum wage will receive €286.88 for working 37.5 hours per week. Two parents, one adult working full-time and one adult working part-time on the national minimum wage will receive €439.88 for working a combined 57.5 hour week. This is equivalent to an extra €153.00 per week. However, the true increase in total weekly cash income is much less. Family Income Supplement will reduce by €91.80 and Local Authority rent will rise by €13.98.

The shortfall of €47.30 for two parent and 2 children (3 year old girl and 10 year old boy) households' dependent on unemployment benefit is influenced by government policy towards Child Dependent Allowances. Child Dependent Allowances (CDA's) are targeted top-up measures for social welfare households. However, a report by Combat Poverty (2005) notes that CDA rates have been effectively frozen since 1994 and are not index-linked, with the emphasis instead being on increases in universal Child Benefit, which is not subject to poverty traps. This entails that the real value of CDA's in 2005 had fallen by 32.4% when rises in the Consumer Price Index had been controlled for. According to Healy (2005:56) 'It is clear that this measure now requires a serious policy shift. CDA's are, in effect, in the process of gradual and steady erosion and have been ignored for a full decade'.

4.2.3 Two Parent and Two Children (10 year old girl and 15 year old GIRL) Household

**Table 24 - Two Parent and Two Children (10 year old girl and 15 year old GIRL)
ME Budget expenditure and income**

Income Expenditure Scenario ³²	Total cash income	Total ME Budget costs ³³	Shortfall/Discretionary Income
Income from Unemployment Benefit	384.59	540.78	156.19 (shortfall)
1 Full-time worker/ no car	495.94	560.28	64.34 (shortfall)
1 Full-time worker/ car owner	495.94	578.13	82.19 (shortfall)
1 Full-time worker and 1 Part-time worker/ no car	557.14	588.70	31.56 (shortfall)
1 Full-time worker and 1 Part-time worker/ car owner	557.14	606.51	49.37 (shortfall)

The cost of a Minimum Essential Budget is well above the reach of each of the five households in this income scenario. None of the households will be, as one individual commented in the group, able *'to get by even with a struggle'*. The weekly income will remain almost the same (increase of €1.34 for 1 full-time worker household with a 10 year old girl and a 15 year old girl. This is as a result of receiving a slightly higher Back to School Clothing and Footwear Allowance with the payment rising for those with children in the 12-17 age bracket) as that of the two parent and 2 children (3 year old girl and 10 year old boy). However, weekly costs rise dramatically when a 15 year old girl replaces a 3 year old girl in the household.

It should be noted in relation to the income figures of the two parent, two older children households that the EU-SILC Survey 2004 shows that 10% of three person households have an income below the fourth income decile (- €529.98) and 9.8% of three person households have an income below the fifth income decile (- €727.53).

The two parent and 2 children (10 year old girl and 15 year old girl) household dependent on unemployment benefit is left with a massive shortfall of €156.19 per week. At the opposite end, two parents and 2 children (10 year old girl and 15 year old girl) with one adult working full-time and one adult working part-time and without a car are left with a shortfall of €31.56 per week. The same household with a car sees the shortfall rise to €49.37 per week. Two parents and 2 children (10 year old girl and 15 year old girl) with one adult working full-time, with a car have a weekly shortfall of €82.19. Without a car, this household's weekly shortfall falls to €64.34.

In relative terms, households with one adult working full-time and one adult working part-time are in the best economic position (although a shortfall still exists). Therefore, the cost of childcare does not play a significant role in explaining the difference in minimum essential weekly costs among the income scenarios. However, entitlement to secondary benefits such as the Back to School Clothing and Footwear Allowance and the Family Income Supplement, as well as the level of Local Authority rent paid does once

³² It should be noted that the relatively small improvement in the income of the household with a full time and a part time worker when compared with the income of the full time worker only is due to childcare costs and the scaling down of the secondary benefits (because of the additional wage)

³³ Less healthcare costs where applicable

again play a role. Also, the huge increase in Food, Clothing, Social Inclusion and Participation, and Education illustrate the added costs of having a teenager in the home across each income scenario.

Two parents with one adult working full-time on the national minimum wage will receive €286.88 for working 37.5 hours per week. Two parents, one adult working full-time and one adult working part-time on the national minimum wage will receive €439.88 for working a combined 57.5 hour week. This is equivalent to an extra €153.00 per week. However, the true increase in total weekly cash income is much less. Family Income Supplement will reduce by €91.80 and Local Authority rent will rise by €13.98.

It is worth explaining the Family Income Supplement further. Each of the above household types, which have a working adult, is entitled to the Family Income Supplement (FIS) under the current income threshold (See Appendix 5 for income threshold for income scenario). FIS is paid to low-income working families with children as a top-up income support measure. Combat Poverty (2005) illustrates that spending on FIS doubled over 1993-2002. However, in reality, take up of this income supplement since its commencement has not yet reached its potential. Just 12,000 families availed of the scheme in 2002. In fact, many low-income householders remain unaware of the scheme.

4.2.4 Two Parent and Two Children (10 year old girl and 15 year old BOY) Household

Table 25 - Two Parent and Two Children (10 year old girl and 15 year old BOY) ME Budget expenditure and income

Income Expenditure Scenario³⁴	Total cash income	Total ME Budget costs³⁵	Shortfall/ Discretionary Income
Income from Unemployment Benefit	384.59	539.60	155.01 (shortfall)
1 Full-time worker/ no car	495.94	559.10	63.16 (shortfall)
1 Full-time worker/ car owner	495.94	576.95	81.01 (shortfall)
1 Full-time worker and 1 Part-time worker/ no car	557.14	587.48	30.34 (shortfall)
1 Full-time worker and 1 Part-time worker/ car owner	557.14	605.33	48.19 (shortfall)

Once again, the cost of a minimum essential budget is well above each of the five households in this income scenario. Weekly costs rise dramatically when a 15 year old boy replaces a 3 year old girl in the household.

Two parents and 2 children (10 year old girl and 15 year old boy) with one adult working full-time and one adult working part-time and without a car are left with a shortfall of €30.34 per week. The same household with a car sees the shortfall rise to €48.19 per week. Two parents and 2 children (10 year old girl and 15 year old boy) with one adult working full-time and with a car have a weekly shortfall of €81.01. Without a car, this household's weekly shortfall falls to €63.16. The household in the worst situation is that

³⁴ It should be noted that the relatively small improvement in the income of the household with a full time and a part time worker when compared with the income of the full time worker only is due to childcare costs and the scaling down of the secondary benefits (because of the additional wage)

³⁵ Less healthcare costs where applicable

of two parents and 2 children (10 year old girl and 15 year old boy) dependent on unemployment benefit, with a huge weekly shortfall of €155.01.

In the case where a 15 year old girl is applied to the scenario, households with one adult working full-time and one adult working part-time are in the best economic position (although a shortfall still exists). However, it must be noted that in each case where an adult is working full-time, they are on the National Minimum Wage. Employment situations for those on the National Minimum Wage are often insecure with few opportunities for training and progression. The NES (2006) notes that this is reflected in the increase in those that can be termed the 'Working Poor'. They comprise a growing category, particularly now among men. These people are not the focus of any specific policies and often do not 'sign on' between jobs, thus not appearing in unemployment figures.

With two parents working, one in full-time employment, and one in part-time employment the increase in net cash income is equivalent to an extra €153.00 per week. However, the true increase in total weekly cash income is much less. As previously discussed in Section 4.2.3 this is due to the major reduction in the amount of Family Income Supplement received and a rise Local Authority rent.

The significant increases in Food, Clothing, Social Inclusion and Participation and Education play a significant role in explaining the rise in costs when there is a teenager in the household. The Vincentian Partnership (2000) study pointed to the difficulty associated with providing children with clothing used by their peers. Children were seen to drop out of school rather than appear different, due to the fear of bullying. Exclusion from participation in leisure activities was found by Daly and Leonard (2002) to be a problem for those on low incomes with young people in the household. Most households in their research had no money left over at the end of the week and were unable to pay bills on time. Both Clothing and Social Inclusion and Participation are outlined in further detail in sections 4.3.2 and 4.3.7.

4.2.5 Pensioner Couple (age 66-69) Households

Table 26- Pensioner Couple (age 66-69) ME Budget expenditure and income

Income Expenditure Scenario	Total cash income	Total ME Budget costs ³⁶	Shortfall/Discretionary Income
Income from Contributory Pension & qualified adult payment/ no car	365.70	338.85	26.85 (discretionary income)
Income from Contributory. Pension & qualified adult payment/ car owner	365.70	391.82	26.12 (shortfall)
Income from Non-Contributory. Pension & qualified adult payment/ no Car	325.40	332.76	7.36 (shortfall)
Income from Non-Contributory. Pension & qualified adult payment/ car owner	325.40	385.73	60.33 (shortfall)

When asked what they felt was a minimum essential budget standard, some individuals in the pensioner couple focus groups commented '*It just means to be able to live comfortably without having all the worries*'. However, only one of the four income scenarios in the pensioner couple (age 66-69) household will be able to afford a minimum essential budget as their costs are below that of income received from the contributory

³⁶ Less healthcare costs where applicable

pension (€26.85 discretionary income per week). However, this is only the case when they do not have a car. Should it be necessary for this household to purchase a car, a minimum essential standard of living will no longer be possible. They will have a weekly shortfall of €26.12. Age Action Ireland found in a study of the housing needs of older people (2004) that a car acted as a lifeline for those fortunate to have one. Those reliant on public transport were at a disadvantage and taxis were too expensive. Having a car adds an extra €52.97 per week to the cost of a minimum essential budget versus a cost of zero for those with no car. This is because each person over the age of 66 is entitled to avail of free public transport.

The costs of a minimum essential budget are relatively lower for pensioner couple (age 66-69) households in receipt of a non-contributory pension. The main reason for this is that the cost of Local Authority rent will fall because of its means-tested nature. At the same time, it must be noted that the income from a non-contributory pension is considerably lower than that of a contributory pension- a difference of €40.30 per week. A pensioner couple (age 66-69) in receipt of a non-contributory pension and with a car will have a weekly shortfall of €60.33 while the same couple without a car will have a much smaller shortfall of €7.36 per week.

The 2004 European Survey of Income and Living Conditions (EU-SILC) outlines the high rate of poverty among older people. 27.1% of persons aged 65 or over were at risk of poverty compared with 17.6% for the population as a whole (CSO, 2005:52). Without any social welfare payments, 87.4% of all those aged over 65 years would be living poverty (CSO, 2005:10). Mc Cashin (2005) argues that the trend of poverty among older people provides strong grounds for reconsidering pension provisions, but a focus on this issue alone would limit the discussion exclusively to the level of the old age pension. Poverty prevention among older people, while clearly an important policy objective, is not the only one. What also must be done is greater encouragement of saving for retirement; equalising the incomes of men and women; facilitating the social and economic participation of older people and achieving some degree of income replacement and the redistribution of income.

4.2.6 Lone Female Pensioner (70+) Households

Table 27- Lone Female Pensioner (70+) ME Budget expenditure and income

Income Expenditure Scenario	Total cash income	Total ME Budget costs ³⁷	Shortfall/ Discretionary Income
Income from Contributory. Pension/ no car	224. 10	269.45	45.35 (shortfall)
Income from Contributory. Pension/ car owner	224. 10	314.37	90.27 (shortfall)
Income from Non-Contributory. Pension/ no car	212. 80	267.76	54.96 (shortfall)
Income from Non-Contributory. Pension/ car owner	212. 80	312.68	99.88 (shortfall)

While 36.4% of persons aged 65 or over were at risk of poverty in the 2003 European Survey of Income and Living Conditions (EU-SILC), for females in this age group the figure is over 40% (CSO, 2005 quoted in Mc Cashin, 2005). The above table illustrates that for each of the four lone female pensioner (70+) income scenarios it is not possible

³⁷ Less healthcare costs where applicable

for her to be able to afford a minimum essential standard of living. There is a shortfall ranging from €99.88 per week to €45.35 per week.

The costs of a minimum essential budget are relatively lower for a lone female pensioner (age 70+) in receipt of a Non-Contributory pension. Local Authority rent will fall because of its means-tested nature and this in part explains the difference in costs. Income from a non-contributory pension is considerably lower than that of a contributory pension- a difference of €11.30 per week. A lone female pensioner (age 70+) in receipt of a non-contributory pension and with a car will have a weekly shortfall of €99.88, whilst a lone female pensioner on the same pension and without a car will have a smaller shortfall of €54.96 per week.

The costs of food and fuel in particular for older people living alone are very significant. For instance, the costs of a minimum essential fuel budget for a lone female pensioner (age 70+) remains the same as the cost of for a pensioner couple (age 66-69), €32.00 per week. Both budget components are discussed further in Sections 4.3.1 and 4.3.5. Having a car adds an extra €44.92 per week to the cost of a minimum essential budget versus a cost of zero for those with no car. However, a car ownership in the case of a lone female pensioner not only acts as a form of access to local amenities and facilities, it also acts as a from of social inclusion and a way that individuals living on their own can keep in touch with the outside world. Dublin City Council (2002) found in a profile of its tenants, those aged 65 years and over, the poverty rates among women were 70.3%.

A lone female pensioner (70+) is entitled to secondary benefits such as the Household Benefit Package and the Living Alone Allowance (See Appendix 5 for further details on the schemes). However, a recent Age Action study (2005) was conducted on the uptake of social welfare benefits by older people. Although the study concluded that older people receive their primary entitlements to old age pensions, more research is required to know how many older people may be missing out on their secondary entitlements. In the present system, a person who is entitled to such allowances doesn't automatically receive them. Each person is responsible for making an application, which presumes that they know about the benefit and are capable of making an application. The complexity of requirements for eligibility could be off-putting for some applying. Eligibility requirements in some instances are so complicated that a universal payment scheme for older people could well be the best way to simplify matters.

4.2.7 Single Adult Male (25+) Households

Table 28- Single Adult Male (25+) ME Budget expenditure and income

Income Expenditure Scenario ³⁸	Total cash income	Total ME Budget costs ³⁹	Shortfall/ Discretionary Income
Income from F/T on NMW/ no car	286.88	368. 37	81.49 (shortfall)
Dependent on Unemployment Benefit/ no car	272. 80	365. 57	92. 77 (shortfall)

³⁸ It should be noted that the similarity in incomes of the adult male working full time and that of the unemployed adult is due to a supplementary rent supplement of €107.00 per week. An unemployed male also receives Unemployment Benefit (Job seekers Benefit) of €165.80 per week.

³⁹ Less healthcare costs where applicable

Neither of the single adult male (age 25+) income scenarios is able to afford a minimum essential standard of living. A single adult male (age 25+) dependent on unemployment benefit will have the largest weekly shortfall of €92.77.

A single adult male (age 25+) working full-time on the national minimum wage has a weekly shortfall of €81.49. One individual in the single adult male focus group was alarmed to see the level of deficit for those working full-time on the national minimum wage. His reaction: *'You'd have to work nearly 60 hours per week to break even and at that stage you would be paying taxes.'* Once again, the 'Working Poor' phenomenon becomes apparent.

One of the main reasons for the weekly shortfall for a single adult male (age 25+) is the amount he pays each week for rental of a bedsit in the private sector (€130 per week). For many, private renting is regarded as a short-term option *'We wouldn't be planning on living in a bedsit for 20 years'*. However, many single adult males on the national minimum wage will effectively become 'trapped' in the private rented sector, having no real chance of entering the property market due to the problem of affordability *'€10 (savings) a week won't do much for a mortgage- you would need to save much more and you can only do that if you have a good wage'*.

Fahey et al (2004) in their study of housing and poverty in Ireland found that problems regarding the affordability of dwellings are most severe in the private rental sector and have the greatest impact from a poverty perspective in that sector. Private sector tenants are burdened with higher housing expenditures than any other tenure category and experience considerable financial strain as a result. This is clearly illustrated in the case of the single adult male working full-time on the national minimum wage.

Fahey et al (2004) also refer to the problems associated with the Supplementary Welfare Allowance scheme. Welfare dependent households (for example the single adult male on unemployment benefit) that seek accommodation in the private rented sector can obtain welfare support towards their rental costs in the form of rent allowances under the Supplementary Welfare Allowance (SWA) scheme. However, such supports are not available to low-income households that are outside the welfare net (i.e. the single adult male working full-time on the national minimum wage). OPEN and EAPN (2006) note that the Supplementary Welfare Allowance is based on a fixed threshold after which the entire payment is withdrawn. Households outside the welfare net are not entitled to such supports. For example, all earnings over €60 per week are deducted from any Rent Supplement payable, so that unless earnings are greater than the total amount of supplement, there is no incentive to increase earnings over €60, thus creating a poverty trap.

Another difficulty with the SWA is the €120 limit currently set for Rent Supplement. The average rent figures of a bedsit in the Dublin City Council area were found to be €130 in June 2006⁴⁰. This means that in the case of a single adult male, it will be at the discretion of the Community Welfare Officer as to whether this individual will receive

⁴⁰ Advice was sought from Threshold to reach the average rental cost of a bedsit in the Dublin City Council area, June 2006.

Supplementary Welfare Allowance of €107.00 per week⁴¹ towards paying rent. It is clear that the €120 limit does not reflect the real price of private rental accommodation in 2006.

The quality of life of single adult males dependent on unemployment benefit is a very relevant factor when discussing this household types massive weekly shortfall. A minimum level of social inclusion and participation items and activities were seen as essential in order to have an adequate quality of life. Healy and Collins (2006) refer to the results of an eight-year study of suicides in County Kildare (1995-2002) by McGovern and Cusack (2004). They found that unemployed males under the age of 30 were the group most likely to commit suicide.

4.3 Key Budget Items of Expenditure

This section will discuss some of the key items of expenditure contained within the Minimum Essential Budget Standards.

4.3.1 Food

Table 29- Food Budget by Household Type

Household	Food Budget Total
Lone parent & 2 children (3 yr old girl & 10 yr old boy)	87. 22
Two parent & 2 children (3 yr old girl & 10 yr old boy)	102. 89
Two parent & 2 children (10 yr old girl & 15 yr old girl)	131. 90
Two parent & 2 children (10 yr old girl & 15 yr old boy)	131. 90
Pensioner couple (age 66-69)	81. 05
Lone Female Pensioner (70+)	66. 15
Single Adult Male (25+)	72. 17

The weekly cost of food for a lone parent and 2 children (3 year old girl and 10 year old boy) is €87.22. This amounts to 27.13% of a lone parent dependent on social welfare's weekly costs and 14.08% for a lone parent working full-time and a car owner. In the case of a two parent and 2 children (3 year old girl and 10 year old) the cost of food increases to €102.89. For a two parent household with one adult working full-time and one adult working part-time and having a car, this amounts to 18.17% of their total weekly costs, while for a two parent household dependent on unemployment benefit the same figure represents 23.90% of their total weekly costs. The weekly cost of food is highest in the case of two parents and 2 children (10 year old girl and 15 year old girl/boy) at €131.90. Where a 15 year old girl is applied to the scenario, the cost amounts to 24.39% for a household dependent on unemployment benefit, while the same figure represents 21.75% of the total weekly costs for a household one adult working full-time and one adult working part-time and having a car. Where a 15 year old boy is applied to the scenario, the same figures amount to 24.44% and 21.79% respectively.

Pensioner couple (age 66-69) households have a weekly food cost of €81.05. This amounts to 24.36% of the weekly total costs for a pensioner couple in receipt of a non-contributory pension and with no car and 20.69% for those in receipt of a contributory pension and a car owner. A lone female pensioner (70+) household has a weekly food

⁴¹ Under standard SWA rules rent supplements, recipients are required to pay a minimum contribution of €13 per week from their own resources.

cost of €66.15. This cost amounts to 24.70% of the weekly total costs for a lone female pensioner in receipt of a non-contributory pension and with no car and 21.04% for those in receipt of a contributory pension and a car owner. In the case of a single adult male (25+) the weekly food cost is €72.17. This amounts to 19.59% of the weekly total costs for a single adult male working full-time and 19.74% for a single adult male in receipt of unemployment benefit. It must be noted that the single adult male groups included the cost of one lunch from a deli (€5.50), a Chinese Takeaway (€11.00) and the cost of having Sunday lunch out (€10.00). This raised the total food budget considerably; however, they believed that cooking for one could be very isolating on a daily basis.

Therefore, the household spending the largest proportion on food each week in relation to total costs, is a lone parent dependent on social welfare (27.13%). Interestingly, the household spending the smallest proportion on food each week in relation to total costs, is also a lone parent- a lone parent working full-time and a car owner, spending 14.08 %.

As was the case in the 2004 Vincentian Partnership study, the minimum essential food budget constructed by the focus groups is based on the following assumptions that all households:

- Have access to information on a nutritionally adequate diet
- Can access retail outlets with affordable food
- Consume food strictly in accordance to the recommended daily allowances.

Seven-day food menus constructed for each household type formed the basis of the food budget from which items were then chosen and costed accordingly. The menus were sent to Dr. Ann Fehily of Tinuviel Software and Dr. Sian Burr of the FBU for analysis to establish their nutritional adequacy.

The reality of obtaining a nutritionally adequate diet has been well-documented in recent studies and has been discussed in the literature review.

In this study, each focus group indicated that a nutritionally adequate diet was essential *'You should have fruit everyday- part of your diet', '(One needs) nourishment...one good meal a day- a decent dinner'*. However, in discussion, this proved to be very difficult for many to achieve: *'I'd love to cook everyday but sometimes its not possible (due to lack of money)'*. Some individuals expressed their anger at the lack of support from the government *'I mean we all eat the same food- It all costs the same- why do they think we can afford it?'*

It was widely accepted that *'if you're on a budget you have to go with the Tesco brand'*. However, for some individuals *'Tesco own brand is cheap but it's not always very nice'*.

In each of the groups concerning households with children, particularly teenagers, the difficulty of achieving an adequate food budget on a daily basis was a constant struggle. *'We're really dealing with three adults; the teenager will eat what the adults are eating'*. *'It's the more you give them (teenagers), the more they eat'*. Individuals also felt the added pressure of teenagers wanting to 'fit in' *'They don't need lunch from the deli, they should take lunch from home, that's a want not a need but...they have to be the same as the other kids'*. Another point raised, particularly in lone parent household groups, has the utmost priority of always putting children first *'A woman leaves herself till last so if you*

get a breakfast you're lucky!' 'It would be important to have enough to keep the kids healthy'.

The importance of making food last and not wasting any was also a common theme. *'I tend to buy frozen stuff like peas so as I can put the bag back in the freezer and I am not wasting any'. 'If I buy meat for Sunday I make it last till Monday or I make lunches from it'.*

It is important to consider the food expenditure of two parent households with a teenager in more detail, as they spend the greatest amount each week on food- €131.90. According to the Household Budget Survey (HBS) (2002) €96.22 was the average weekly figure spent on food across the 6th income decile (i.e. those households with incomes less than €432.84). If this figure is adjusted to take account of inflation⁴², €97.56 is the equivalent figure in June 2006. Two parent households with 2 children (10 year old and 15 year old) dependent on Unemployment Benefit fall under this category (Income = €384.59). However, they spend €131.90 per week on food. Therefore, they spend €34.34 more or 35.20% more on food than other households in the same income decile.

The expense of buying food when living alone was a common observation, particularly among the lone female pensioner groups and is outlined in the food budget constructed for this household type. *'It's more expensive to buy fruit and veg in small amounts but it would go off otherwise...and I couldn't carry large quantities'.* The single adult male groups felt the psychological isolation of cooking for one every day and therefore unanimously decided to include eating out each week in their food budget *'You tend to spoil yourself on pay day'.*

Access to food was another issue that was expressed in each group. Lack of adequate transport was a big problem *'If I go shopping I have to go twice cause I can't carry it all with the kids too'.* Many individuals spoke of the difference in cost between the local corner shop and the larger grocery stores and this was of particular concern to those in the older person's household groups *'When I'm not well, I can't make it to the supermarket. I have to shop local, I'm depending on the local shop...so there's a big difference in price'.*

4.3.2 Clothing

Table 30- Clothing Budget by Household Type

Household	Clothing Budget Total
Lone parent & 2 children (3 yr old girl & 10 yr old boy)	23. 07
Two parent & 2 children (3 yr old girl & 10 yr old boy)	30. 73
Two parent & 2 children (10 yr old girl & 15 yr old girl)	41. 28
Two parent & 2 children (10 yr old girl & 15 yr old boy)	41. 19
Pensioner couple (age 66-69)	23. 57
Lone Female Pensioner (70+)	14. 87
Single Adult Male (25+)	17. 68

A lone parent and 2 children (3 year old girl and 10 year old boy) spends €23.07 on a weekly basis on clothing. The average percentage spent on clothing across each lone parent scenario amounts to 4.98% of the total weekly budget costs. €30.73 is the figure

⁴² Food inflation in the period October 2002-June 2006 rose by 1.4%

that two parents and 2 children (3 year old girl and 10 year old boy) spend on clothing each week. 6.31% of the total weekly budget costs is the average percentage spent on clothing each week across the two parent scenarios.

Two parents and 2 children (10 year old girl and 15 year old girl) spend €41.28 while two parents and 2 children (10 year old girl and 15 year old boy) spend €41.19 on clothing on a weekly basis. In the case of a two parent household with a 15 year old girl, the average percentage spent on clothing across each scenario is 7.19%, while in the case of a two parent household with a 15 year old boy, the average percentage spent is also 7.19%.

A pensioner couple (age 66-69) spends €23.57 on clothing each week. 6.55% of the total weekly budget costs is the average percentage spent on clothing each week across the pensioner couple scenarios. €14.87 is the figure that a lone female pensioner (70+) spends on clothing each week. The average percentage spent on clothing across each lone female pensioner scenario amounts to 5.14% of the total weekly budget costs. In the case of the single adult male, he spends €17.68 per week on clothing. 4.82% of total weekly budget costs is the average percentage spend on clothing each week for each single adult male scenario.

Each group was aware of the importance of being adequately clothed throughout the year *'You need a good coat for winter'*. However, the reality of having good quality clothing available was difficult for many. Individuals commented on having to save for long periods of time to afford certain items of clothing (*Shoes*) *you have to save for a long time for a good pair'*. Purchasing clothing items in cheaper shops, for example Penny's, was a possibility; however *'I don't think the quality is great, the clothes don't last as long'*.

Households with children felt it most difficult when being able to adequately afford clothing items *'It's ridiculous...to try to buy clothes for children. They grow up so quickly!'* *'Boys are very heavy on their feet, they go through (trainers) fast'*. Some individuals also spoke of how they felt when children were picking out certain brands or labelled clothing and they could not get them due to lack of money *'It's hard sometimes when kids are picking things out'*.

4.3.3 Educational costs

Table 31- Educational Costs by Household Type

Household	Educational costs Budget Total
Lone parent & 2 children (3 yr old girl & 10 yr old boy)	6. 37
Two parent & 2 children (3 yr old girl & 10 yr old boy)	6. 37
Two parent & 2 children (10 yr old girl & 15 yr old girl)	30. 57
Two parent & 2 children (10 yr old girl & 15 yr old boy)	30. 19
Single adult male (age 25+)	2. 31

The Educational costs budget includes costs for the following items: school uniforms, stationary, school books and material, school trips, school entrance fees and sponsorship. The School Book Rental Scheme was not taken into consideration when pricing items as this is usually only available in areas identified as suffering from high levels of disadvantage and poverty.

The Back to School Footwear and Clothing Allowance (BSCFA) is paid on an annual basis to parents whose incomes fall below a means tested limit. The current rates for the BSCFA are as follows:

- €120.00 per child aged 2 to 11
- €190.00 per child aged 12 to 17

€120.00 is equivalent to €2.31 per week, while €190.00 is equivalent to €3.65 per week throughout the year. However, this payment will fail to meet the educational costs of each scenario of households with children, as the following figures demonstrate:

The weekly cost of sending a 10-year-old boy to school for a lone parent and 2 children (3 year old girl and 10 year old boy) is €6.37. In the case of a two parent and 2 children (3 year old girl and 10 year old) the cost of sending a 10 year old boy to school is also €6.37. The weekly cost of Education is dramatically higher in the case of two parents and 2 children (10 year old girl and 15 year old girl)- €30.57 and €30.19 (10 year old girl and 15 year old boy).

The huge increase in weekly Educational costs when a 15-year-old is part of the two parent household (€24.20 and €23.82 respectively) can be attributed to a number of reasons. The 15 year olds uniform costs will be higher, he/she will have a lot more books and materials to get, he/she will also have to get exam papers as they are in Junior Certificate year and a school entrance fee is still common practice in many schools. Another reason is the inclusion of a Computer and all related costs (printer, paper and Internet access) to the budget. This was agreed by consensus with the focus groups as a definite necessity when having a teenager, for both educational and social inclusion purposes.

€2.31 is the weekly cost of a minimum essential education for a single adult male. This accounts for a FAS Training course (example given the ECDL) over a period of 24 weeks, at €5 per class. The single adult males in the focus groups felt that the inclusion of educational costs was essential for their household budget- it was a very important step in improving their future employment prospects *'How are you to better yourself'*, as well as a form of social inclusion.

CORI (2006) notes that access in adult life to desirable employment and choices are closely linked to an individual's level of educational attainment. The lifelong opportunities of those who are educationally disadvantaged are very different to the opportunities for meaningful participation of those who have completed second or third level education. Therefore, lifelong education should be seen as a basic need. Second chance education and continuing education are vitally important in this context and require ongoing support.

Healy (2005) refers to work undertaken by Bradshaw and Finch (2002) who found three broad typologies evident across 22 countries in terms of education costs and benefits:

'Ireland clearly falls into the second category in which there is a net cost associated with schooling. This net cost of education varies from €17 per month for poor households to €33 for more affluent households. This is comprised mainly of the cost of schoolbooks and equipment and school meals, most of which are borne by the parents' (2005:69).

4.3.4 Fuel

Table 32- Fuel Budget by Household Type

Household	Fuel Budget Total ⁴³
Lone parent & 2 children (3 yr old girl & 10 yr old boy)	35.00
Two parent & 2 children (3 yr old girl & 10 yr old boy)	35.00
Two parent & 2 children (10 yr old girl & 15 yr old girl)	37.00
Two parent & 2 children (10 yr old girl & 15 yr old boy)	37.00
Pensioner couple (age 66-69)	32.00
Lone Female Pensioner (70+)	32.00
Single Adult Male (25+)	8.00

Healy (2003:9) refers to Boardman (1991) who advocates that households be considered fuel poor if they spend more than 10% of their net income on energy in the home and in so doing create a 'fuel poverty line'. If we are to apply this approach to the fuel budget costs in this study, the following are the main points:

- A lone parent and 2 children (3 year old girl and 10 year old boy) dependent on social welfare spends 12.24% of her income each week on energy in the home.
- A lone parent and 2 children (3 year old girl and 10 year old boy) working part-time spends 6.65% of her income each week on energy in the home
- A lone parent and 2 children (3 year old girl and 10 year old boy) working full-time spends 6.32% of her income each week on energy in the home.
- A two parent and 2 children (3 year old girl and 10 year old boy) dependent on unemployment benefit spends 9.13% of their income each week on energy in the home.
- Two parents and 2 children (3 year old girl and 10 year old boy) with one adult working full-time spend 7.08% of their income each week on energy in the home.
- Two parents and 2 children (3 year old girl and 10 year old boy) with one adult working full-time and one adult working part-time spend 6.30% of their income each week on energy in the home.
- Two parents and 2 children (10 year old girl and 15 year old girl/boy) dependent on unemployment benefit spend 9.62% of their income each week on energy in the home.
- Two parent and 2 children (10 year old girl and 15 year old girl/boy) with one adult working full-time spend 7.46% of their income each week on energy in the home.
- Two parent and 2 children (10 year old girl and 15 year old girl/boy) with one adult working full-time and one adult working part-time spend 6.64% of their income each week on energy in the home.
- A pensioner couple (age 66 –69) in receipt of a contributory pension⁴⁴ spends 8.75% of their income each week on energy in the home.
- A pensioner couple (age 66 –69) in receipt of a non-contributory pension⁴⁵ spends 9.83% of their income each week on energy in the home.

⁴³ It must first be noted that the fuel and electricity figures agreed through consensus for each household type are based on prices as of June 2006 and do not take into account the huge increases which have since occurred.

⁴⁴ The fuel allowance and assistance towards electricity payments is not taken into account in this circumstance as it is calculated as a form of income

- A lone female pensioner (age 70+) in receipt of a contributory pension⁴⁶ spends 14.28% of her income each week on energy in the home.
- A lone female pensioner (age 70+) in receipt of a non-contributory pension⁴⁷ spends 15.04% of her income each week on energy in the home.
- A single adult male (age 25+) working full-time spends 2.82% of his income each week on energy in the home.
- A single adult male (age 25+) dependent on unemployment benefit spends 2.79% of his income each week on energy in the home.
- A single adult male (age 25+) spends 2.93% of his income each week on energy in the home.

These figures illustrate a number of very important points. Firstly, three household types can be said to be living in 'fuel poverty': a lone parent and 2 children (3 year old girl and 10 year old boy) dependent on social welfare, a lone female pensioner (age 70+) in receipt of a contributory pension and a lone female pensioner (age 70+) in receipt of a non-contributory pension. Secondly, the lower-income households are in each case, spending more on fuel each week compared with those with higher incomes.

Thirdly, although the remaining households are below the 10% threshold, there are several, (those who spend between 7% - 9.99%) who will find the increases in gas costs and proposed increases in electricity costs very difficult to cope with. Ultimately, this winter there may be more households classified as 'fuel poor'.

A fourth point is the difference in fuel budget costs depending on the size of a dwelling. This is evident in the amount a single adult male spends each week (€8) on energy when living in a self-contained bedsit, while the other households spend between €32- €37 when living in a three bed-semi detached house.

It is important to consider the fuel expenditure of the three households that are considered 'fuel poor' in more detail. According to the Household Budget Survey (HBS) (2002) €19.55 was the average weekly figure spent on household fuel⁴⁸ across the 5th income decile (i.e. those households with incomes less than €341.25). If this figure is adjusted to take account of inflation⁴⁹, €27.60 is the equivalent figure in June 2006.

A lone parent dependent on social welfare, a single female pensioner in receipt of a contributory pension and a lone female pensioner in receipt of a non-contributory pension; all fall under the 5th income decile. A lone parent with 2 children (3 year old and 10 year old) dependent on social welfare (Income = €286.06), spends €35.00 on household fuel per week. Therefore, this household spends €7.40 or 26.81% more on household fuel than other households in the same income decile. In the case of a single female pensioner in receipt of a contributory pension (Income = €224.10), she spends €32.00 on household fuel per week. She therefore spends €4.40 or 15.94% more on

⁴⁵ The fuel allowance and assistance towards electricity payments is not taken into account in this circumstance as it is calculated as a form of income

⁴⁶ The fuel allowance and assistance towards electricity payments is not taken into account in this circumstance as it is calculated as a form of income

⁴⁷ The fuel allowance and assistance towards electricity payments is not taken into account in this circumstance as it is calculated as a form of income

⁴⁸ This category is referred to as Fuel and Light in the HBS

⁴⁹ Household fuel inflation in the period October 2002 – June 2006 rose by 11.2%

household fuel than other households in the same income decile. A single female pensioner in receipt of a non-contributory pension also spends €32.00 per week on household fuel, however, her income is lower (€212.80 per week). €32.00 is once again €4.40 or 15.94% more than other households in the same income decile.

The inadequacy of the fuel allowance scheme becomes apparent when we look at the circumstance of those entitled to it. Each of the older persons' household types are entitled to a fuel allowance of €14 per week from early October to late April (29 weeks in total). However, it was commonly felt that especially for older people, it is important that their homes are heated adequately throughout the year *'Older people need more heat- it's just a fact of life'*. €14 over 29 weeks is equivalent to a total of €406 on a yearly basis or €7.81 over 52 weeks. The minimum essential figure agreed by consensus for a pensioner couple (age 66-69) and a lone female pensioner (70+) for gas costs is €20 per week throughout the year. This leaves a weekly shortfall of €12.19 for gas costs alone.

Overwhelmingly, each group agreed that heat is something necessary for physical well being. Older people, in particular focused on the importance of adequate heating. *'If you're an older person living alone the only thing you have is the comfort of your home'*. Even though the figures agreed by groups did not take into account Gas price increases as of October 2006, many already felt it difficult to cope with the rises in gas and electricity thus far *'I got the fright of my life when I got my last bill. I used to be able to pay my bills and I was always in Credit, but the gas has gone up so much that I owe a lot and when the bill comes in its twice as high as the last one'*.

4.3.5 Childcare

Table 33- Childcare Budget by Household Type

Household	Childcare Budget Total
Lone parent & 2 children (3 yr old girl & 10 yr old boy), Part Time Worker	82. 50
Lone parent & 2 children (3 yr old girl & 10 yr old boy), Full Time Worker	220. 00
Lone parent & 2 children (3 yr old girl & 10 yr old boy), Dependent on Social Welfare	00. 00
Two parent & 2 children (3 yr old girl & 10 yr old boy), 1 Full Time Worker and 1 Part Time Worker	82. 50
Two parent & 2 children (3 yr old girl & 10 yr old boy), 1 Full Time Worker	00. 00
Two parent & 2 children (3 yr old girl & 10 yr old boy), Dependent on Unemployment Benefit	00. 00
Two parent & 2 children (10 yr old girl & 15 yr old), 1 Full Time Worker and 1 Part Time Worker	12. 50
Two parent & 2 children (10 yr old girl & 15 yr old), 1 Full Time Worker	00. 00
Two parent & 2 children (10 yr old girl & 15 yr old), Dependent on Unemployment Benefit	00. 00

- It must be first noted that private crèche arrangements were chosen due to the views expressed in focus groups on the lack of availability of government assisted/ subsidised childcare facilities in many areas.

A full-time working lone parent with 2 children (3 year old girl and 10 year old boy) spends the highest amount on childcare €220 per week (this includes the cost of a full-time privately run crèche for 3 year old at €170 per week and €50 paid to a relative/friend for part-time childminding of 10 year old). €220 represents 39.74% of her weekly income; 35.52% of her total weekly budget costs when she has a car and 37.60% of her total weekly budget costs when she has no car.

Childcare costs drop dramatically to €82.50 when a lone parent with 2 children (3 year old girl and 10 year old boy) works part-time. This amounts to 15.68% of her weekly income; 17.30% of her total weekly budget costs when she has a car and 18.64% of her total weekly costs when she has no car.

For two parents, one working full-time and one working part-time with 2 children, (3 year old girl and 10 year old boy) weekly childcare costs are also at €82.50. However, this amounts to 14.84% of their weekly income; 14.57% of their total weekly budget costs when they have a car and 15.04% of their total weekly costs when they have no car.

Two parents, one working full-time and one working part-time with 2 children (10 year old girl and 15 year old girl/boy) have the smallest childcare costs of €12.50 per week.

It is clear is that for households with younger children, the huge:

‘...cost of quality childcare acts as a major barrier to participation of women generally in the paid labour force and for lone parents in particular. Lack of affordable and suitable childcare also negatively impacts on participation in education and training. Childcare is a vital component of any action aimed at increasing the employment rate of lone parents in addition to achieving goals related to child poverty, child development and gender equity’

(Department of Social and Family Affairs, 2006:85).

According to the Report of the Partnership 2000 Working Group on Women’s Access to Labour Market Opportunities:

‘Women seem to make choices about the nature of their participation in the labour market based on what may either be a need or desire to combine such participation with family responsibilities. In a situation where there is a lack of adequate and affordable childcare provision, such decisions may be made on the basis of need even where the desire might be otherwise’ (2000:61).

The Discussion Paper on Proposals for Supporting Lone Parents (2006) notes that many lone parent families are caught in a poverty trap due to the lack of incentives to gain employment because of a lack of affordable childcare and of the potential loss of benefits (discussed in detail in previous section). It refers to substantial investment that has been made under the National Development Programme/Community Support Framework, however, problems still exist with regard to both the supply and affordability of childcare, particularly for baby care and after school care. In the focus groups, many women with young children felt they were unable to ‘afford’ to work *‘...Like I can cope going back to work because I have the baby, I can’t get anybody to mind her. It’s far too expensive’*.

A new Early Childcare Supplement to assist with the costs of caring for children was announced in Budget 2006⁵⁰. The supplement of €250 per quarter (€1,000 in a full year) is exempt from income tax and levies and is available for all children under the age of 6, regardless of the labour force status of parents. This payment will give families with children under the age of 6 an extra €19.23 per week. However, international evidence by Bradshaw and Finch (2002) indicates that the best way to tackle child poverty is to dedicate a large share of total child-related expenditure on universal service provision rather than targeted income support measures (in Healy, 2005).

If €19.23 is added to the total weekly cash incomes of households with significant childcare costs, the following results occur:

- The weekly income of a lone parent with 2 children (3 year old girl and 10 year old boy), working part-time rises to €545.23.
- The weekly income of a lone parent with 2 children (3 year old girl and 10 year old boy), working full-time rises to €572.78.
- The weekly income of two parents with 2 children (3 year old girl and 10 year old boy), one adult working full-time and one adult working part-time rises to €575.03.

4.3.6 Social Inclusion and Participation

Table 34- Social Inclusion and Participation Budget by Household Type

Household	Social Inclusion and Participation Budget Total
Lone parent & 2 children (3 yr old girl & 10 yr old boy)	48. 25
Two parent & 2 children (3 yr old girl & 10 yr old boy)	71. 05
Two parent & 2 children (10 yr old girl & 15 yr old girl)	94. 60
Two parent & 2 children (10 yr old girl & 15 yr old boy)	94. 60
Pensioner couple (age 66-69)	55. 08
Lone Female Pensioner (70+)	38. 08
Single Adult Male (25+)	44. 57

In each household type, the Social inclusion and participation budget amounts to an expensive component in the total budget costs. However, it covers a wide range of social participation and social inclusion items and activities such as books; newspapers; magazines; games; toys; sports goods and activities; hobbies; seasonal goods; entertainment; socialising; outings and holidays.

The weekly cost of social inclusion and participation for a lone parent and 2 children (3 year old girl and 10 year old boy) is €48.25. This amounts to 15.00% of a lone parent dependent on social welfare's weekly costs but only 7.79% for a lone parent working full-time and a car owner. In the case of two parents and 2 children (3 year old girl and 10 year old) the cost of social inclusion and participation increases to €71.05. For a two parent household with one adult working full-time and one adult working part-time and having a car, this amounts to 12.55% of their total weekly costs, while for a two parent household dependent on unemployment benefit the same figure represents 16.50% of

⁵⁰ The Early Childcare Supplement is not included in the income of income scenarios with children under 6 as the first payment of the scheme was made in August 2006.

their total weekly costs. The weekly cost of social inclusion and participation is highest in the case of two parents and 2 children (10 year old girl and 15 year old girl/boy) at €94.60. Where a 15 year old girl is part of the household, the cost amounts to 17.49% for a household dependent on unemployment benefit, while the same figure represents 15.60% of the total weekly costs for a household of one adult working full-time and one adult working part-time and having a car. Where a 15-year-old boy is part of the household, the same figures amount to 17.53% and 15.62% respectively.

Pensioner couple (age 66-69) households have a weekly social inclusion and participation cost of €55.08. This amounts to 16.55% of the weekly total costs for a pensioner couple in receipt of a non-contributory pension and with no car and 14.06% for those in receipt of a contributory pension and a car owner. A lone female pensioner (70+) household has a weekly social inclusion and participation cost of €38.08. This cost amounts to 14.22% of the weekly total costs for a lone female pensioner in receipt of a non-contributory pension and with no car and 12.11% for those in receipt of a contributory pension and a car owner. In the case of a single adult male (25+) the weekly social inclusion and participation cost is €44.57. This amounts to 12.10% of the weekly total costs for a single adult male working full-time and 12.19% for a single adult male in receipt of unemployment benefit.

Therefore, the household spending the largest proportion on social inclusion and participation each week in relation to total budget costs is that of two parents and 2 children (10 year old girl and 15 year old girl) dependent on unemployment benefit (17.53%). At the opposite end of the scale, the household spending the smallest proportion on social inclusion and participation each week in relation to total costs, is also a lone parent- a lone parent working full-time and a car owner, spending 7.79%.

In the final negotiation stage, the focus groups were asked to imagine that they were the Minister for Finance. There was not enough money for every budget item and they must exclude something from the minimum essential budget list. Each group was extremely reluctant to do so. However, they agreed that if absolutely necessary it would be several of the social inclusion and participation items that they would omit. Nevertheless, it was stressed that the money saved from excluding certain items would instead be used in other areas due to the resulting increases in stress related illnesses, depression, anxiety, loneliness, crime, juvenile delinquency and in the case of couples, marriage breakdown. The single adult male group commented that if social inclusion and participation items and activities are omitted *'All he can do each day is go to work and go back home'*.

The importance of social inclusion and participation were outlined by many of the groups when constructing the budget *'We can't do without basics but sometimes we need things like a night out, otherwise we'll go mad!'* Purchasing a daily newspaper was very important especially for those living alone i.e. lone female pensioner and single adult male *'It keeps you in touch with the outside world'*. Once again, the hidden or extra costs involved in socialising were discussed *'You have to budget for a night out but you have to think about getting there and getting home too'*. Lone parents found it very difficult to socialise due to the extra costs of getting a babysitter, a luxury many could not afford. For households with teenagers, *'Part of being a teenager is fitting in'* and so it was sometimes difficult to cope with the expense involved in the activities they wanted to participate in. Even so, it was commented on that they would prefer to pay for extra leisure/sports activities than see their children get involved in forms of anti-social

behaviour *'I know its expensive but I'd rather pay out than see them hanging on the streets and getting into trouble'*.

4.3.7 Healthcare

Table 35- Health Related Costs Budget by Household Type

Household	Health Related Costs Budget Total
Lone parent & 2 children (3 yr old girl & 10 yr old boy)	27. 50
Two parent & 2 children (3 yr old girl & 10 yr old boy)	39. 62
Two parent & 2 children (10 yr old girl & 15 yr old girl)	40. 59
Two parent & 2 children (10 yr old girl & 15 yr old boy)	40. 59
Pensioner couple (age 66-69)	36. 28
Lone Female Pensioner (70+)	18. 13
Single Adult Male (25+)	13. 47

The right to health is expressed in the International Bill of Human Rights as 'the right to the highest attainable standard of physical and mental health' (United Nations, 2000). This places responsibility on governments to promote and protect the health of individuals, including ensuring access to high quality health care. However, the Irish health system is a 'unique' unequal mix of private and public provision and funding. This mix often means that those who can afford to pay get a better service more quickly than those who cannot (Kiely in Wren, 2003).

The Health Related Costs Budget includes minimum essential costs for the following items: GP visits, prescriptions, Optician visits, Dentist visits, Chiropodist visits and health insurance cover.

If health related costs are included in the budget, a two parent and 2 children (10 year old girl and 15 year old girl/boy) would spend €40.59, the highest figure each week. However, the pensioner couple (age 66-69) in receipt of a non-contributory pension will have the highest health related costs if taken as a proportion of income at 11.15%, while the single adult male (age 25+) working full-time will have the lowest at 3.66%.

Fortunately, each income scenario is entitled to a medical card under the HSE 2006 revised eligibility guidelines. As a result, health related costs are deduced from the total budget costs.

So what is the value of having a medical card? According to Comhairle (2004:3) 'It may well be that its perceived value is more than its actual value in money terms. Its psychological or security value may be high but it also has a high monetary value'. The absence of a medical card while causing major financial problems for families, also causes anxiety and may result, in mothers in particular, neglecting their own health problems in order to ensure that their children get any necessary medical care. Comhairle estimates that the cost of a medical card per individual holder was likely to be in the order of €700 in 2004. Therefore, for a family of parents and two children, the average value of a medical card is in the order of €3,000 a year (2004:3-12).

Some individuals in the focus groups who themselves were entitled to a medical card, were still critical of the health care system in Ireland *'(Entitlement to a medical card) that*

gives her permission to sit in the queue in the hospital- that's all it does'. Comments were also made on the 'hidden' or 'extra' costs not included under the medical card 'There are sometimes extra costs applied to free treatment like when I go to the Chiropodist or Optician- the medical card covers so much and I have to pay the balance'. The single adult male groups agreed unanimously that the inclusion of health insurance for those not entitled to a medical card was not a luxury 'You would have serious problems if you had an accident or serious illness without it'.

Burke et al (2004:13) note that studies in Ireland by the St Vincent de Paul, (2001) and Daly and Leonard (2002) have shown that poverty directly harms the health of those on low incomes. Research also shows that there is a relationship between economic inequality, poverty and health. Analysis of the health and lifestyle survey highlights the impact of income inequalities on health. Burke et al (2004:13) refer to work carried out by Kelleher et al (2002, 2003) which shows that GMS status is an independent proxy for real disadvantage, as it continues to be a powerful predictor of poor health even when other social factors are taken into account.

4.3.8 Savings/ Contingency Costs

Table 36- Savings/ Contingency Budget by Household Type

Household	Savings/ Contingency Costs Budget Total
Lone parent & 2 children (3 yr old girl & 10 yr old boy)	13. 46
Two parent & 2 children (3 yr old girl & 10 yr old boy)	26. 92
Two parent & 2 children (10 yr old girl & 15 yr old girl)	26. 92
Two parent & 2 children (10 yr old girl & 15 yr old boy)	26. 92
Pensioner couple (age 66-69)	36. 92
Lone Female Pensioner (70+)	23. 46
Single Adult Male (25+)	18. 46

A lone parent and 2 children household (3 year old girl and 10 year old boy) spends €13.46 on a weekly basis on savings/ contingency costs. The average percentage spent on savings/ contingency costs across each lone parent scenario amounts to 2.9% of the total weekly budget costs. €26.92 is the figure that a two parent and 2 children (3 year old girl and 10 year old boy) household spend on savings/ contingency costs each week. 5.52% of the total weekly budget costs is the average percentage spend on savings/ contingency costs each week across the two parent scenarios.

Two parents and 2 children household (10 year old girl and 15 year old girl/boy) also spend €26.92 on additional costs on a weekly basis. However, in the case of a two parent household with a 15 year old girl, the average percentage spent on additional costs across each scenario is 4.69%, while in the case of a two parent household with a 15 year old boy, the average percentage spent is 4.70%.

A pensioner couple (age 66-69) spends the highest amount on additional costs, €36.92 each week. 10.25% of total weekly budget costs is the average percentage spend on savings/ contingency costs each week across the pensioner couple scenarios. €23.46 is the figure that a lone female pensioner (70+) spends on savings/ contingency costs each week. The average percentage spent on savings/ contingency costs across each lone female pensioner scenario amounts to 8.11% of the total weekly budget costs. As people

become older, they become more conscious of the need to consolidate savings or to increase payments into schemes designed to help with illness related costs and funeral expenses. Many individuals spoke of the need to 'top up' payments of previous years when they were not in a position to make a more adequate contribution.

In the case of the single adult male, he spends €18.46 per week on savings/ contingency costs. 5.03% of total weekly budget costs is the average percentage spend on savings/ contingency costs each week for each single adult male scenario.

The 2004 Vincentian Partnership study did not allow for contingencies and payments into savings to be included due to the Low Cost but Acceptable Budget Standard methodology used. However, in this study the focus groups became the budget standard committees- they agreed by consensus which items were necessary for a minimum essential budget. Many individuals themselves were in no position to save or put aside money each week for unexpected expenses/contingencies *'if I was saving it wouldn't be much there's not much left, if anything, at the end of the week'*. Life assurance is also included in the additional costs budget *'When you're rearing two kids on your own, the last thing on your mind is life assurance!'* Even so, it was overwhelmingly agreed that in order to achieve a minimum essential adequate lifestyle, the above costs should be included.

Households noted that the unexpected expenses/contingencies figure would be used in the event of a sudden illness or a major household repair. Unexpected expenditure can constitute a major problem for households already on a low income. It increases the risk of continuing poverty, debt and cutting back on the purchase of other essential items. Anticipation of such expenditure can cause stress and anxiety. Saving was seen as essential for a number of reasons. Firstly, saving a minimum amount each week was seen as a way out of their current scenario in the long-term. A Second reason given was the possibility of saving for a car. Thirdly, events such as Christmas, Communion and Weddings are very expensive and in order to adequately cope it would be essential to put a minimum amount of money aside. If a figure for saving and unexpected expenses/contingencies were to be excluded, many individuals felt that over-indebtedness and borrowing would become a real issue *'...Or you could just ring the 'Provident' and get a lend of a few bob. A lot of people get involved but its very expensive paying them back. It's the handiest to get... a glorified moneylender'*. For older people, particularly lone female pensioners, the huge cost involved in funerals was a big worry *'I had to borrow to bury my husband years ago'*. They felt it was essential to have a top up policy on their life assurance in order to be able to afford the costs of their own funeral *'I use the credit union so they'll bury me, please God'*.

It must be noted that in 2005 in an effort to estimate a reasonable figure for unexpected expenditure in a low cost but acceptable budget, the Vincentian Partnership sought the co-operation of the Money Advice and Budgeting Service (MABS). Questionnaires were sent to MABS members and they were asked to estimate a sum of money to meet unexpected expenditure for the following- repairs of major household items, unanticipated travel (e.g. hospitals, funerals) and over the counter medication. The most frequently mentioned sum by the MABS personnel who completed the questionnaire was €10 for each category, giving a total of €30 a week for unexpected expenditure. The differences provided by the focus groups in this study and that of MABS can be easily explained. The focus groups concentrated on the minimum figure *'which is better than*

nothing'. A number of participants commented '*In a great year that sum would mount up, in a bad year it would not go far*'. The MABS figure reflected that organisation's wide experience of what constituted a realistic sum that would help many households to cope with unexpected expenditure.

As stated previously, the Minimum Essential Budget costs in this study do not include debt repayments; household maintenance; pension contribution and bank charges.

CHAPTER 5 - CONCLUSIONS AND RECOMMENDATIONS

Conclusions:

1. The expenditure required for a minimum essential standard of living for the following household types is:

Households with Children:

- €430.55 per week for two parents and two children (3 year old girl and 10 year old boy) dependent on unemployment benefit and without a car (Present income = €383.25).
- €540.78 per week for two parents and two older children (10 year old girl and 15 year old girl) dependent on unemployment benefit and without a car (Present income = €384.59).
- €539.60 per week for two parents and two older children (10 year old girl and 15 year old boy) dependent on unemployment benefit and without a car (Present income = €384.59).
- €321.51 per week for a lone parent and two children (3 year old girl and 10 year old boy) dependent on social welfare and without a car (Present income = €286.06).

Pensioner Households:

- €338.85 per week for a pensioner couple (age 66-69) on a contributory pension and without a car (Present income = €365.70).
- €267.76 per week for a lone female pensioner (age 70+) on a non-contributory pension and without a car (Present income = €212.80).

Single Adult Male Households:

- €365.57 per week for a single adult male (age 25+) dependent on unemployment benefit and without a car (Present income = €272.80).

2. The income required for a minimum essential standard of living when entitlement to secondary benefits is excluded for the following household types is:

Households with Children with one full time worker and without entitlement to secondary benefits:

- Two parents and two children (3 year old girl and 10 year old boy) – a net income of €435.22 which does not include housing or car costs.
- Two parents and two children (10 year old girl and 15 year old girl) – a net income of €546.42 which does not include housing or car costs.
- Two parents and two children (10 year old girl and 15 year old boy) – a net income of €545.24 which does not include housing or car costs.
- Lone parent and two children (3 year old girl and 10 year old boy) – a net income of €545.01 which does not include housing or car costs.

Pensioner Households without entitlement to secondary benefits:

- Pensioner couple (age 66-69) – a net income of €330.40 which does not include housing or car costs.
- Lone female pensioner (70+) – a net income of €241.16 which does not include housing or car costs.

Single Adult Male Households with one full time worker and without entitlement to secondary benefits:

- Single adult male (age 25+) – a net income of €251.84 which does not include housing or car costs.
3. A minimum essential standard of living is not possible for five out six of the households in this study on their present level of income. These households will struggle to cope on a daily basis, on an inadequate income. Their physical, mental, spiritual and social needs will be unmet. Many of these households will become trapped in poverty. To cope with a grossly inadequate income and a weekly shortfall many will have no choice but to borrow. They then face the reality of living with constant debt and the consequent social problems. The alternative is to remain within budget with an unacceptable standard of living. The findings of this study regarding households in which adult(s) are in employment on the National Minimum Wage support the EU-SILC 2004 statement that 7% of those at work are living in income poverty. The NAPS (2002) sets out the Irish Government's definition of poverty:
'People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities which are considered the norm for other people in society' (2002:6).
 4. At present people in the lowest paid jobs who are already outside the tax net do not gain from changes in the annual budget. Many of these are among the 'working poor'.

Households with Children

:

5. In the case of two parent households dependent on the national minimum wage the best financial position is one in which there is one full-time worker. In the two parent, two children household when the second parent takes up a part-time job the financial gain is eroded due to childcare costs and the scaling down in the value of secondary benefits (because of the additional wage) and this accounts for the small increase in income when both parents work (one full time and the other part time).
6. Households with a teenager face considerable added costs on a weekly basis. These households have significant increases in a number of budget areas - food, clothing, education, social inclusion and participation. At present these households dependent on the minimum wage, whether with one full time worker or with one full time and a

part time worker, have an income that falls far short of what is required for a minimum essential standard of living.

7. In the case of the lone parent households in this study, the best financial position is that of the household in which the parent is a part time worker. This is the only household in the lone parent category in which a minimum essential standard of living is possible. The lack of affordable childcare and the potential loss of benefits create disincentives to taking up full time employment or education. In the case of the lone parent dependent on social welfare, they are effectively living in fuel poverty with over 10% (12.24%) of their income spent on household fuel (Boardman, 1991). A further 27.13% of the household income is spent on food. Without the opportunity to work on a part time basis, lone parent and 2 children (3 year old girl and 10 year old boy) households cannot afford a minimum essential living standard.
8. At present, the National Minimum Wage does not provide households in which there are older children with an income standard to meet the cost of a minimum essential standard of living.

Pensioner Households:

9. In order for a pensioner couple to have a minimum essential standard of living it is necessary for them to have a contributory pension and to be without the expenses of car ownership.
10. The single lone pensioner dependent on the current widow's contributory pension or widow's non-contributory pension has an income that falls far short of that required for a minimum essential standard of living. At present their situation is one of hardship.

Single Adult Male Households:

11. The cost of private rented accommodation and the almost insurmountable obstacles to accessing local authority accommodation account for the substantial weekly shortfall in meeting the costs of a minimum essential lifestyle for the single adult dependent on the national minimum wage. The cost of private rented accommodation absorbs a large percentage of his income.

Recommendations:

All Households:

1. Benchmark Social Welfare payments and the National Minimum Wage rate to an amount, which allows for a Minimum Essential standard of living.
2. Address issues in the tax credit area i.e. tax credits should be refundable and tax credits increased. This is necessary in order for Ireland to have an equitable tax system and to contribute to addressing the issue of the 'working poor'.
3. To address the issue of living with a constant shortfall and the risk of serious debt:
 - Develop schemes that involve the participation of mainstream financial institutions to make possible for low income households to borrow at appropriate interest rates.
 - Develop saving schemes such as those proposed by MABs, CPA and SVP that would encourage the participation of low income households.

Households with Children:

4. Increase Child Benefit for all children, making particular allowance for the additional costs of teenage children. As a means of meeting some of the very high costs associated with having older children in the households, increase the Back to School Clothing and Footwear Allowance or develop another mechanism to ensure that the income for households with these children is increased to the level required for a minimum essential lifestyle.
5. Make childcare more affordable and accessible, in particular, for low income households thereby removing a major obstacle to engagement in employment and education. This can be done through: 1) increasing the Early Childcare Supplement for all children under 6 and extending the scheme to include 6–12 year olds in recognition of continuing childcare costs for this age group .2) Increasing provision of pre-school education under the National Childcare Investment Programme.
6. Address the situation for households dependent on the National Minimum Wage in which at present the financial benefits of having a full time and a part time worker are minimal (combined in the one household) by:
 - Increasing the National Minimum Wage to the rate which makes a minimum essential standard of living possible
 - Improve earning potential through providing greater access to education and training
 - Increase current subventions i.e. Family Income Supplement (FIS)

Pensioner Households:

7. Increase the contributory and non-contributory old age pensions to ensure that all older people can have a minimum essential standard of living (which for many necessitates owning a car).

8. Take immediate action to address the situation in which single female pensioners who are dependent on state pensions have an income that makes a minimum essential lifestyle impossible.
9. Increase the fuel allowance to reflect the actual cost of heating a house adequately. The period for when the fuel allowance scheme is paid out should be extended from the beginning of September to the end of April. In addition provide programmes to tackle domestic energy inefficiency and to eliminate fuel poverty.

Single Adult Male Households:

10. Provide access for single adults on low incomes to local authority housing by raising the present rent cap to a realistic sum. Give priority to the development of programmes for unemployed young males that are skills based and employment focused.

General Recommendations:

11. There is an urgent need to undertake further research on consensual budget standards at the minimum essential level for both households of different sizes and different age groups to inform decision-makers so that social welfare rates and the National Minimum Wage contribute to the elimination of poverty.

The labour intensive nature of this work and the time involved in this methodology is fully justified when a socially approved budget standard, developed through public participation, is determined. The application of this method should therefore be considered when Government is determining the cost of a minimum essential standard of living.

Concluding Comment:

‘Consensual measures, more commonly referred to in recent years as ‘democratic measures’, have at their crux the belief that if society is to accept a definition of poverty, and the consequent financial cost of trying to keep people out of poverty, then there needs to be agreement or ‘consensus’ in society about what constitutes a ‘minimum’ (Middleton, 2000:60).

It is hoped that this report, which provides insight into the income required for a minimum essential lifestyle, will promote public debate and consensus.

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APPENDIX 1

The Health Promotion Unit Nutritious Food Servings

The Health Promotion Unit (2004) gives some examples of nutritious servings from each shelf of the food pyramid:

Cereals, bread and potatoes shelf (6+):

- 1oz breakfast cereal
- 1 slice wholemeal bread
- 1 small bread roll
- 1 small scone-plain or brown or fruit
- 2 wholegrain cream crackers or crisp bread
- 1 oz plain popcorn
- 1 medium sized potato- boiled or baked
- 2 tablespoons boiled rice or pasta

Fruit and Vegetable shelf (4+):

- 1 medium sized fresh fruit e.g. apple, orange, banana, pear
- ½ glass unsweetened fruit juice
- Bowl of salad vegetables- a mixture of tomato, lettuce, cucumber, carrot, celery
- 2 tablespoons cooked vegetables or salad
- bowl of home-made vegetable soup

Milk, cheese and yoghurt (3+):

- 1/3 pint of milk
- 1 carton yoghurt
- 1 oz hard cheese e.g. cheddar
- 2 cheese singles

Meat, fish, eggs, beans shelf (2+):

- 2 oz lean cooked meat such as beef, lamb, ham or corned beef
- 3 oz fish such as tuna, mackerel, sardines
- 2 eggs
- 2 oz pate- low fat
- 1 oz peanut butter
- 4 oz baked beans

APPENDIX 2

Seven Day Minimum Essential Food Menus

Two parent and Two Children Minimum Essential Budgets (Both mother and father in early 30's, boy aged 10 and girl age 3)

7 day Food Menu

	Breakfast	Mid-morning	Lunch	Mid-afternoon	Evening meal	Evening Snack
Monday	7 weetabix with 4 x portion of sultanas and 200ml of milk 7 slices of bread, toasted with small portion of flora and marmalade 4 x 200ml glass orange juice 2 x cup of tea/coffee and 35ml of milk	4 x strawberry yoghurt (125g pot) 2 x cup of tea/coffee with 35ml of milk	4 x 2 slices of brown wholemeal bread with slices of ham and small portion of flora 2 x 200ml glass of diluted orange 2 x cup of tea/coffee and 35ml of milk	4 x medium size apple 2 x 200ml glass of diluted orange 2 x cup of tea/coffee with 35ml of milk	4 x chicken curry with rice and salad (includes portion of chicken fillet, curry sauce with onions, portion of salad with tomato, portion of lettuce, cucumber and mixed peppers) 4 x 200ml glass of milk	4 x small bar of chocolate 2 x 200ml glass of milk 2 x cup of tea with 35ml of milk
Tuesday	4 x 30gr bowl of rice krispies with 4 x 200ml of milk 7 slices of brown wholemeal bread, toasted with small portion of flora 4 x 200ml glass of orange juice 2 x cup of tea with 35ml of milk	4 x medium size banana 2 x cup of tea/coffee with 35ml of milk	2 x 2 slices of white bread 2 x 2 slices of brown wholemeal bread with slice of cheese and turkey and small portion of flora 2 x 2 slices of white bread with slice of cheese, slice of turkey, portion of lettuce and small portion of low fat mayonnaise 2 x 200ml glass of diluted orange	4 x 2 plain biscuits and medium size orange 2 x 200ml glass of diluted orange 2 x cup of tea/coffee with 35ml of milk	4 x beef stew with portion of carrots, portion of onions, portion of broccoli and 6 medium size boiled potatoes 4 x 200ml glass of milk	4 x small scone with small portion of flora and jam 2 x 200ml of warm milk with coco 2 x cup of tea with 35ml of milk
Wednesday	4 x 30gr bowl of rice krispies with 4 x 200ml of milk 7 slices of bread, toasted with small portion of flora 4 x 200ml glass of orange juice 2 x cup of tea/coffee with 35ml of milk	4 x low fat yoghurt (125g pot) 2 x cup of tea/coffee with 35ml of milk	4 x 2 slices of brown wholemeal bread with portion of tuna, portion of sweetcorn and small portion of flora 2 x 200ml glass of diluted orange 2 x cup of tea/coffee with 35ml of milk	4 x medium orange 2 x 200ml glass of diluted orange 2 x cup of tea/coffee with 35ml of milk	4 x medium pork chop, 6 medium size baked potatoes, portion of turnip and cauliflower with small portion of gravy 4 x 200ml glass of milk	4 x plain biscuits 4 x medium size pear 2 x 200ml glass of milk 2 x cup of tea with 35ml of milk
Thursday	7 weetabix with 4 x portion of sultanas and 200ml of milk 7 slices of wholemeal bread, toasted with small portion of flora and marmalade 4 x 200ml glass orange juice 2 x cup of tea and 35ml of milk	4 x strawberry yoghurt (125g pot) 2 x cup of tea/coffee with 35ml of milk	4x 2 slices of white bread with portion of tinned salmon, portion of lettuce and small portion of mayonnaise 2 x 200ml glass of diluted orange 2 x cup of tea/coffee with 35ml of milk	4 x medium size apple 2 x 200ml glass of diluted orange 2 x cup of tea/coffee with 35ml of milk	4 x chicken fillet, 6 medium size baked potatoes, portion of frozen peas and portion of carrots 4 x 200ml glass of milk	4 x small bar of chocolate 2 x 200ml glass of milk 2 x cup of tea with 35ml of milk

Two parent and Two Children Minimum Essential Budgets (Both mother and father in early 30's, boy aged 10 and girl age 3)

7 day Food Menu

	<i>Breakfast</i>	<i>Mid-morning</i>	<i>Lunch</i>	<i>Mid-afternoon</i>	<i>Evening meal</i>	<i>Evening Snack</i>
Friday	4 x 30gr bowl of rice krispies with 4 x 200ml of milk 7 slices of bread, toasted with small portion of flora and jam 4 x 200ml glass of orange juice 2 x cup of tea with 35ml of milk	4 x medium size banana 2 x cup of tea/coffee and 35ml of milk	4 x 2 slices of brown wholemeal bread with slice of ham, portion of tomato, portion of cheese and small portion of flora 2 x 200ml glass of diluted orange 2 x cup of tea/coffee with 35ml of milk	4 x packet of crisps (Friday treat) 2 x 200ml glass of diluted orange 2 x cup of tea/coffee with 35ml of milk	2 x portion of frozen cod (adults) 2 x 2 fish fingers (children) 4 x portion of beans and portion of oven chips 4 x 200ml glass of milk	4 x plain biscuit 4 x medium size pear 2 x 200ml of warm milk with coco 2 x cup of tea with 35ml of milk
Saturday	4 x 30gr bowl of rice krispies with 4 x 200ml of milk 7 slices of brown wholemeal bread, toasted with small portion of flora 4 x 200ml glass of orange juice 2 x cup of tea with 35ml of milk	4x medium orange 2 x cup of tea/coffee with 35ml of milk	4 x 2 potato waffles and portion of scrambled eggs 4 x low fat yoghurt 2 x 200ml glass of diluted orange 2 x cup of tea/coffee with 35ml of milk	4 x medium size apple 2 x 200ml glass of orange juice 2 x cup of tea/coffee with 35ml of milk	4 x Spaghetti Bolognese and salad (portion of pasta, portion of mince meat, portion of bolognese sauce including chopped tomatoes, onions, peppers and mushrooms and salad with portion of lettuce and cucumber 4 x 200ml glass of milk	4 x 2 plain biscuits 4 packs crisps (weekend treat) 2 x 200ml of warm milk with coco 2 x cup of tea with 35ml of milk
Sunday	4 x fried/boiled egg, 2 grilled sausages and 2 grilled rashers 7 slices of bread, toasted with small portion of flora 4 x 200ml glass of orange juice 2 x cup of tea with 35ml of milk		4 x portion of roast ham/pork/chicken with medium sized potatoes, portion of cabbage, portion of carrots and parsnips and gravy 4 x portion of ice cream and jelly 4 x 200ml glass of diluted orange 2 x cup of tea/coffee with 35ml of milk		4 x portion of noodles and slice of bread with small portion of flora 4 x slice of apple tart/fruit cake 4 x 200ml glass of milk	4 x medium size piece of fruit 2 x 200ml glass of milk 2 x cup of tea with 35ml of milk

The adults in this household will consume semi-skimmed milk, the children will consume full fat milk. Water to be consumed throughout the day. In addition, the following items are available for use, sparingly, as desired: sugar, salt, pepper, cooking oil, red sauce and mayonnaise.

APPENDIX 3

Comparison of Family Budget Unit Low Cost but Acceptable (LCA) 2004 and Minimum Essential Budgets 2006

Comparison of Family Budget Unit Low Cost but Acceptable (L.C.A.) 2004 and Minimum Essential Budgets 2006

Lone Parent With Two Children

Lone Parent with Two Children – Food Budget

The Low Cost but Acceptable Budgets (L.C.A.)⁵¹ had 7 items, (rice, canned pasta, burgers, plain & chocolate biscuits, canned soup and canned fruit), not included in the Minimum Essential Budget (M.E.B.) and the M.E.B. has 5 items not contained in the L.C.A. budget (sausages, stewing meat, pork chops, cucumber and turnip).

The total weekly cost of the L.C.A. food budget is €75.43.

The total weekly cost of the M.E.B. food budget is €87.22.

Lone Parent with Two Children – Clothing Budget

The L.C.A. had items such as women's blouse, suit and dress not included in the M.E.B. Clothing for the 3 year old child was similar in both budgets with the exception of 3 items, (jog pants, dress and pinafore top), not included in the M.E.B. With regard to the 10 year old child, 4 items appeared on the L.C.A. (denim jeans, smart shirt and sweat shirt), that were not included in the M.E.B.

The total weekly cost of the L.C.A. clothing budget is €28.66.

The total weekly cost of the M.E.B. clothing budget is €23.07.

Lone Parent with Two Children – Personal Care Budget

There are 9 items, (bandages, safety pins, swabs, thermometer, indigestion tablets, dental floss, emery boards, nail clippers and hair trimmers), included on the L.C.A. that did not appear in the M.E.B. 6 items, (gel, bubble bath, mascara, foundation, eye shadow and perfume), appeared on the M.E.B. only.

The total weekly cost of the L.C.A. personal care budget is €4.76.

The total weekly cost of the M.E.B. personal care budget is €14.28.

Lone Parent with Two Children –Health Related Budgets

The total weekly costs of the L.C.A. Health Related Costs Budget is €10.85

The total weekly costs of the M.E.B. Health Related Costs Budget is €27.50

The main reason for such a disparity in the totals above can be explained by the weekly health insurance contribution of €22.55 incorporated into the M.E.B. estimate.

Lone Parent with Two Children – Household Costs Budget

In the areas of kitchen and hardware costs the L.C.A. had 19 items none of which could be classified as essentials that were not included in the M.E.B. All other areas were budgeted similarly.

The total weekly cost of the L.C.A. household budget is €20.75.

The total weekly cost of the M.E.B. household budget is €24.46.

Lone Parent with Two Children – Household Services Budget

The L.C.A. included costs for Christmas postage not incorporated into the M.E.B. As well as this the L.C.A. only included costs for land-line rental and local and international calls whilst the M.E.B. only made provisions for mobile phone costs. Television licence and cable television fees were built into the M.E.B. exclusively.

The total weekly cost of the L.C.A. household services budget is €11.45.

The total weekly cost of the M.E.B. household services budget is €15.60.

⁵¹ The Low Cost but Acceptable (LCA) Budget refers to the budgets established by the Family Budget Unit and applied by the Vincentian Partnership for Social Justice 2004.

Lone Parent with Two Children – Social Inclusion and Participation Budget

Items such as books, puzzles, comics, colouring sets, play dough, paints and brushes, scissors, crayons, gummed paper and soft toys were included in the L.C.A. only whilst the M.E.B. budgeted for items such as playstation and games not incorporated into the L.C.A. The L.C.A. unlike the M.E.B. made little provision for general socialising.

The total weekly cost of the L.C.A. Social Inclusion and Participation Budget is €45.45.

The total weekly cost of the M.E.B. Social Inclusion and Participation Budget is €48.25.

Lone Parent with Two Children – Educational Budget

In the L.C.A. 3 P.E. requirements (shirt, shorts and plimsolls), are not included in the M.E.B. The L.C.A. includes 4 stationary items, (crayons, school photographs, calculators and maths sets), not on the M.E.B. Photocopying fees included in the M.E.B are not incorporated into the L.C.A.

The total weekly cost of the L.C.A. educational budget is €7.99.

The total weekly cost of the M.E.B. educational budget is €6.37.

Lone Parent with Two Children – Transport Costs Budget

The L.C.A. budget does not incorporate the cost of running a car and focuses solely on bus fares. The M.E.B. includes the cost of buying and running a car as well as bus fares in their budget.

The total weekly cost of bus fares is estimated at €28.60 by the L.C.A and at €25.00 by the M.E.B. The L.C.A. makes allowances for taxis. The M.E.B estimates the weekly cost of purchasing and maintaining a car is €59.17.

Lone Parent with Two Children – Housing Budget

Both M.E.B and L.C.A. housing budgets are comprised of rent. Waste charges are not included in the M.E.B as under Dublin City Council regulations, the households in this study are not subject to paying them. The M.E.B budget also includes the cost of home contents insurance costs. Both budgets consider the situations three situations whether the lone parent is on Social Welfare, working part-time or working full-time.

For a lone parent dependent on Social Welfare the total weekly cost on the M.E.B. is €26.80 compared with €28.22 on the L.C.A.

For a lone parent working part-time the total weekly M.E.B cost is €63.48 compared with €59.76 on the L.C.A.

For a lone parent working full-time the total weekly cost on the M.E.B. housing budget is €67.62 compared with €63.96 on the L.C.A.

Lone Parent with Two Children – Fuel Budget

The M.E.B. total for this section of the budget reflects the considerable increases in energy costs over the past couple of years. To compound this L.C.A. estimates on fuel costs have been recognised as conservative hence, the disparity between the totals below.

The M.E.B. total weekly fuel cost is €35.00.

The L.C.A. total weekly fuel cost is €16.58.

Lone Parent with Two Children – Personal Costs Budget

The L.C.A incorporates full-time Trade Union membership at €3.70 per week, part –time Trade Union membership at €1.40 per week and a donation to charity of €1.00 per week giving overall totals of €4.70 or €2.40 depending on whether the individual works part or full-time.

The M.E.B calculates full Trade Union membership at €2.80 per week and part-time Trade Union membership at €1.90 per week. This budget makes a weekly provision of €2.00 for charitable donations. The overall weekly totals are €4.80 or €3.90 depending on whether the individual works part or full-time. For those dependent solely on Social Welfare the charitable donation cost of €2.00 is still applicable.

Lone Parent with Two Children – Childcare Budget

This childcare budget is again dependent on whether the individual works part or full-time.

For a full time worker, weekly childcare costs are estimated at €215.00 on the L.C.A and at €220.00 on the M.E.B.

For a part-time worker this cost is estimated by the L.C.A. at €90.00 per week and at €82.50 for the M.E.B.

Lone Parent with Two Children – Savings, Emergency/Contingency and Life Assurance Budget

The M.E.B. estimates the weekly cost of savings, emergencies and contingencies as well as a contribution into a life assurance policy at €13.46.

The L.C.A. appears not to provide for the above costs.

Total Costs for both sets of budgets for a lone parent with two children.

	L.C.A.	M.E.B	Unadjusted Difference	Adjusted Difference
Dependent on Social Welfare.	€259.29	€321.51	€62.22	€46.40
Part-Time Worker.	€403.57	€442.59	€39.02	€14.40
Full-Time Worker.	€535.07	€585.13	€50.06	€17.42

*Figures adjusted using (CSO) inflation rate of 6.1% for the period January 2004 – June 2006.

Note: The differences that remain after the figures have been adjusted can largely be attributed to the provisions made in the M.E.B. for savings, emergencies/contingencies and as well as greater social inclusion.

Two Parents With Two Children**Two Parents With Two Children – Food Budget**

The L.C.A. includes 4 items, (frozen burgers, pizza, unconcentrated soft drinks and concentrated soft drinks), not included on the M.E.B. The M.E.B. covers 6 items, (parsnips, turnips, peppers, crisps and sausages), that are not contained in the L.C.A. The disparity in the figures below can be attributed to a number of factors. Firstly the L.C.A. makes a weekly allowance of €5.65 for eating out (Macdonalds). As well as this, spending on fish products in the L.C.A. exceeds the M.E.B. by over €10.00 per week and spending on fruit juices by almost €3.00 per week.

The total weekly cost of the L.C.A. food budget is €107.97

The total weekly cost of the M.E.B. food budget is €102.89.

Two Parents With Two Children – Clothing Budget

Certain rainwear included in the L.C.A. was not included in the M.E.B. In the L.C.A. women's clothing budget, 3 items, (suit, dress and blouse), were included. These items were not incorporated into the M.E.B. In the clothing budgets for the 3 year old girl and 10 year old boy there were 3 items present in each that were not included in the M.E.B. estimate. These items were sweatshirts, polo's and leggings in the case of the 3 year old girl and jeans, denims and shirts in the budget for the 10 year old boy.

The total weekly cost of the L.C.A. clothing budget is €35.00.

The total weekly cost of the M.E.B. clothing budget is €30.73.

Two Parents With Two Children – Personal Care Budget

There are 4 items on the L.C.A. (bandages, swabs, dressings and indigestion tablets), that are not on the M.E.B. The M.E.B. incorporates 6 items, (dental floss, bubble bath, disposable razors, mascara eye shadow and perfume), not on the L.C.A. estimate.

The total weekly cost of the L.C.A. personal care budget is €5.62

The total weekly cost of the M.E.B. personal care budget is €22.45

Two Parents with Two Children – Health Related Budgets

The total weekly costs of the L.C.A Health Related Costs Budget is €16.40

The total weekly costs of the M.E.B. Health Related Costs Budget is €39.62

The main reason for such a disparity in the totals above can be explained by the weekly health insurance contribution of €22.55 incorporated into the M.E.B. estimate.

Two Parents With Two Children – Household Goods Budget

There are some differences between both budgets on what is required in the areas of kitchen and hardware. With the possible exception of a clothes line none of the ten items present in the L.C.A. that are not included in the M.E.B. could be deemed essential. The other items include napkins, nutcracker, spice rack, vegetable rack, and spices.

The total weekly cost of the L.C.A. household goods budget is €21.61.

The total weekly cost of the M.E.B household goods budget is €28.74.

Two Parents With Two Children – Household Services Budget

The L.C.A includes costs for Christmas postage whilst the M.E.B. takes in to account annual postage but not a specific Christmas postage expense. Both budgets differ on how they cost telephone charges with the L.C.A. recognising the need for landline rental and call costs. Alternatively, the M.E.B. does not make provisions for landline charges but instead makes allowances for mobile phone usage exclusively. The M.E.B. also makes an allowance of €8.14 for T.V. licence and cable TV fees not contained in the L.C.A. household services budget. The L.C.A. includes a T.V. licence in there Leisure Budget.

The total weekly cost of the L.C.A. household services budget is €11.76.

The total weekly cost of the M.E.B. household services budget is €21.65.

Two Parents With Two Children – Social Inclusion and Participation Budget

There are a total of 13 items incorporated on the L.C.A that are not on the M.E.B. These include books, puzzles, comics, colouring sets, play dough, paints and brushes, scissors, crayons, gummed paper, soft toys and a play house. The M.E.B. includes a playstation and games on their list of requirements whilst the L.C.A. does not include this cost. The M.E.B incorporates an estimate of €14.42 per week for general socialising, birthday parties etc not included in the L.C.A which goes a long way towards explaining the difference in budget totals.

The total weekly cost of the L.C.A. Social Inclusion and Participation Budget is €50.90.

The total weekly cost of the M.E.B. Social Inclusion and Participation Budget is €71.05.

Two Parents With Two Children – Educational Costs Budget

The L.C.A. mentioned two items, (shirts and shorts) not included in the M.E.B. The M.E.B incorporated a photocopying expense into their budget. The L.C.A. do not make such an allowance.

The total weekly cost of the L.C.A. educational costs budget is €7.99.

The total weekly cost of the M.E.B. educational costs budget is €6.37.

Two Parents With Two Children – Transport Costs (No Car)

The M.E.B identifies a different method of utilising the bus service than the L.C.A. As opposed to costing each individual bus journey (L.C.A.) the M.E.B. budget is based on the purchase of 2 seven day rambler tickets which allow unlimited travel for a fixed price of €20 per ticket. The M.E.B takes into account extra bus fares for the children also. The L.C.A. makes allowances for the occasional taxi in their estimates while the M.E.B. does not. The L.C.A. also incorporates the cost of initial purchase and maintenance of a bicycle.

The total weekly cost of the L.C.A. transport budget for a family with no car is €67.61.
The total weekly cost of the M.E.B transport budget for a family with no car is €45.00.

Two Parents With Two Children – Transport Costs (Car Owner)

The L.C.A. includes depreciation, car parking, bus travel and bicycle costs in this budget. These are not included in the M.E.B. who instead of depreciation take into account the initial cost of the car. The M.E.B. also identifies the N.C.T. as a potential cost. There is, as you will see below, a disparity of almost €22.00 per week between the L.C.A. and M.E.B. on transport costs. This could be attributed to the fact that the M.E.B. base their estimate on a small 1litre car, thus, insurance costs on the M.E.B are almost half the price of the L.C.A. insurance estimate. Furthermore, the annual depreciation cost on the L.C.A far exceeds the initial cost of the 1 litre car divided by its' life span (M.E.B). Finally, the L.C.A. budget for higher spending on petrol and oil than the M.E.B.

The total weekly cost of the L.C.A. transport budget for a car owning family is €84.07

The total weekly cost of the M.E.B. transport budget for a car owning family is €62.85.

Two Parents With Two Children – Housing Budget. (1 working full-time and the other part-time)

The weekly L.C.A. total on this budget is €60.60.

The weekly M.E.B. total on this budget is €68.43.

The difference here is due to increased rental costs.

Two Parents With Two Children – Housing Budget. (1 working full-time)

The weekly L.C.A. total on this budget is €52.18.

The weekly M.E.B. total on this budget is €54.45.

The difference here is due to increased rental costs.

Two Parents With Two Children – Housing Budget (Both Dependent on Social Welfare)

The weekly L.C.A. total on this budget is €36.21

The weekly M.E.B. total on this budget is €37.75

The difference here is due to increased rental costs.

Two Parents With Two Children – Fuel Budget

The M.E.B. total for this section of the budget reflects the considerable increases in energy costs over the past couple of years. To compound this L.C.A. estimates on fuel costs have been recognised as conservative, hence the disparity between the totals below.

The L.C.A. total weekly fuel cost is €17.23.

The M.E.B. total weekly fuel cost is €35.00.

Two Parents With Two Children – Personal Costs Budget

The M.E.B. personal costs budget consists of trade union membership costs and charitable donations. The M.E.B. considers three situations – 1 adult working full-time and 1 working part-time, 1 adult working full-time and both adults dependent on Social Welfare. The L.C.A is not broken down into these 3 parts but involves the same two expenses.

The total weekly cost of the L.C.A. personal costs budget (1 full time & 1 part time trade union membership plus charitable donation) is €6.10.

The total weekly cost of the M.E.B. personal costs budget (1 full time & 1 part time trade union membership plus charitable donation) is €6.70.

The total weekly cost of the M.E.B. personal costs budget (1 full time trade union membership plus charitable donation) is €4.80.

The total weekly cost of the M.E.B. personal costs budget (both dependent on social welfare) is €2.00 (charitable donation)

Two Parents With Two Children – Childcare Costs Budget

The L.C.A. estimates full-time childcare for one child and part-time care for the other at €215.00 and €90.00 respectively, giving a total weekly cost of €305.00.

The M.E.B estimates are based on one adult working full-time and the other part-time. As a result there is no provision made for full-time care. The cost of part time care for the younger child (20 hours per week) is estimated at €70.00 and the cost of placing the other child in the care of a relative or family friend for 3 months per year is costed at €50.00 per week, (for the 3 month period), giving a total weekly cost of €82.50

Two Parents With Two Children – Savings, Emergency/Contingency and Life Assurance Budget

The M.E.B. estimates the weekly cost of savings, emergencies and contingencies as well as a contribution into a life assurance policy at €26.92.

The L.C.A. contains few provisions for the above costs.

Two Parents With Two Children – Pet Expenses Budget

The L.C.A. includes a comprehensive budget for maintenance of pets. This budget is calculated to cost €6.87 weekly. The M.E.B. does not incorporate these costs in their budget.

Total Costs for both sets of budgets for 2 parents with 2 children.

	L.C.A.	M.E.B	Unadjusted Difference	Adjusted Difference
Dependent on Social Welfare.	€326.36	€430.55	€104.19	€84.28
1 F/T, 1P/T Worker.	€480.55	€548.43	€67.88	€38.57
1 Full-Time Worker	€349.83	€450.05	€100.22	€78.89

*Figures adjusted using (CSO) inflation rate of 6.1% for the period January 2004 – June 2006.

Note: The differences that remain after the figures have been adjusted can largely be attributed to the provisions made in the M.E.B. for savings, emergencies/contingencies and as well as greater social inclusion.

Pensioner Couple

Pensioner couple – Food Budget.

The L.C.A. contains 11 items not included on the M.E.B. and with the possible exception of white sliced bread none of these items could be deemed essential. The M.E.B. contains 11 items that are not included in the L.C.A. of these items stewing steak and porridge are possibly the most important items.

The total weekly cost of the L.C.A. food budget is €76.72.

The total weekly cost of the M.E.B. food budget is €81.05.

Pensioner couple – Clothing Budget

The L.C.A. Women's clothing budget includes 6 items, (wool coat, winter dress, blouse, support tights, acrylic scarf and muslin scarf), not contained in the M.E.B. This budget also contains provision for a sewing kit which the M.E.B. incorporates into their social inclusion and participation budget. The M.E.B. contains only one item, pyjamas, that is not included in the L.C.A. The M.E.B. estimate for handbags, purse, watch and necklace in their clothing budget and these are incorporated into the L.C.A personal care estimates.

The L.C.A Men's clothing budget contains 5 items, (boot socks, chenille jumper, cardigan, summer sweater and Wellingtons), not on the M.E.B. The differences in weekly budget totals below may be attributed to the life span estimates ascribed to certain products such as footwear. These estimates conflict greatly on examination.

The total weekly cost of the L.C.A. clothing budget is €16.36.
The total weekly cost of the M.E.B. clothing budget is €23.57.

Pensioner couple – Personal Care Budgets

The M.E.B. identified 4 items, (Health insurance, cough mix, chiropodist and shower gel), not included in the L.C.A. The L.C.A. identified 6 items, (suitcase, holdall, shopping trolley, umbrella, alarm and mantel clock), in this budget that are included in the M.E.B. under household goods, as well as 4 items, (handbag, wallet, watch and necklace) that are included in the M.E.B. clothing budget. There are 22 other items included in the L.C.A. that are not included in the M.E.B.

The total weekly cost of the L.C.A. personal care budget is €10.58
The total weekly cost of the M.E.B. personal care budget is €15.81.

Pensioner couple –Health Related Budgets

The total weekly costs of the L.C.A. Health Related Costs Budget is €12.03
The total weekly costs of the M.E.B. Health Related Costs Budget is €36.28

The main reason for such a disparity in the totals above can be explained by the weekly health insurance contribution of €22.55 incorporated into the M.E.B. estimate.

Pensioner couple – Household Goods Budget

The M.E.B. identified two essential items not on the L.C.A. namely a microwave and a single mattress. The L.C.A. incorporated 5 essential items, (toaster, iron, teapot, washing powder and fabric conditioner) not included on the M.E.B. as well as almost 90 other items that could be classified as non-essential.

The total weekly cost of the L.C.A. household goods budget is €21.61.
The total weekly cost of the M.E.B. household goods budget is €23.45.

Pensioner couple – Household Services Budget

Both the M.E.B. and L.C.A. include much the same items in this budget with a couple of exceptions. The L.C.A. includes a charge for Air Mail postage and landline charges only. The M.E.B. incorporates costs for both landline and mobile phone usage in their estimate. The difference in the overall totals can be attributed to the fact that the M.E.B. include a weekly TV licence and cable charge of €8.14 in this budget whereas the L.C.A. incorporate TV charges into the Social Inclusion and Participation Budget.

The total weekly cost of the L.C.A. household services budget is €15.71
The total weekly cost of the M.E.B. household services budget is €21.24.

Pensioner couple – Social Inclusion and Participation Budget

There are 19 items on the L.C.A. not present on the M.E.B. The M.E.B. has identified 5 items, (socialising, bowls, deck chairs, photo frames and garlands), not included in the L.C.A. The L.C.A. covers an array of games and hobbies in their budget, whilst also making an allowance for the avid gardener. The disparity in weekly totals below may be attributed to the different holiday costings - €800.00 (M.E.B.) as opposed to €450.00 (L.C.A.) as well as the fact that the L.C.A. make little provision available for general socialising.

The total weekly cost of the L.C.A. Social Inclusion and Participation Budget is €44.08
The total weekly cost of the M.E.B. Social Inclusion and Participation Budget is €55.08

Pensioner couple – Housing Budget

It may be unrealistic to compare these budgets as the L.C.A. estimate their figures under the assumption that the pensioner couple own the property in which they live. Alternatively, the M.E.B. budget under the assumption that, the couple are renting the property in which they live. The M.E.B. estimate is calculated based on whether the pensioner couple are in receipt of a contributory or non-contributory pension.

The total weekly cost of the M.E.B. housing budget for a couple in receipt of a contributory pension is €44.73. This total is comprised of home contents insurance and rent at €41.79 per week.

The total weekly cost of the M.E.B. housing budget for a couple in receipt of a non-contributory pension is €38.64. This total is comprised of home contents insurance and rent at €35.70 per week.

The total weekly cost of the L.C.A. housing budget is €11.30 and this total is comprised of waste charges as well as house insurance (contents and house).

Pensioner Couple – Transport Budget

There are two items on the L.C.A. (depreciation and car parking), not included in the M.E.B. The M.E.B. also contains two items not included in the L.C.A. (cost of car and N.C.T). The annual depreciation findings on the L.C.A. more than compensate for the initial cost of the car divided by the estimated life span and this may go some way towards accounting for the difference in totals below. Furthermore, the car used on the M.E.B. budget has a small 1.2 litre engine which may account for the cheaper insurance, maintenance and running costs.

The total weekly cost of the L.C.A. transport budget for a pensioner couple is €79.31.

The total weekly cost of the M.E.B. transport budget for a pensioner couple is €52.97.

Pensioner Couple — Fuel Budget

The M.E.B. total for this section of the budget reflects the considerable increases in energy costs over the past couple of years. To compound this L.C.A. estimates on fuel costs have been recognised as conservative, hence the disparity between the totals below.

The L.C.A. total weekly fuel cost is €18.21.

The M.E.B. total weekly fuel cost is €32.00.

Pensioner Couple — Personal Costs Budget

Both budgets make allowances for charitable giving. The L.C.A. estimates this at €2.00 per week whereas the M.E.B. allows €5.00 for this cost.

Pensioner Couple — Savings, Emergency/Contingency and Life Assurance Budget

The M.E.B. makes weekly provisions in their budget structure for personal savings, (€20.00), emergencies & contingencies, (€10.00) and life assurance (€6.92). This gives a weekly total of €36.92 on this budget. The L.C.A. does not incorporate these costs in their budget.

Pensioner Couple — Pet Expenses Budget

The L.C.A. includes a comprehensive budget for maintenance of pets. This budget is calculated to cost €6.87 weekly. The M.E.B. does not incorporate these costs in their budget.

Total Costs for both sets of budgets for a pensioner couple

	L.C.A.	M.E.B	Unadjusted Difference	Adjusted Difference
Contrib. pension	€222.99	€338.85	€115.86	€102.26
Non-contrib. pension	€210.97	€332.76	€121.79	€108.92

*Figures adjusted using (CSO) inflation rate of 6.1% for the period January 2004 – June 2006.

Note: The differences that remain after the figures have been adjusted can largely be attributed to the provisions made in the M.E.B. for savings, emergencies/contingencies and as well as greater social inclusion. In this case the housing fees (rental) are not taken into account on the L.C.A. as their budgets worked on the assumption that the pensioner couples owned the properties in which they dwelt.

APPENDIX 4

Case Studies Developed by Focus Groups

Two Parent and Two Children focus group: Case Study

- ‘The Smith Family’, mother and father in mid 30’s
- Woman, Man and two children (Girl aged 3 and boy aged 10)
- Man- working full time on National Minimum Wage (NMW)
- Woman- working part time on NMW
- Live in a three-bed semi-detached Local Authority (LA) House in Dublin City Council Area
- Within walking distance to and from schools and shops
- This family is eligible for a medical card. Each family member is in good health.
- This family is in receipt of Family Income Supplement (FIS)
- Child benefit of 150 euro x 2 per month is also received

Lone Parent and Two Children focus group: Case Study

- Mary- Lone parent
- Early 30’s
- children
- 10 year old boy- Sean
- year old girl- Gemma
- Lives in a Local Authority house, 3 bedrooms with garden
- Within walking distance of schools and shopping
- Working part-time on National Minimum Wage (NMW) (20 hours per week).
Not on CE Scheme, receiving Family Income Supplement (FIS) and One Parent Family Payment
- Uses a weekly bus ticket to get to and from work
- Receives Child Benefit x 2 each month
- Receives Back to School Clothing and Footwear Allowance (BSCFA) x 2 per annum
- Crèche payments for 3 year old child while at work

Two Parent and Two Children (one a teenager) focus group: Case Study

- ‘The Smith Family’, Mother and Father mid – late 30’s
- Woman, Man and two children (Girl aged 10 and girl aged 15)
- Man- working full time on National Minimum Wage (NMW)
- Woman- working part time on NMW, part-time crèche fees for 3 yr old
- Live in a three-bed semi-detached Local Authority (LA) House
- Within walking distance to and from schools and shops
- This family is eligible for a medical card
- This family is in receipt of Family Income Supplement (FIS)
- Child benefit of 150 euro x 2 per month is also received

Pensioner Couple focus group: Case study

- Pensioner couple aged between 66-69 years old
- Living in a local authority house
- Receiving one full contributory pension plus one qualified adult rate
- Live within walking distances to shops and local amenities
- This couple receives a Free Bus Pass
- This couple qualify for the Household Benefits Package
- This couple qualify for entitlement to a medical card
- This couple have 4 children and 10 grandchildren, who visit regularly.

Lone Female Pensioner focus group: Case Study

- Aine Murphy, a widow aged 71 and living alone
- She receives a Widow's (non-contributory) pension and a Living Alone Allowance each week
- She has 4 children and 10 grandchildren
- She lives in a 3 bed LA house
- She lives within walking distance to/from shops and church
- Automatic qualification for a medical card as over 70 and also entitled to the Household Benefits Package.
- Aine also has a free bus pass

Single Adult Male focus group: Case Study

- Single male adult
- Age 25
- Working full-time on National Minimum Wage
- Lives in Private rented accommodation (Bedsit with private cooking and bathroom facilities)
- Lives within walking distance to and from local amenities e.g. shops, bus stop

APPENDIX 5

Income Scenarios for Household Types

**Case Study: Income Scenario- Pensioner Couple (66-69)
Income from State Pension (Contributory) only**

	Weekly	Yearly
<u>State Pension (Contributory)</u>		
Personal Rate	193. 30	10051. 60
Qualified Adult	149. 30	7763. 60
Total Contributory Pension income	342. 60	17815. 20
No tax payable		(34, 000)

Additional Entitlements **Free Travel**

Eligibility for a medical card:

This couple will qualify for a medical card as their income is solely derived from a social welfare payment

Household Benefits Package

Television Licence (€155 per year)	2. 98	155. 00
Electricity allowance ⁵²	6. 61	343. 62
Fuel Allowance ⁵³	7. 81	406. 00
Telephone ⁵⁴	5. 70	296. 34
Total Household Benefits	23. 10	1200. 96
Total Income	365. 70	19016. 16

Calculation of Local Authority Rent:

Total weekly income	342. 60
Income disregard (couple)	64. 00
Assessable income	278. 60
Rent (15% of 278.60)	41. 79

⁵² Electricity Allowance covers normal standing charges and up to 300 units of electricity in each two-monthly billing period throughout the year. ESB charge June 2006 1 unit=12.73c/kwh; Annual standing charge=€65.04; VAT @ 13.5%; PSO Levy €0.81 per month end.

⁵³ Fuel allowance paid from early October – late April (29 weeks)

⁵⁴ Telephone allowance- €49.39 (including VAT) is paid as a credit on the bill if you are billed every 2 months

Case Study: Income Scenario- Single Female Pensioner (70+)

	Weekly	Yearly
<u>State Pension (Contributory)</u>		
Personal rate	193. 30	10051. 60
Living Alone allowance	7. 70	400. 40
Tax free allowance		(34, 000)
Total Income	201. 00	10452. 00

Additional Entitlements

Free Travel

Eligibility for medical card

This individual will qualify for a medical card as they are over 70 years old

Household Benefits Package

Television Licence (€155 per year)	2. 98	155. 00
Electricity allowance ⁵⁵	6. 61	343. 62
Fuel Allowance ⁵⁶	7. 81	406. 00
Telephone ⁵⁷	5. 70	296. 34
Total Household Benefits	23. 10	1200. 96
Total Income	224. 10	11652. 96

Calculation of Local Authority Rent

Total weekly income	201. 00
Income disregard (single)	32. 00
Assessable income	169. 00
Rent (15% of 169.00)	25. 35

⁵⁵ Electricity Allowance covers normal standing charges and up to 300 units of electricity in each two-monthly billing period throughout the year. ESB charge June 2006 1 unit=12.73c/kwh; Annual standing charge=€65.04; VAT @ 13.5%; PSO Levy €0.81 per month end

⁵⁶ Fuel allowance paid from early October – late April (29 weeks)

⁵⁷ Telephone allowance- €49.39 (including VAT) is paid as a credit on the bill if you are billed every 2 months

Case Study: Income Scenario- Two Parents- One adult working full-time and one adult working part-time on NMW

	Weekly	Yearly
<u>Full-time employment on NMW</u>		
Gross earned income		
National Minimum Wage	286. 88	14917. 76
€7.65 x 37.5 hrs		
<u>Part-time employment on NMW</u>		
Gross earned income		
National Minimum Wage	153. 00	7956. 00
€7.65 x 20hrs		
Total income for two adults	439. 88	22873. 76

Tax due

Pay: 22873.76; tax @ 20% = 4574.75

Tax credits

Married couples tax credit	3260. 00
PAYE tax credit	
(only 1 PAYE credit as they are non-transferable between spouses)	1490.00
Total Credits	4750. 00

Tax due minus tax credits:

4750.00 is > 4572.75 therefore negative tax income liability, thus no tax due.

PRSI due

No PRSI due as each earns less than €300.00 per week.

Family Income Supplement (FIS)

Weekly income threshold for two parent, two children family	510. 00
Assessable income (total after tax)	439.88
FIS payable (60% of 70.12)	42.07 ⁵⁸

⁵⁸ It is important to note that in general FIS is rounded up to the next full euro. In this scenario we give the precise FIS entitlement.

***Back to School Clothing and Footwear Allowance (BSCFA)**

Threshold for this family is €460.70, this family will qualify⁵⁹

Amount of €120.00 for child aged 2-11, €190.00 for child aged 12-17 per annum

Family with 3 year old +10 year old 4.62

Family with 10 & 15 year old 5.96

Total Income⁶⁰

Weekly Income	439.88	22873.76
FIS	42.07	2187.74
BSCFA (3&10 yr old)	(4.62)	€240.00
BSCFA (10&15 yr old)	(5.96)	€310.00
Child Benefit (€150 per child per month)	69.23	3600.00
Total Income (3&10 yr old)	555.80	28901.50
Total income (10&15 yr old)	557.14	28971.50

Calculation of Local Authority Rent

Total weekly income (incl FIS)	555.80 (3 & 10 yr old)	557.14 (10&15 yr old)
Less disregards:		
Child benefit	69.23	69.23
BSCFA (3&10 yr old)	4.62	
BSCFA(10&15 yr old)		5.96
Income disregard (single)	32.00	32.00
Assessable income	449.95	449.95
Rent (15% of 449.95)	67.49	67.49
-€1.00 for each dependent child ⁶¹	65.49	(rent is the same amount for both households)

Eligibility for Medical Card**1) 3 year old and 10 year old**

Weekly income limit 266.50

⁵⁹ Note FIS is not included in the calculation of eligibility to BSCFA

⁶⁰ When calculating Total Income, only include the BSCFA that applies to the particular household type, e.g. if calculating Total income for the household with a 3 year old & a 10 year old ignore the BSCFA of €5.96 that applies to the household with a 10 year old and a 15 year old.

⁶¹ Dublin City Council (DCC) deducts a €1.00 for each dependent child. This deduction is particular to DCC and does not apply across all Local Authorities.

Allowance for 2 children (38.00 x 2)	76. 00
Childcare Expenses	82. 50
Travel Expenses	40. 00
Housing Rent	65.49
Total Guideline	530.49
Total income	439.88

Therefore, this household will qualify for a medical card

2) 10 year old and 15 year old

Weekly income limit	266. 50
Allowance for 2 children (38.00 x 2)	76. 00
Childcare expenses	12. 50
Travel expenses	40. 00
Housing Rent	65.49
Total Guideline	460.49
Total income	439.88

Therefore, this household will qualify for a medical card

**Case Study: Income Scenario: Lone Parent, working part-time
on NMW**

	Weekly	Yearly
<u>Income from part-time work</u>		
National minimum wage €7.65 x 20hrs	153. 00	7956. 00

Assessment of Earned Income against OFP

Gross weekly means	153. 00	
Less statutory disregard	146. 50	
6.50/2 = Gross means	3. 25	
Therefore, personal rate	165. 80	
Dependent children (19.30 x 2)	38. 60	
Total weekly OFP	204. 40	10628. 80

Tax and PRSI

Total Taxable Income:
 Pay:7956.00; tax @ 20% = 1591.20
 OFP:10628.80; tax @ 20% =2125.76
 Total tax due: = 3716.96

Tax Credits:	
Personal Credit	1630. 00
One-parent Credit	1630. 00
Employee Credit	1270. 00
Total Credits	4530. 00

Tax due minus tax credits:
 4530.00 is > 3716.96, therefore negative tax income liability, thus no tax due.

PRSI

Exempt from PRSI as in receipt of OPF

Net income after tax

OFP and wage	357. 40	18584. 80
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Family Income Supplement (FIS)

Weekly income threshold for one parent, 2 children	510. 00
Assessable income (total after tax)	357. 40
	120

	152. 60	
FIS payable (60% of 152.60)	91. 56 ⁶²	
<u>Total income</u>		
OFP and earned income after tax	357. 40	18584. 80
FIS	91. 56	4761. 12
Child Benefit	69. 23	3600. 00
Fuel Allowance ⁶³	7.81	406.00
Total cash income	526.00	27351.92

Back to School Clothing and Footwear Allowance (BSCFA)

Threshold is €336.50. Therefore, this family is not eligible to qualify

Calculation of Local Authority Rent

Total weekly income	526.00
Less disregards:	
Child Benefit	69. 23
Fuel Allowance	7.81
Income disregard	32. 00
Assessable income	416. 96
Rent (15% of 416.96)	62. 54
-€1.00 for each dependent child ⁶⁴	60.54

Eligibility for Medical Card

(3 year old and 10 year old)

Weekly income limit	266. 50
Allowance for 2 children (38.00 x 2)	76. 00
Childcare expenses	82. 50
Travel expenses	20. 00

⁶² It is important to note that in general the amount of weekly FIS entitlement is rounded up to the next full euro. We gave the precise FIS entitlement in this scenario.

⁶³ Fuel Allowance paid from late October – early April (29 weeks).

⁶⁴ Dublin City Council (DCC) deducts a €1.00 for each dependent child. This deduction is particular to DCC and does not apply across all Local Authorities.

Housing rent	60.54
Total guideline	505.54
Total income	357. 40

Therefore, this household will qualify for a medical card

**Case Study: Income Scenario- Single Male Adult working
full-time on NMW**

	Weekly	Yearly
<u>Full-time employment on NMW</u>		
Gross Earned income		
National minimum wage	286. 88	14917. 76
€7.65 x 37.5 hrs		

Tax due

Pay: 14917.76; tax@ 20% = 2983.55

Tax Credits:

Personal tax credit: 1630.00

PAYE tax credit: 1630.00

Total tax credits 3260.00

3260.00 is > 2983.55, therefore negative tax income liability, thus no tax due.

PRSI due

No PRSI due as earning less than €300.00 per week

<u>Total Income</u>	286.88	14917.76
<u>Total Cash Income</u>	286. 88	14917. 76

Calculation of Rent

Private Accommodation: Bed-sit in Santry

Average price €130.00 per week	130. 00	6760. 00
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Eligibility for Medical Card

Weekly income limit	184. 00
Travel expenses	20. 00
Housing rent	130. 00
Total Guideline	334. 00
Total income	286.88

Therefore, this individual will qualify for a medical card

Case Study: Income Scenario- Lone Parent dependent on Social Welfare⁶⁵

	Weekly	Yearly
<u>Income from OFP</u>		
Personal rate	165. 80	8621. 60
Dependent children (19.30 x 2)	38. 60	2007. 20
Total OFP	204. 40	10628. 80
<u>Total Income</u>		
OFP	204. 40	10628. 80
Child Benefit	69. 23	3600. 00
BSCFA (120.00 per child)	4. 62	240. 00
Fuel Allowance ⁶⁶	7.81	406.00
Total cash income	286.06	14874. 80

Calculation of Local Authority Rent

Total weekly income	286.06
Less disregards:	
Child benefit	69. 23
Fuel Allowance	7.81
BSCFA	4.62
Income disregard	32. 00
Assessable income	172.40
Rent (15% of 172.40)	25.86
-€1.00 for each dependent child ⁶⁷	23.86

Eligibility for a medical card

This family will be eligible for a medical card as their only income is from social welfare

⁶⁵ It is important to point out that social welfare recipients receive a bonus payment at Christmas time from the Department of Social and Family Affairs. This bonus was not calculated in our scenario as the bonus amount may vary each year.

⁶⁶ Fuel Allowance paid from early October –late April (29 weeks)

⁶⁷ Dublin City Council (DCC) deducts a €1.00 for each dependent child. This deduction is particular to DCC and does not apply across all Local Authorities.

Case study: Income Scenario- Lone Parent working full-time on National Minimum Wage (NMW)

	Weekly	Yearly
<u>Income from full-time work</u>		
National Minimum Wage €7.65 x 37.5hrs	286. 88	14917. 76
Total Income	286. 88	14917. 76

Assessment of earned income against OFP

Gross weekly means	286. 88	
Less statutory disregard	146. 50	
141.38/2 = Gross means	70. 19	
Therefore, personal rate	100. 80	
Dependent children (19.30 x 2)	38. 60	
Total OFP	139. 40	7248. 80

Tax and PRSI

Total Taxable Income

Pay: 14917.76; tax @ 20% = 2983.55
 OFP: 7248.80; tax @ 20% = 1449.76
 Total tax: 4433.31

Tax credits:	
Personal credit	1630. 00
One-parent credit	1630. 00
Employee credit	1270. 00
Total credits	4530. 00

Tax due:
 4530.00 is > 4433.31, therefore negative income tax liability, thus no tax due.

PRSI
 Exempt from PRSI as in receipt of OFP

Net Income after tax

Earned Income	286. 88	14917. 76
Income from OFP	139. 40	7248. 80
Net Income	426. 28	22166. 56

Family Income Supplement

Weekly income threshold for
 one parent, 2 children 510. 00

Assessable income (total after tax)	426. 28
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FIS payable (60% of 83.72)	50. 23 ⁶⁸
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Total Income

OFP and earned income after tax	426. 28	22166. 56
FIS	50. 23	2612. 06
Child Benefit	69. 23	3600. 00
Fuel Allowance ⁶⁹	7.81	406.00
Total Cash Income	553.55	28784.62

Back to School Clothing and Footwear Allowance (BSCFA)

Threshold is €366.50. Therefore, this family is not eligible to qualify

Calculation of Local Authority Rent

Total weekly income	553.55
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Less disregards:

Child Benefit	69. 23
Fuel Allowance	7.81
Income disregard (single)	32. 00

Assessable income	444. 51
Rent (15% of 444.51)	66. 68
-€1.00 for each dependent child ⁷⁰	64.68

Eligibility for Medical Card

Weekly income limit	266. 50
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Allowance for 2 children (38.00 x 2)	76. 00
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Childcare expenses	220. 00
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Travel expenses	20. 00
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Housing rent	64. 68
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Total guideline	647. 18
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Total income	426.28
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This household will qualify for a medical card

⁶⁸ It is important to note that in general the amount of the weekly FIS entitlement is normally rounded up to the next full euro. In this scenario we gave the precise FIS entitlement.

⁶⁹ Fuel Allowance paid late October – early April (29 weeks)

⁷⁰ Dublin City Council (DCC) deducts a €1.00 for each dependent child. This deduction is particular to DCC and does not apply across all local authorities.

Case Study: Income Scenario- Two Parents- One Adult working Full-time on NMW- 3year old and 10 year old

	Weekly	Yearly
<u>Full-time employment on NMW</u>		
Gross earned income National Minimum Wage €7.65 x 37.5hrs	286. 88	14917. 76
Total Income	286. 88	14917. 76

Tax due

Pay; 14917.76; tax @ 20% = 2983.55

Tax Credits:

Married person's tax credit: 3260.00

PAYE tax credit: 1490.00

Total credits: 4750.00

4750.00 is > 2983.55, therefore negative tax income liability, thus no tax due.

PRSI due

No PRSI due as earning less than €300.00 per week

Family Income Supplement

Weekly income threshold for two parents, two children 510. 00

Assessable income (total after tax) 286.88

FIS payable (60% of 223.12) 133.87⁷¹

Back to School Clothing and Footwear Allowance (BSCFA)

Threshold for this family is €460.70, therefore this family will qualify

Amount of €120.00 per child per annum

	4. 62	240. 00
<u>Total Income</u>		
Weekly Income	286.88	14917.76
FIS	133.87	6961.24
Child Benefit	69. 23	3600. 00
BSCFA	4. 62	240. 00
Total Cash Income	494.60	25719.20

⁷¹ It is important to note that in general FIS is rounded up to the next full euro. In this scenario we give the precise FIS entitlement.

Calculation of Local Authority Rent

Total weekly income (incl FIS)	494.60
Less disregards:	
Child benefit	69.23
BSCFA	4.62
Income disregard (couple)	64.00
Assessable income	356.75
Rent (15% of 356.75)	53.51
-€1.00 for each dependent child ⁷²	51.51

Eligibility for Medical Card

Weekly income limit	266.50
Allowance for 2 children (38.00 x 2)	76.00
Childcare expenses	nil
Travel expenses	20.00
Housing rent	51.51
Total guideline	414.01
Total Income	286.88

This household will qualify for a medical card

⁷² Dublin City Council (DCC) deducts a €1.00 for each dependent child. This deduction is particular to DCC and does not apply across all Local Authorities.

**Income Scenario- Two Parents- One Adult working full-time on NMW-
10 year old and 15 year old**

	Weekly	Yearly
<u>Full-time employment on NMW</u>		
Gross earned income National Minimum Wage €7.65 x 37.5hrs	286. 88	14917. 76
Total Income	286. 88	14917. 76

Tax due

Pay: 14917.76; tax @ 20% =2983.55

Tax Credits

Married person's tax credit: 3260.00

PAYE tax credit: 1490.00

Total credits: 4750.00

4750.00 is > 2983.55, therefore negative tax income liability, thus no tax due.

PRSI due

No PRSI due as earning less than €300.00 per week

Family Income Supplement

Weekly income threshold for two parents, two children 510. 00

Assessable income (total after tax) 286.88

FIS payable (60% of 223.12) 133.87⁷³

Back to School Clothing and Footwear Allowance (BSCFA)

Threshold for this family is €460.70, therefore this family will qualify
Amount of €120.00 for child age 2-11, €190.00 for child age 12-17 per annum

5. 96 310. 00

Total Income

Weekly Income	286.88	14917.76
FIS	133.87	6961.24
Child Benefit	69. 23	3600. 00
BSCFA	5. 96	310. 00
Total Cash Income	495.94	25789.00

⁷³ It is important to note that in general FIS is rounded up to the next full euro. In this scenario we give the precise FIS entitlement.

Calculation of Local Authority Rent

Total weekly income (incl FIS)	495.94
Less disregards:	
BSCFA	5.96
Child benefit	69.23
Income disregard (couple)	64.00
Assessable income	356.75
Rent (15% of 356.75)	53.51
-€1.00 for each dependent child ⁷⁴	51.51

Eligibility for Medical Card

Weekly income limit	266.50
Allowance for 2 children (38.00 x 2)	76.00
Childcare expenses	nil
Travel expenses	20.00
Housing rent	51.51
Total guideline	414.01
Total Income	286.88

This household will qualify for a medical card

⁷⁴ Dublin City Council (DCC) deducts a €1.00 for each dependent child. This deduction is particular to DCC and does not apply across all Local Authorities.

**Case Study: Income Scenario- Two Parents- Income from Unemployment
Benefit (Jobseekers Benefit)- 3 year old and 10 year old**

	Weekly	Yearly
<u>Income from Unemployment Benefit (jobseekers Benefit)</u>		
Personal rate	165. 80	8621. 60
Qualified adult	110. 00	5720. 00
2 Qualified children (16.80 x 2)	33. 60	1747. 20
Total Income	309. 40	16088. 80

Back to School Clothing and Footwear Allowance (BSCFA)

Threshold for this family is €460.70. Therefore, this family will qualify.
BSCFA = €120.00 per child per annum

	4. 62	240. 00
<u>Total Cash Income</u>		
Weekly Income	309. 40	16088. 80
Child Benefit	69. 23	3600. 00
BSCFA	4. 62	240. 00
Total Cash Income	383. 25	19928. 80

Calculation of Local Authority Rent

Total weekly income	383. 25
Less disregards:	
Child benefit	69. 23
BSCFA	4.62
Income disregard (couple)	64. 00
Assessable income	245.40
Rent (15% of 245.40)	36.81
-€1.00 for each dependent child ⁷⁵	34.81

Eligibility for Medical Card

This household will qualify for a medical card as the only source of income is from Social Welfare.

⁷⁵ Dublin City Council (DCC) deducts a €1.00 for each dependent child. This deduction is particular to DCC and does not apply across all Local Authorities.

Case Study: Income Scenario- Two Parents- Income from Unemployment Benefit (Jobseekers Benefit)- 10 year old and 15 year old

	Weekly	Yearly
<u>Income from Unemployment Benefit (Jobseekers Benefit)</u>		
Personal rate	165. 80	8621. 60
Qualified adult	110. 00	5720. 00
2 Qualified children (16.80 x 2)	33. 60	1747. 20
Total Income	309. 40	16088. 80

Back to School Clothing and Footwear Allowance (BSCFA)

Threshold for this family is €460.70. Therefore, this family will qualify.

BSCFA = €120.00 for child age 2-11

€190.00 for child age 12-17

5. 96 310. 00

Total Cash Income

Weekly Income	309. 40	16088. 80
Child Benefit	69. 23	3600. 00
BSCFA	5. 96	310. 00
Total Cash Income	384. 59	19998. 80

Calculation of Local Authority Rent

Total weekly income	384. 59
Less disregards:	
Child benefit	69. 23
BSCFA	5.96
Income disregard (couple)	64. 00
Assessable income	245.40
Rent (15% of 245.40)	36.81
- €1.00 for each dependent child ⁷⁶	34.81

Eligibility for Medical Card

This household will qualify for a medical card as the only source of income is from Social Welfare

⁷⁶ Dublin City Council (DCC) deducts a €1.00 for each dependent child. This deduction is particular to DCC and does not apply across all Local Authorities.

Case Study: Income Scenario- Pensioner Couple (66-69)
Income from State Pension (Non-Contributory)

	Weekly	Yearly
<u>State Pension (Non-Contributory)</u>		
Personal rate	182. 00	9464. 00
Qualified Adult	120.00	6255.60
Total non-contributory pension	302.30	15719.60
Tax free allowance		(34, 000)

Additional Entitlements

Free Travel

Eligibility for a Medical Card

This couple will qualify for a medical card as their income is solely derived from social welfare

Household Benefits Package

Television licence (€155 per year)	2. 98	155. 00
Electricity Allowance ⁷⁷	6. 61	343. 62
Fuel Allowance ⁷⁸	7. 81	406. 00
Telephone ⁷⁹	5. 70	296. 34
Total Household Benefits	23. 10	1200. 96
Total Income	325.40	16920.56

Calculation of Local Authority Rent

Total weekly income	302.30
Income disregard (couple)	64. 00
Assessable income	238.30
Rent (15% of 238.30)	35.70

Case Study: Income Scenario- Single Female Pensioner (70+)

⁷⁷ Electricity allowance covers normal standing charges and up to 300 units of electricity in each two-monthly billing period throughout the year. ESB charges June 2006: 1 unit=12.73c/kwh; Annual standing charge=€65.04; VAT @ 13.5%; PSO Levy €0.81 per month end.

⁷⁸ Fuel allowance paid from early October – late April (29 weeks)

⁷⁹ Telephone Allowance- €49.39 (including VAT) is paid as a credit on the bill if you are billed every 2 months

Income from State Pension (Non-Contributory)

	Weekly	Yearly
<u>State Pension (Non-Contributory)</u>		
Personal Rate	182. 00	9464. 00
Living Alone Allowance	7. 70	400. 40
Tax free allowance		(34, 000)
Total Income	189. 70	9864. 40

Eligibility for a medical card

This individual will qualify for a medical card as they are over 70 years old

Additional Entitlements	Free Travel	
<u>Household Benefits Package</u>		
Television Licence (€155 per year)	2. 98	155. 00
Electricity Allowance ⁸⁰	6. 61	343. 62
Fuel Allowance ⁸¹	7. 81	406. 00
Telephone ⁸²	5. 70	296. 34
Total Household Benefits	23. 10	1200. 96
Total Income	212. 80	11065. 36

Calculation of Local Authority Rent

Total weekly income	189. 70
Income disregard (single)	32. 00
Assessable income	157. 70
Rent (15% of 157.70)	23. 66

⁸⁰ Electricity Allowance covers normal standing charges and up to 300 units of electricity in each two-monthly billing period throughout the year. ESB charges June 2006: 1 unit = 12.73c/kwh; Annual standing charge = 365.04; VAT @ 13.5%; PSO Levy = €0.81 per month end.

⁸¹ Fuel allowance paid from early October – late April (29 weeks)

⁸² Telephone allowance - €49.39 (including VAT) is paid as a credit on the bill if you are billed every two months.

**Case Study: Income Scenario- Single Male Adult (25+), Income
from Unemployment Benefit (jobseekers benefit) only**

	Weekly	Yearly
<u>Unemployment Benefit (jobseekers Benefit)</u>		
Personal Rate	165. 80	8621. 60
Total Unemployment (jobseekers) Benefit	165. 80	8621. 60

Eligibility for a Medical Card

This individual will qualify as the only income source is social welfare

Supplementary Rent Allowance (SWA)

SWA Rent Supplement ⁸³	107. 00	5564. 00
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Total Cash Income

Unemployment Benefit	165. 80	8621. 60
SWA Rent Supplement	107. 00	5564. 00
Total Cash Income	272. 80	14185. 60

⁸³ There is a current €120 limit set to Rent Supplement. Under standard SWA rules recipients are required to pay a minimum contribution of €13 per week from their own resources. SWA rent supplement = €107.00 per week.

APPENDIX 6

Minimum Essential Electricity Costs

Estimation of Electricity Costs by Household Type, June 2006 Prices

Lone Parent and 2 Children	Lone Parent and 2 Children
<p>8.67 weeks- 61 - days-average</p> <p>*Standing charge per 2 months €10.84</p> <p>*PSO Levy per 2 months €1.62</p> <p>General units: 12.73 cent/kwh x total 691.77 units 8806.23 cent</p> <p>*Vat @ 13.5% €13.57</p> <p>Total 2 monthly bill €114.09</p> <p>1. Colour television 1 unit = 4 hours usage</p> <p>4 hours per day</p> <p>61 days = 61units</p> <p>2. Kettle 1 unit = 12 pints</p> <p>1 unit every 3 days = 20.33 units</p> <p>3. Washing machine 60 degree wash = 1.5 units 40 degree wash = 0.25 units</p> <p>40 degree wash every day = 15.25 units 60 degree wash once a wk = 13.00 units</p>	<p>4. Shower Electric shower = 1 unit for 7 minute shower</p> <p>Average 2 units per day, 61 days = 122 units</p> <p>5. Radio 1 unit = 30 hours 61 days = 2 units</p> <p>6. Vacuum cleaner 1 unit per hour</p> <p>1 hour per week, 8.67 weeks = 8.67 units</p> <p>7. Oven 1 unit for 1 hours use</p> <p>1 hour per day, 61 days = 61 units</p> <p>8. Light 100w bulb 1 unit for 10 hours use</p> <p>Average 2 units per day = 122 units</p> <p>9. Iron 1 unit per hour</p> <p>2 hours per week, 8.67 x 2 = 17.34 units</p>

Lone Parent and 2 Children	Lone Parent and 2 Children
<p>10. Hairdryer Hairdryer 500w 0.5 of a unit per hour 0.5 unit per week, 8.6 weeks = 4.34 units</p> <p>11. Grill 1 unit for 30 minutes high setting 2 units per week, 8.67 weeks = 17.34 units</p> <p>12. Fridge/freezer 2 units per day 61 days x 2 = 122 units</p> <p>13. Extract fan 1 unit per 20 hours use 20 hours use over 61 days = 1 unit</p>	<p>14. Lawnmower 0.5 of a unit per hour 0.5 per 1 month, 2 months = 1 unit</p> <p>15. Toaster 1 unit for 60 slices of toast 2 months = 8 units</p> <p>16. Microwave 1 unit for 1.5 hours use Average 4 hours use = 4 units</p> <p>17. Emerson heater 3 units for 1 hour use Average 30 mins use = 91.5 units</p>

Two Parent and 2 Children	Two Parent and 2 Children
<p>8.67 weeks- 61 days-average</p> <p>*Standing charge per 2 months €10.84</p> <p>*PSO Levy per 2 months €1.62</p> <p>General units: 12.73 cent/kwh x total 721.19 units 9180.75 cent</p> <p>Vat @ 13.5% €14.08</p> <p>Total 2 monthly bill €118.35</p> <p>1. Colour television 1 unit = 4 hours usage</p> <p>4 hours per day, 61 days = 61units</p> <p>2. Kettle 1 unit = 12 pints</p> <p>12 pints, every 2 days = 30.50 units</p> <p>3. Washing machine 60 degree wash = 1.5 units 40 degree wash = 0.25 units</p> <p>2 x 40 degree wash every day = 30 .5 units 1 x 60 degree wash a week = 13 units</p>	<p>4. Shower Electric shower = 1 unit for 7 minute shower</p> <p>14 minutes per day average = 122 units = 122 units</p> <p>5. Radio 1 unit = 30 hours 60 hour average over 61 days = 2 units</p> <p>6. Vacuum cleaner 1 unit per hour</p> <p>1 hour use per week, = 8.67 units</p> <p>7. Oven 1 unit for 1 hour use</p> <p>1 hour per day, 61 days = 61 units</p> <p>8. Light 100w bulb 1 unit for 10 hours use</p> <p>Average 2 units per day = 122 units</p>

Two Parent and 2 Children	Two Parent and 2 Children
<p>9. Iron 1 unit per hour</p> <p>2 hours per week, $8.67 \times 2 = \mathbf{17.34 \text{ units}}$</p>	<p>13. Extract fan 1 unit per 20 hours use</p> <p>20 hours use over 61 days = 1 unit</p>
<p>10. Hairdryer Hairdryer 500w 0.5 of a unit per hour</p> <p>5 unit per week, 8.6 weeks = 4.34 units</p>	<p>14. Lawnmower 0.5 of a unit per hour</p> <p>0.5 per 1 month, 2 months = 1 unit</p>
<p>11. Grill 1 unit for 30 minutes high setting</p> <p>2 units per week, 8.67 weeks = 17.34 units</p>	<p>15. Toaster 1 unit for 60 slices of toast average use over 2 months = 12 units</p>
<p>12. Fridge/freezer 2 units per day</p> <p>61 days = 122 units</p>	<p>16. Microwave 1 unit for 1.5 hours use</p> <p>average 4 hours use = 4 units</p>
	<p>17. Emerson heater 3 units for 1 hour use</p> <p>average 30 mins use = 91.5 units</p>

Pensioner Couple	Pensioner Couple
<p>8.67 weeks- 61 days-average</p> <p>*Standing charge per 2 months €10.84</p> <p>*PSO Levy per 2 months €1.62</p> <p>General units: 12.73 cent/kwh x total 715.60 units 9109.59 cent</p> <p>Vat @ 13.5% €13.98</p> <p>Total 2 monthly bill €117.54</p> <p>1. Colour television 1 unit = 4 hours usage</p> <p>8 hours per day, 2 units per day, 61days = 122 units</p> <p>2. Kettle 1 unit = 12 pints</p> <p>12 pints, every 3 days = 20.33 units</p> <p>3. Washing machine 60 degree wash = 1.5 units 40 degree wash = 0.25 units</p> <p>40 degree wash day = 15 .25 units 60 degree wash once a week = 13 units</p>	<p>4. Shower Electric shower = 1 unit for 7 minute shower</p> <p>14 minutes per day average = 122 units</p> <p>5. Radio 1 unit = 30 hours 120 hour average over 61 days = 4 units</p> <p>6. Vacuum cleaner 1 unit per hour</p> <p>1 hour use per week, = 8.67 units</p> <p>7. Oven 1 unit for 1 hours use</p> <p>1 hour per day, 61 days = 61 units</p> <p>8. Light 100w bulb 1 unit for 10 hours use</p> <p>Average 1.5 units per day = 91.50 units</p>

Pensioner Couple	Pensioner Couple
<p>9. Iron 1 unit per hour 1 hour per week, 8.67 weeks = 8.67 units</p> <p>10. Hairdryer Hairdryer 500w 0.5 of a unit per hour 5 unit per week. 8.67 weeks = 4.34 units</p> <p>11. Grill 1 unit for 30 minutes high setting 2 units per week, 8.67 weeks = 17.34 units</p> <p>12. Fridge/freezer 2 units per day 61 days = 122 units</p>	<p>13. Extract fan 1 unit per 20 hours use 20 hours use over 61 days = 1 unit</p> <p>14. Lawnmower 0.5 of a unit per hour 0.5 per 1 month, 2 months = 1 unit</p> <p>15. Toaster 1 unit for 60 slices of toast average use over 2 months = 8 units</p> <p>16. Microwave 1 unit for 1.5 hours use average 4 hours use = 4 units</p> <p>17. Emerson heater 3 units for 1 hours use average 30 mins use = 91.5 units</p>

Lone Female Pensioner	Lone Female Pensioner
<p>8.67 weeks- 61 days-average</p> <p>*Standing charge per 2 months €10.84</p> <p>*PSO Levy per 2 months €1.62</p> <p>General units: 12.73 cent/kwh x total 637.90 units 8120.47 cent</p> <p>Vat @ 13.5% €12.64</p> <p>Total 2 monthly bill €106.30</p> <p>1. Colour television 1 unit = 4 hours usage</p> <p>8 hours per day, 2 units per day, 61days = 122 units</p> <p>2. Kettle 1 unit = 12 pints</p> <p>12 pints, every 4 days = 15.25 units</p> <p>3. Washing machine 60 degree wash = 1.5 units 40 degree wash = 0.25 units</p> <p>40 degree wash every 2 days = 7.63 units 60 degree wash once a week = 13 units</p>	<p>4. Shower Electric shower = 1 unit for 7 minute shower</p> <p>7 minutes each day average = 61units</p> <p>5. Radio 1 unit = 30 hours 120 hour average over 61 days = 4 units</p> <p>6. Vacuum cleaner 1 unit per hour</p> <p>1 hour use per week, = 8.67 units</p> <p>7. Oven 1 unit for 1 hours use</p> <p>1 hour per day, 61 days = 61 units</p> <p>8. Light 100w bulb 1 unit for 10 hours use</p> <p>Average 1.5 units per day = 91.50 units</p>

Lone Female Pensioner	Lone Female Pensioner
<p>9. Iron 1 unit per hour</p> <p>1 hour per week, 8.67 weeks = 8.67 units</p>	<p>14. Lawnmower 0.5 of a unit per hour</p> <p>0.5 per 1 month, 2 months = 1 unit</p>
<p>10. Hairdryer Hairdryer 500w 0.5 of a unit per hour</p> <p>5 unit per week. 8.67 weeks = 4.34 units</p>	<p>15. Toaster 1 unit for 60 slices of toast average use over 2 months = 4 units</p>
<p>11. Grill 1 unit for 30 minutes high setting</p> <p>2 units per week, 8.67 weeks = 17.34 units</p>	<p>16. Microwave 1 unit for 1.5 hours use</p> <p>average 4 hours use = 4 units</p>
<p>12. Fridge/freezer 2 units per day</p> <p>61 days = 122 units</p>	<p>17. Emerson heater 3 units per hours use average 30 mins per day = 91.5 units</p>
<p>13. Extract fan 1 unit per 20 hours use</p> <p>20 hours use over 61 days = 1 unit</p>	

Single Male Adult	Single Male Adult
<p>8.67 weeks- 61 days-average</p> <p>*Standing charge per 2 months €10.84</p> <p>*PSO Levy per 2 months €1.62</p> <p>General units: 12.73 cent/kwh x total 324.14 units 4126.30 cent</p> <p>Vat @ 13.5% €7.14</p> <p>Total 2 monthly bill €60.86</p> <p>1. Colour television 1 unit = 4 hours usage</p> <p>2 hours per day, 0.5 units per day, 61days = 30.5 units</p> <p>2. Kettle 1 unit = 12 pints</p> <p>12 pints, every 4 days = 15.25 units</p> <p>3. Shower Electric shower = 1 unit for 7 minute Shower</p> <p>7 minutes each day average = 61 units</p> <p>4. Radio 1 unit = 30 hours 120 hour average over 61 days = 4 units</p> <p>5. Vacuum cleaner 1 unit per hour</p> <p>1 hour use = 1 unit</p>	<p>6. Oven 1 unit for 1 hours use</p> <p>30 minutes per day, 61 days = 30.5 units</p> <p>7. Light 100w bulb 1 unit for 10 hours use</p> <p>average 0.30 unit per day = 18.30 units</p> <p>8. Iron 1 unit per hour</p> <p>1 hour per week, 8.67 weeks = 8.67 units</p> <p>9. Gill 1 unit for 30 minutes high setting</p> <p>1 unit per week, 8,67 weeks = 8.67 units</p> <p>10. Fridge/freezer 2 units per day</p> <p>61 days = 122 units</p> <p>11. Extract fan 1 unit per 20 hours use</p> <p>20 hours use over 61 days = 1 unit</p> <p>12. Toaster 1 unit for 60 slices of toast average use over 2 months = 4 units</p> <p>13. Microwave 1 unit for 1.5 hours use</p> <p>average 4 hours use = 4 units</p>

Two Parent family with Teenager	Two Parent family with Teenager
<p>8.67 weeks- 61 days-average</p> <p>*Standing charge per 2 months €10.84</p> <p>*PSO Levy per 2 months €1.62</p> <p>General units: 12.73 cent/kwh x total 782.19 units 9957.28 cent</p> <p>Vat @ 13.5% €15.12</p> <p>Total 2 monthly bill €127.15</p> <p>1. Colour television 1 unit = 4 hours usage</p> <p>4 hours per day 61days = 61 units</p> <p>2. Kettle 1 unit = 12 pints</p> <p>12 pints, every 2 days = 30.50 units</p> <p>3. Washing machine 60 degree wash = 1.5 units 40 degree wash = 0.25 units</p> <p>2 x 40 degree wash every day = 30.5 unit x 60 degree wash a week = 13 units</p> <p>4. Shower = 1 unit for 7 minute shower 21 minutes per day average = 183 units</p> <p>5. Radio 1 unit = 30 hours 60 hour average over 61 days = 2 units</p> <p>6. Vacuum cleaner 1 unit per hour 1 hour use per week = 8.67 units</p>	<p>7. Oven 1 unit for 1 hours use 1 hour per day, 61 days = 60 units</p> <p>8. Light 100w bulb 1 unit for 10 hours use average 2 unit per day = 122 units</p> <p>9. Iron 1 unit per hour 2 hours per week, 8.67 x 2 = 17.34 units</p> <p>10. Hairdryer Hairdryer 500w 0.5 of a unit per hour 5 unit per week, 8.6 weeks = 4.34 units</p> <p>11. Grill 1 unit for 30 minutes high setting 2 units per week, 8.67 weeks = 17.34 units</p> <p>12. Fridge/freezer 2 units per day 61 days = 122 units</p> <p>13. Extract fan 1 unit per 20 hours use 20 hours use over 61 days = 1 unit</p> <p>14. Lawnmower 0.5 of a unit per hour 0.5 per 1 month, 2 months = 1 unit</p> <p>15. Toaster 1 unit for 60 slices of toast average use over 2 months = 12 units</p> <p>16. Microwave 1 unit for 1.5 hours use average 4 hours use = 4 units</p> <p>17. Emerson heater 3 units for 1 hour use average 30 mins use = 91.5 units</p>

APPENDIX 7

Minimum Essential Budgets for Six Household Types

Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices

1. Food Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Coffee	Maxwell House	Tesco	5. 69	200g	6 weeks	5. 69	49. 32	0. 95
Weetabix	Weetabix	Tesco	2. 25	1 (24) box	1 week	2. 25	117. 00	2. 25
Rice Krispies	Kelloggs	Tesco	3. 28	600g box	2 weeks	3. 28	85. 28	1. 64
White bread	Brennans	Tesco	1. 33	1 x 800g	1 week	1. 33	69. 16	1. 33
Brown bread	Brennans	Tesco	1. 33	3 x 800g	1 week	3. 99	207. 48	3. 99
Tea bags	Tesco brand	Tesco	0. 85	80 bags	3 weeks	0. 85	14. 73	0. 28
Low-fat milk	Tesco brand	Tesco	1.19 for 2lit	2 x 2 litres	1 week	2. 38	123. 76	2. 38
Full-fat milk	Tesco brand	Tesco	1.19 for 2lit	2 x 2 litres	1 week	2. 38	123. 76	2. 38
Sugar	Tesco brand	Tesco	1. 05	1kg bag	4 months	1. 05	3. 15	0. 06
Orange juice	Tesco brand	Tesco	0.59 for 1 lit	2 litres	1 week	1. 18	61. 36	1. 18
Flour	Shamrock	Tesco	0. 82	1 kg bag	4 weeks	0. 82	10. 60	0. 21
Flora light	Flora	Tesco	3. 10	1 kg tub	3 weeks	3. 01	52. 17	1. 00
Sultanas	Tesco brand	Tesco	1. 09	375g	2 weeks	1. 09	28. 34	0. 55
Tinned Tomatoes	Tesco brand	Tesco	0. 29	400g tin	1 week	0. 29	15. 08	0. 29
Low-fat yoghurts	Tesco brand	Tesco	0. 14	12 x 125g	1 week	1. 68	87. 36	1. 68
Bananas	Tesco brand	Tesco	0. 99	1kg bag	1 week	0. 99	51. 48	0. 99
Oranges	Tesco brand	Tesco	1. 29	1kg bag	1 week	1. 29	67. 08	1. 29
Apples	Tesco brand	Tesco	1. 99	1kg bag	1 week	1. 99	103. 48	1. 99
Cream crackers	Tesco brand	Tesco	0. 28	200g packet	2 weeks	0. 28	7. 28	0. 14
Cheese	Tesco singles	Tesco	0. 99	200g	1 week	0. 99	51. 48	0. 99
Ham	Tesco brand	Tesco	1. 19	8 slices	1 week	1. 19	61. 88	1. 19
Corn beef	Denny	Tesco	1. 85	8 slices	1 week	1. 85	96. 20	1. 85
Eggs	Tesco brand	Tesco	1. 50	12	2 weeks	1. 50	39. 00	0. 75
Tuna	Tesco brand	Tesco	0. 89	185g	1 week	0. 89	46. 28	0. 89
Sweetcorn	Tesco brand	Tesco	0. 37	325g	1 week	0. 37	19. 24	0. 37
Lettuce	Tesco brand	Tesco	0. 99	1	1 week	0. 99	51. 48	0. 99
Tomatoes	Tesco brand	Tesco	0. 15	6	1 week	0. 90	46. 80	0. 90
Onions	Tesco brand	Tesco	0. 79	1kg bag	2 weeks	0. 79	20. 54	0. 40
Salmon	Tesco brand	Tesco	0. 86	212g	1 week	0. 86	44. 72	0. 86

Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices

Pears	Tesco brand	Tesco	0. 37	6	1 week	2. 22	115. 44	2. 22
Cucumber	Tesco brand	Tesco	0. 99	1	1 week	0. 99	51. 48	0. 99
Mayonnaise	Tesco brand	Tesco	2. 49	700ml	6 weeks	2. 49	21. 58	0. 42
Frozen bag of peppers	Tesco brand	Tesco	1. 27	500g bag	3 weeks	1. 27	22. 01	0. 42
Brown bread rolls	Hovis wholemeal	Tesco	1. 25	pack of 6	1 week	1. 25	65. 00	1. 25
Penguin bars	Mc Vites	Tesco	1. 49	pack of 9	1 week	1. 49	77. 48	1. 49
Potatoes	Tesco brand	Tesco	5. 99	7kg bag	2 weeks	5. 99	155. 74	3. 00
Carrots	Tesco brand	Tesco	1. 58	1kg bag	1 week	1. 58	82. 16	1. 58
Stewing meat	Tesco brand	Tesco	3. 25	500g	1 week	3. 25	169. 00	3. 25
Mince	Tesco brand	Tesco	3. 15	500g	1 week	3. 15	163. 80	3. 15
Spaghetti	Tesco brand	Tesco	0. 78	1kg bag	3 weeks	0. 78	13. 52	0. 26
Chicken fillets		Local butchers	7. 50	6	1 week	7. 50	390. 00	7. 50
Fish fingers	Tesco 100% cod	Tesco	3. 45	600g box	2 weeks	3. 45	89. 70	1. 73
Pork chops		Local butchers	3. 75	3	1 week	3. 75	195. 00	3. 75
Bacon (shoulder)	Tesco brand	Tesco	4. 44	1kg	1 week	4. 44	230. 80	4. 44
Cabbage	Tesco brand	Tesco	0. 89	1	1 week	0. 89	46. 28	0. 89
Frozen bag of broccoli	Tesco brand	Tesco	1. 79	1kg bag	2 weeks	1. 79	46. 54	0. 90
Turnip	Tesco brand	Tesco	0. 89	1	1 week	0. 89	46. 28	0. 89
Beans	Tesco brand	Tesco	0. 38	2 x420g	1 week	0. 76	39. 52	0. 76
Peas	Tesco brand	Tesco	0. 46	2x420g	1 week	0. 92	47. 84	0. 92
Jelly (strawberry)	Tesco brand	Tesco	0. 49	135g pack	1 week	0. 49	25. 48	0. 49
Ice-cream	Tesco brand	Tesco	1. 79	1 litre tub	3 weeks	1. 79	31. 03	0. 60
Salt	Tesco brand	Tesco	0. 40	1kg	6 months	0. 40	0. 80	0. 02
Pepper	Tesco brand	Tesco	0. 45	25g	6 months	0. 45	0. 90	0. 02
Red sauce	Tesco brand	Tesco	0. 73	570g	4 weeks	0. 73	9. 49	0. 18
Cauliflower	Tesco brand	Tesco	1. 49	1	1 week	1. 49	77. 48	1. 49
Gravy	Bisto	Tesco	1. 76	270g tin	6 weeks	1. 76	15. 25	0. 29
Pasta sauce	Dolmio	Tesco	1. 49	320g jar	1 week	1. 49	77. 48	1. 49

Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices

Cooking oil	Tesco brand	Tesco	0.95 for 1lit	2 litres	4 weeks	1. 90	24. 70	0. 48
Jam (strawberry)	Tesco brand	Tesco	0. 99	454g jar	4 weeks	0. 99	12. 87	0. 25
Hot chocolate	Cadburys	Tesco	1. 35	500g jar	8 weeks	1. 35	8. 78	0. 17
Diluted juice	Tesco brand	Tesco	0. 89	1 litre	1 week	0. 89	46. 28	0. 89
Sausages	Tesco brand	Tesco	1. 40	454g pack	1 week	1. 40	72. 80	1. 40
Rashers	Tesco brand	Tesco	2. 49	6 pack	1 week	2. 49	129. 48	2. 49
Frozen Oven chips	Tesco brand	Tesco	1. 99	1.5 kg bag	3 weeks	1. 99	34. 49	0. 66
Cake	Apple Pie	Tesco	2. 19	550g	1 week	2. 19	113. 88	2. 19
Vinegar	Tesco brand	Tesco	0. 49	568ml	4 months	0. 49	1. 47	0. 03
Mushrooms	Tesco brand	Tesco	0. 99	250g tray	2 weeks	0. 99	25. 74	0. 50
Food Budget Totals:						118. 98	4533. 06	87. 22

2. Clothing Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/hrs	Total price	Cost/yr	Cost/wk
*Woman								
<u>Underwear and nightwear:</u>								
Bras	Dunnes	Dunnes	7. 00	6	1 year	42. 00	42. 00	0. 81
Pants	Dunnes	Dunnes	1. 50	14	1 year	21. 00	21. 00	0. 40
Socks	Penny's	Penny's	5.00 for 5	10	1 year	10. 00	10. 00	0. 19
Tights	Penny's	Penny's	2.50 for 2	4	6 weeks	5. 00	43. 34	0. 83
Pyjamas	Penny's	Penny's	8. 00	2	1 year	16. 00	16. 00	0. 31
Dressing gown	Penny's	Penny's	12. 00	1	2 years	12. 00	6. 00	0. 12
Slippers	Penny's	Penny's	6. 00	2 pairs	1 year	12. 00	12. 00	0. 23
<u>Coats, jackets:</u>								
Light casual jacket	Penny's	Penny's	18. 00	1	2 years	18. 00	9. 00	0. 17
Winter coat, 3/4 length	Dunnes	Dunnes	45. 00	1	2 years	45. 00	22. 50	0. 43
Fleece	Dunnes	Dunnes	15. 00	1	2 years	15. 00	7. 50	0. 14

Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices

<u>Main clothing:</u>								
Jumper	Dunnes	Dunnes	15. 00	3	2 years	45. 00	22. 50	0. 43
Trousers	Dunnes	Dunnes	15. 00	3	2 years	45. 00	22. 50	0. 43
Jeans	Dunnes	Dunnes	25. 00	2	2 years	50. 00	25. 00	0. 48
Tracksuit bottoms	Dunnes	Dunnes	10. 00	2	1 year	20. 00	20. 00	0. 39
T-shirts	Dunnes	Dunnes	5. 00	5	1 year	25. 00	25. 00	0. 48
Smart top	Dunnes	Dunnes	15. 00	1	1 year	15. 00	15. 00	0. 29
Smart skirt	Dunnes	Dunnes	25. 00	1	1 year	25. 00	25. 00	0. 48
3/4 summer trousers	Dunnes	Dunnes	8. 00	2	1 year	16. 00	16. 00	0. 31
Vest tops	Penny's	Penny's	3. 00	2	1 year	6. 00	6. 00	0. 12
Swimsuit	Penny's	Penny's	7. 00	1	2 years	7. 00	3. 50	0. 07
Hat, scarf & glove set	Penny's	Penny's	8. 00	1	2 years	8. 00	4. 00	0. 08
Belt	Dunnes	Dunnes	8. 00	2	3 years	16. 00	5. 33	0. 10
<u>Footwear:</u>								
Sandals	Dunnes	Dunnes	15. 00	1	2 years	15. 00	7. 50	0. 14
Leather shoes		Shoezone	14. 99	1	1 year	14. 99	14. 99	0. 29
Trainers	Dunnes	Dunnes	20. 00	1	1 year	20. 00	20. 00	0. 39
Boots		Shoezone	24. 99	1	2 years	24. 99	12. 50	0. 24
Flip flops	Penny's	Penny's	3. 00	1	1 year	3. 00	3. 00	0. 06
<u>Personal accessories:</u>								
Purse	Dunnes	Dunnes	6. 00	1	3 years	6. 00	2. 00	0. 04
Watch	Constant	Argos	7. 99	1	5 years	7. 99	1. 60	0. 03
Battery replacement		Argos	5. 00	1	2 years	5. 00	2. 50	0. 05
Sunglasses		Penny's	3. 00	1	3 years	3. 00	1. 00	0. 02
Handbag	Penny's	Penny's	5. 00	2	2 years	10. 00	5. 00	0. 10
Earrings		H. Samuel	20. 00	1 pair	5 years	20. 00	4. 00	0. 08
*Girl, age 3								
<u>Underwear and nightwear:</u>								
Vests	Penny's	Penny's	6.00 for 6	6	1 year	6. 00	6. 00	0. 12
Pants	Penny's	Penny's	6.00 for 12	12	6 months	6. 00	12. 00	0. 23

Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices

Socks	Penny's	Penny's	5.50 for 12	12	1 year	5. 50	5. 50	0. 11
Pyjamas	Penny's	Penny's	5. 00	4	1 year	20. 00	20. 00	0. 39
Dressing gown	Penny's	Penny's	5. 00	1	1 year	5. 00	5. 00	0. 10
Slippers	Penny's	Penny's	5. 00	1	6 months	5. 00	10. 00	0. 19
Coats, jackets:								
Winter coat	Dunnes	Dunnes	20. 00	1	1 year	20. 00	20. 00	0. 39
Light jacket	Dunnes	Dunnes	12. 00	2	1 year	24. 00	24. 00	0. 46
Rain coat	Dunnes	Dunnes	10. 00	1	1 year	10. 00	10. 00	0. 19
Main clothing:								
Jumpers	Dunnes	Dunnes	6. 00	4	1 year	24. 00	24. 00	0. 46
Trousers	Penny's	Penny's	5. 00	4	6 months	20. 00	40. 00	0. 77
Tracksuit	Dunnes	Dunnes	8. 00	2	1 year	16. 00	16. 00	0. 31
Cardigan	Penny's	Penny's	6. 00	2	1 year	12. 00	12. 00	0. 23
Shorts	Dunnes	Dunnes	3. 00	3	1 year	9. 00	9. 00	0. 17
T-shirts	Dunnes	Dunnes	3. 00	6	1 year	18. 00	18. 00	0. 35
Summer dress	Dunnes	Dunnes	10. 00	2	1 year	20. 00	20. 00	0. 19
Swimsuit	Dunnes	Dunnes	10. 00	2	1 year	20. 00	20. 00	0. 19
Hat, scarf & glove set	Penny's	Penny's	6. 00	1	1 year	6. 00	6. 00	0. 12
Sun hat	Penny's	Penny's	2. 50	1	1 year	2. 50	2. 50	0. 05
Footwear:								
Sandals	Dunnes	Dunnes	6. 00	1	1 year	6. 00	6. 00	0. 12
Leather shoes	Dunnes	Dunnes	14. 00	1	1 year	14. 00	14. 00	0. 27
Trainers	Dunnes	Dunnes	12. 00	2	1 year	24. 00	24. 00	0. 46
Personal accessories:								
Child's backpack	Dunnes	Dunnes	8. 00	1	1 year	8. 00	8. 00	0. 15
Hairslides		Poundworld	3. 00	1	1 year	3. 00	3. 00	0. 06
*Boy, age 10								
Underwear and nightwear:								
Vests	Penny's	Penny's	4.00 for 4	8	1 year	8. 00	8. 00	0. 15
Pants	Penny's	Penny's	5.00 for 10	10	1 year	5. 00	5. 00	0. 10
Socks	Penny's	Penny's	3.00 for 6	12	1 year	6. 00	6. 00	0. 12

Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices

Pyjamas	Penny's	Penny's	7. 00	2	1 year	14. 00	14. 00	0. 27
Slippers	Penny's	Penny's	6. 00	1	1 year	6. 00	6. 00	0. 12
Dressing gown	Penny's	Penny's	7. 00	1	2 years	7. 00	3. 50	0. 07
<u>Coats, jackets:</u>								
Winter coat	Dunnes	Dunnes	25. 00	1	1 year	25. 00	25. 00	0. 48
Light casual jacket	Dunnes	Dunnes	12. 00	1	1 year	12. 00	12. 00	0. 23
<u>Main clothing:</u>								
Jumpers	Dunnes	Dunnes	12. 00	3	1 year	36. 00	36. 00	0. 69
Trousers	Dunnes	Dunnes	12. 00	3	1 year	36. 00	36. 00	0. 69
Tracksuit	Dunnes	Dunnes	14. 00	3	1 year	42. 00	42. 00	0. 81
T-shirts	Penny's	Penny's	5. 00	6	1 year	30. 00	30. 00	0. 58
Shorts	Penny's	Penny's	9. 00	3	1 year	27. 00	27. 00	0. 52
Swimsuit	Penny's	Penny's	6. 00	1	1 year	6. 00	6. 00	0. 12
Hat, scarf & glove set	Penny's	Penny's	6. 00	1	1 year	6. 00	6. 00	0. 12
Football jersey		Lifestyle	30. 00	1	1 year	30. 00	30. 00	0. 58
Baseball cap	Penny's	Penny's	2. 00	1	1 year	2. 00	2. 00	0. 04
<u>Footwear:</u>								
Leather shoes		Shoezone	14. 95	1	1 year	14. 95	14. 95	0. 29
Trainers	Dunnes	Dunnes	16. 00	1	1 year	16. 00	16. 00	0. 31
Trainers		Lifestyle	30. 00	2	1 year	60. 00	60. 00	1. 15
Football boots		Lifestyle	35. 00	1	1 year	35. 00	35. 00	0. 67
<u>Personal accessories:</u>								
Child's backpack	Dunnes	Dunnes	8. 00	1	1 year	8. 00	8. 00	0. 15
Clothing Budget Totals:						1339. 92	1216. 71	23. 07

Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices

3. Personal Care Budget

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Healthcare:</u>								
First aid kit	Boots brand	Boots	11. 80	1	5 years	11. 80	2. 36	0. 05
Waterproof plasters	Tesco brand	Tesco	2. 19	2 packets	1 year	4. 38	4. 38	0. 08
Paracetamol		Local chemist	2. 00	2 (24) boxes	1 year	4. 00	4. 00	0. 08
Thermometer		Local chemist	4. 68	1	5 years	4. 68	0. 94	0. 02
Cough mixture	Benalin	Local chemist	5. 64	2 x 125ml	1 year	11. 28	11. 28	0. 22
Suntan lotion (40+)	Soltan	Boots	14. 90	200ml	1 year	14. 90	14. 90	0. 29
Calpol junior		Local chemist	3. 44	2 x 70ml	1 year	6. 88	6. 88	0. 13
Calpol six plus		Local chemist	4. 42	1 x 70ml	1 year	4. 42	4. 42	0. 09
<u>Personal hygiene:</u>								
Soap	Tesco Lemon	Tesco	1. 90	4 x 125g	4 weeks	1. 90	24. 70	0. 48
Sanitary towels	Always Ultra	Tesco	3. 35	2 (14) pack	1 month	6. 70	80. 40	1. 55
Tampons	Tampax	Tesco	4. 94	1 (30) box	1 month	4. 94	59. 28	1. 14
Toothpaste (adult)	Colgate regular	Tesco	2. 04	150ml tube	4 weeks	2. 04	8. 16	0. 16
Toothpaste (child)	Colgate kids	Tesco	2. 69	75ml tube	4 weeks	2. 69	34. 97	0. 67
Hairbrush		Poundworld	2. 00	2	1 year	4. 00	4. 00	0. 08
Shampoo	Tesco brand	Tesco	0. 99	300ml	2 weeks	0. 99	25. 74	0. 50
Conditioner	Tesco brand	Tesco	1. 12	300ml	2 weeks	1. 12	29. 12	0. 56
Shower gel	Tesco brand	Tesco	1. 64	400ml	2 weeks	1. 64	42. 64	0. 82
Bubble bath	Tesco brand	Tesco	1. 65	500ml	1 month	1. 65	19. 80	0. 38
Disposable razors	Bic	Tesco	4. 75	pack of 8	8 weeks	4. 75	30. 88	0. 59
Deodorant	Tesco extra	Tesco	1. 37	250ml	1 week	1. 37	71. 24	1. 37
Toothbrush (adult)		Tesco	2. 59	1	3 months	2. 59	10. 36	0. 20
Toothbrush (child)		Tesco	1. 89	2	3 months	3. 78	15. 12	0. 29

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Haircut: woman		Local hairdresser	30. 00	3	1 year	90. 00	90. 00	1. 73
Haircut: girl		At home						
Haircut: boy		Local hairdresser	9. 00	1	8 weeks	9. 00	58. 50	1. 13
Toilet bag	Dunnes	Dunnes	6. 00	1	5 years	6. 00	1. 20	0. 02
Headlice lotion	Lyclear	Local chemist	6. 49	2	1 year	12. 98	12. 98	0. 25
Cosmetics:								
Moisturiser	Nivea	Tesco	6. 45	50ml	2 months	6. 45	38. 70	0. 74
Lipstick	Natural collection	Boots	3. 80	1	6 months	3. 80	7. 60	0. 15
Mascara	Natural collection	Boots	4. 50	1	1 year	4. 50	4. 50	0. 09
Foundation	Natural collection	Boots	3. 95	2 x 40ml	1 year	7. 90	7. 90	0. 15
Eye shadow	Natural collection	Boots	2. 80	1	1 year	2. 80	2. 80	0. 05
Perfume	Laimant	Boots	11. 25	1	1 year	11. 25	11. 25	0. 22
Personal Care Budget Totals:						257. 18	741. 00	14. 28
4. Health Related Costs Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Doctor visits			50. 00	5	1 year	250. 00	250. 00	4. 81
Prescription items (adult)		Local Chemist	16. 98	2	1 year	33. 96	33. 96	0. 65
Prescription items (children)		Local Chemist	15. 92	4	1 year	63. 68	63. 98	1. 23
Dentist visits			50. 00	3	1 year	150. 00	150. 00	2. 89
Optician visits			50. 00	1	1 year	50. 00	50. 00	0. 96
Health insurance	Family Plan	VHI	73. 49	1	1 month	73. 49	881. 98	16. 96
Health Related Costs Budget Totals:						621. 13	1429. 92	27. 50

Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices

5. Household Goods Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Lounge/Dining Furniture</u>								
Coffee table		Bargaintown	59. 00	1	10 years	59. 00	5. 90	0. 11
Kitchen/dining table & 4 chairs		Bargaintwon	199. 00	1	15 years	199. 00	13. 27	0. 26
Television stand		Bargaintown	49. 00	1	10 years	49. 00	4. 90	0. 09
3 piece suite		Bargaintown	899. 00	1	15 years	899. 00	59. 93	1. 15
Bookshelf		Argos	39. 00	1	20 years	39. 00	1. 95	0. 04
DVD Player	Futura	Powercity	54. 95	1	10 years	54. 95	5. 50	0. 11
Stereo system	Jwin	Powercity	49. 95	1	10 years	49. 95	5. 00	0. 10
Television	Beko 20"	Powercity	119. 95	1	10 years	119. 95	12. 00	0. 23
<u>Bedroom and bathroom furniture</u>								
Double bed		Bargaintown	200. 00	1	12 years	200. 00	16. 67	0. 32
Double mattress		Bargaintown	99. 00	1	10 years	99. 00	9. 90	0. 19
Single bed		Bargaintown	110. 00	2	12 years	220. 00	18. 33	0. 35
Single mattress		Bargaintown	89. 00	2	10 years	178. 00	17. 80	0. 34
Chest of drawers		Bargaintown	89. 00	3	15 years	267. 00	17. 80	0. 34
Bedside locker		Bargaintown	49. 00	4	15 years	196. 00	13. 07	0. 25
Wardrobe		Bargaintown	199. 00	3	15 years	597. 00	39. 80	0. 77
Bathroom cabinet		Argos	29. 99	1	15 years	29. 99	2. 00	0. 04
<u>Floor Coverings:</u>								
Lino:								
Kitchen (€9 sq yard)		Des Kelly	244. 44	1	15 years	244. 44	16. 30	0. 31
Bathroom (€9 sq yard)		Des Kelly	85. 56	1	15 years	85. 56	5. 70	0. 11
Carpet:								
Bedroom 1 (€12 sq yard)	Dreams	Des Kelly	249. 93	1	10 years	249. 93	24. 99	0. 48
Bedroom 2 (€12 sq yard)	Dreams	Des Kelly	182. 64	1	10 years	182. 64	18. 26	0. 35

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Bedroom 3 (€12 sq yard)	Dreams	Des Kelly	165. 34	1	10 years	165. 34	16. 53	0. 32
Lounge (€12 sq yard)	Dreams	Des Kelly	344. 05	1	7 years	344. 05	49. 15	0. 95
Hall, Stairs and Landing (€14 sq yard)	Brianza	Des Kelly	377. 71	1	7 years	377. 71	53. 96	1. 04
<u>Textiles and soft furnishings:</u>								
Double duvet- heavy tog		Guineys	14. 99	1	10 years	14. 99	1. 50	0. 03
Double duvet- light tog		Guineys	10. 99	1	10 years	10. 99	1. 10	0. 02
Single duvet- heavy tog		Guineys	10. 99	2	10 years	21. 98	2. 20	0. 04
Single duvet- light tog		Guineys	7. 99	2	10 years	15. 98	1. 60	0. 03
Double quilt cover & 2 pillowcases		Kavanaghs	15. 00	2	5 years	30. 00	6. 00	0. 12
Single quilt cover & 1 pillowcase		Kavanaghs	10. 00	3x2	5 years	60. 00	12. 00	0. 23
Double fitted sheets		Kavanaghs	9. 99	2 sets	5 years	19. 98	4. 00	0. 08
Single fitted sheets		Kavanaghs	6. 99	3 sets x 2	5 years	41. 94	8. 39	0. 16
Pillows		Kavanaghs	10.00 for 2	8	2 years	40. 00	20. 00	0. 39
Handtowels		Kavanaghs	2. 00	6	5 years	12. 00	2. 40	0. 05
Face cloths		Kavanaghs	2.00 for 4	4	1 year	2. 00	2. 00	0. 04
Bath towels		Kavanaghs	5. 00	6	5 years	30. 00	6. 00	0. 12
Bath mat set		Kavanaghs	6. 99	2	5 years	13. 98	2. 80	0. 05
Cushion and cover set		Kavanaghs	3. 00	2	5 years	6. 00	1. 20	0. 02
<u>Curtains:</u>								
Net Curtains:								
Lounge		Duffys	15. 00	2 sets	12 years	30. 00	2. 50	0. 05
Bedroom 1		Duffys	9. 00	2 sets	12 years	18. 00	1. 50	0. 03
Bedroom 2		Duffys	9. 00	2 sets	12 years	18. 00	1. 50	0. 03
Bedroom 3		Duffys	9. 00	2 sets	12 years	18. 00	1. 50	0. 03
Blind:								
Bathroom (120x158cm)		Duffys	32. 99	1	12 years	32. 99	2. 75	0. 05
Curtains with lining:								

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Lounge (90 x 72 inches)	Guineys	35. 99	1	12 years	35. 99	3. 00	0. 06	
Bedrooms	Guineys	25. 00	3	12 years	75. 00	6. 25	0. 12	
Patio door (68 x 84 inches)	Guineys	30. 00	1	12 years	30. 00	2. 50	0. 05	
Curtain track and fittings for lounge (8 feet)	Guineys	20. 00	1	20 years	20. 00	1. 00	0. 02	
Curtain track and fittings for patio door (6 feet)	Guineys	17. 00	1	20 years	17. 00	0. 85	0. 02	
Curtain track and fittings for bedrooms (4 feet)	Guineys	14. 00	3	20 years	42. 00	2. 10	0. 04	
Curtain hooks	Duffys	1. 39	5 packets	20 years	6. 95	0. 35	0. 007	
Lampshades	Roches	4. 95	7	15 years	34. 65	2. 31	0. 04	
Standing lamp	Roches	14. 95	1	15 years	14. 95	1. 00	0. 02	
Gas and Electrical appliances:								
Fridge/freezer	Powercity	259. 00	1	10 years	259. 00	25. 90	0. 50	
Electric cooker (gas hob)	Powercity	299. 95	1	10 years	299. 95	30. 00	0. 58	
Washing machine	Powercity	269. 95	1	10 years	269. 95	27. 00	0. 52	
Hairdryer	Argos	13. 95	1	10 years	13. 95	1. 40	0. 03	
Iron	Argos	16. 99	1	5 years	16. 99	3. 40	0. 07	
Vacuum cleaner	Electrolux	Powercity	59. 95	1	10 years	59. 95	6. 00	0. 12
Lawn mower	Flymo	Homebase	79. 00	1	10 years	79. 00	7. 90	0. 15
Light bulbs	60 watt	Tesco	2. 89	pack of 10	1 year	2. 89	2. 89	0. 06
Cable	Argos	7. 49	1	20 years	7. 49	0. 38	0. 007	
Kettle	Powercity	26. 99	1	5 years	26. 99	5. 40	0. 10	
Microwave	Powercity	64. 95	1	10 years	64. 95	6. 50	0. 13	
Toaster	Argos	16. 99	1	10 years	16. 99	1. 70	0. 03	
Kitchen and hardware:								
Crockery set (24 piece)	Argos	32. 00	1	10 years	32. 00	3. 20	0. 06	

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Coffee mugs		Argos	8. 49	6	4 years	8. 49	2. 12	0. 04
Tea pot		Roches	6. 95	1	15 years	6. 95	0. 46	0. 009
Ovenproof dish set- 3 piece		Argos	16. 49	1	15 years	16. 49	1. 10	0. 02
Egg cups		Roches	2. 75 for 4	1 set	15 years	2. 75	0. 18	0. 003
Glasses set		Roches	3.95 for 3	6	5 years	7. 90	1. 58	0. 03
Cutlery set	Tesco brand	Tesco	5. 24	26 piece	10 years	5. 24	0. 52	0. 01
Mixing bowl		Tesco	8. 49	1	15 years	8. 49	0. 57	0. 01
Vacuum bags	Electrolux	Tesco	5. 75	1	1 year	5. 75	5. 75	0. 11
Non-stick baking sheet		Roches	6. 95	1	15 years	6. 95	0. 46	0. 009
Kitchen scales		Argos	5. 99	1	15 years	5. 99	0. 40	0. 008
Colander		Tesco	1. 49	1	15 years	1. 49	0. 10	0. 002
Saucepan set (5 piece)		Argos	39. 99	1	10 years	39. 99	4. 00	0. 08
Knife set (5 piece)		Argos	29. 99	1	15 years	29. 99	2. 00	0. 04
Utensil set and stand		Argos	9. 99	1	15 years	9. 99	0. 67	0. 01
Tin opener	Tesco brand	Tesco	0. 99	1	5 years	0. 99	0. 20	0. 004
Potato peeler	Tesco brand	Tesco	0. 99	1	5 years	0. 99	0. 20	0. 004
Corkscrew	Tesco brand	Tesco	0. 99	1	15 years	0. 99	0. 07	0. 001
Kitchen scissors	Tesco brand	Tesco	2. 15	1	15 years	2. 15	0. 14	0. 003
Wooden spoon set		Tesco	1. 99	1	15 years	1. 99	0. 13	0. 003
Whisk		Tesco	2. 95	1	15 years	2. 95	0. 20	0. 004
Chopping board		Tesco	2. 95	1	15 years	2. 95	0. 20	0. 004
Garden tool set		Homebase	23. 99	1	15 years	23. 99	1. 60	0. 003
Vacuum flask		Dunnes	4. 00	1	20 years	4. 00	0. 20	0. 004
Bucket		Dunnes	6. 00	1	10 years	6. 00	0. 60	0. 01
Mop		Dunnes	6. 00	1	6 months	6. 00	12. 00	0. 23
Dustpan and brush		Poundworld	2. 00	1	5 years	2. 00	0. 40	0. 008
Scrubbing brush with handle		Dunnes	8. 00	1	15 years	8. 00	0. 53	0. 01
Washing up brush	Tesco brand	Tesco	0. 39	2	1 year	0. 78	0. 78	0. 02
Dustbin		Tesco	8. 69	2	15 years	17. 38	1. 16	0. 02
Broom		Tesco	2. 84	1	5 years	2. 84	0. 57	0. 01
Batteries		Poundworld	2.00 for 6	12	1 year	4. 00	4. 00	0. 08

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Candles		Tesco	1. 65	pack of 6	3 years	1. 65	0. 55	0. 01
Cling film		The Gala market	10. 00	1	1 year	10. 00	10. 00	0. 19
Tin foil		The Gala market	10. 00	1	1 year	10. 00	10. 00	0. 19
Ironing board		Argos	14. 99	1	15 years	14. 99	1. 00	0. 02
Clothes airer		Bolands	10. 95	1	15 years	10. 95	0. 73	0. 01
Laundry basket		Bolands	5. 99	1	5 years	5. 99	1. 20	0. 02
Toilet brush set		Poundworld	1. 20	1	1 year	1. 20	1. 20	0. 02
Tablemats		Dunnes	6. 00	set of 4	10 years	6. 00	0. 60	0. 01
Hand torch		Poundworld	2. 00	1	10 years	2. 00	0. 20	0. 004
Stationary and paper goods:								
Birthday cards		Poundworld	2. 50 for 3	6	1 year	5. 00	5. 00	0. 10
Christmas cards		Poundworld	2. 00	2(20)boxes	1 year	4. 00	4. 00	0. 08
Other occasion cards		Poundworld	2.50 for 3	6	1 year	5. 00	5. 00	0. 10
Christmas wrapping paper		Poundworld	2. 00	2 rolls	1 year	4. 00	4. 00	0. 08
Gift wrap		Poundworld	1. 00	4 sheets	1 year	1. 00	1. 00	0. 02
Envelopes		Poundworld	2. 00	1 packet	1 year	2. 00	2. 00	0. 04
Writing pad		Poundworld	1. 00	1	1 year	1. 00	1. 00	0. 02
Scissors		Tesco	2. 15	1	5 years	2. 15	0. 43	0. 008
Sellotape		Poundworld	1. 50	1	1 year	1. 50	1. 50	0. 03
Pens		Poundworld	3. 00	10 pack	1 year	3. 00	3. 00	0. 06
Other Household items:								
Suitcase	Dunnes	Dunnes	45. 00	3 (27")	10 years	135. 00	13. 50	0. 26
Alarmclock		Argos	6. 99	1	10 years	6. 99	0. 70	0. 01
Umbrella	Penny's	Penny's	4. 00	2	1 year	8. 00	8. 00	0. 15
Toilet paper and cleaning materials:								
Toilet paper	Tesco ecosoft	Tesco	5. 99	12 pack	2 weeks	5. 99	155. 74	3. 00
Lighter		Poundworld	1. 00	1	1 year	1. 00	1. 00	0. 02
Stain remover	Vanish	Tesco	2. 15	500ml	1 year	2. 15	2. 15	0. 04
Washing up liquid	Fairy	Tesco	2. 39	1 litre	4 weeks	2. 39	31. 07	0. 60
Washing powder	Aerial non-bio	Tesco	10. 29	3.3kg box	4 weeks	10. 29	133. 77	2. 57
Bleach	Tesco brand	Tesco	0. 65	750ml	4 weeks	0. 65	8. 45	0. 16

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Toilet cleaner	Tesco active	Tesco	1. 09	750ml	2 weeks	1. 09	28. 34	0. 55
Furniture polish	Mr Sheen	Tesco	1. 59	300ml	6 months	1. 59	3. 18	0. 06
Disinfectant	Savlon liquid	Tesco	2. 73	500ml	6 months	2. 73	5. 46	0. 11
Shoe polish	Punch	Tesco	0. 50	50ml	1 year	0. 50	0. 50	0. 01
Dish cloths	Tesco brand	Tesco	0. 68	10 pack	1 year	0. 68	0. 68	0. 01
Household gloves	Tesco brand	Tesco	1. 29	2 pairs	1 year	2. 58	2. 58	0. 05
Refuse sacks	Killeen	Tesvo	5. 89	40 pack	8 weeks	5. 89	38. 29	0. 74
<u>Home Security:</u>								
Window locks		All provided free of charge as in LA house						
Front door bolt		All provided free of charge as in LA house						
Back door bolt		All provided free of charge as in LA house						
Smoke detector		All provided free of charge as in LA house						
<u>Tools:</u>								
Home tool set		Atlantic homecare	14. 99	1	10 years	14. 99	1. 50	0. 03
Pack of nails		Local hardware	2. 99	1 box	10 years	2. 99	0. 30	0. 005
Plunger		Local hardware	2. 99	1 box	10 years	2. 99	0. 30	0. 005
<u>Paint:</u>								
Paint roller set, 9"		Homebase	5. 99	1	5 years	5. 99	1. 20	0. 02
Paint brushes, 5 set		Woodies DIY	9. 99	1	5 years	9. 99	2. 00	0. 04
Paint, emulsion	Dulux	Woodies DIY	8.80 per litre	3.5lit x 6	5 years	184. 80	36. 96	0. 71
Paint, gloss	Dulux	Woodies DIY	11.68 per litre	3.5lit x 6	5 years	245. 38	49. 06	0. 94
Household Goods Budget Totals:						7760. 61	1270. 71	24. 46

6. Household Services Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Postage								
Stamps	48c	An Post	0. 48	20	1 year	9. 60	9. 60	0. 19
Stamps	75c	An Post	0. 75	5	1 year	3. 75	3. 75	0. 07

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Telephone								
Mobile phone	Nokia	Vodafone	79. 00	1	2 years	79. 00	39. 50	0. 76
Phone credit	Vodafone	Vodafone	10. 00	1	2 weeks	10. 00	260. 00	5. 00
Television Cable								
Cable Television		NTL	44. 75	1	2 months	44. 75	268. 50	5. 16
Television Licence		An Post	155. 00	1	1 year	155. 00	155. 00	2. 98
Dry Cleaning and Window Cleaning								
Dry clean suit		Local dry cleaners	15. 00	1	1 year	15. 00	15. 00	0. 29
Window cleaning			10. 00	1	2 months	10. 00	60. 00	1. 15
Household Services Budget Totals:						327. 10	811. 35	15. 60

7. Social Inclusion and Participation Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Newspapers, magazines, books:								
Pocket size dictionary	Oxford	Easons	6. 70	1	20 years	6. 70	0. 34	0. 007
Cookery book	Foulsham	Easons	14. 90	1	20 years	14. 90	0. 75	0. 01
Bible	DLT	Veritas	15. 30	1	20 years	15. 30	0. 77	0. 02
Novel book		Easons	8. 99	1	1 year	8. 99	8. 99	0. 17
Calendar		Free						
First aid book	DK	Easons	11. 75	1	7 years	11. 75	1. 68	0. 03
World atlas		Easons	14. 50	1	10 years	14. 50	1. 45	0. 03
Encyclopaedia	Penguin	Easons	26. 25	1	10 years	26. 25	2. 70	0. 05
Telephone & address book		Easons	3. 99	1	5 years	3. 99	0. 80	0. 02
Sunday newspaper	Sunday world	Local Newsagent	2. 00	1	1 week	2. 00	104. 00	2. 00
Daily newspaper	Evening Herald	Local Newsagent	1. 00	6	1 week	6. 00	312. 00	6. 00
Pocket diary		Easons	9. 99	1	1 year	9. 99	9. 99	0. 19
Child's storybook		Poundworld	2. 00	4	1 year	8. 00	8. 00	0. 15

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Sports goods								
Football laces		Poundworld	2. 00	1 pair	1 year	2. 00	2. 00	0. 04
Arm bands		Poundworld	2. 00	1 pair	1 year	2. 00	2. 00	0. 04
Football socks		Lifestyle	6.00 for 2	2 pairs	1 year	6. 00	6. 00	0. 12
Household games								
Game set (10 in 1)		Smyths	12. 00	1	10 years	12. 00	1. 20	0. 02
Deck of playing cards		Poundworld	1. 00	1	5 years	1. 00	0. 20	0. 004
Toys								
Colouring book		Smyths	1. 00	2	1 year	2. 00	2. 00	0. 04
Markers		Smyths	2. 99	1 set	1 year	2. 99	2. 99	0. 06
Doll and pram set		Smyths	29. 99	1	3 years	29. 99	10. 00	0. 19
Tricycle		Smyths	34. 99	1	3 years	34. 99	11. 66	0. 23
Jigsaw		Poundworld	2. 00	2	1 year	4. 00	4. 00	0. 08
Bike		Smyths	109. 99	1	5 years	109. 99	22. 00	0. 42
Helmet		Argos	14. 99	2	5 years	29. 98	6. 00	0. 12
Rollerblades		Smyths	29. 99	1	3 years	29. 99	10. 00	0. 19
Football		Smyths	6. 99	1	1 year	6. 99	6. 99	0. 13
Playstation game	Sony	Smyths	40. 00	1	1 year	40. 00	40. 00	0. 77
Playstation pack	Sony	Smyths	189. 99	1	5 years	189. 99	38. 00	0. 73
(incl 2 games)								
Seasonal items								
Christmas tree lights		Argos	8. 31	1 set	5 years	8. 31	1. 16	0. 03
Artificial Christmas tree & stand		Argos	25. 99	1	10 years	25. 99	2. 60	0. 05
Pull-out garland, foil		Argos	8. 31	4 sets	5 years	33. 24	6. 65	0. 13
Balloons		Poundworld	2. 00	1 pack	1 year	2. 00	2. 00	0. 04
Decorations, red bows		Argos	13. 51	1 box	5 years	13. 51	2. 70	0. 05
Photography equipment and processing:								
Camera	Polaroid 340AF	Argos	26. 99	1	5 years	26. 99	5. 40	0. 10

Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices

Film processing	Local chemist	6. 45	3	1 year	19. 35	19. 35	0. 37
Booth photographs	Local chemist	5. 00	1 set	10 years	5. 00	0. 50	0. 01
Booth photographs	Local chemist	5. 00	2 sets	5 years	10. 00	2. 00	0. 04
<u>Plants</u>							
Bulbs, bag of 30	Tesco	4. 49	2 packs	1 year	8. 98	8. 98	0. 17
Evergreen shrubs	B & Q	14. 99	4	10 years	59. 96	6. 00	0. 12
Compost bin	DCC	Free	1	20 years			
<u>Leisure activities</u>							
Aerobics: woman (9 mths of year)	Local school	6. 00	1	1 week	6. 00	233. 98	4. 50
Swimming: woman	Local swimming pool	5. 00	12	1 year	60. 00	60. 00	1. 15
Swimming: girl, 3	Local swimming pool	2. 50	12	1 year	30. 00	30. 00	0. 58
Swimming: boy, 10	Local swimming pool	2. 50	12	1 year	30. 00	30. 00	0. 58
Football: boy, 10 (9 mths of year)	Local football club	5. 00	1	1 week	5. 00	194. 99	3. 75
<u>Arts, Entertainment, Outings</u>							
Cinema: woman	Vue Cinema	9. 30	3	1 year	29. 70	29. 70	0. 57
Cinema: girl, 3	Vue Cinema	6. 30	3	1 year	18. 90	18. 90	0. 36
Cinema: boy, 10	Vue Cinema	6. 30	3	1 year	18. 90	18. 90	0. 36
Pantomime, woman	The Gaiety	30. 00	1	1 year	30. 00	30. 00	0. 58
Pantomime: girl, 3	The Gaiety	25. 00	1	1 year	25. 00	25. 00	0. 48
Pantomime: boy, 10	The Gaiety	25. 00	1	1 year	25. 00	25. 00	0. 48
Dublin zoo: woman	Adult ticket Dublin Zoo	13. 50	1	1 year	13. 50	13. 50	0.26
Dublin zoo: girl, 3	Child's ticket Dublin Zoo	9. 00	1	1 year	9. 00	9. 00	0. 17
Dublin zoo: boy, 10	Child's ticket Dublin Zoo	9. 00	1	1 year	9. 00	9. 00	0. 17
<u>Mc Donald's:</u>							
Adult	medium meal Mc Donald's	5. 70	3	1 year	17. 10	17. 10	0. 33

<i>Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices</i>								
Two children	Kids meal	Mc Donald's	3. 50	6	1 year	21. 00	21. 00	0. 40
<u>Holiday expenses</u>								
Irish holiday- 1 week in Tramore								
Mobile home to rent			310. 00	1	1 year	310. 00	310. 00	5. 96
Dublin-Waterford	Adult return	Irish rail	29. 00	1	1 year	29. 00	29. 00	0. 56
Dublin-Waterford	Child return	Irish rail	14. 50	2	1 year	29. 00	29. 00	0. 56
Waterford-Tramore	Adult return	Bus Eireann	4. 80	1	1 year	4. 80	4. 80	0. 09
Waterford-Tramore	Child return	Bus Eireann	3. 00	2	1 year	6. 00	6. 00	0. 12
Spending money			300. 00	1	1 year	300. 00	300. 00	5. 77
<u>Socialising/Entertainment</u>								
Socialising: woman			50. 00	1	2 months	50. 00	300. 00	5. 77
Party invitation, 10 year old			10. 00	6	1 year	10. 00	60. 00	1. 15
Birthday party, 10 year old			30. 00	1	1 year	30. 00	30. 00	0. 58
Social Inclusion and Participation Budget Totals:						1962. 51	2508. 72	48. 25

8. Educational Costs Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
<u>Uniform for boy, age 10:</u>								
Trousers		Top Shop	14. 00	2	1 year	28. 00	28. 00	0. 54
Jumper		Top Shop	19. 00	2	1 year	38. 00	38. 00	0. 73
Shirt		Top Shop	6. 00	2	1 year	12. 00	12. 00	0. 23
Tie		Top Shop	3. 00	1	1 year	3. 00	3. 00	0. 06
School tracksuit		Top Shop	30. 00	1	1 year	30. 00	30. 00	0. 58
Polo neck T-shirt		Top Shop	6. 00	1	1 year	6. 00	6. 00	0. 12
Socks		Dunnes	3. 00	5 pack x 2	1 year	6. 00	6. 00	0. 12
Shoes		Shoezone	14. 95	1	1 year	14. 95	14. 95	0. 29

Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices

<u>Stationary</u>								
School bag	Nike	Lifestyle	20. 00	1	1 year	20. 00	20. 00	0. 39
Ball point pens		Poundworld	3. 00	10 pack	1 year	3. 00	3. 00	0. 06
Felt tip pens		Poundworld	2. 00	5 pack	1 year	2. 00	2. 00	0. 04
Pencils with erasers		Poundworld	2. 00	pack of 10	1 year	2. 00	2. 00	0. 04
Ruler		Tesco	0. 49	1	1 year	0. 49	0. 49	0. 009
Erasers		Poundworld	1. 00	pack of 2	1 year	1. 00	1. 00	0. 02
Pencil sharpener		Poundworld	0. 50	1	1 year	0. 50	0. 50	0. 01
Pencil case		Poundworld	2. 00	1	1 year	2. 00	2. 00	0. 04
Lunch box		Tesco	1. 49	1	1 year	1. 49	1. 49	0. 03
<u>Fourth class school books:</u>								
Alive O 6		Local bookshop	10. 10	1	1 year	10. 10	10. 10	0. 19
Alive O 6 Workbook		Local bookshop	3. 75	1	1 year	3. 75	3. 75	0. 07
Blue Skies activity book		Local book shop	13. 18	1 time	1 year	13. 18	13. 18	0. 25
Write on follow up		Local book shop	4. 30	1	1 year	4. 30	4. 30	0. 08
My spelling workbook		Local book shop	4. 95	1	1 year	4. 95	4. 95	0. 10
Earthlink		Local book shop	12. 50	1	1 year	12. 50	12. 50	0. 24
Maith Thu 4		Local book shop	15. 50	1	1 year	15. 50	15. 50	0. 30
Mo Leabhairin Fein		Local book shop	5. 80	1	1 year	5. 80	5. 80	0. 11
Mathmagic 4		Local book shop	13. 30	1	1 year	13. 30	13. 30	0. 26
Shadow book 4		Local book shop	5. 25	1	1 year	5. 25	5. 25	0. 10
Table book		Local book shop	1. 50	1	1 year	1. 50	1. 50	0. 03

Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices

Music box 4 activity book		Local book shop	7. 75	1	1 year	7. 75	7. 75	0. 15
Journal		Local school	2. 00	1	1 year	2. 00	2. 00	0. 04
Copies		Local school	0. 35	12	1 year	4. 20	4. 20	0. 08
Photocopying		Local school	25. 00	1	1 year	25. 00	25. 00	0. 48
Miscellaneous								
Education trips		Local school	5. 00	2	1 year	10. 00	10. 00	0. 19
School trips		Local school	20. 00	1	1 year	20. 00	20. 00	0. 39
School sponsorship		Local school	optional					
School concert		Local school	free					
Homework club, 10 yr old		Local school	free					
Educational Costs Budget Totals:						329. 51	329. 51	6. 37

9. Transport Budget- Car Owner								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Car related costs:</u>								
Car- 2002 Nissan Micra 1 litre		Merlin Motor City	7299. 00	1	6 years	7299. 00	1216. 50	23. 39
Insurance- Comprehensive		Axa	439. 00	1	1 year	439. 00	439. 00	8. 44
Car Tax			227. 00	1	1 year	227. 00	227. 00	4. 37
NCT			49. 00	1	2 years	49. 00	24. 50	0. 47
Maintenance and repairs		Karfix	130. 00	1	1 year	130. 00	130. 00	2. 50
Petrol			20. 00	1	1 week	20. 00	1040. 00	20. 00
Transport Budget Totals:						8164. 00	3077. 00	59. 17

9. Transport Budget- No Car								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Bus Fares:</u>								
Bus ticket	7 day rambler	CIE	20. 00	1	1 week	20. 00	1040. 00	20. 00

<i>Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices</i>								
Extra bus fares		CIE	5. 00	1	1 week	5. 00	260. 00	5. 00
Transport Budget Totals:						25. 00	1300. 00	25. 00

10. Housing Budget- Income from Lone Parent working Part Time on NMW								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Rent for LA 3 bed semi-detached house		Dublin C.C	62. 54	1	1 week	60.54	3148.08	60. 54
Home contents insurance		Axa Insurance	153. 00	1	1 year	153. 00	153. 00	2. 94
Housing Budget Totals:						213.54	3301.08	63.48

10. Housing Budget- Income from Lone Parent working Full Time on NMW								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Rent for LA 3 bed semi-detached house		Dublin C.C	66. 68	1	1 week	64.68	3363.36	64. 68
Home contents insurance		Axa Insurance	153. 00	1	1 year	153. 00	153. 00	2. 94
Housing Budget Totals:						217.68	3516.36	67.62

10. Housing Budget- Income from Lone Parent dependent on Social Welfare								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Rent for LA 3 bed semi-detached house		Dublin C.C	26. 55	1	1 week	23.86	1240.72	23.86
Home contents insurance		Axa Insurance	153. 00	1	1 year	153. 00	153. 00	2. 94
Housing Budget Totals:						176.86	1393.72	26.80

Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices

11. Fuel Budget

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Gas charges		An Bord Gais	20. 00	1	1 week	20. 00	1040. 00	20. 00
Electricity		ESB	15. 00	1	1 week	15. 00	780. 00	15. 00
Fuel Budget Totals:						35. 00	1820. 00	35. 00

12. Personal Costs Budget- Working Part Time on NMW

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Work related costs								
Trade Union membership	Class B	SIPTU	1. 90	1	1 week	1. 90	98. 80	1. 90
Other personal costs								
Donations to charity			2. 00	1	1 week	2. 00	104. 00	2. 00
Personal Costs Budget Totals:						3. 90	203. 80	3. 90

12. Personal Costs Budget- Working Full Time on NMW

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Work related costs								
Trade Union membership	Class B	SIPTU	2. 80	1	1 week	2. 80	145. 60	2. 80
Other personal costs								
Donations to charity			2. 00	1	1 week	2. 00	104. 00	2. 00
Personal Costs Budget Totals:						4. 80	249. 60	4. 80

Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices

12. Personal Costs Budget- Dependent on Social Welfare								
Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Donations to charity			2. 00	1	1 week	2. 00	104. 00	2. 00
Personal Costs Budget Totals:						2. 00	104. 00	2. 00

13. Childcare Costs- Lone Parent working Part Time on NMW								
Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Childcare for 3 yr old (part time 20hrs per week)		Private Crèche	70. 00	1	1 week	70. 00	3640. 00	70. 00
Childcare for 10 yr old (3 months of year)		Relative/ friend/club	50. 00	1	1 week	50. 00	650. 00	12. 50
Childcare Costs Budget Totals:						120. 00	4290. 00	82. 50

13. Childcare Costs- Lone Parent working Full Time on NMW								
Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Childcare for 3 yr old (full time)		Private Crèche	170. 00	1	1 week	170. 00	8840. 00	170. 00
Childcare for 10 yr old (20 hours per week)		Relative/ friend/club	50. 00	1	1 week	50. 00	2600. 00	50. 00
Childcare Costs Budget Totals:						220. 00	11400. 00	220. 00

13. Childcare Costs- Lone Parent dependent on Social Welfare								
Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Childcare Costs Budget Totals:						00. 00	00. 00	00. 00

Lone Parent and 2 children (3 year old girl and 10 year old boy) Minimum Essential Budgets, June 2006 Prices

14. Savings/ Contingency Costs Budget

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Life assurance	Term assurance	Royal Sun Assurance	15. 00	1	1 month	15. 00	180. 00	3. 46
Savings			5. 00	1	1 week	5. 00	260. 00	5. 00
Emergencies/contingencies			5. 00	1	1 week	5. 00	260. 00	5. 00
Savings/ Contingency Costs Budget Totals:						25. 00	700. 00	13. 46

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

1. Food Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/ylrs	Total price	Cost/yr	Cost/wk
White bread	Brennans	Tesco	1. 33	2 x 800g pan	1 week	2. 66	138. 32	2. 66
Brown bread	Brennans	Tesco	1. 33	3 x 800g pan	1 week	3. 99	207. 48	3. 99
Weetabix	Weetabix	Tesco	2. 25	24 box	2 weeks	2. 25	58. 50	1. 13
Rice Krispies	Kelloggs	Tesco	2. 49	450g box	1 week	2. 49	129. 48	2. 49
Low-fat milk	Tesco brand	Tesco	1.19 for 2 lit	3 x 2 litres	1 week	3. 57	185. 64	3. 57
Full-fat milk	Tesco brand	Tesco	1.19 for 2 lit	2 x 2 litres	1 week	2. 38	123. 76	2. 38
Tea	Lyons	Tesco	2. 79	80 pack	2 weeks	2. 79	72. 54	1. 40
Coffee	Maxwell house	Tesco	5. 69	200g jar	4 weeks	5. 69	73. 97	1. 42
Marmalade (orange)	Tesco brand	Tesco	1. 37	454g jar	4 weeks	1. 37	17. 81	0. 34
Diluted orange	Tesco brand	Tesco	0. 89	1 litre	1 week	0. 89	46. 28	0. 89
Jam (strawberry)	Tesco brand	Tesco	0. 99	454g jar	4 weeks	0. 99	12. 87	0. 25
Sugar	Tesco brand	Tesco	1. 05	1kg bag	3 months	1. 05	4. 20	0. 08
Flour	Shamrock	Tesco	0. 82	1kg bag	4 weeks	0. 82	10. 60	0. 21
Sultanas	Tesco brand	Tesco	1. 09	375g	1 week	1. 09	56. 68	1. 09
Pasta Sauce	Dolmio	Tesco	1. 49	320g jar	1 week	1. 49	77. 48	1. 49
Mince		Local butchers	5. 00	2 pounds	1 week	5. 00	260. 00	5. 00
Chicken fillets		Local butchers	10. 00	10 fillets	2 weeks	10. 00	260. 00	5. 00
Roast bacon/pork		Local butchers	6. 99	1	1 week	6. 99	363. 48	6. 99
Gravy	Bisto	Tesco	1. 76	270g tin	4 weeks	1. 76	22. 88	0. 44
Curry powder	Tesco brand	Tesco	1. 49	80g tub	4 weeks	1. 49	19. 37	0. 37
Tomatoes	Tesco brand	Tesco	0. 15	8	1 week	1. 20	62. 40	1. 20
Cabbage	Tesco brand	Tesco	0. 79	1	1 week	0. 79	41. 07	0. 79
Parsnips	Tesco brand	Tesco	0. 32	1	1 week	0. 32	16. 64	0. 32
Turnips	Tesco brand	Tesco	0. 89	1	1 week	0. 89	46. 28	0. 89
Carrots	Tesco brand	Tesco	1. 58	1kg bag	1 week	1. 58	82. 18	1. 58
Onions	Tesco brand	Tesco	0. 79	1kg bag	2 weeks	0. 79	20. 54	0. 40
Mushrooms	Tesco brand	Tesco	0. 99	250g tray	2 weeks	0. 99	25. 74	0. 50
Lettuce	Tesco brand	Tesco	0. 99	1 head	1 week	0. 99	51. 48	0. 99

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

Cooking oil	Tesco brand	Tesco	0.95 for 1 litre	2 litres	4 weeks	1. 90	24. 70	0. 48
Orange juice	Tesco brand	Tesco	0.59 for 1 litre	2 litres	1 week	1. 18	61. 36	1. 18
Tinned Tomatoes	Tesco brand	Tesco	0. 29	400g tin	1 week	0. 29	15. 08	0. 29
Pears	Tesco brand	Tesco	0. 37	8	1 week	2. 96	153. 92	2. 96
Cucumber	Tesco brand	Tesco	0. 99	1	1 week	0. 99	51. 48	0. 99
Flora light	Flora	Tesco	3. 01	1kg tub	2 weeks	3. 01	78. 26	1. 50
Apples	Tesco brand	Tesco	1. 99	1 kg bag	1 week	1. 99	103. 48	1. 99
Oranges	Tesco brand	Tesco	1. 29	1kg bag	1 week	1. 29	67. 08	1. 29
Bananas	Tesco brand	Tesco	0. 99	1kg bag	1 week	0. 99	51. 48	0. 99
Low-fat yoghurts	Tesco brand	Tesco	0. 14	16 x 125g	1 week	2. 24	116. 48	2. 24
Potatoes	Rooseters	Tesco	6. 99	10kg bag	2 weeks	6. 99	181. 74	3. 50
Peas (frozen)	Tesco brand	Tesco	2. 35	1kg bag	2 weeks	2. 35	61. 10	1. 17
Beans	Tesco brand	Tesco	0. 38	2 x 420g	1 week	0. 76	39. 52	0. 76
Spaghetti	Tesco brand	Tesco	0. 78	1kg bag	2 weeks	0. 78	20. 38	0. 39
Rice	Tesco brand	Tesco	0. 89	1kg box	3 weeks	0. 89	15. 43	0. 30
Frozen fish (cod)	Tesco brand	Tesco	3. 19	450g pack	1 week	3. 19	165. 88	3. 19
Fish fingers	Tesco 100% cod	Tesco	3. 45	600g pack	2 weeks	3. 45	89. 70	1. 73
Ice cream	Tesco brand	Tesco	1. 79	1 litre tub	2 weeks	1. 79	46. 54	0. 90
Frozen bag of broccoli	Tesco brand	Tesco	1. 79	1kg bag	2 weeks	1. 79	46. 54	0. 90
Cauliflower	Tesco brand	Tesco	1. 49	1	1 week	1. 49	77. 48	1. 49
Jelly (strawberry)	Tesco brand	Tesco	0. 49	2 x 135g	1 week	0. 98	50. 96	0. 98
Biscuits	Tesco rich tea	Tesco	0. 53	300g pack	1 week	0. 52	27. 04	0. 52
Crisps	Tesco multi-pack	Tesco	3. 49	1 (18) pack	2 weeks	3. 49	90. 74	1. 75
Sausages	Tesco brand	Tesco	1. 40	454g	1 week	1. 40	72. 80	1. 40
Waffles	Tesco brand	Tesco	2. 29	1kg box	2 weeks	2. 29	59. 54	1. 15
Rashers	Tesco brand	Tesco	2. 49	6 pack	1 week	2. 49	129. 48	2. 49
Noodles	Tesco chicken	Tesco	0. 15	5 x 65g	2 weeks	0. 75	19. 50	0. 38

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

Eggs	Tesco brand	Tesco	1. 50	12	1 1/2 week	1. 50	52. 00	1. 00
Scones	Tesco brand	Tesco	0. 35	6	1 week	2. 10	109. 2 0	2. 10
Cheese	Tesco singles	Tesco	0. 99	2 x 200g	1 week	1. 98	102. 96	1. 98
Coco	Cadburys	Tesco	2. 79	250g tin	8 weeks	2. 79	18. 14	0. 35
Salt	Tesco brand	Tesco	0. 40	1kg	6 months	0. 40	0. 80	0. 02
Pepper	Tesco brand	Tesco	0. 45	25g	6 months	0. 45	0. 90	0. 02
Red sauce	Tesco brand	Tesco	0. 75	570g bottle	4 weeks	0. 75	9. 75	0. 19
Mayonnaise	Tesco brand	Tesco	2. 49	700ml	4 weeks	2. 49	32. 37	0. 62
Tuna	Tesco brand	Tesco	0. 89	2 x185g	1 week	1. 78	92. 58	1. 78
Sweetcorn	Tesco brand	Tesco	0. 37	325g	1 week	0. 37	19. 24	0. 37
Vinegar	Tesco brand	Tesco	0. 49	568ml	3 months	0. 49	1. 96	0. 04
Bag of frozen peppers	Tesco brand	Tesco	1. 27	500g bag	2 weeks	1. 27	33. 02	0. 64
Turkey slices	Tesco brand	Tesco	1. 89	100g	1 week	1. 89	98. 28	1. 89
Ham	Tesco brand	Tesco	1. 19	8 slices	1 week	1. 19	61. 88	1. 19
Oven chips	Tesco brand	Tesco	1. 99	1.5kg bag	2 weeks	1. 99	51. 74	1. 00
Penguin bars	Mc Vites	Tesco	1. 49	pack of 9	1 week	1. 49	77. 48	1. 49
Cake	Apple Pie	Tesco	2. 19	550g	1 week	2. 19	113. 88	2. 19
Brown bread rolls	Hovis wholemeal	Tesco	1. 25	pack of 6	1 week	1. 25	65. 00	1. 25
Food Budget Totals:						144. 92	5346. 48	102. 89

2. Clothing Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
*Woman								
Underwear and nightwear:								
Bras	Dunnes	Dunnes	7. 00	6	1 year	42. 00	42. 00	0. 81
Pants	Dunnes	Dunnes	1. 50	14	1 year	21. 00	21. 00	0. 40
Socks	Penny's	Penny's	5.00 for 5	10	1 year	10. 00	10. 00	0. 19
Tights	Penny's	Penny's	2.50 for 2	4	6 weeks	5. 00	43. 34	0. 83
Pyjamas	Penny's	Penny's	8. 00	2	1 year	16. 00	16. 00	0. 31

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

Dressing gown	Penny's	Penny's	12. 00	1	2 years	12. 00	6. 00	0. 12
Slippers	Penny's	Penny's	6. 00	2 pairs	1 year	12. 00	12. 00	0. 23
Coats, jackets:								
Light casual jacket	Penny's	Penny's	18. 00	1	2 years	18. 00	9. 00	0. 17
Winter coat, 3/4 length	Dunnes	Dunnes	45. 00	1	2 years	45. 00	22. 50	0. 43
Fleece	Dunnes	Dunnes	15. 00	1	2 years	15. 00	7. 50	0. 14
Main clothing:								
Jumpers	Dunnes	Dunnes	15. 00	3	2 years	45. 00	22. 50	0. 43
Trousers	Dunnes	Dunnes	15. 00	3	2 years	45. 00	22. 50	0. 43
Jeans	Dunnes	Dunnes	25. 00	2	2 years	50. 00	25. 00	0. 48
Tracksuit bottoms	Dunnes	Dunnes	10. 00	2	1 years	20. 00	20. 00	0. 39
T-shirt	Dunnes	Dunnes	5. 00	5	1 year	25. 00	25. 00	0. 48
Smart top	Dunnes	Dunnes	15. 00	1	1 year	15. 00	15. 00	0. 29
Smart skirt	Dunnes	Dunnes	25. 00	1	1 year	25. 00	25. 00	0. 48
3/4 summer trousers	Dunnes	Dunnes	8. 00	2	1 year	16. 00	16. 00	0. 31
Vest tops	Penny's	Penny's	3. 00	2	1 year	6. 00	6. 00	0. 12
Swimsuit	Penny's	Penny's	7. 00	1	2 years	7. 00	3. 50	0. 07
Hat, scarf & glove set	Penny's	Penny's	8. 00	1	2 years	8. 00	4. 00	0. 08
Belt	Dunnes	Dunnes	8. 00	2	3 years	16. 00	5. 33	0. 10
Footwear:								
Sandals	Dunnes	Dunnes	15. 00	1	2 years	15. 00	7. 50	0. 14
Leather shoes		Shoezone	14. 99	1	1 year	14. 99	14. 99	0. 29
Trainers	Dunnes	Dunnes	20. 00	1	1 year	20. 00	20. 00	0. 39
Boots		Shoezone	24. 99	1	2 years	24. 99	12. 50	0. 24
Flip flops	Penny's	Penny's	3. 00	1	1 year	3. 00	3. 00	0. 06
Personal accessories:								
Purse	Dunnes	Dunnes	6. 00	1	3 years	6. 00	2. 00	0. 04
Watch	Constant	Argos	7. 99	1	5 years	7. 99	1. 60	0. 03
Battery replacement		Argos	5. 00	1	2 years	5. 00	2. 50	0. 05

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

Sunglasses		Penny's	3. 00	1	3 years	3. 00	1. 00	0. 02
Handbag	Penny's	Penny's	5. 00	2	2 years	10. 00	5. 00	0. 10
Earrings		H. Samuel	20. 00	1 pair	5 years	20. 00	4. 00	0. 08
*Man								
<u>Underwear and nightwear:</u>								
Pants	Penny's	Penny's	5.00 for 3	9	1 year	15. 00	15. 00	0. 29
Vests	Penny's	Penny's	5.00 for 2	4	1 year	10. 00	10. 00	0. 19
Socks	Penny's	Penny's	5.00 for 6	18	1 year	15. 00	15. 00	0. 29
Pyjamas	Penny's	Penny's	8. 00	2	2 years	16. 00	8. 00	0. 15
Slippers	Penny's	Penny's	6. 00	1	2 years	6. 00	3. 00	0. 06
<u>Coats, jackets:</u>								
Winter coat	Dunnes	Dunnes	45. 00	1	2 years	45. 00	22. 50	0. 43
Light casual jacket	Penny's	Penny's	21. 00	1	2 years	21. 00	10. 50	0. 20
Fleece	Penny's	Penny's	10. 00	1	2 years	10. 00	5. 00	0. 10
<u>Main clothing:</u>								
Belt	Dunnes	Dunnes	10. 00	2	3 years	10. 00	6. 67	0. 13
Jumper	Dunnes	Dunnes	15. 00	2	2 years	30. 00	15. 00	0. 29
Trousers	Dunnes	Dunnes	15. 00	3	2 years	45. 00	22. 50	0. 43
Tracksuit bottoms	Dunnes	Dunnes	10. 00	2	1 year	20. 00	20. 00	0. 39
T-shirts	Dunnes	Dunnes	5. 00	6	1 year	30. 00	30. 00	0. 58
Swimsuit	Dunnes	Dunnes	6. 00	1	2 years	6. 00	3. 00	0. 06
Jeans	Dunnes	Dunnes	25. 00	2	2 years	50. 00	25. 00	0. 48
Smart shirt & tie set	Dunnes	Dunnes	20. 00	1	1 year	20. 00	20. 00	0. 39
Shorts	Dunnes	Dunnes	8. 00	2	2 years	16. 00	8. 00	0. 15
Hat, scarf & glove set	Penny's	Penny's	8. 00	1	2 years	8. 00	4. 00	0. 08
Suit		Burtens	144. 00	1	5 years	144. 00	28. 80	0. 55
<u>Footwear:</u>								
Leather shoes	Dunnes	Dunnes	30. 00	2	1 year	60. 00	60. 00	1. 15
Trainers	Dunnes	Dunnes	25. 00	1	1 year	25. 00	25. 00	0. 48

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

Personal accessories:								
Wallet	Dunnes	Dunnes	8. 00	1	5 years	8. 00	1. 60	0. 03
Watch	Constant	Argos	7. 99	1	5 years	7. 99	1. 60	0. 03
Battery replacement		Argos	5. 00	1	years	5. 00	2. 50	0. 05
Sunglasses		Penny's	3. 00	1	3 years	3. 00	1. 00	0. 02
*Girl, age 3								
Underwear and nightwear:								
Vests	Penny's	Penny's	6.00 for 6	6	1 year	6. 00	6. 00	0. 12
Pants	Penny's	Penny's	6.00 for 12	12	6 months	6. 00	12. 00	0. 23
Socks	Penny's	Penny's	5.50 for 12	12	1 year	5. 50	5. 50	0. 11
Pyjamas	Penny's	Penny's	5. 00	4	1 year	20. 00	20. 00	0. 39
Dressing gown	Penny's	Penny's	5. 00	1	1 year	5. 00	5. 00	0. 10
Slippers	Penny's	Penny's	5. 00	1	6 months	5. 00	10. 00	0. 19
Coats, jackets:								
Winter coat	Dunnes	Dunnes	20. 00	1	1 year	20. 00	20. 00	0. 39
Light jacket	Dunnes	Dunnes	12. 00	2	1 year	24. 00	24. 00	0. 46
Rain coat	Dunnes	Dunnes	10. 00	1	1 year	10. 00	10. 00	0. 19
Main clothing:								
Jumpers	Dunnes	Dunnes	6. 00	4	1 year	24. 00	24. 00	0. 46
Trousers	Penny's	Penny's	5. 00	4	6 months	20. 00	40. 00	0. 77
Tracksuit	Dunnes	Dunnes	8. 00	2	1 year	16. 00	16. 00	0. 31
Cardigan	Penny's	Penny's	6. 00	2	1 year	12. 00	12. 00	0. 23
Shorts	Dunnes	Dunnes	3. 00	3	1 year	9. 00	9. 00	0. 17
T-shirts	Dunnes	Dunnes	3. 00	6	1 year	18. 00	18. 00	0. 35
Summer dress	Dunnes	Dunnes	10. 00	2	1 year	20. 00	20. 00	0. 39
Swimsuit	Dunnes	Dunnes	4. 00	1	1 year	4. 00	4. 00	0. 08
Hat, scarf & glove set	Penny's	Penny's	6. 00	1	1 year	6. 00	6. 00	0. 12
Sun hat	Penny's	Penny's	2. 50	1	1 year	2. 50	2. 50	0. 05
Footwear:								
Sandals	Dunnes	Dunnes	6. 00	1	1 year	6. 00	6. 00	0. 12
Shoes	Dunnes	Dunnes	40. 00	1	1 year	40. 00	40. 00	0. 77
Shoes	Dunnes	Dunnes	14. 00	1	1 year	14. 00	14. 00	0. 27

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

Trainers	Dunnes	Dunnes	12. 00	2	1 year	24. 00	24. 00	0. 46
<u>Personal accessories:</u>								
Child's backpack		Dunnes	8. 00	1	1 year	8. 00	8. 00	0. 15
Hairslides		Poundworld	3. 00	1 packet	1 year	3. 00	3. 00	0. 06
*Boy, age 10								
<u>Underwear & nightwear:</u>								
Vests	Penny's	Penny's	4.00 for 4	8	1 year	8. 00	8. 00	0. 15
Pants	Penny's	Penny's	5.00 for 10	10	1 year	5. 00	5. 00	0. 10
Socks	Penny's	Penny's	3.00 for 6	12	1 year	6. 00	6. 00	0. 12
Pyjamas	Penny's	Penny's	7. 00	2	1 year	14. 00	14. 00	0. 27
Slippers	Penny's	Penny's	6. 00	1	1 year	6. 00	6. 00	0. 12
Dressing gown	Penny's	Penny's	7. 00	1	2 years	7. 00	3. 50	0. 07
<u>Coats, jackets:</u>								
Winter coat	Dunnes	Dunnes	25. 00	1	1 year	25. 00	25. 00	0. 48
Light casual jacket	Dunnes	Dunnes	12. 00	1	1 year	12. 00	12. 00	0. 23
<u>Main clothing:</u>								
Jumpers	Dunnes	Dunnes	12. 00	3	1 year	36. 00	36. 00	0. 69
Trousers	Dunnes	Dunnes	12. 00	3	1 year	36. 00	36. 00	0. 69
Tracksuit	Dunnes	Dunnes	14. 00	3	1 year	42. 00	42. 00	0. 81
T-shirts	Penny's	Penny's	5. 00	6	1 year	30. 00	30. 00	0. 58
Shorts	Penny's	Penny's	9. 00	3	1 year	27. 00	27. 00	0. 52
Swimsuit	Penny's	Penny's	6. 00	1	1 year	6. 00	6. 00	0. 12
Hat, scarf & glove set	Penny's	Penny's	6. 00	1	1 year	6. 00	6. 00	0. 12
Football jersey		Lifestyle	30. 00	1	1 year	30. 00	30. 00	0. 58
Baseball cap		Penny's	2. 00	1	1 year	2. 00	2. 00	0. 04
<u>Footwear:</u>								
Leather shoes		Shoezone	14. 95	1	1 year	14. 95	14. 95	0. 29
Trainers	Dunnes	Dunnes	16. 00	1	1 year	16. 00	16. 00	0. 31
Trainers		Lifestyle	30. 00	2	1 year	60. 00	60. 00	1. 15
Football boots		Lifestyle	35. 00	1	1 year	35. 00	35. 00	0. 67

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

<u>Personal accessories:</u>							
Child's Backpack	Dunnes	8. 00	1	1 year	8. 00	8. 00	0. 15
Clothing Budget Totals:					1989. 91	1604. 38	30. 73

3. Personal Care Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Healthcare:</u>								
First aid kit	Boots brand	Boots	11. 80	1	5 years	11. 80	2. 36	0. 05
Waterproof plasters	Tesco brand	Tesco	2. 19	2 packets	1 year	4. 38	4. 38	0. 08
Paracetamol		Local chemist	2. 00	2 (24) boxes	1 year	4. 00	4. 00	0. 08
Thermometer		Local chemist	4. 68	1	5 years	4. 68	0. 94	0. 02
Cough mixture	Benalin	Local chemist	5. 64	2 x 125ml	1 year	11. 28	11. 28	0. 22
Suntan lotion (40+)	Soltan	Boots	14. 90	200ml	1 year	14. 90	14. 90	0. 29
Calpol junior		Local chemist	3. 44	2 x 70ml	1 year	6. 88	6. 88	0. 13
Calpol six plus		Local chemist	4. 42	1 x 70ml	1 year	4. 42	4. 42	0. 09
<u>Personal hygiene:</u>								
Soap	Tesco lemon	Tesco	1. 90	4 x 125g	4 weeks	1. 90	24. 70	0. 48
Sanitary towels	Always Ultra	Tesco	3. 35	2 (14) pack	1 month	6. 70	80. 40	1. 55
Tampons	Tampax	Tesco	4. 94	1 (30) box	1 month	4. 94	59. 28	1. 14
Toothpaste (adult)	Colgate regular	Tesco	2. 04	150ml tube	2 weeks	2. 04	53. 04	1. 02
Toothpaste (child)	Colgate kids	Tesco	2. 69	75ml tube	4 weeks	2. 69	34. 97	0. 67
Hairbrush		Poundworld	2. 00	2	1 year	4. 00	4. 00	0. 08
Comb		Poundworld	1. 50	1	1 year	1. 50	1. 50	0. 03
Shampoo	Tesco brand	Tesco	0. 99	300ml	2 weeks	0. 99	25. 74	0. 50
Conditioner	Tesco brand	Tesco	1. 12	300ml	2 weeks	1. 12	29. 12	0. 56
Shower gel	Tesco brand	Tesco	1. 64	400ml	1 week	1. 64	85. 28	1. 64
Bubble bath	Tesco brand	Tesco	1. 65	500ml	1 month	1. 65	19. 80	0. 38

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

Disposable razors	Bic	Tesco	4. 75	pack of 8	8 weeks	4. 75	30. 88	0. 59
Man: razor	Gillette sensor	Tesco	7. 99	1	1 year	7. 99	7. 99	0. 15
Man: blades	Gillette sensor	Tesco	8. 29	pack of 4	4 weeks	8. 29	107. 77	2. 07
Deodorant: woman	Tesco extra	Tesco	1. 37	250ml	1 week	1. 37	71. 24	1. 37
Deodorant: man	Tesco men's	Tesco	1. 49	150ml	1 week	1. 49	77. 48	1. 49
Shaving cream	Tesco value	Tesco	1. 19	250ml	4 weeks	1. 19	15. 47	0. 30
Toothbrush (adult)		Tesco	2. 59	2	3 months	5. 18	20. 72	0. 40
Toothbrush (child)		Tesco	1. 89	2	3 months	3. 78	15. 12	0. 29
Haircut: woman		Local hairdresser	30. 00	3	1 year	90. 00	90. 00	1. 73
Haircut: man		Local hairdresser	12. 00	1	6 weeks	12. 00	104. 00	2. 00
Haircut: girl		At home						
Haircut: boy		Local hairdresser	9. 00	1	8 weeks	9. 00	58. 50	1. 13
Toilet bag	Dunnes	Dunnes	6. 00	1	5 years	6. 00	1. 20	0. 02
Headlice lotion	Lyclear	Local chemist	6. 49	2	1 year	12. 98	12. 98	0. 25
Cosmetics:								
Moisturiser	Nivea	Tesco	6. 45	50ml	2 months	6. 45	38. 70	0. 74
Lipstick	Natural collection	Boots	3. 80	1	6 months	3. 80	7. 60	0. 15
Mascara	Natural collection	Boots	4. 50	1	1 year	4. 50	4. 50	0. 09
Foundation	Natural collection	Boots	3. 95	2 x 40ml	1 year	7. 90	7. 90	0. 15
Eye shadow	Natural collection	Boots	2. 80	1	1 year	2. 80	2. 80	0. 05
Perfume	Laimant	Boots	11. 25	1	1 year	11. 25	11. 25	0. 22
Aftershave	Old spice	Boots	12. 90	1	1 year	12. 90	12. 90	0. 25
Personal Care Budget Totals:						305. 13	1165. 99	22. 45

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

4. Health related costs Budget

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Doctor visits			50. 00	6	1 year	300. 00	300. 00	5. 77
Prescription items, adults			16. 98	4	1 year	67. 90	67. 90	1. 31
Prescription items, children			15. 92	4	1 year	63. 68	63. 69	1. 22
Dentist visits			50. 00	4	1 year	200. 00	200. 00	3. 85
Optician visits			50. 00	2	1 year	100. 00	100. 00	1. 92
Health insurance	Family Plan	VHI	110. 70	1	1 month	110. 70	1328. 42	25. 55
Health Related Costs Budget Totals:						842. 28	2060. 01	39. 62

5. Household Goods Budget

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Lounge/Dining Furniture</u>								
Coffee table		Bargaintown	59. 00	1	10 years	59. 00	5. 90	0. 11
Kitchen/dining table & 4 chairs		Bargaintwon	199. 00	1	15 years	199. 00	13. 27	0. 26
Television stand		Bargaintown	49. 00	1	10 years	49. 00	4. 90	0. 09
3 piece suite		Bargaintown	899. 00	1	15 years	899. 00	59. 93	1. 15
Bookshelf		Argos	39. 00	1	20 years	39. 00	1. 95	0. 04
DVD Player	Futura	Powercity	54. 95	1	10 years	54. 95	5. 50	0. 11
Stereo system	Jwin	Powercity	49. 95	1	10 years	49. 95	5. 00	0. 10
Television	Beko 20"	Powercity	119. 95	1	10 years	119. 95	12. 00	0. 23
<u>Bedroom and bathroom furniture</u>								
Double bed		Bargaintown	200. 00	1	12 years	200. 00	16. 67	0. 32
Double mattress		Bargaintown	99. 00	1	10 years	99. 00	9. 90	0. 19
Single bed		Bargaintown	110. 00	2	12 years	220. 00	18. 33	0. 35
Single mattress		Bargaintown	89. 00	2	10 years	178. 00	17. 80	0. 34
Chest of drawers		Bargaintown	89. 00	3	15 years	267. 00	17. 80	0. 34
Bedside locker		Bargaintown	49. 00	4	15 years	196. 00	13. 07	0. 25

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

Wardrobe		Bargaintown	199. 00	3	15 years	597. 00	39. 80	0. 77
Bathroom cabinet		Argos	29. 99	1	15 years	29. 99	2. 00	0. 04
Floor Coverings:								
Lino:								
Kitchen (€9 sq yard)		Des Kelly	244. 44	1	15 years	244. 44	16. 30	0. 31
Bathroom (€9 sq yard)		Des Kelly	85. 56	1	15 years	85. 56	5. 70	0. 11
Carpet:								
Bedroom 1 (€12 sq yard)		Des Kelly	249. 93	1	10 years	249. 93	24. 99	0. 48
Bedroom 2 (€12 sq yard)		Des Kelly	182. 64	1	10 years	182. 64	18. 26	0. 35
Bedroom 3 (€12 sq yard)		Des Kelly	165. 34	1	10 years	165. 34	16. 53	0. 32
Lounge (€12 sq yard)		Des Kelly	344. 05	1	7 years	344. 05	49. 15	0. 95
Hall, Stairs and Landing (€14 sq yard)		Des Kelly	377. 71	1	7 years	377. 71	53. 96	1. 04
Textiles and soft furnishings:								
Double duvet- heavy tog		Guineys	14. 99	1	10 years	14. 99	1. 50	0. 03
Double duvet- light tog		Guineys	10. 99	1	10 years	10. 99	1. 10	0. 02
Single duvet- heavy tog		Guineys	10. 99	2	10 years	21. 98	2. 20	0. 04
Single duvet- light tog		Guineys	7. 99	2	10 years	15. 98	1. 60	0. 03
Double quilt cover & 2 pillowcases		Kavanaghs	15. 00	2	5 years	30. 00	6. 00	0. 12
Single quilt cover & 1 pillowcase		Kavanaghs	10. 00	3x2	5 years	60. 00	12. 00	0. 23
Double fitted sheets		Kavanaghs	9. 99	2 sets	5 years	19. 98	4. 00	0. 08
Single fitted sheets		Kavanaghs	6. 99	3 sets x 2	5 years	41. 94	8. 39	0. 16
Pillows		Kavanaghs	10.00 for 2	8	2 years	40. 00	20. 00	0. 39
Handtowels		Kavanaghs	2. 00	8	5 years	16. 00	3. 20	0. 06
Face cloths		Kavanaghs	2.00 for 4	4	1 year	2. 00	2. 00	0. 04
Bath towels		Kavanaghs	5. 00	6	5 years	30. 00	6. 00	0. 12
Bath mat set		Kavanaghs	6. 99	2	5 years	13. 98	2. 80	0. 05

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

Cushion and cover set		Kavanaghs	3. 00	2	5 years	6. 00	1. 20	0. 02
Curtains:								
Net Curtains:								
Lounge		Duffys	15. 00	2 sets	12 years	30. 00	2. 50	0. 05
Bedroom 1		Duffys	9. 00	2 sets	12 years	18. 00	1. 50	0. 03
Bedroom 2		Duffys	9. 00	2 sets	12 years	18. 00	1. 50	0. 03
Bedroom 3		Duffys	9. 00	2 sets	12 years	18. 00	1. 50	0. 03
Blind:								
Bathroom (120x158cm)		Duffys	32. 99	1	12 years	32. 99	2. 75	0. 05
Curtains with lining:								
Lounge (90 x 72 inches)		Guineys	35. 99	1	12 years	35. 99	3. 00	0. 06
Bedrooms		Guineys	25. 00	3	12 years	75. 00	6. 25	0. 12
Patio door (68 x 84 inches)			30. 00	1	12 years	30. 00	2. 50	0. 05
Curtain track and fittings for lounge (8 feet)		Guineys	20. 00	1	20 years	20. 00	1. 00	0. 02
Curtain track and fittings for patio door (6 feet)		Guineys	17. 00	1	20 years	17. 00	0. 85	0. 02
Curtain track and fittings for bedrooms (4 feet)		Guineys	14. 00	3	20 years	42. 00	2. 10	0. 04
Curtain hooks		Duffys	1. 39	5 packets	20 years	6. 95	0. 35	0. 007
Lampshades		Roches	4. 95	7	15 years	34. 65	2. 31	0. 04
Standing lamp		Roches	14. 95	1	15 years	14. 95	1. 00	0. 02
Gas and Electrical appliances:								
Fridge/freezer	Beko	Powercity	259. 00	1	10 years	259. 00	25. 90	0. 50
Electric cooker with gas hob	Beko	Powercity	299. 95	1	10 years	299. 95	30. 00	0. 58
Washing machine	Beko	Powercity	269. 95	1	8 years	269. 95	33. 74	0. 65
Hairdryer	Remington	Argos	13. 95	1	10 years	13. 95	1. 40	0. 03
Iron		Argos	16. 99	1	5 years	16. 99	3. 40	0. 07

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

Vacuum cleaner	Electrolux	Powercity	59. 95	1	10 years	59. 95	6. 00	0. 12
Lawn mower	Flymo	Homebaase	79. 00	1	10 years	79. 00	7. 90	0. 15
Light bulbs	60 watt	Tesco	2. 89	pack of 10	1 year	2. 89	2. 89	0. 06
Cable		Argos	7. 49	1	20 years	7. 49	0. 38	0. 007
Kettle		Powercity	26. 99	1	5 years	26. 99	5. 40	0. 10
Microwave		Powercity	64. 95	1	10 years	64. 95	6. 50	0. 13
Toaster		Argos	16. 99	1	10 years	16. 99	1. 70	0. 03
<u>Kitchen and hardware:</u>								
Crockery set (24 piece)		Argos	32. 00	1	10 years	32. 00	3. 20	0. 06
Coffee mugs		Argos	8. 49	6	2 years	8. 49	4. 25	0. 08
Tea pot		Roches	6. 95	1	15 years	6. 95	0. 46	0. 009
Ovenproof dish set- 3 piece		Argos	16. 49	1	15 years	16. 49	1. 10	0. 02
Egg cups		Roches	2. 75 for 4	1 set	15 years	2. 75	0. 18	0. 003
Glasses set		Roches	3.95 for 3	6	5 years	7. 90	1. 58	0. 03
Cutlery set	Tesco brand	Tesco	5. 24	26 piece	10 years	5. 24	0. 52	0. 01
Mixing bowl		Tesco	8. 49	1	15 years	8. 49	0. 57	0. 01
Vacuum bags	Electrolux	Tesco	5. 75	1	1 year	5. 75	5. 75	0. 11
Non-stick baking sheet		Roches	6. 95	1	15 years	6. 95	0. 46	0. 009
Kitchen scales		Argos	5. 99	1	15 years	5. 99	0. 40	0. 008
Colander		Tesco	1. 49	1	15 years	1. 49	0. 10	0. 002
Saucepan set (5 piece)		Argos	39. 99	1	10 years	39. 99	4. 00	0. 08
Knife set (5 piece)		Argos	29. 99	1	15 years	29. 99	2. 00	0. 04
Utensil set and stand		Argos	9. 99	1	15 years	9. 99	0. 67	0. 01
Tin opener	Tesco brand	Tesco	0. 99	1	5 years	0. 99	0. 20	0. 004
Potato peeler	Tesco brand	Tesco	0. 99	1	5 years	0. 99	0. 20	0. 004
Corkscrew	Tesco brand	Tesco	0. 99	1	15 years	0. 99	0. 07	0. 001
Kitchen scissors	Tesco brand	Tesco	2. 15	1	15 years	2. 15	0. 14	0. 003
Wooden spoon set		Tesco	1. 99	1	15 years	1. 99	0. 13	0. 003
Whisk		Tesco	2. 95	1	15 years	2. 95	0. 20	0. 004
Chopping board		Tesco	2. 95	1	15 years	2. 95	0. 20	0. 004
Garden tool set		Homebase	23. 99	1	15 years	23. 99	1. 60	0. 003

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

Vacuum flask		Dunnes	4. 00	1	20 years	4. 00	0. 20	0. 004
Bucket		Dunnes	6. 00	1	10 years	6. 00	0. 60	0. 01
Mop		Dunnes	6. 00	1	6 months	6. 00	12. 00	0. 23
Dustpan and brush		Poundworld	2. 00	1	5 years	2. 00	0. 40	0. 008
Scrubbing brush with handle		Dunnes	8. 00	1	15 years	8. 00	0. 53	0. 01
Washing up brush	Tesco brand	Tesco	0. 39	2	1 year	0. 78	0. 78	0. 02
Dustbin		Tesco	8. 69	2	15 years	17. 38	1. 16	0. 02
Broom		Tesco	2. 84	1	5 years	2. 84	0. 57	0. 01
Batteries		Poundworld	2.00 for 6	12	1 year	4. 00	4. 00	0. 08
Candles		Tesco	1. 65	pack of 6	3 years	1. 65	0. 55	0. 01
Cling film		The Gala market	10. 00	1	1 year	10. 00	10. 00	0. 19
Tin foil		The Gala market	10. 00	1	1 year	10. 00	10. 00	0. 19
Ironing board		Argos	14. 99	1	15 years	14. 99	1. 00	0. 02
Clothes airer		Bolands	10. 95	1	15 years	10. 95	0. 73	0. 01
Laundry basket		Bolands	5. 99	1	5 years	5. 99	1. 20	0. 02
Toilet brush set		Poundworld	1. 20	1	1 year	1. 20	1. 20	0. 02
Tablemats		Dunnes	6. 00	set of 4	10 years	6. 00	0. 60	0. 01
Hand torch		Poundworld	2. 00	1	10 years	2. 00	0. 20	0. 004
Stationary and paper goods:								
Birthday cards		Poundworld	2. 50 for 3	6	1 year	5. 00	5. 00	0. 10
Christmas cards		Poundworld	2. 00	2 920) boxes	1 year	4. 00	4. 00	0. 08
Other occasion cards		Poundworld	2.50 for 3	6	1 year	5. 00	5. 00	0. 10
Christmas wrapping paper		Poundworld	2. 00	2 rolls	1 year	4. 00	4. 00	0. 08
Gift wrap		Poundworld	1. 00	4 sheets	1 year	1. 00	1. 00	0. 02
Envelopes		Poundworld	2. 00	1 packet	1 year	2. 00	2. 00	0. 04
Writing pad		Poundworld	1. 00	1	1 year	1. 00	1. 00	0. 02
Scissors		Tesco	2. 15	1	5 years	2. 15	0. 43	0. 008
Sellotape		Poundworld	1. 50	1	1 year	1. 50	1. 50	0. 03
Pens		Poundworld	3. 00	10 pack	1 year	3. 00	3. 00	0. 06

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

Other Household items:

Suitcase	Dunnes	Dunnes	45. 00	3 (27")	10 years	135. 00	13. 50	0. 26
Alarmclock		Argos	6. 99	1	10 years	6. 99	0. 70	0. 01
Umbrella	Penny's	Penny's	4. 00	2	1 year	8. 00	8. 00	0. 15

Toilet paper and cleaning materials:

Toilet paper	Tesco ecosoft	Tesco	5. 99	12 pack	1 week	5. 99	311. 48	5. 99
Lighter		Poundworld	1. 00	1	1 year	1. 00	1. 00	0. 02
Stain remover	Vanish	Tesco	2. 15	500ml	1 year	2. 15	2. 15	0. 04
Washing up liquid	Fairy	Tesco	2. 39	1 litre	4 weeks	2. 39	31. 07	0. 60
Washing powder	Aerial non-bio	Tesco	10. 29	3.3kg box	3 weeks	10. 29	178. 36	3. 43
Bleach	Tesco brand	Tesco	0. 65	750ml	4 weeks	0. 65	8. 45	0. 16
Toilet cleaner	Tesco active	Tesco	1. 09	750ml	2 weeks	1. 09	28. 34	0. 55
Furniture polish	Mr Sheen	Tesco	1. 59	300ml	6 months	1. 59	3. 18	0. 06
Disinfectant	Savlon liquid	Tesco	2. 73	500ml	6 months	2. 73	5. 46	0. 11
Shoe polish	Punch	Tesco	0. 50	50ml	1 year	0. 50	0. 50	0. 01
Dish cloths	Tesco brand	Tesco	0. 68	10 pack	1 year	0. 68	0. 68	0. 01
Household gloves	Tesco brand	Tesco	1. 29	2 pairs	1 year	2. 58	2. 58	0. 05
Refuse sacks	Killeen	Tesvo	5. 89	40 pack	6 weeks	5. 89	51. 05	0. 98

Home Security:

Window locks	All provided free of charge as in LA house							
Front door bolt	All provided free of charge as in LA house							
Back door bolt	All provided free of charge as in LA house							
Smoke detector	All provided free of charge as in LA house							

Tools:

Home tool set	Atlantic homecare	14. 99	1	10 years	14. 99	1. 50	0. 03
Pack of nails	Local hardware	2. 99	1 box	10 years	2. 99	0. 30	0. 01
Plunger	Local hardware	2. 99	1 box	10 years	2. 99	0. 30	0. 01

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

<u>Paint:</u>								
Paint roller set, 9"		Homebase	5. 99	1	5 years	5. 99	1. 20	0. 02
Paint brushes, 5 set		Woodies DIY	9. 99	1	5 years	9. 99	2. 00	0. 04
Paint, emulsion	Dulux	Woodies DIY	8.80 per litre	3.5lit x 6	5 years	184. 80	36. 96	0. 71
Paint, gloss	Dulux	Woodies DIY	11.68 per litre	3.5lit x 6	5 years	245. 38	49. 06	0. 94
Household Goods Budget Totals:						7764. 61	1496. 47	28. 74

6. Household Services Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Postage</u>								
Stamps	48c	An Post	0. 48	20	1 year	9. 60	9. 60	0. 19
Stamps	75c	An Post	0. 75	5	1 year	3. 75	3. 75	0. 07
<u>Telephone</u>								
Mobile phone	Nokia	Vodafone	79. 00	2	2 years	158. 00	79. 00	1. 52
Phone credit	Vodafone	Vodafone	10. 00	2	2 weeks	20. 00	520. 00	10. 00
<u>Television cable</u>								
Cable television		NTL	44. 75	1	2 months	44. 75	268. 50	5. 16
Television Licence		An Post	155. 00	1	1 year	155. 00	155. 00	2. 98
<u>Dry Cleaning and Window Cleaning</u>								
Dry clean suit		Local dry cleaners	15. 00	2	1 year	30. 00	30. 00	0. 58
Window cleaning			10. 00	1	2 months	10. 00	60. 00	1. 15
Household Services Budget Totals:						431. 10	1125. 85	21. 65

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

7. Social Inclusion and Participation Budget

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Newspapers, magazines, books:</u>								
Pocket size dictionary	Oxford	Easons	6. 70	1	20 years	6. 70	0. 34	0. 007
Cookery book	Foulsham	Easons	14. 90	1	20 years	14. 90	0. 75	0. 01
Bible	DLT	Veritas	15. 30	1	20 years	15. 30	0. 77	0. 02
Novel book		Easons	8. 99	2	1 year	17. 98	17. 98	0. 35
Calendar		Free						
First aid book	DK	Easons	11. 75	1	7 years	11. 75	1. 68	0. 03
World atlas		Easons	14. 50	1	10 years	14. 50	1. 45	0. 03
Encyclopaedia	Penguin	Easons	26. 25	1	10 years	26. 25	2. 70	0. 05
Telephone and address book		Easons	3. 99	1	5 years	3. 99	0. 80	0. 02
Sunday newspaper	Sunday world	Local Newsagent	2. 00	1	1 week	2. 00	104. 00	2. 00
Daily newspaper	Evening Herald	Local Newsagent	1. 00	6	1 week	6. 00	312. 00	6. 00
Pocket diary		Easons	9. 99	1	1 year	9. 99	9. 99	0. 19
Child's storybook		Poundworld	2. 00	4	1 year	8. 00	8. 00	0. 15
<u>Sports goods</u>								
Football laces		Poundworld	2. 00	1 pair	1 year	2. 00	2. 00	0. 04
Arm bands		Poundworld	2. 00	1 pair	1 year	2. 00	2. 00	0. 04
Football socks		Lifestyle	6.00 for 2	2 pairs	1 year	6. 00	6. 00	0. 12
<u>Household games</u>								
Game set (10 in 1)		Smyths	12. 00	1	10 years	12. 00	1. 20	0. 02
Deck of playing cards		Poundworld	1. 00	1	5 years	1. 00	0. 20	0. 004
<u>Toys</u>								
Colouring book		Smyths	1. 00	2	1 year	2. 00	2. 00	0. 04
Markers		Smyths	2. 99	1 set	1 year	2. 99	2. 99	0. 06
Doll and pram set		Smyths	29. 99	1	3 years	29. 99	10. 00	0. 19
Tricycle		Smyths	34. 99	1	3 years	34. 99	11. 66	0. 23
Jigsaw		Poundworld	2. 00	2	1 year	4. 00	4. 00	0. 08
Bike		Smyths	109. 99	1	5 years	109. 99	22. 00	0. 42

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

Helmet		Argos	14. 99	2	5 years	29. 98	6. 00	0. 12
Rollerblades		Smyths	29. 99	1	3 years	29. 99	10. 00	0. 19
Football		Smyths	6. 99	1	1 year	40. 00	40. 00	0. 77
Playstation game	Sony	Smyths	40. 00	1	1 year	40. 00	40. 00	0. 77
Playstation pack (incl 2 games)	Sony	Smyths	189. 99	1	5 years	189. 99	38. 00	0. 73
<u>Seasonal items</u>								
Christmas tree lights		Argos	8. 31	1 set	5 years	8. 31	1. 66	0. 03
Artificial Christmas tree & stand		Argos	25. 99	1	10 years	25. 99	2. 60	0. 05
Pull-out garland, foil		Argos	8. 31	4 sets	5 years	33. 24	6. 65	0. 13
Balloons		Poundworld	2. 00	1 pack	1 year	2. 00	2. 00	0. 04
Decorations, red bows		Argos	13. 51	1 box	5 years	13. 51	2. 70	0. 05
<u>Photography equipment/processing</u>								
Camera	Polaroid 340AF	Argos	26. 99	1	5 years	26. 99	5. 40	0. 10
Film processing		Local chemist	6. 45	3	1 year	19. 35	19. 35	0. 37
Booth photographs		Local chemist	5. 00	2 sets	10 years	10. 00	1. 00	0. 02
Booth photographs		Local chemist	5. 00	2 sets	5 years	10. 00	2. 00	0. 04
Plants								
Bulbs, bag of 30		Tesco	4. 49	2 packs	1 year	8. 98	8. 98	0. 17
Evergreen shrubs		B & Q	14. 99	4	10 years	59. 96	6. 00	0. 12
Compost bin		DCC	Free	1	20 years			
<u>Leisure activities</u>								
Aerobics: woman (9 mths of yr)		Local school	6. 00	1	1 week	6. 00	233. 98	4. 50
Swimming: woman		Local swimming pool	5. 00	12	1 year	60. 00	60. 00	1. 15
Swimming: man		Local swimming pool	5. 00	12	1 year	60. 00	60. 00	1. 15
Swimming: girl, 3		Local swimming pool	2. 50	12	1 year	30. 00	30. 00	0. 58

<i>Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices</i>								
Swimming: boy, 10		Local swimming pool	2. 50	12	1 year	30. 00	30. 00	0. 58
Football: boy 10 (9 mths of yr)		Local football club	5. 00	1	1 week	5. 00	194. 99	3. 75
Football: man (9 mths of yr)		Local football club	5. 00	1	1 week	194. 99	194. 99	3. 75
<u>Arts, Entertainment, Outings</u>								
Cinema		Vue Cinema	9. 30	3	1 year	29. 70	29. 70	0. 57
Cinema: woman		Vue Cinema	9. 30	3	1 year	29. 70	29. 70	0. 57
Cinema: girl, 3		Vue Cinema	6. 30	3	1 year	18. 90	18. 90	0. 36
Cinema: boy, 10		Vue Cinema	6. 30	3	1 year	18. 90	18. 90	0. 36
Pantomime, man		The Gaiety	30. 00	1	1 year	30. 00	30. 00	0. 58
Pantomime, woman		The Gaiety	30. 00	1	1 year	30. 00	30. 00	0. 58
Pantomime: girl, 3		The Gaiety	25. 00	1	1 year	25. 00	25. 00	0. 48
Pantomime: boy, 10		The Gaiety	25. 00	1	1 year	25. 00	25. 00	0. 48
Zoo visit	Family ticket	Dublin Zoo	38. 00	1	1 year	38. 00	38. 00	0. 73
<u>Mc Donald's:</u>								
Two Adults	medium meal	Mc Donald's	5. 70	6	1 year	34. 20	34. 20	0. 66
2 children	Kids meal	Mc Donald's	3. 50	6	1 year	21. 00	21. 00	0. 40
<u>Holiday Expenses:</u>								
Irish holiday- 1 week in Tramore								
Mobile home to rent			620. 00	1	1 year	620. 00	620. 00	11. 92
Dublin-Waterford	Adult return	Irish rail	29. 00	2	1 year	58. 00	58. 00	1. 12
Dublin-Waterford	Child return	Irish rail	14. 50	2	1 year	29. 00	29. 00	0. 56
Waterford-Tramore	Adult return	Bus Eireann	4. 80	2	1 year	9. 60	9. 60	0. 19
Waterford-Tramore	Child return	Bus Eireann	3. 00	2	1 year	6. 00	6. 00	0. 12
Spending money			400. 00	1	1 year	400. 00	400. 00	7. 69
<u>Socialising/Entertainment</u>								
Socialising: couple			50. 00	4	1 year	300. 00	300. 00	5. 77

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

9. Transport Budget- Car Owner

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
<u>Car Related Costs:</u>								
Car- 2002 Nissan Micra 1 litre		Merlin Motor City	7299. 00	1	6 years	7299. 00	1216. 50	23. 39
Insurance- Comprehensive		Quinn Direct	370. 00	1	1 year	370. 00	370. 00	7. 12
Car Tax			227. 00	1	1year	227. 00	227. 00	4. 37
NCT			49. 00	1	2 years	49. 00	24. 50	0. 47
Maintenance and repairs		Karfix	130. 00	1	1 year	130. 00	130. 00	2. 50
Petrol			25. 00	1	1 week	25. 00	1300. 00	25. 00
Transport Budget Totals:						8100. 00	3268. 00	62. 85

9. Transport Budget- No Car

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
<u>Bus Fares</u>								
Bus ticket	7 day Rambler	CIE	20. 00	2	1 week	40. 00	2080. 00	40. 00
Extra bus fares		CIE	5. 00	1	1 week	5. 00	260. 00	5. 00
Transport Budget Totals:						45. 00	2340. 00	45. 00

10. Housing Budget- Income from One adult working Full Time & one adult working Part Time on NMW

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Rent for LA 3 bed semi-detached house		Dublin C.C	67. 12	1	1 week	65.49	3405.48	65.49
Home contents insurance		Axa Insurance	153. 00	1	1 year	153. 00	153. 00	2. 94
Housing Budget Totals:						218.49	3558.48	68.43

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

Socialising: woman		30. 00	1	2 months	30. 00	180. 00	3. 46
Socialising: man		30. 00	1	2 months	30. 00	180. 00	3. 46
Party invitation, 10 year old		10. 00	6	1 year	10. 00	60. 00	1. 15
Birthday party, 10 year old		30. 00	1	1 year	30. 00	30. 00	0. 58
Social Inclusion and Participation Budget Totals:					3151. 60	3693. 81	71. 05

8. Educational Costs Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Uniform for boy, age 10:</u>								
Trousers		Top Shop	14. 00	2	1 year	28. 00	28. 00	0. 54
Jumper		Top Shop	19. 00	2	1 year	38. 00	38. 00	0. 73
Shirt		Top Shop	6. 00	2	1 year	12. 00	12. 00	0. 23
Tie		Top Shop	3. 00	1	1 year	3. 00	3. 00	0. 06
School tracksuit		Top Shop	30. 00	1	1 year	30. 00	30. 00	0. 58
Polo neck T-shirt		Top Shop	6. 00	1	1 year	6. 00	6. 00	0. 12
Socks		Dunnes	3. 00	5 pack x 2	1 year	6. 00	6. 00	0. 12
Shoes		Shoezone	14. 95	1	1 year	14. 95	14. 95	0. 29
<u>Stationary</u>								
School bag	Nike	Lifestyle	20. 00	1	1 year	20. 00	20. 00	0. 39
Ball point pens		Poundworld	3. 00	10 pack	1 year	3. 00	3. 00	0. 06
Felt tip pens		Poundworld	2. 00	5 pack	1 year	2. 00	2. 00	0. 04
Pencils with erasers		Poundworld	2. 00	pack of 10	1 year	2. 00	2. 00	0. 04
Ruler		Tesco	0. 49	1	1 year	0. 49	0. 49	0. 009
Erasers		Poundworld	1. 00	pack of 2	1 year	1. 00	1. 00	0. 02
Pencil sharpener		Poundworld	0. 50	1	1 year	0. 50	0. 50	0. 01
Pencil case		Poundworld	2. 00	1	1 year	2. 00	2. 00	0. 04
Lunch box		Tesco	1. 49	1	1 year	1. 49	1. 49	0. 03
<u>Fourth class school books:</u>								
Alive O 6		Local bookshop	10. 10	1	1 year	10. 10	10. 10	0. 19

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

Alive O 6 Workbook		Local bookshop	3. 75	1	1 year	3. 75	3. 75	0. 07
Blue Skies activity book		Local bookshop	13. 18	1	1 year	13. 18	13. 18	0. 25
Write on follow up		Local bookshop	4. 30	1	1 year	4. 30	4. 30	0. 08
My spelling workbook		Local bookshop	4. 95	1	1 year	4. 95	4. 95	0. 10
Earthlink		Local bookshop	12. 50	1	1 year	12. 50	12. 50	0. 24
Maith Thu 4		Local bookshop	15. 50	1	1 year	15. 50	15. 50	0. 30
Mo Leabhairin Fein		Local bookshop	5. 80	1	1 year	5. 80	5. 80	0. 11
Mathmagic 4		Local bookshop	13. 30	1	1 year	13. 30	13. 30	0. 26
Shadow book 4		Local bookshop	5. 25	1	1 year	5. 25	5. 25	0. 10
Table book		Local bookshop	1. 50	1	1 year	1. 50	1. 50	0. 03
Music box 4 activity book		Local bookshop	7. 75	1	1 year	7. 75	7. 75	0. 15
Journal		Local school	2. 00	1	1 year	2. 00	2. 00	0. 04
Copies		Local school	0. 35	12	1 year	4. 20	4. 20	0. 08
Photocopying		Local school	25. 00	1	1 year	25. 00	25. 00	0. 48
Miscellaneous								
Education trips		Local school	5. 00	2	1 year	10. 00	10. 00	0. 19
School trips		Local school	20. 00	1	1 year	20. 00	20. 00	0. 39
School sponsorship		Local school	optional					
School concert		Local school	free					
Homework club, 10 yr old		Local school	free					
Educational Costs Budget Totals:						329. 51	329. 51	6. 37

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

10. Housing Budget- Income from One adult working Full Time on NMW

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Rent for LA 3 bed semi-detached house		Dublin C.C	54. 00	1	1 week	51.51	2678.52	51.51
Home contents insurance		Axa Insurance	153. 00	1	1 year	153. 00	153. 00	2. 94
Housing Budget Totals:						204.51	2831.52	54.45

10. Housing Budget- Dependent on Unemployment Benefit

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Rent for LA 3 bed semi-detached house		Dunlin C.C	37. 50	1	1 week	34.81	1810.12	34.81
Home contents insurance		Axa Insurance	153. 00	1	1 year	153. 00	153. 00	2. 94
Housing Budget Totals:						187.81	1963.12	37.75

11. Fuel Budget

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Gas charges		An Bord Gais	20. 00	1	1 week	20. 00	1040. 00	20. 00
Electricity		ESB	15. 00	1	1 week	15. 00	780. 00	15. 00
Fuel Budget Totals:						35. 00	1820. 00	35. 00

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

11. Personal Costs Budget- 1 Adult working Full Time and 1 Adult working Part Time on NMW

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
<u>Work related costs</u>								
TU membership	Class B	SIPTU	1. 90	1	1 week	1. 90	98. 80	1. 90
TU membership	Class A3	SIPTU	2. 80	1	1 week	2. 80	145. 60	2. 80
<u>Other personal costs</u>								
Donations to charity			2. 00	1	1 week	2. 00	104. 00	2. 00
Personal Costs Budget Totals:						6. 70	348. 40	6. 70

11. Personal Costs Budget- 1 Adult working Full Time on NMW

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
<u>Work related costs</u>								
TU membership	Class A3	SIPTU	2. 80	1	1 week	2. 80	145. 60	2. 80
<u>Other personal costs</u>								
Donations to charity			2. 00	1	1 week	2. 00	104. 00	2. 00
Personal Costs Budget Totals:						4. 80	249. 60	4. 80

11. Personal Costs Budget- Dependent on Unemployment Benefit

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Donations to charity			2. 00	1	1 week	2. 00	104. 00	2. 00
Personal Costs Budget Totals:						2. 00	104. 00	2. 00

Two Parent & 2 children (3 yr old girl and 10 yr old boy) Minimum Essential Budgets, June 2006 Prices

13. Childcare Costs Budget- Income from One adult working Full Time and One adult working Part Time on NMW

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Childcare for 3 yr old (part time 20hrs per week)		Private Crèche	70. 00	1	1 week	70. 00	3640. 00	70. 00
Childcare for 10 yr old (3 months of year)		Relative/ friend/club	50. 00	1	1 week	50. 00	650. 00	12. 50
Childcare Costs Budget Totals:						120. 00	4290. 00	82. 50

13. Childcare Costs Budget- Income from One adult working Full Time on NMW

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Childcare Costs Budget Totals:						00. 00	00. 00	00. 00

13. Childcare Costs Budget- Dependent on Unemployment Benefit

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Childcare Costs Budget Totals:						00. 00	00. 00	00. 00

13. Savings/ Contingency Costs Budget

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Life assurance	Term assurance	Royal Sun Alliance	15. 00	2	1 month	30. 00	360. 00	6. 92
Savings			10. 00	1	1 week	10. 00	520. 00	10. 00
Emergencies/contingencies			10. 00	1	1 week	10. 00	520. 00	10. 00
Savings/ Contingency Budget Totals:						50. 00	1400. 00	26. 92

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

1. Food Budget

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
White bread	Brennans	Tesco	1. 33	2 x 800g pan	1 week	2. 66	138. 32	2. 66
Brown bread	Brennans	Tesco	1. 33	4 pans	1 week	5. 32	276. 64	5. 32
Weetabix	Weetabix	Tesco	2. 25	24 box	2 weeks	2. 25	58. 50	1. 13
Rice Krispies	Kelloggs	Tesco	3. 28	600g box	1 week	3. 28	170. 56	3. 28
Corn flakes	Kelloggs	Tesco	3. 09	750g box	2 weeks	3. 09	80. 34	1. 55
Low-fat milk	Tesco brand	Tesco	1.19 for 2 lit	4 x 2 litres	1 week	4. 76	247. 52	4. 76
Full-fat milk	Tesco brand	Tesco	1.19 for 2 lit	3 x 2 litres	1 week	3. 57	185. 64	3. 57
Tea	Lyons	Tesco	2. 79	80 pack	2 weeks	2. 79	72. 54	1. 40
Coffee	Maxwell house	Tesco	5. 69	200g jar	4 weeks	5. 69	73. 97	1. 42
Dried apricots	Tesco brand	Tesco	1. 25	125g	1 week	1. 25	65. 00	1. 25
Flour	Shamrock	Tesco	0. 82	1kg bag	4 weeks	0. 82	10. 66	0. 21
Marmalade	Tesco brand	Tesco	1. 37	454g jar	4 weeks	1. 37	17. 81	0. 34
Diluted orange	Tesco brand	Tesco	0. 89	1 litre	1 week	0. 89	46. 28	0. 89
Jam (strawberry)	Tesco brand	Tesco	0. 99	454g jar	4 weeks	0. 99	12. 87	0. 25
Sugar	Tesco brand	Tesco	1. 05	1kg bag	3 months	1. 05	4. 20	0. 08
Orange juice	Tesco brand	Tesco	0.59 for 1 lit	2 litres	1 week	1. 18	61. 36	1. 18
Flora light	Flora	Tesco	3. 01	1kg tub	2 weeks	3. 01	78. 26	1. 50
Apples		Local veg shop	1. 99	1kg bag	1 week	1. 99	103. 48	1. 99
Bananas		Local veg shop	0. 99	1kg bag	1 week	0. 99	51. 48	0. 99
Oranges		Local veg shop	1. 20	1kg bag	1 week	1. 20	62. 40	1. 20
Pears	Tesco brand	Tesco	0. 37	8	1 week	2. 96	153. 92	2. 96
Low-fat yoghurts	Tesco brand	Tesco	0. 14	16 x 125g	1 week	2. 24	116. 48	2. 24
Potatoes	Roosters	Local veg shop	6. 99	10kg bag	2 weeks	6. 99	181. 74	3. 50
Fruit cocktail	Tesco brand	Tesco	0. 73	2 x 410g	1 week	1. 46	75. 92	1. 46
Peas (frozen)	Tesco brand	Tesco	2. 35	1kg bag	2 weeks	2. 35	61. 10	1. 18
Beans	Tesco brand	Tesco	0. 38	3x420g	1 week	1. 14	59. 28	1. 14
Spaghetti	Tesco brand	Tesco	0. 78	1kg bag	2 weeks	0. 78	20. 28	0. 39
Rice	Tesco brand	Tesco	0. 89	1kg box	3 weeks	0. 89	15. 43	0. 30

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Frozen fish (cod)	Tesco brand	Tesco	3. 19	450g pack	1 week	3. 19	165. 88	3. 19
Fish fingers	Tesco 100% cod	Tesco	3. 45	600g box	2 weeks	3. 45	89. 70	1. 73
Mince		Local butchers	5. 00	2 pounds	1 week	5. 00	260. 00	5. 00
Chicken fillets		Local butchers	10. 00	10	2 weeks	10. 00	260. 00	5. 00
Roast bacon/pork		Local butchers	6. 99	1	1 week	6. 99	363. 48	6. 99
Pork chops		Local butchers	6. 00	4	1 week	6. 00	312. 00	6. 00
Gravy	Bisto	Tesco	1. 79	270g box	4 weeks	1. 79	23. 27	0. 45
Curry powder	Tesco brand	Tesco	1. 49	80g tub	4 weeks	1. 49	19. 37	0. 37
Tomatoes	Tesco brand	Tesco	0. 15	8	1 week	1. 20	62. 40	0. 15
Cabbage	Tesco brand	Tesco	0. 79	1	1 week	0. 79	41. 08	0. 79
Parsnips	Tesco brand	Tesco	0. 32	2	1 week	0. 64	33. 28	0. 64
Cauliflower	Tesco brand	Tesco	1. 49	1	1 week	1. 49	77. 48	1. 49
Salmon (tinned)	Tesco brand	Tesco	0. 86	2 x 212g	1 week	1. 72	89. 44	1. 72
Turnips	Tesco brand	Tesco	0. 89	1	1 week	0. 89	46. 28	0. 89
Carrots	Tesco brand	Tesco	1. 58	1kg bag	1 week	1. 58	82. 16	1. 58
Onions	Tesco brand	Tesco	0. 79	1kg bag	2 weeks	0. 79	20. 54	0. 40
Mushrooms	Tesco brand	Tesco	0. 99	250g tray	2 weeks	0. 99	25. 74	0. 50
Tinned tomatoes	Tesco brand	Tesco	0. 29	400g tin	1 week	0. 29	15. 08	0. 29
Lettuce	Tesco brand	Tesco	0. 99	1 head	1 week	0. 99	51. 48	0. 99
Cooking oil	Tesco brand	Tesco	0.95 for 1lit	2 litres	4 weeks	1. 90	24. 70	0. 48
Ice-cream	Tesco brand	Tesco	1. 79	1 litre tub	2 weeks	1. 79	46. 54	0. 90
Jelly (strawberry)	Tesco brand	Tesco	0. 49	2x135g	1 week	0. 98	50. 96	0. 98
Biscuits	Tesco rich tea	Tesco	0. 52	300g	1 week	0. 52	27. 04	0. 52
Penguin bars	Mc Vites	Tesco	1. 49	pack of 9	1 week	1. 49	77. 48	1. 49
Crisps	Tesco multipack	Tesco	3. 49	1 (18) pack	2 weeks	3. 49	90. 74	1. 75
Sausages		Local butchers	3. 00	1 pound	1 week	3. 00	156. 00	3. 00
Waffles	Tesco brand	Tesco	2. 29	1kg box	2 weeks	2. 29	59. 54	1. 15
Rashers	Tesco brand	Tesco	2. 49	6 pack	1 week	2. 49	129. 48	2. 49

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Frozen peppers	Tesco brand	Tesco	1. 27	500g pack	2 weeks	1. 27	33. 02	0. 64
Noodles	Tesco chicken	Tesco	0. 15	4 x 65g	1 week	0. 60	31. 20	0. 60
Eggs	Tesco brand	Tesco	1. 50	12	1 1/2 week	1. 50	52. 00	1. 00
Scones	Tesco brand	Tesco	0. 35	6	1 week	2. 10	109. 20	2. 10
Cheese	Tesco singles	Tesco	0. 99	2 x 200g	1 week	1. 98	102. 96	1. 98
Coco	Cadburys	Tesco	2. 79	250g tin	8 weeks	2. 79	18. 14	0. 35
Sea Salt	Tesco brand	Tesco	1. 23	700g	6 months	1. 23	2. 46	0. 05
Pepper	Tesco brand	Tesco	0. 45	25g	6 months	0. 45	0. 90	0. 02
Red sauce	Tesco brand	Tesco	0. 75	570g bottle	4 weeks	0. 75	9. 75	0. 19
Mayonnaise	Tesco brand	Tesco	2. 49	700ml bottle	4 weeks	2. 49	32. 37	0. 62
Ham	Tesco brand	Tesco	1. 19	8 slices	1 week	1. 19	61. 88	1. 19
Vinegar	Tesco brand	Tesco	0. 49	568ml	3 months	0. 49	1. 96	0. 04
Frozen oven chips	Tesco brand	Tesco	1. 99	1.5 kg bag	2 weeks	1. 99	51. 74	1. 00
Tuna	Tesco brand	Tesco	0. 89	2 x 185g	1 week	1. 78	92. 56	1. 78
Sweetcorn	Tesco brand	Tesco	0. 37	325g tin	1 week	0. 37	19. 24	0. 37
Spaghetti hoops	Tesco brand	Tesco	0. 48	410g tin	1 week	0. 48	24. 96	0. 48
Cream crackers	Tesco brand	Tesco	0. 28	200g	2 weeks	0. 28	7. 28	0. 14
Brown rolls	Hovis	Tesco	1. 25	6 pack	1 week	1. 25	65. 00	1. 25
Coleslaw	Tesco brand	Tesco	2. 19	500gm tub	1 week	2. 19	113. 88	2. 19
Lunch		Local deli	3. 00	1	1 week	3. 00	156. 00	3. 00
Cake	Apple Pie	Tesco	2. 19	550g	1 week	2. 19	113. 88	2. 19
Indian takeaway		Local takeaway	20. 00	1	1 month	20. 00	240. 00	4. 62
Cucumber	Tesco brand	Tesco	0. 99	1	1 week	0. 99	51. 48	0. 99
Pasta sauce	Dolmio	Tesco	1. 49	320g jar	1 week	1. 49	77. 48	1. 49
Food Budget Totals:						187. 04	6672. 01	131. 90

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

2. Clothing Budget

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
* Woman								
<u>Underwear and nightwear:</u>								
Bras	Dunnes	Dunnes	7. 00	6	1 year	42. 00	42. 00	0. 81
Pants	Dunnes	Dunnes	1. 50	14	1 year	21. 00	21. 00	0. 40
Socks	Penny's	Penny's	5.00 for 5	10	1 year	10. 00	10. 00	0. 19
Tights	Penny's	Penny's	2.50 for 2	4	6 weeks	5. 00	43. 34	0. 83
Pyjamas	Penny's	Penny's	8. 00	2	1 year	16. 00	16. 00	0. 31
Dressing gown	Penny's	Penny's	12. 00	1	2 years	12. 00	6. 00	0. 12
Slippers	Penny's	Penny's	6. 00	2 pairs	1 year	12. 00	12. 00	0. 23
<u>Coats, jackets:</u>								
Light casual jacket	Penny's	Penny's	18. 00	1	2 years	18. 00	9. 00	0. 17
Winter coat	Dunnes	Dunnes	45. 00	1	2 years	45. 00	22. 50	0. 43
Fleece	Dunnes	Dunnes	15. 00	1	2 years	15. 00	7. 50	0. 14
<u>Main clothing:</u>								
Jumpers	Dunnes	Dunnes	15. 00	3	2 years	45. 00	22. 50	0. 43
Trousers	Dunnes	Dunnes	15. 00	3	2 years	45. 00	22. 50	0. 43
Jeans	Dunnes	Dunnes	25. 00	2	2 years	50. 00	25. 00	0. 48
Tracksuit bottoms	Dunnes	Dunnes	10. 00	2	1 year	20. 00	20. 00	0. 39
T-shirt	Dunnes	Dunnes	5. 00	5	1 year	25. 00	25. 00	0. 48
Smart top	Dunnes	Dunnes	15. 00	1	1 year	15. 00	15. 00	0. 29
Smart skirt	Dunnes	Dunnes	25. 00	1	1 year	25. 00	25. 00	0. 48
3/4 summer trousers	Dunnes	Dunnes	8. 00	2	1 year	16. 00	16. 00	0. 31
Vest tops	Penny's	Penny's	3. 00	2	1 year	6. 00	6. 00	0. 12
Swimsuit	Penny's	Penny's	7. 00	1	2 years	7. 00	3. 50	0. 07
Hat, scarf & glove set	Penny's	Penny's	8. 00	1	2 years	8. 00	4. 00	0. 08
Belt	Dunnes	Dunnes	8. 00	2	3 years	16. 00	5. 33	0. 10

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

<u>Footwear:</u>								
Sandals	Dunnes	Dunnes	15. 00	1	2 years	15. 00	7. 50	0. 14
Leather shoes		Shoezone	14. 99	1	1 year	14. 99	14. 99	0. 29
Trainers	Dunnes	Dunnes	20. 00	1	1 year	20. 00	20. 00	0. 39
Boots		Shoezone	24. 99	1	2 years	24. 99	12. 50	0. 24
Flip flops	Penny's	Penny's	3. 00	1	1 year	3. 00	3. 00	0. 06
<u>Personal Accessories:</u>								
Purse	Dunnes	Dunnes	6. 00	1	3 years	6. 00	2. 00	0. 04
Watch	Constant	Argos	7. 99	1	5 years	7. 99	1. 60	0. 03
Battery replacement		Argos	5. 00	2	2 years	10. 00	5. 00	0. 10
Sunglasses		Penny's	3. 00	1	3 years	3. 00	1. 00	0. 02
Handbag		Penny's	5. 00	2	2 years	10. 00	5. 00	0. 10
Earrings		H. Samuel	20. 00	1	5 years	20. 00	4. 00	0. 08
<u>*Man</u>								
<u>Underwear and nightwear:</u>								
Pants	Penny's	Penny's	5.00 for 3	9	1 year	15. 00	15. 00	0. 29
Vests	Penny's	Penny's	5.00 for 2	4	1 year	10. 00	10. 00	0. 19
Socks	Penny's	Penny's	5.00 for 6	18	1 year	15. 00	15. 00	0. 29
Pyjamas	Penny's	Penny's	8. 00	2	2 years	16. 00	8. 00	0. 15
Slippers	Penny's	Penny's	6. 00	1	2 years	6. 00	3. 00	0. 06
<u>Coats, jackets:</u>								
Winter coat	Dunnes	Dunnes	45. 00	1	2 years	45. 00	22. 50	0. 43
Light casual jacket	Penny's	Penny's	21. 00	1	2 years	21. 00	10. 50	0. 20
Fleece	Penny's	Penny's	10. 00	1	2 years	10. 00	5. 00	0. 10
<u>Main clothing:</u>								
Belt	Dunnes	Dunnes	10. 00	2	3 years	20. 00	6. 67	0. 13
Jumper	Dunnes	Dunnes	15. 00	2	2 years	30. 00	15. 00	0. 29
Trousers	Dunnes	Dunnes	15. 00	3	2 years	45. 00	22. 50	0. 43
Tracksuit bottoms		Dunnes	10. 00	2	1 year	20. 00	20. 00	0. 39
T-shirts	Dunnes	Dunnes	5. 00	6	1 year	30. 00	30. 00	0. 58
Swimsuit	Dunnes	Dunnes	6. 00	1	2 years	6. 00	3. 00	0. 06
Jeans	Dunnes	Dunnes	25. 00	2	2 years	50. 00	25. 00	0. 48

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Smart shirt and tie set	Dunnes	Dunnes	20. 00	1	1 year	20. 00	20. 00	0. 39
Smart trousers	Dunnes	Dunnes	25. 00	1	2 years	25. 00	12. 50	0. 24
Shorts	Dunnes	Dunnes	8. 00	2	2 years	16. 00	8. 00	0. 15
Hat, scarf & glove set		Penny's	8. 00	1	2 years	8. 00	4. 00	0. 08
Suit		Burtons	144. 00	1	5 years	144. 00	28. 80	0. 55
<u>Footwear:</u>								
Shoes	Dunnes	Dunnes	30. 00	2	1 year	60. 00	60. 00	1. 15
Trainers	Dunnes	Dunnes	25. 00	1	1 year	25. 00	25. 00	0. 48
Sandals	Dunnes	Dunnes	10. 00	1	2 years	10. 00	5. 00	0. 10
<u>Personal Accessories:</u>								
Wallet	Dunnes	Dunnes	8. 00	1	5 years	8. 00	1. 60	0. 03
Watch	Constant	Argos	7. 99	1	5 years	7. 99	1. 60	0. 03
Battery replacement		Argos	5. 00	1	2 years	5. 00	2. 50	0. 05
Sunglasses		Penny's	3. 00	1 pair	3 years	3. 00	1. 00	0. 02
*Girl, age 10								
<u>Underwear and nightwear:</u>								
Crop tops	Penny's	Penny's	5.00 for 3	6	1 year	10. 00	10. 00	0. 19
Pants	Penny's	Penny's	5.00 for 10	4 packs	1 year	20. 00	20. 00	0. 39
Socks	Penny's	Penny's	2.75 for 6	6 packs	1 year	16. 50	16. 50	0. 32
Pyjamas-heavy	Penny's	Penny's	7. 00	2	1 year	14. 00	14. 00	0. 27
Pyjamas-light	Penny's	Penny's	4. 00	2	1 year	8. 00	8. 00	0. 15
Tights	Penny's	Penny's	2.50 for 2	4 pairs	1 year	5. 00	5. 00	0. 10
Slippers	Penny's	Penny's	5. 00	2	1 year	10. 00	10. 00	0. 19
Dressing gown	Penny's	Penny's	7. 00	1	1 year	7. 00	7. 00	0. 14
<u>Coats, jackets:</u>								
Winter coat	Dunnes	Dunnes	*30. 00	2	1 year	60. 00	60. 00	1. 15
Light jacket	Dunnes	Dunnes	14. 00	1	1 year	14. 00	14. 00	0. 27
Rain coat	Dunnes	Dunnes	10. 00	1	1 year	10. 00	10. 00	0. 19
<u>Main clothing:</u>								
Shirt	Penny's	Penny's	6. 00	2	1 year	12. 00	12. 00	0. 23
Jumpers	Dunnes	Dunnes	8. 00	2	1 year	16. 00	16. 00	0. 31

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Trousers	Dunnes	Dunnes	8. 00	2	1 year	16. 00	16. 00	0. 31
Jeans	Dunnes	Dunnes	14. 00	2	1 year	28. 00	28. 00	0. 54
Cardigan	Dunnes	Dunnes	6. 00	1	1 year	6. 00	6. 00	0. 12
Shorts	Penny's	Penny's	4. 00	4	1 year	16. 00	16. 00	0. 31
Tracksuit	Penny's	Penny's	12. 00	2	1 year	24. 00	24. 00	0. 46
Summer dress	Penny's	Penny's	7. 00	2	1 year	14. 00	14. 00	0. 27
T-shirts	Penny's	Penny's	4. 50	6	1 year	27. 00	27. 00	0. 52
Swimsuit	Penny's	Penny's	5. 00	1	1 year	5. 00	5. 00	0. 10
Hat, scarf & glove set	Penny's	Penny's	6. 00	1	1 year	6. 00	6. 00	0. 12
Sun hat	Penny's	Penny's	3. 00	1	1 year	3. 00	3. 00	0. 06
Skirt	Penny's	Penny's	7. 00	2	1 year	14. 00	14. 00	0. 27
<u>Footwear:</u>								
Sandals	Penny's	Penny's	6. 00	2 pairs	1 year	12. 00	12. 00	0. 23
Shoes	Dunnes	Dunnes	18. 00	2 pairs	1 year	36. 00	36. 00	0. 69
Boots	Dunnes	Dunnes	20. 00	1	1 year	20. 00	20. 00	0. 39
Trainers		Shoezone	15. 00	3	1 year	45. 00	45. 00	0. 87
<u>Personal Accessories:</u>								
Hairslides		Poundworld	3. 00	1 pack	1 year	3. 00	3. 00	0. 06
*Girl, age 15								
<u>Underwear and nightwear:</u>								
Bras	Dunnes	Dunnes	7. 00	6	1 year	42. 00	42. 00	0. 81
Pants	Penny's	Penny's	1. 50	20	1 year	30. 00	30. 00	0. 58
Socks	Penny's	Penny's	3.00 for 5	2 packs	1 year	6. 00	6. 00	0. 12
Pyjamas light	Penny's	Penny's	3.00 for 5	2 packs	1 year	6. 00	6. 00	0. 12
Pyjamas-heavy	Penny's	Penny's	7. 00	2	1 year	14. 00	14. 00	0. 27
Slippers	Penny's	Penny's	6. 00	1	1 year	6. 00	6. 00	0. 12
Dressing gown	Penny's	Penny's	12. 00	1	1 year	12. 00	12. 00	0. 23
<u>Coats, jackets:</u>								
Heavy jacket	Dunnes	Dunnes	45. 00	1	1 year	45. 00	45. 00	0. 87
Light casual jacket		Jeanscene	40. 00	1	1 year	40. 00	40. 00	0. 77
Denim jacket	Penny's	Penny's	18. 00	1	1 year	18. 00	18. 00	0. 35

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Main clothing:

Jumpers		Jeanscene	30. 00	2	1 year	60. 00	60. 00	1. 15
Trousers		Jeanscene	30. 00	2	1 year	60. 00	60. 00	1. 15
Jeans		Jeanscene	40. 00	2	1 year	80. 00	80. 00	1. 54
Tracksuit		Meath St. market	50. 00	3	1 year	150. 00	150. 00	2. 89
T-shirt	Penny's	Penny's	5. 00	8	1 year	40. 00	40. 00	0. 77
Shorts	Penny's	Penny's	4. 00	2	1 year	8. 00	8. 00	0. 15
Swimsuit	Penny's	Penny's	7. 00	1	1 year	7. 00	7. 00	0. 14
Vest tops	Penny's	Penny's	5. 00	4	1 year	20. 00	20. 00	0. 39
Skirts	Penny's	Penny's	7. 00	3	1 year	21. 00	21. 00	0. 40
3/4 trousers	Penny's	Penny's	8. 00	3	1 year	24. 00	24. 00	0. 46
Hat, scarf & glove set		Penny's	8. 00	1	1 year	8. 00	8. 00	0. 15

Footwear:

Shoes		Shoezone	14. 99	1	1 year	14. 99	14. 99	0. 29
Trainers		JJB Sports	35. 00	2	1 year	70. 00	70. 00	1. 35
Boots		Shoezone	24. 99	1	1 year	24. 99	24. 99	0. 48
Dress shoes		Shoezone	12. 99	1	1 year	12. 99	12. 99	0. 25
Flip flops		Penny's	3. 00	1	1 year	3. 00	3. 00	0. 06

Personal accessories:

Sunglasses		Penny's	3. 00	1 pair	3 years	3. 00	1. 00	0. 02
Handbag		Penny's	3. 00	2	2 years	6. 00	3. 00	0. 06

Clothing Budget Totals:

						2589. 43	2137. 40	41. 28
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*Boy, 15

Underwear and nightwear:

Pants	Penny's	Penny's	5.00 for 3	9	1 year	15. 00	15. 00	0. 29
Socks	Penny's	Penny's	5.00 for 6	18	1 year	15. 00	15. 00	0. 29
Pyjamas	Penny's	Penny's	8. 00	1	1 year	8. 00	8. 00	0. 15
Slippers	Penny's	Penny's	6. 00	1	2 years	6. 00	3. 00	0. 06

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

<u>Coats, jackets:</u>								
Heavy jacket	Dunnes	45. 00	1	1 year	45. 00	45. 00	0. 87	
Light casual jacket	Jeanscene	40. 00	1	1 year	40. 00	40. 00	0. 77	
<u>Main clothing:</u>								
Jumpers		Jeanscene	30. 00	2	3 years	60. 00	20. 00	0. 39
Belt	Dunnes	Dunnes	10. 00	2	3 years	20. 00	6. 67	0. 13
Trousers	Dunnes	Dunnes	15. 00	3	1 year	45. 00	45. 00	0. 87
Tracksuit		Meath St. Market	50. 00	4	1 year	200. 00	200. 00	3. 85
T-shirt	Dunnes	Dunnes	5. 00	10	1 year	50. 00	50. 00	0. 96
Shorts	Dunnes	Dunnes	8. 00	4	1 year	32. 00	32. 00	0. 62
Swimsuit	Dunnes	Dunnes	6. 00	1	2 years	6. 00	3. 00	0. 06
Jeans		Jeanscene	40. 00	1	1 year	40. 00	40. 00	0. 77
Smart shirt		Jeanscene	25. 00	1	1 year	25. 00	25. 00	0. 48
Smart trousers		Jeanscene	40. 00	1	1 year	40. 00	40. 00	0. 77
Hat, scarf & glove set	Penny's	Penny's	8. 00	1	2 years	8. 00	4. 00	0. 08
<u>Footwear:</u>								
Shoes		Jeanscene	40. 00	1	1 year	40. 00	40. 00	0. 77
Trainers		Meath st. market	60. 00	3	1 year	180. 00	180. 00	3. 46
Sandals	Dunnes	Dunnes	10. 00	1	1 year	10. 00	10. 00	0. 19
<u>Personal accessories:</u>								
Sunglasses		Penny's	3. 00	1	3 years	3. 00	1. 00	0. 02
Clothing Budget Totals:								
						2645. 46	2137. 10	41. 19

3. Personal Care Budget (Girl, 15)								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Healthcare:</u>								
First aid kit	Boots	Boots	11. 80	1	2 years	11. 80	5. 90	0. 11
Waterproof plasters	Tesco	Tesco	2. 19	2 packets	1 year	4. 38	4. 38	0. 08

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Paracetamol		Local chemist	2. 00	3(24)box	1 year	6. 00	6. 00	0. 12
Thermometer		Local chemist	4. 68	1	5 years	4. 68	0. 94	0. 02
Cough mixture	Benalin	Local chemist	5. 64	2x125ml	1 year	11. 28	11. 28	0. 22
Suntan lotion (40+)	Soltan	Boots	14. 90	2 x 200ml	1 year	29. 80	29. 80	0. 57
Lemsip		Local chemist	3. 39	2 boxes	1 year	6. 78	6. 78	0. 13
Zovirax		Local chemist	9. 49	1	1 year	9. 49	9. 49	0. 18
Personal Hygiene:								
Tampons	Tampax	Tesco	4. 94	2(30)box	1 month	9. 88	118. 56	2. 28
Toothpaste	Colgate	Tesco	2. 04	150ml tube	1 week	2. 04	106. 08	2. 04
Toothbrush		Tesco	2. 59	4	3 months	10. 36	41. 44	0. 80
Bubble bath	Tesco brand	Tesco	1. 65	500ml	1 month	1. 65	19. 80	0. 38
Hairbrush sets		Poundworld	3. 00	3	1 year	9. 00	9. 00	0. 17
Sanitary towels	Always ultra	Tesco	3. 35	3(14) packs	1 month	10. 05	120. 60	2. 32
Shampoo	Tesco	Tesco	0. 99	300ml bottle	1 week	0. 99	51. 48	0. 99
Conditioner	Tesco	Tesco	1. 12	300ml bottle	1 week	1. 12	58. 24	1. 12
Shower gel	Tesco	Tesco	1. 64	400ml bottle	1 week	1. 64	85. 28	1. 64
Man: razor	Gillette sensor	Tesco	7. 99	1	1 year	7. 99	7. 99	0. 15
Blades	Gillette sensor	Tesco	8. 29	pack of 4	4 weeks	8. 29	107. 77	2. 07
Disposable blades	Bic	Tesco	4. 75	pack of 8	4 weeks	4. 75	61. 75	1. 19
Deodorant: man	Tesco mens	Tesco	1. 49	150ml	1 week	1. 49	77. 48	1. 49
Deodorant: woman	Tesco extra	Tesco	1. 37	2x250ml	1 week	2. 74	142. 48	2. 74
Shaving cream	Tesco value	Tesco	1. 19	250ml	4 weeks	1. 19	15. 47	0. 30
Haircut: woman		Local hairdresser	30. 00	3	1 year	90. 00	90. 00	1. 73
Haircut: man		Local hairdresser	12. 00	1	6 weeks	12. 00	104. 00	2. 00
Haircut. Girl, 15		Local hairdresser	30. 00	3	1 year	90. 00	90. 00	1. 73
Haircut: Girl, 10		Local hairdresser	9. 00	2	1 year	18. 00	18. 00	0. 35

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Headlice lotion	Lyclear	Local chemist	6. 49	2	1 year	12. 98	12. 98	0. 25
Toilet bag	Dunnes	Dunnes	6. 00	3	5 years	18. 00	3. 60	0. 07
Cosmetics:								
Moisturiser	Nivea	Tesco	6. 45	2 (50ml)	2 months	12. 90	77. 40	1. 49
Body lotion	Vaseline Int care	Tesco	2. 83	1 (200ml)	2 months	2. 83	16. 98	0. 33
Lipstick	Natural collection	Boots	3. 80	1	6 months	3. 80	7. 60	0. 15
Mascara	Natural collection	Boots	4. 50	1	1 year	4. 50	4. 50	0. 09
Foundation	Natural collection	Boots	3. 95	3 (40ml)	1 year	11. 85	11. 85	0. 23
Lip gloss	Natural collection	Boots	4. 40	1	6 months	4. 40	8. 80	0. 17
Eye shadow	Natural collection	Boots	2. 80	1	6 months	2. 80	5. 60	0. 11
Perfume	Laimant	Boots	11. 25	1	1 year	11. 25	11. 25	0. 22
Aftershave	Old spice	Boots	12. 90	1	1 year	12. 90	12. 90	0. 25
Personal Care Budget Totals:						465. 60	1573. 45	30. 28
4. Health Related Costs Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Doctor Visits			50. 00	6	1 year	300. 00	300. 00	5. 77
Prescription items, adults			16. 98	4	1 year	67. 90	67. 90	1. 31
Prescription items, children			15. 92	4	1 year	63. 68	63. 68	1. 22
Dentist visits			50. 00	4	1 year	200. 00	200. 00	3. 85
Optician visits			50. 00	3	1 year	150. 00	150. 00	2. 89
Health Insurance	Family plan	VHI	110. 70	1	1 month	110. 70	1328. 42	25. 55
Health Related Costs Budget Totals:						892. 28	2110. 00	40. 59

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

3. Personal Care Budget (Boy, 15)

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Healthcare:</u>								
First aid kit	Boots	Boots	11. 80	1	2 years	11. 80	5. 90	0. 11
Waterproof plasters	Tesco	Tesco	2. 19	2 packets	1 year	4. 38	4. 38	0. 08
Paracetamol		Local chemist	2. 00	3(24)box	1 year	6. 00	6. 00	0. 12
Thermometer		Local chemist	4. 68	1	5 years	4. 68	0. 94	0. 02
Cough mixture	Benalin	Local chemist	5. 64	2x125ml	1 year	11. 28	11. 28	0. 22
Suntan lotion (40+)	Soltan	Boots	14. 90	2 x 200ml	1 year	29. 80	29. 80	0. 57
Lemsip		Local chemist	3. 39	2 boxes	1 year	6. 78	6. 78	0. 13
Zovirax		Local chemist	9. 49	1	1 year	9. 49	9. 49	0. 18
<u>Personal Hygiene:</u>								
Tampons	Tampax	Tesco	4. 94	1(30)box	1 month	4. 94	59. 28	1. 14
Toothpaste	Colgate	Tesco	2. 04	150ml tube	1 week	2. 04	106. 08	2. 04
Toothbrush		Tesco	2. 59	4	3 months	10. 36	41. 44	0. 80
Bubble bath	Tesco brand	Tesco	1. 65	500ml	1 month	1. 65	19. 80	0. 38
Hairbrush sets		Poundworld	3. 00	2	1 year	6. 00	6. 00	0. 12
Sanitary towels	Always ultra	Tesco	3. 35	2(14)packs	1 month	6. 70	80. 40	1. 55
Shampoo	Tesco	Tesco	0. 99	300ml bottle	1 week	0. 99	51. 48	0. 99
Conditioner	Tesco	Tesco	1. 12	300ml bottle	1 week	1. 12	58. 24	1. 12
Shower gel	Tesco	Tesco	1. 64	400ml bottle	1 week	1. 64	85. 28	1. 64
Man: razor	Gillette sensor	Tesco	7. 99	2	1 year	15. 98	15. 98	0. 31
Blades	Gillette sensor	Tesco	8. 29	pack of 4	2 weeks	8. 29	215. 54	4. 15
Disposable blades	Bic	Tesco	4. 75	pack of 8	8 weeks	4. 75	30. 88	0. 59
Deodorant: man	Tesco mens	Tesco	1. 49	2x150ml	1 week	2. 98	154. 96	2. 98
Deodorant: woman	Tesco extra	Tesco	1. 37	250ml	1 week	1. 37	71. 24	1. 37
Shaving cream	Tesco value	Tesco	1. 19	250ml	2 weeks	1. 19	30. 94	0. 60
Haircut: woman		Local hairdresser	30. 00	3	1 year	90. 00	90. 00	1. 73

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Haircut: man		Local hairdresser	12. 00	1	6 weeks	12. 00	104. 00	2. 00
Haircut: boy, 15		Local hairdresser	12. 00	1	6 weeks	12. 00	104. 00	2. 00
Haircut: Girl, 10		Local hairdresser	9. 00	2	1 year	18. 00	18. 00	0. 35
Headlice lotion	Lyclear	Local chemist	6. 49	2	1 year	12. 98	12. 98	0. 25
Toilet bag	Dunnes	Dunnes	6. 00	2	5 years	12. 00	2. 40	0. 05
Cosmetics:								
Moisturiser	Nivea	Tesco	6. 45	50ml	2 months	6. 45	38. 70	0. 74
Body lotion	Vaseline Int care	Tesco	2. 83	1 (200ml)	2 months	2. 83	16. 98	0. 33
Lipstick	Natural collection	Boots	3. 80	1	6 months	3. 80	7. 60	0. 15
Mascara	Natural collection	Boots	4. 50	1	1 year	4. 50	4. 50	0. 09
Foundation	Natural collection	Boots	3. 95	2 x 40ml	1 year	7. 90	7. 90	0. 15
Eye shadow	Natural collection	Boots	2. 80	1	1 year	2. 80	2. 80	0. 05
Perfume	Laimant	Boots	11. 25	1	1 year	11. 25	11. 25	0. 22
Aftershave	Old spice	Boots	12. 90	1	1 year	12. 90	12. 90	0. 25
Personal Care Budget Totals:						363. 62	1536. 12	29. 57

5. Household Goods Budget

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<i>Lounge/Dining Furniture</i>								
Coffee table		Bargaintown	59. 00	1	10 years	59. 00	5. 90	0. 11
Kitchen/dining table & 4 chairs		Bargaintown	199. 00	1	15 years	199. 00	13. 27	0. 26
Television stand		Bargaintown	49. 00	1	10 years	49. 00	4. 90	0. 09

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

3 piece suite		Bargaintown	899. 00	1	15 years	899. 00	59. 93	1. 15
Bookshelf		Argos	39. 00	1	20 years	39. 00	1. 95	0. 04
DVD player	Futura	Powercity	54. 95	1	10 years	54. 95	5. 50	0. 11
Stereo system	Jwin	Powercity	49. 95	1	10 years	49. 95	5. 00	0. 10
Television	Beko 20"	Powercity	119. 95	1	10 years	119. 95	12. 00	0. 23
Bedroom furniture:								
Double Bed		Bargaintown	200. 00	1	12 years	200. 00	16. 67	0. 32
Double mattress		Bargaintown	99. 00	1	10 years	99. 00	9. 90	0. 19
Single Bed		Bargaintown	110. 00	2	12 years	220. 00	18. 33	0. 35
Single mattress		Bargaintown	89. 00	2	10 years	178. 00	17. 80	0. 34
Chest of drawers		Bargaintown	89. 00	3	15 years	267. 00	17. 80	0. 34
Bedside locker		Bargaintown	49. 00	4	15 years	196. 00	13. 07	0. 25
Wardrobe		Bargaintown	199. 00	3	15 years	597. 00	39. 80	0. 77
Bathroom cabinet		Argos	29. 99	1	15 years	29. 99	2. 00	0. 04
Study Desk and Chair		Argos	139. 00	1	10 years	139. 00	13. 90	0. 27
Floor coverings:								
Lino (kitchen) (€9 sq yard)		Des Kelly	244. 44	1	15 years	244. 44	16. 30	0. 31
Lino (bathroom) (€9 sq yard)		Des Kelly	85. 56	1	15 years	85. 56	5. 70	0. 11
Carpet:								
Bedroom 1 (€12 sq yard)		Des Kelly	249. 93	1	10 years	249. 93	24. 99	0. 48
Bedroom 2 (€12 sq yard)		Des Kelly	182. 64	1	10 years	182. 64	18. 26	0. 35
Bedroom 3 (€12 sq yard)		Des Kelly	165. 34	1	10 years	165. 34	16. 53	0. 32
Lounge (€12 sq yard)		Des Kelly	344. 05	1	7 years	344. 05	49. 15	0. 95
Hall, Stairs and Landing (€14 sq yard)		Des Kelly	377. 71	1	10 years	377. 71	53. 96	1. 04
Textiles and soft furnishings:								
Double Duvet- heavy tog		Guineys	14. 99	1	10 years	14. 99	1. 50	0. 03
Double duvet- light tog		Guineys	10. 99	1	10 years	10. 99	1. 10	0. 02

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Single duvet- heavy tog	Guineys	10. 99	2	10 years	21. 98	2. 20	0. 04
Single duvet- light tog	Guineys	7. 99	2	10 years	15. 98	1. 60	0. 03
Double quilt cover & 2 pillowcases	Kavanaghs	15. 00	2	5 years	30. 00	6. 00	0. 12
Single quilt cover & 1 pillowcase	Kavanaghs	10. 00	3x2	5 years	60. 00	12. 00	0. 23
Double fitted sheets	Kavanaghs	9. 99	2 sets	5 years	19. 98	4. 00	0. 08
Single fitted sheets	Kavanaghs	6. 99	3sets x 2	5 years	41. 94	8. 39	0. 16
Pillows	Kavanaghs	10.00 for 2	8	2 years	40. 00	20. 00	0. 39
Hand towels	Kavanaghs	2. 00	8	5 years	16. 00	3. 20	0. 06
Face cloths	Kavanaghs	2. 00 for 4	4	1 year	2. 00	2. 00	0. 04
Bath towels	Kavanaghs	5. 00	6	5 years	30. 00	6. 00	0. 12
Bath mat set	Kavanaghs	6. 99	2	5 years	13. 98	2. 80	0. 05
Cushion & cover set	Kavanaghs	3. 00	2	5 years	6. 00	1. 20	0. 02
Curtains:							
*Net Curtains:							
Lounge	Duffys	15. 00	2 sets	12 years	30. 00	2. 50	0. 05
Bedroom 1	Duffys	9. 00	2 sets	12 years	18. 00	1. 50	0. 03
Bedroom 2	Duffys	9. 00	2 sets	12 years	18. 00	1. 50	0. 03
Bedroom 3	Duffys	9. 00	2 sets	12 years	18. 00	1. 50	0. 03
Blind:							
Bathroom (120x158cm)	Duffys	32. 99	1	12 years	32. 99	2. 75	0. 05
Curtains with lining:							
Lounge (90x72 inches)	Guineys	35. 99	1	12 years	35. 99	3. 00	0. 06
Bedrooms	Guineys	25. 00	3	12 years	75. 00	6. 25	0. 12
Patio door (68x84 inches)	Guineys	30. 00	1	12 years	30. 00	2. 50	0. 05
Curtain track and fittings for lounge (8 feet)	Guineys	20. 00	1	20 years	20. 00	1. 00	0. 02
Curtain track and fittings for patio door (6 feet)	Guineys	17. 00	1	20 years	17. 00	0. 85	0. 02

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Curtain track and fittings for bedrooms (4 feet)		Guineys	14. 00	3	20 years	42. 00	2. 10	0. 04
Curtain hooks		Duffys	1. 39	5 packets	20 years	6. 95	0. 35	0. 007
Lampshades		Roches	4. 95	7	15 years	34. 65	2. 31	0. 04
Standing lamp		Roches	14. 95	1	15 years	14. 95	1. 00	0. 02
Gas and electrical appliances:								
Fridge/freezer	Beko	Powercity	259. 00	1	10 years	259. 00	25. 90	0. 50
Electric cooker (gas hob)	Beko	Powercity	299. 95	1	10 years	299. 95	30. 00	0. 58
Hair straightener	Remington	Argos	30. 99	1	5 years	30. 99	6. 20	0. 12
Washing machine	Beko	Powercity	269. 95	1	8 years	269. 95	33. 74	0. 65
Hairdryer	Remington	Argos	13. 95	1	10 years	13. 95	1. 40	0. 03
Iron		Argos	16. 99	1	5 years	16. 99	3. 40	0. 07
Vacuum cleaner	Electrolux	Powercity	59. 95	1	10 years	59. 95	6. 00	0. 12
Lawnmower	Flymo	Homebase	79. 00	1	10 years	79. 00	7. 90	0. 15
Light Bulbs		Tesco	2. 89	10 pack	1 year	2. 89	2. 89	0. 06
Cable		Argos	7. 49	1	20 years	7. 49	0. 38	0. 007
Kettle		Powercity	26. 99	1	5 years	26. 99	5. 40	0. 10
Microwave		Powercity	64. 95	1	10 years	64. 95	6. 50	0. 13
Toaster		Argos	16. 99	1	10 years	16. 99	1. 70	0. 03
Kitchen and hardware:								
Crockery set (24 piece)		Argos	32. 00	1	10 years	32. 00	3. 20	0. 06
Coffee mugs		Argos	8. 49	6	2 years	8. 49	4. 25	0. 08
Tea pot		Roches	6. 95	1	15 years	6. 95	0. 46	0. 009
Ovenproof dish set, 3 piece		Argos	16. 49	1	15 years	16. 49	1. 10	0. 02
Egg cups		Roches	2. 75 for 4	1 set	15 years	2. 75	0. 18	0. 003
Glasses set		Roches	3.95 for 3	6	5 years	7. 90	1. 58	0. 03
Cutlery set		Tesco	5. 24	26 piece	10 years	5. 24	0. 52	0. 01

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Mixing bowl		Tesco	8. 49	1	15 years	8. 49	0. 57	0. 01
Vacuum bags	Electrolux	Tesco	5. 75	1	1 year	5. 75	5. 75	0. 11
Non-stick baking sheet		Roches	6. 95	1	15 years	6. 95	0. 46	0. 01
Kitchen scales		Argos	5. 99	1	15 years	5. 99	0. 40	0. 01
Colander		Tesco	1. 49	1	15 years	1. 49	0. 10	0. 002
Saucepan set(5 piece)		Argos	39. 99	1	10 years	39. 99	4. 00	0. 08
Knife set (5 piece)		Argos	29. 99	1	15 years	29. 99	2. 00	0. 04
Utensil set & stand		Argos	9. 99	1	15 years	9. 99	0. 67	0. 01
Tin opener		Tesco	0. 99	1	5 years	0. 99	0. 20	0. 004
Potato peeler		Tesco	0. 99	1	5 years	0. 99	0. 20	0. 004
Corkscrew		Tesco	0. 99	1	15 years	0. 99	0. 07	0. 001
Kitchen scissors		Tesco	2. 15	1	15 years	2. 15	0. 14	0. 003
Wooden spoon set		Tesco	1. 99	1	15 years	1. 99	0. 13	0. 003
Whisk		Tesco	2. 95	1	15 years	2. 95	0. 20	0. 004
Chopping board		Tesco	1. 52	2	15 years	2. 95	0. 20	0. 004
Garden tool set		Homebase	23. 99	1	15 years	23. 99	1. 60	0. 03
Vacuum flask		Dunnes	4. 00	1	20 years	4. 00	0. 20	0. 004
Bucket		Dunnes	6. 00	1	10 years	6. 00	0. 60	0. 01
Mop		Dunnes	6. 00	1	6 months	6. 00	12. 00	0. 23
Dust pan & brush		Poundworld	2. 00	1	5 years	2. 00	0. 40	0. 01
Scrubbing brush with handle		Dunnes	8. 00	1	15 years	8. 00	0. 53	0. 01
Washing up brush		Tesco	0. 39	2	1 year	0. 78	0. 78	0. 02
Dustbin		Tesco	8. 69	2	15 years	17. 38	1. 16	0. 02
Broom		Tesco	2. 84	1	5 years	2. 84	0. 57	0. 01
Batteries		Poundworld	2. 00 for 6	12	1 year	4. 00	4. 00	0. 08
Candles		Tesco	1. 65	pack of 6	3 years	1. 65	0. 55	0. 01
Cling film		The Gala market	10. 00	1	1 year	10. 00	10. 00	0. 19
Tin foil		The Gala market	10. 00	1	1 year	10. 00	10. 00	0. 19
Ironing board		Argos	14. 99	1	15 years	14. 99	1. 00	0. 02
Clothes airer		Bolands	10. 95	1	15 years	10. 95	0. 73	0. 01
Washing line		Bolands	5. 00	1	15 years	5. 00	0. 33	0. 01

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Clothes pegs		Poundworld	2. 00	1 packet	2 years	2. 00	1. 00	0. 02
Laundry basket		Bolands	5. 99	1	5 years	5. 99	1. 20	0. 02
Toilet brush set		Pounworld	1. 20	1	1 year	1. 20	1. 20	0. 02
Tablemats		Dunnes	6. 00	1 set of 4	10 years	6. 00	0. 60	0. 01
Hand torch		Poundworld	2. 00	1	10 years	2. 00	0. 20	0. 004
<u>Other Household Items:</u>								
Suitcase	Dunnes	Dunnes	45. 00	3 (27")	10 years	135. 00	13. 50	0. 26
Alarmclock		Argos	6. 99	1	10 years	6. 99	0. 70	0. 01
Umbrella	Penny's	Penny's	4. 00	2	1 year	8. 00	8. 00	0. 15
<u>Stationary and paper goods:</u>								
Birthday cards		Poundworld	3 for 2.50	6	1 year	5. 00	5. 00	0. 10
Christmas cards		Poundworld	2. 00	2(20)boxes	1 year	4. 00	4. 00	0. 08
Other occasion cards		Poundworld	3 for 2.50	6	1 year	5. 00	5. 00	0. 10
Christmas wrapping paper		Poundworld	2. 00	2 rolls	1 year	2. 00	2. 00	0. 04
Gift wrap		Poundworld	1. 00	4 sheets	1 year	1. 00	1. 00	0. 02
Envelopes		Poundworld	2. 00	1 packet	1 year	2. 00	2. 00	0. 04
Writing pad		Poundworld	1. 00	1	1 year	1. 00	1. 00	0. 02
Scissors		Tesco	2. 15	1	5 years	2. 15	0. 43	0. 01
Sellotape		Poundworld	1. 50	1	1 year	1. 50	1. 50	0. 03
Pens		Poundworld	3. 00	10 pack	1 year	3. 00	3. 00	0. 06
<u>Toilet paper and cleaning materials:</u>								
Toilet paper	Tesco ecosoft	Tesco	5. 99	12 pack	1 week	5. 99	311. 48	5. 99
Lighter		Poundworld	1. 00	1	1 year	1. 00	1. 00	0. 02
Stain remover	Vanish	Tesco	2. 15	500ml	1 year	2. 15	2. 15	0. 04
Washing up liquid	Fairy	Tesco	2. 39	1 litre	4 weeks	2. 39	31. 07	0. 60
Washing powder	Aerial Non-bio	Tesco	10. 29	3.3kg box	2 weeks	10. 29	267. 54	5. 15
Bleach	Tesco brand	Tesco	0. 65	750ml	4 weeks	0. 65	8. 45	0. 16
Toilet cleaner	Tesco active	Tesco	1. 09	750ml	2 weeks	1. 09	28. 34	0. 55
Furniture polish	Mr Sheen	Tesco	1. 59	300ml	6 months	1. 59	3. 18	0. 06
Disinfectant	Savlon liquid	Tesco	2. 73	500ml	6 months	2. 73	5. 46	0. 11

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Shoe polish	Punch	Tesco	0. 50	50ml	1 year	0. 50	0. 50	0. 01
Dish cloths	Tesco brand	Tesco	0. 68	10 pack	1 year	0. 68	0. 68	0. 01
Household gloves	Tesco brand	Tesco	1. 29	2 pairs	1 year	2. 58	2. 58	0. 05
Refuse sacks		Tesco	5. 89	40 pack	6 weeks	5. 89	51. 05	0. 98
Home Security:								
Window Locks		All provided free of charge as in LA House						
Front door bolt		All provided free of charge as in LA House						
Back door bolt		All provided free of charge as in LA House						
Smoke detector		All provided free of charge as in LA House						
Tools:								
Home tool set		Atlantic homecare	14. 99	1	10 years	14. 99	1. 50	0. 03
Pack of nails		Local Hardware	2. 99	1 box	10 years	2. 99	0. 30	0. 01
Plunger		Local Hardware	4. 99	1	10 years	4. 99	0. 50	0. 01
Paint:								
Paint, roller set, 9"		Homebase	5. 99	1	5 years	5. 99	1. 20	0. 02
Paint brushes, 5 set		Woodies DIY	9. 99	1	5 years	9. 99	2. 00	0. 04
Paint,emulsion	Dulux	Woodies DIY	8.80 per lit	3.5 litx 6	5 years	184. 80	36. 96	0. 71
Paint, gloss	Dulux	Woodies DIY	11.68 per lit	3.5 lit x 6	5 years	245. 28	49. 06	0. 94
Household Goods Budget Totals:						7975. 16	1607. 08	30. 87

6. Household Services Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/ylrs	Total price	Cost/yr	Cost/wk
<u>Postage</u>								
Stamps	48c	An Post	0. 48	20	1 year	9. 60	9. 60	0. 19
Stamps	75c	An Post	0. 75	5	1 year	3. 75	3. 75	0. 07
<u>Telephone</u>								
Mobile Phone	Nokia	Vodafone	79. 00	3	2 years	237. 00	118. 50	2. 28
Phone Credit	Vodafone	Vodafone	10. 00	3	2 weeks	30. 00	780. 00	15. 00

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Television charges							
Cable Television	NTL	44. 75	1	2 months	44. 75	286. 50	5. 16
Television licence	An Post	155. 00	1	1 year	155. 00	155. 00	2. 98
Dry cleaning and Window Cleaning							
Dry clean suit		Local dry cleaners	15. 00	2	1 year	30. 00	0. 58
Window Cleaning			10. 00	1	2 months	10. 00	1. 16
Household Services Budget Totals:					520. 10	1443. 35	27. 42

7. Social Inclusion and Participation Budget (Girl, 15)								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Sports goods								
Football laces		Poundworld	2. 00	1 pair	1 year	2. 00	2. 00	0. 04
Football socks		Lifestyle	6.00 for 2	2 pairs	1 year	6. 00	6. 00	0. 12
Newspapers, magazines, books:								
Pocket size dictionary	Oxford	Easons	6. 70	1	20 years	6. 70	0. 34	0. 01
Cookery book	Foulsham	Easons	14. 90	1	20 years	14. 90	0. 75	0. 01
Bible	DLT	Veritas	15. 30	1	20 years	15. 30	0. 77	0. 02
Novel book		Easons	8. 99	2	1 year	17. 98	17. 98	0. 35
Calendar			Free					
First Aid Book	DK	Easons	11. 75	1	7 years	11. 75	1. 68	0. 03
World Atlas		Easons	14. 50	1	10 years	14. 50	1. 45	0. 03
Encyclopaedia	Penguin	Easons	26. 25	1	10 years	26. 25	2. 70	0. 05
Magazine, girl 15	Mizz	Easons	2. 95	1	2 weeks	2. 95	76. 70	1. 48
Telephone and address book		Easons	3. 99	1	5 years	3. 99	0. 80	0. 02
Sunday Newspaper	Sunday world	Local Newsagent	2. 00	1	1 week	2. 00	104. 00	2. 00
Daily Newspaper	Evening Herald	Local Newsagent	1. 00	6	1 week	6. 00	312. 00	6. 00

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Pocket diary		Easons	9. 99	1	1 year	9. 99	9. 99	0. 19
Household Games:								
Game set (10 in 1)		Smyths	12. 00	1	10 years	12. 00	1. 20	0. 02
Deck of playing cards		Poundworld	1. 00	1	5 years	1. 00	0. 20	0. 004
Toys:								
Colouring book		Smyths	1. 00	2	1 year	2. 00	2. 00	0. 04
Markers		Smyths	2. 99	1	1 year	2. 99	2. 99	0. 06
Bike		Smyths	109. 99	2	5 years	219. 98	44. 00	0. 85
Playstation game	Sony	Smyths	40. 00	1	1 year	40. 00	40. 00	0. 77
Playstation pack (incl 2 games)	Sony	Smyths	189. 99	1	5 years	189. 99	38. 00	0. 73
Rollerblades		Smyths	29. 99	1	3 years	29. 99	10. 00	0. 19
Skipping rope		Poundworld	2. 00	1	3 years	2. 00	0. 04	0. 001
Jigsaws		Poundworld	2. 00	2	1 year	4. 00	4. 00	0. 08
Helmet		Smyths	14. 99	2	5 years	29. 98	6. 00	0. 12
Football		Smyths	6. 99	1	1 year	6. 99	6. 99	0. 13
Seasonal items:								
Christmas tree lights		Argos	8. 31	1set	5 years	8. 31	1. 66	0. 03
Artificial Christmas tree & stand		Argos	25. 99	1	10 years	25. 99	2. 60	0. 05
Pull out garland, foil		Argos	8. 31	4 sets	5 years	33. 24	6. 65	0. 13
Balloons		Poundworld	2. 00	1 pack	1 year	2. 00	2. 00	0. 04
Decorations, red bows		Argos	13. 51	1 box	5 years	13. 51	2. 70	0. 05
Photography Equipment/processing:								
Camera	Polaroid 340 AF	Argos	26. 99	1	5 years	26. 99	5. 40	0. 10
Film processing		Local chemist	6. 45	3	1 year	19. 35	19. 35	0. 37
Booth photographs		Local chemist	5. 00	2 sets	10 years	10. 00	1. 00	0. 02
Booth photographs		Local chemist	5. 00	2 sets	5 years	10. 00	2. 00	0. 04
Plants:								
Bulbs, bag of 30		Tesco	4. 49	2 packs	1 year	8. 98	8. 98	0. 17
Evergreen shrubs		B & Q	14. 99	4	10 years	149. 90	14. 99	0. 29

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Compost bin		DCC	Free	1	20 years			
Leisure Activities:								
Aerobics: woman (9 mths of year)		Local school	6. 00	1	1 week	6. 00	233. 98	4. 50
Swimming, woman		Local swimming pool	5. 00	12	1 year	60. 00	60. 00	1. 15
Swimming, man		Local swimming pool	5. 00	12	1 year	60. 00	60. 00	1. 15
Swimming, girl, 10		Local swimming pool	2. 50	12	1 year	30. 00	30. 00	0. 58
Swimming, girl, 15		Local swimming pool	2. 50	12	1 year	30. 00	30. 00	0. 58
Football: man (9 mths of yr)		Local club	5. 00	1	1 week	5. 00	194. 99	3. 75
Dancing, girl, 10 (9 mths of year)		Local hall	6. 00	1	1 week	6. 00	233. 98	4. 50
Football: girl, 15 (9mths of yr)		Local club	5. 00	1	1 week	5. 00	194. 99	3. 75
Dance class, girl 15 (9 mths of year)		Local hall	6. 00	1	1 week	6. 00	233. 98	4. 50
Arts, entertainment, outings:								
Cinema:								
Woman		Vue Cinema	9. 30	3	1 year	29. 70	29. 70	0. 57
Man		Vue Cinema	9. 30	3	1 year	29. 70	29. 70	0. 57
Girl, 10		Vue Cinema	6. 30	3	1 year	18. 90	18. 90	0. 36
Girl, 15		Vue Cinema	9. 30	3	1 year	29. 70	29. 70	0. 57
Concert, girl 15 (plus adult accompany)		The Point Theatre	50. 00	2	1 year	100. 00	100. 00	1. 92
Disco, girl 15		Local hall	5. 00	2	1 month	5. 00	120. 00	2. 31
Mc Donald's:								
Adults	medium meal	Mc Donald's	5. 70	6	1 year	34. 20	34. 20	0. 66
Girl, 15	medium meal	Mc Donald's	5. 70	3	1 year	17. 10	17. 10	0. 33
Girl, 10	kids meal	Mc Donald's	3. 50	3	1 year	10. 50	10. 50	0. 20

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Pantomime, woman	The Gaiety	30. 00	1	1 year	30. 00	30. 00	0. 58
Pantomime, girl 10	The Gaiety	25. 00	1	1 year	25. 00	25. 00	0. 48
<u>Holiday expenses:</u>							
Irish holiday- 1 week in Tramore							
Mobile home to rent		620. 00	1	1 year	620. 00	620. 00	11. 92
Dublin- Waterford	Adult return	Irish rail	29. 00	2	1 year	58. 00	58. 00
Dublin- Waterford	Child return	Irish rail	14. 50	2	1 year	29. 00	29. 00
Waterford - Tramore	Adult return	Bus Eireann	4. 80	2	1 year	9. 60	9. 60
Waterford - Tramore	Child return	Bus Eireann	3. 00	2	1 year	6. 00	6. 00
Spending money		500. 00	1	1 year	500. 00	500. 00	9. 62
<u>Socialising/Entertainment</u>							
Couple- night out		75. 00	4	1 year	300. 00	300. 00	5. 77
Man- night out		30. 00	1	2 months	180. 00	180. 00	3. 46
Woman- night out		30. 00	1	2 months	180. 00	180. 00	3. 46
Pocket money, 10 yr old		2. 00	1	1 week	2. 00	104. 00	2. 00
Pocket money, 15 yr old		7. 00	1	1 week	7. 00	364. 00	7. 00
10 year old party invitation		10. 00	6	1 year	10. 00	60. 00	1. 15
10 year old birthday party		30. 00	1	1 year	30. 00	30. 00	0. 58
Social Inclusion and Participation Budget Totals:					3458. 90	4917. 23	94. 60

7. Social Inclusion and Participation Budget (Boy, age 15)								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Sports goods								
Football laces		Poundworld	2. 00	1 pair	1 year	2. 00	2. 00	0. 04
Football socks		Lifestyle	6.00 for 2	2 pairs	1 year	6. 00	6. 00	0. 12

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Newspapers, magazines, books:

Pocket size dictionary	Oxford	Easons	6. 70	1	20 years	6. 70	0. 34	0. 01
Cookery book	Foulsham	Easons	14. 90	1	20 years	14. 90	0. 75	0. 01
Bible	DLT	Veritas	15. 30	1	20 years	15. 30	0. 77	0. 02
Novel book		Easons	8. 99	2	1 year	17. 98	17. 98	0. 35
Calendar			Free					
First Aid Book	DK	Easons	11. 75	1	7 years	11. 75	1. 68	0. 03
World Atlas		Easons	14. 50	1	10 years	14. 50	1. 45	0. 03
Encyclopaedia	Penguin	Easons	26. 25	1	10 years	26. 25	2. 70	0. 05
Magazine, boy 15	Football week	Easons	2. 95	1	2 weeks	2. 95	76. 70	1. 48
Telephone and address book		Easons	3. 99	1	5 years	3. 99	0. 80	0. 02
Sunday Newspaper	Sunday world	Local Newsagent	2. 00	1	1 week	2. 00	104. 00	2. 00
Daily Newspaper	Evening Herald	Local Newsagent	1. 00	6	1 week	6. 00	312. 00	6. 00
Pocket diary		Easons	9. 99	1	1 year	9. 99	9. 99	0. 19

Household Games:

Game set (10 in 1)		Smyths	12. 00	1	10 years	12. 00	1. 20	0. 02
Deck of playing cards		Poundworld	1. 00	1	5 years	1. 00	0. 20	0. 004
Toys:								
Colouring book		Smyths	1. 00	2	1 year	2. 00	2. 00	0. 04
Markers		Smyths	2. 99	1	1 year	2. 99	2. 99	0. 06
Bike		Smyths	109. 99	2	5 years	219. 98	44. 00	0. 85
Playstation game	Sony	Smyths	40. 00	1	1 year	40. 00	40. 00	0. 77
Playstation pack (incl 2 games)	Sony	Smyths	189. 99	1	5 years	189. 99	38. 00	0. 73
Rollerblades		Smyths	29. 99	1	3 years	29. 99	10. 00	0. 19
Skipping rope		Poundworld	2. 00	1	3 years	2. 00	0. 04	0. 001
Jigsaws		Poundworld	2. 00	2	1 year	4. 00	4. 00	0. 08
Helmet		Smyths	14. 99	2	1 year	29. 98	6. 00	0. 12

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Football		Smyths	6. 99	1	1 year	6. 99	6. 99	0. 13
Seasonal items:								
Christmas tree lights		Argos	8. 31	1set	5 years	8. 31	1. 66	0. 03
Artificial Christmas tree and stand		Argos	25. 99	1	10 years	25. 99	2. 60	0. 05
Pull out garland, foil		Argos	8. 31	4 sets	5 years	33. 24	6. 65	0. 13
Balloons		Poundworld	2. 00	1 pack	1 year	2. 00	2. 00	0. 04
Decorations, red bows		Argos	13. 51	1 box	5 years	13. 51	2. 70	0. 05
Photography Equipment/processing:								
Camera	Polaroid 340 AF	Argos	26. 99	1	5 years	26. 99	5. 40	0. 10
Film processing		Local chemist	6. 45	3	1 year	19. 35	19. 35	0. 37
Booth photographs		Local chemist	5. 00	2 sets	10 years	10. 00	1. 00	0. 02
Booth photographs		Local chemist	5. 00	2 sets	5 years	10. 00	2. 00	0. 04
Plants:								
Bulbs, bag of 30		Tesco	4. 49	2 packs	1 year	8. 98	8. 98	0. 17
Evergreen shrubs		B & Q	14. 99	4	10 years	149. 90	14. 99	0. 29
Compost bin		DCC	Free	1	20 years			
Leisure Activities:								
Aerobics: woman (9 mths of year)		Local school	6. 00	1	1 week	6. 00	233. 98	4. 50
Swimming, woman		Local swimming pool	5. 00	12	1 year	60. 00	60. 00	1. 15
Swimming, man		Local swimming pool	5. 00	12	1 year	60. 00	60. 00	1. 15
Swimming, girl, 10		Local swimming pool	2. 50	12	1 year	30. 00	30. 00	0. 58
Swimming, boy 15		Local swimming pool	2. 50	12	1 year	30. 00	30. 00	0. 58
Football: man (9 mths of yr)		Local club	5. 00	1	1 week	5. 00	194. 99	3. 75
Dancing, girl, 10 (9 mths of year)		Local hall	6. 00	1	1 week	6. 00	233. 98	4. 50

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Football: boy, 15 (9mths of yr)		Local club	5. 00	1	1 week	5. 00	194. 99	3. 75
Basketball, boy 15 (9 mths of year)		Local hall	6. 00	1	1 week	6. 00	233. 98	4. 50
Arts, entertainment, outings:								
Cinema:								
Woman		Vue Cinema	9. 30	3	1 year	29. 70	29. 70	0. 57
Man		Vue Cinema	9. 30	3	1 year	29. 70	29. 70	0. 57
Girl, 10		Vue Cinema	6. 30	3	1 year	18. 90	18. 90	0. 36
Boy, 15		Vue Cinema	9. 30	3	1 year	29. 70	29. 70	0. 57
Concert, boy 15 (plus adult accompany)		The Point	50. 00	2	1 year	100. 00	100. 00	1. 92
Disco, boy 15		Local hall	5. 00	2	1 month	5. 00	120. 00	2. 31
Mc Donald's:								
Adults	medium meal	Mc Donald's	5. 70	6	1 year	34. 20	34. 20	0. 66
Boy, 15	medium meal	Mc Donald's	5. 70	3	1 year	17. 10	17. 10	0. 33
Girl, 10	kids meal	Mc Donald's	3. 50	3	1 year	10. 50	10. 50	0. 20
Pantomime, woman		The Gaiety	30. 00	1	1 year	30. 00	30. 00	0. 58
Pantomime, girl 10		The Gaiety	25. 00	1	1 year	25. 00	25. 00	0. 48
Holiday expenses:								
Irish holiday- 1 week in Tramore								
Mobile home to rent			620. 00	1	1 year	620. 00	620. 00	11. 92
Dublin- Waterford	Adult return	Irish rail	29. 00	2	1 year	58. 00	58. 00	1. 12
Dublin- Waterford	Child return	Irish rail	14. 50	2	1 year	29. 00	29. 00	0. 56
Waterford - Tramore	Adult return	Bus Eireann	4. 80	2	1 year	9. 60	9. 60	0. 19
Waterford - Tramore	Child return	Bus Eireann	3. 00	2	1 year	6. 00	6. 00	0. 12
Spending money			500. 00	1	1 year	500. 00	500. 00	9. 62
Socialising/Entertainment:								
Couple- night out			75. 00	4	1 year	300. 00	300. 00	5. 77
Man- night out			30. 00	1	2 months	180. 00	180. 00	3. 46

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Woman- night out		30. 00	1	2 months	180. 00	180. 00	3. 46
Pocket money, 10 yr old		2. 00	1	1 week	2. 00	104. 00	2. 00
Pocket money, 15 yr old		7. 00	1	1 week	7. 00	364. 00	7. 00
10 year old party invitation		10. 00	6	1 year	10. 00	60. 00	1. 15
10 year old birthday party		30. 00	1	1 year	30. 00	30. 00	0. 58
Social Inclusion and Participation Budget Totals:					3458. 90	4917. 23	94. 60

8. Educational Costs Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Uniform for girl, 10:</u>								
Skirt		The Top Shop	12. 00	1	1 year	12. 00	12. 00	0. 23
Trousers		The Top Shop	18. 50	1	1 year	18. 50	18. 50	0. 36
Shirt		The Top Shop	6. 00	2	1 year	12. 00	12. 00	0. 23
Jumper		The Top Shop	25. 00	1	1 year	25. 00	25. 00	0. 48
Tie		The Top Shop	3. 00	1	1 year	3. 00	3. 00	0. 06
School tracksuit		The Top Shop	32. 00	1	1 year	32. 00	32. 00	0. 62
Polo T-shirt		The Top Shop	10. 00	1	1 year	10. 00	10. 00	0. 19
Shoes		Shoezone	14. 99	1	1 year	14. 99	14. 99	0. 29
Tights		Dunnes	2. 50	2pack x 2	1 year	5. 00	5. 00	0. 10
Socks		Dunnes	3. 00	5pack x 2	1 year	6. 00	6. 00	0. 12
<u>Uniform for girl, 15:</u>								
Skirt		The Top Shop	22. 00	1	1 year	22. 00	22. 00	0. 42
Trousers		The Top Shop	20. 00	1	1 year	20. 00	20. 00	0. 39
Shirt		The Top Shop	8. 00	2	1 year	16. 00	16. 00	0. 31
Jumper		The Top Shop	27. 00	1	1 year	27. 00	27. 00	0. 52
Tie		The Top Shop	6. 50	1	1 year	6. 50	6. 50	0. 13
School tracksuit		The Top Shop	55. 00	1	1 year	55. 00	55. 00	1. 06
Polo T-shirt		The Top Shop	10. 00	1	1 year	10. 00	10. 00	0. 19
Shoes		Shoezone	14. 99	1	1 year	14. 99	14. 99	0. 29
Socks		Dunnes	2. 50	3pack x 2	1 year	7. 50	7. 50	0. 14
<u>Stationary:</u>								
School bag		Lifestyle	20. 00	2	2 year	40. 00	20. 00	0. 39

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Ball point pen's		Poundworld	3. 00	10pack x 2	1 year	6. 00	6. 00	0. 12
Felt tip pens		Poundworld	2. 00	5pack x 2	1 year	4. 00	4. 00	0. 08
Pencils with erasers		Poundworld	2. 00	10pack x 2	1 year	4. 00	4. 00	0. 08
Ruler		Tesco	0. 49	2	1 year	0. 98	0. 98	0. 02
Scientific calculator		Easons	12. 99	1	5 years	12. 99	2. 60	0. 05
Erasers		Poundworld	1. 00	2 packs	1 year	2. 00	2. 00	0. 04
Pencil sharpener		Poundworld	0. 50	2	1 year	1. 00	1. 00	0. 02
Pencil case		Poundworld	2. 00	2	2 years	4. 00	2. 00	0. 04
Lunch box		Tesco	1. 49	2	5 years	2. 98	0. 60	0. 01
<u>Computer:</u>								
Computer	Packard Bell	PC World	699. 00	1	5 years	699. 00	139. 80	2. 69
Printer	HP Deskjet 3920	Argos	59. 99	1	10 years	59. 99	6. 00	0. 12
A4 Paper	100G pack	Easons	4. 99	3	1 year	14. 97	14. 97	0. 29
Ink Cartridge	HP Deskjet 3920	Argos	21. 99	3	1 year	65. 97	65. 97	1. 27
Desk		Argos	36. 99	1	10 years	36. 99	3. 70	0. 07
Internet access	Broadband	Eircom	60. 00	1	2 months	60. 00	360. 00	6. 92
<u>Fourth class school books:</u>								
Alive O 6		Local book shop	10. 10	1	1 year	10. 10	10. 10	0. 19
Alive O 6 workbook		Local book shop	3. 75	1	1 year	3. 75	3. 75	0. 07
Blue Skies activity book		Local book shop	13. 18	1	1 year	13. 18	13. 18	0. 25
Write on follow up		Local book shop	4. 30	1	1 year	4. 30	4. 30	0. 08
My spelling workbook		Local book shop	4. 95	1	1 year	4. 95	4. 95	0. 10
Earthlink		Local book shop	12. 50	1	1 year	12. 50	12. 50	0. 24
Maith Thu 4		Local book shop	15. 50	1	1 year	15. 50	15. 50	0. 30

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Mo Leabhairin Fein		Local book shop	5. 80	1	1 year	5. 80	5. 80	0. 11
Mathmagic 4		Local book shop	13. 30	1	1 year	13. 30	13. 30	0. 26
Shadow book 4		Local book shop	5. 25	1	1 year	5. 25	5. 25	0. 10
Table book		Local book shop	1. 50	1	1 year	1. 50	1. 50	0. 03
Music box 4 activity book		Local book shop	7. 75	1	1 year	7. 75	7. 75	0. 15
Journal		Local school	2. 00	1	1 year	2. 00	2. 00	0. 04
Copies		Local school	0. 35	12	1 year	4. 20	4. 20	0. 08
Photocopying		Local school	25. 00	1	1 year	25. 00	25. 00	0. 48
<u>Third Year School Books:</u>								
Scaoil Amach Aris		Local bookshop	16. 80	1	1 year	16. 80	16. 80	0. 32
Pocket Irish Dictionary		Easons	5. 99	1	5 years	5. 99	1. 20	0. 02
Voyages		Local bookshop	21. 95	1	3 years	21. 95	7. 32	0. 14
Pocket English dictionary		Easons	6. 70	1	5 years	6. 70	1. 34	0. 03
Shortcuts to success		Local bookshop	7. 99	1	1 year	7. 99	7. 99	0. 15
The Merchant of Venice		Local bookshop	9. 40	1	1 year	9. 40	9. 40	0. 18
New Concise Maths		Local bookshop	20. 80	1	3 years	20. 80	6. 93	0. 13
Door to the Past		Local bookshop	31. 70	1	3 years	31. 70	10. 57	0. 20
New Geo JC Geography		Local bookshop	16. 99	1	3 years	16. 99	5. 66	0. 11
J'Ecoule Je Lis		Local bookshop	11. 75	1	1 year	11. 75	11. 75	0. 23

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

10. Housing Budget- Income from One Adult working Full Time and One Adult working Part Time on NMW

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Local authority rent		Dublin C.C.	67. 12	1	1 week	65.49	3405.48	65.49
Home contents insurance		Axa Insurance	153. 00	1	1 year	153. 00	153. 00	2. 94
Housing Budget Totals:						218.49	3558.48	68.43

10. Housing Budget- Income from One Adult working Full Time on NMW

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Local authority rent		Dublin C.C.	54. 21	1	1 week	51.51	2678.52	51.51
Home contents insurance		Axa Insurance	153. 00	1	1 year	153. 00	153. 00	2. 94
Housing Budget Totals:						204.51	2831.52	54.45

10. Housing Budget- Dependent on Unemployment Benefit

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Local authority rent		Dublin C.C.	37. 70	1	1 week	34.81	1810.12	34.81
Home contents insurance		Axa Insurance	153. 00	1	1 year	153. 00	153. 00	2. 94
Housing Budget Totals:						187.81	1963.12	37.75

11. Fuel Budget

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Gas charges		Bord Gais	20. 00	1	1 week	20. 00	1040. 00	20. 00
Electricity		ESB	17. 00	1	1 week	17. 00	884. 00	17. 00
Fuel Budget Totals:						37. 00	1924. 00	37. 00

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Allons en France 2		Local bookshop	23. 99	1	2 years	23. 99	12. 00	0. 23
Pocket French dictionary		Easons	6. 70	1	5 years	6. 70	1. 34	0. 03
Discovering Science		Local bookshop	28. 50	1	3 years	28. 50	9. 50	0. 18
Discovering Science Workbook		Local bookshop	5. 50	1	3 years	5. 50	1. 83	0. 04
Design for Living		Local bookshop	27. 99	1	3 years	5. 50	1. 83	0. 04
Design for Living workbook		Local bookshop	27. 99	1	3 years	27. 99	9. 33	0. 18
Taking Action		Local bookshop	22. 10	1	3 years	22. 10	7. 37	0. 14
You're in Business		Local bookshop	27. 99	1	3 years	27. 99	9. 33	0. 18
Community of Love		Local bookshop	13. 60	1	1 year	13. 60	13. 60	0. 26
Tuned In		Local bookshop	25. 90	1	3 years	25. 90	8. 63	0. 17
English past papers	Folens	Easons	7. 99	1	1 year	7. 99	7. 99	0. 15
Irish past papers	Folens	Easons	5. 95	1	1 year	5. 95	5. 95	0. 11
French past papers	Folens	Easons	5. 99	1	1 year	5. 99	5. 99	0. 12
Home Ec past papers	Folens	Easons	5. 50	1	1 year	5. 50	5. 50	0. 11
Maths past papers	Folens	Easons	7. 99	1	1 year	7. 99	7. 99	0. 15
History past papers	Folens	Easons	5. 99	1	1 year	5. 99	5. 99	0. 12

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Geography past papers	Folens	Easons	7. 30	1	1 year	7. 30	7. 30	0. 14
CSPE past papers	Folens	Easons	5. 60	1	1 year	5. 60	5. 60	0. 11
Music past papers	Educ company	Easons	7. 95	1	1 year	7. 95	7. 95	0. 15
Science past papers	Educ company	Easons	7. 95	1	1 year	7. 95	7. 95	0. 15
Business studies past papers	Folens	Easons	5. 80	1	1 year	5. 80	5. 80	0. 11
Copies	120 page	Easons	3.50 for 10	30	1 year	10. 50	10. 50	0. 20
Refill pad		Easons	0.99 for 1	3	1 year	2. 97	2. 97	0. 06
<u>Miscellaneous:</u>								
Education trips		Local school	5. 00	4	1 year	20. 00	20. 00	0. 39
School trips		Local school	20. 00	2	1 year	40. 00	40. 00	0. 77
School sponsorship		Local school	optional					
School concert		Local school	free					
After school study, 15 year old		Local school	70. 00	1	1 year	70. 00	70. 00	1. 35
Homework club, 10 year old		Local school	Free					
School Entrance fee, 15 yr old		Local school	50. 00	1	1 year	50. 00	50. 00	0. 96
Junior Certificate Examination fees		Department of Education and Science	88. 00	1	1 year	88. 00	88. 00	1. 69
Educational Costs Budget Totals:						2154. 75	1589. 38	30. 57
<u>Uniform for boy, 15:</u>								
Trousers		The Top Shop	25. 00	2	1 year	50. 00	50. 00	0. 96
Shirt		The Top Shop	8. 00	2	1 year	16. 00	16. 00	0. 31
Jumper		The Top Shop	27. 00	1	1 year	27. 00	27. 00	0. 52
Tie		The Top Shop	6. 50	1	1 year	6. 50	6. 50	0. 13
Polo T-shirt		The Top Shop	10. 00	1	1 year	10. 00	10. 00	0. 19
Shoes		Jeanscene	40. 00	1	1 year	40. 00	40. 00	0. 77

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

Socks		Dunnes	2. 50	3pack x 2	1 year	7. 50	7. 50	0. 14
Educational Costs Budget Totals:						2132. 76	1567. 39	30. 19

9. Transport Budget- Car Owner								
Item	Brand	Retailer	Unit price	Quantity	Life/hrs	Total price	Cost/yr	Cost/wk
<u>Car related costs:</u>								
Car- 2002 1 litre	Nissan Micra	Merlin Motor City	7299. 00	1	6 years	7299. 00	1216. 50	23. 39
Insurance	Comprehensive	Quinn Direct	370. 00	1	1 year	370. 00	370. 00	7. 12
Car Tax			227. 00	1	1 year	227. 00	227. 00	4. 37
NCT			49. 00	1	2 years	49. 00	24. 50	0. 47
Maintenance & repairs		Karfix	130. 00	1	1 year	130. 00	130. 00	2. 50
Petrol			25. 00	1	1 week	25. 00	1300. 00	25. 00
Transport Budget Totals:						8105. 00	3268. 00	62. 85

9. Transport Budget- No Car								
Item	Brand	Retailer	Unit price	Quantity	Life/hrs	Total price	Cost/yr	Cost/wk
<u>Bus Fares:</u>								
Bus Ticket	7 day rambler	CIE	20. 00	2	1 week	40. 00	2080. 00	40. 00
Extra bus fares		CIE	5. 00	1	1 week	5. 00	260. 00	5. 00
Transport Budget Totals:						45. 00	2340. 00	45. 00

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

12. Personal Costs Budget- 1 Adult working Full Time and 1 adult working Part Time on NMW

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
<u>Work related costs</u>								
Woman: TU	Class b	SIPTU	1. 90	1	1 week	1. 90	98. 80	1. 90
Membership								
Man: TU	Class a3	SIPTU	2. 80	1	1 week	2. 80	145. 60	2. 80
Membership								
<u>Other personal costs</u>								
Donations to charity			1. 00	1	1 week	1. 00	52. 00	1. 00
Personal Costs Budget Totals:						5. 70	296. 40	5. 70

12. Personal Costs Budget- 1 Adult working Full Time on NMW

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
<u>Work related costs</u>								
Man: TU	Class a3	SIPTU	2. 80	1	1 week	2. 80	145. 60	2. 80
Membership								
<u>Other personal costs</u>								
Donations to charity			1. 00	1	1 week	1. 00	52. 00	1. 00
Personal Costs Budget Totals:						3. 80	197. 60	3. 80

12. Personal Costs Budget- Dependent on Unemployment Benefit

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Donations to charity			1. 00	1	1 week	1. 00	52. 00	1. 00
Personal Costs Budget Totals:						1. 00	52. 00	1. 00

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

13. Childcare Costs Budget- Income from One Adult working Full Time and One Adult working Part Time on NMW

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Childcare: 10 yr old (3 mths of yr)		Relative/ friend/ club	50. 00	1	1 week	50. 00	650. 00	12. 50
Childcare Costs Budget Totals:						50. 00	650. 00	12. 50

13. Childcare Costs Budget- Income from One Adult working Full Time on NMW

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Childcare: 10 yr old						00. 00	00. 00	00. 00
Childcare Costs Budget Totals:						00. 00	00. 00	00. 00

13. Childcare Costs Budget- Dependent on Unemployment Benefit

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Childcare: 10 yr old						00. 00	00. 00	00. 00
Childcare Costs Budget Totals:						00. 00	00. 00	00. 00

14. Pet Costs Budget

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
<u>Pet related costs:</u>								
Dog licence		An Post	12. 70	1	1 year	12. 70	12. 70	0. 24
Dog price		Dog pound	125. 00	1	10 years	125. 00	12. 50	0. 24
Vet charges, donation		Blue Cross Vet	20. 00	1	1 year	20. 00	20. 00	0. 39
Dog food	Pal	Tesco	0. 79	7 x 400g	1 week	5. 32	276. 64	5. 32
Pet Costs Budget Totals:						163. 02	321. 84	6. 19

Two Parent & 2 Children (10 yr old girl & 15 yr old girl/boy) Minimum Essential Budgets, June 2006 Prices

15. Savings/ Contingency Costs Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Savings		Credit Union	10. 00	1	1 week	10. 00	520. 00	10. 00
Contingencies/Emergencies			10. 00	1	1 week	10. 00	520. 00	10. 00
Life assurance	Term assurance	Royal sun alliance	15. 00	2	1 month	30. 00	360. 00	6. 92
Savings/ Contingency Costs Budget Totals:						50. 00	1400. 00	26. 92

Pensioner Couple (age 66-69) Minimum Essential Budgets, June 2006 Prices

1. Food Budget

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Coffee	Maxwell house	Tesco	5. 69	200g jar	4 weeks	5. 69	73. 97	1. 42
Tea bags	Lyons	Tesco	2. 58	80 bags	2 weeks	2. 58	67. 08	1. 29
Full-fat milk	Tesco brand	Tesco	1.19 for 2 lit	2 x 2 litres	1 week	2. 38	123. 76	2. 38
Sugar	Tesco brand	Tesco	1. 05	1kg bag	4 months	1. 05	3. 15	0. 06
Brown bread	Brennans	Tesco	1. 33	2 x 800g	1 week	2. 66	138. 32	2. 66
Brown bread rolls	Hovis wholemeal	Tesco	1. 25	6 pack	1 week	1. 25	65. 00	1. 25
Bran flakes	Tesco brand	Tesco	2. 38	1kg box	2 weeks	2. 38	61. 88	1. 19
Porridge	Flahans	Tesco	1. 99	1.5kg bag	3 weeks	1. 99	34. 49	0. 66
Flora light	Flora	Tesco	3. 01	1kg tub	3 weeks	3. 01	52. 17	1. 00
Orange juice	Tesco brand	Tesco	0.59 for 1lit	2litres	1 week	1. 18	61. 36	1. 18
Marmalade	Tesco brand	Tesco	1. 37	454g jar	4 weeks	1. 37	17. 81	0. 34
Dried apricot	Tesco brand	Tesco	1. 25	125g	2 weeks	1. 25	32. 50	0. 63
Biscuits	Tesco digestives	Tesco	0. 78	500g pack	1 week	0. 78	40. 56	0. 78
Cream Crackers	Tesco brand	Tesco	0. 28	200g pack	3 weeks	0. 28	4. 85	0. 09
Scones	Tesco brand	Tesco	1. 30	pack of 4	1 week	1. 30	67. 60	1. 30
Bananas	Tesco brand	Tesco	0. 99	1kg bag	1 week	0. 99	51. 48	0. 99
Apples	Tesco brand	Tesco	1. 99	1kg bag	1 week	1. 99	103. 48	1. 99
Oranges	Tesco brand	Tesco	1. 29	1kg bag	1 week	1. 29	67. 08	1. 29
Low-fat yoghurts	Tesco brand	Tesco	0. 14	6 x 125g	1 week	0. 84	43. 68	0. 84
Eggs	Tesco brand	Tesco	1. 50	12	2 weeks	1. 50	39. 00	0. 75
Tomatoes	Tesco brand	Tesco	0. 15	6	1 week	0. 60	31. 20	0. 60
Beans	Tesco brand	Tesco	0. 38	420g	1 week	0. 38	19. 76	0. 38
Sweetcorn	Tesco brand	Tesco	0. 37	325g	1 week	0. 37	19. 24	0. 37
Tuna	Tesco brand	Tesco	0. 89	185g	1 week	0. 89	46. 28	0. 89
Salmon	Tesco brand	Tesco	0. 86	212g	1 week	0. 86	44. 72	0. 86
Cheese	Tesco brand	Tesco	1. 72	8 slices	1 week	1. 72	89. 44	1. 72
Ham	Tesco brand	Tesco	1. 19	8 slices	1 week	1. 19	61. 80	1. 19

Pensioner Couple (age 66-69) Minimum Essential Budgets, June 2006 Prices

Stewing steak, beef		Local butchers	5. 00	2 pounds	1 week	5. 00	260. 00	5. 00
Frozen peas	Tesco brand	Tesco	2. 35	1kg bag	3 weeks	2. 35	40. 73	0. 78
Cabbage	Tesco brand	Tesco	0. 89	1	1 week	0. 89	46. 28	0. 89
Carrots	Tesco brand	Tesco	1. 58	1kg bag	1 week	1. 58	41. 08	0. 79
Turnip	Tesco brand	Tesco	0. 89	1	1 week	0. 89	46. 28	0. 89
Tin of mixed herbs	Goodalls	Tesco	1. 08	11g jar	6 months	1. 08	2. 16	0. 04
Gravy	Bisto	Tesco	1. 76	270g tin	2 months	1. 76	10. 56	0. 20
Salt	Lo Salt	Tesco	2. 99	700g	1 year	2. 99	2. 99	0. 06
Pepper	Tesco brand	Tesco	0. 45	25g	1 year	0. 45	0. 45	0. 009
Sunflower cooking oil	Tesco brand	Tesco	0. 81	1 litre	4 weeks	0. 81	10. 53	0. 20
Potatoes	Tesco brand	Tesco	5. 99	7kg bag	2 weeks	5. 99	155. 74	3. 00
Cauliflower	Tesco brand	Tesco	1. 49	1	1 year	1. 49	77. 48	1. 49
Frozen oven chips	Tesco brand	Tesco	1. 99	1.5kg bag	3 weeks	1. 99	34. 49	0. 66
Sausages	Tesco brand	Tesco	1. 40	454g pack	1 week	1. 40	72. 80	1. 40
Rashers	Tesco brand	Tesco	2. 49	6 pack	1 week	2. 49	129. 48	2. 49
Mixed pudding		Local butchers	3. 00	1/2 pound	1 week	3. 00	156. 00	3. 00
Jelly (strawberry)	Tesco brand	Tesco	0. 49	135g	1 week	0. 49	25. 48	0. 49
Ice-cream	Tesco brand	Tesco	1. 79	1 litre tub	3 weeks	1. 79	31. 03	0. 60
Custard	Tesco brand	Tesco	0. 66	425g tub	1 week	0. 66	34. 32	0. 66
Pork chops		Local butchers	2. 50	2	1 week	2. 50	130. 00	2. 50
Roast chicken		Local butchers	6. 00	1	1 week	6. 00	312. 00	6. 00
Onions	Tesco brand	Tesco	0. 79	1kg bag	2 weeks	0. 79	20. 54	0. 40
Frozen bag of broccoli	Tesco brand	Tesco	1. 79	1kg bag	2 weeks	1. 79	46. 54	0. 90
Swiss roll	Gateaux	Tesco	1. 59	195g	1 week	1. 59	51. 74	1. 00
Bag of sweets	Tesco assortment	Tesco	0. 99	200g bag	1 week	0. 99	51. 48	0. 99
Funsize mars bars	Mars	Tesco	4. 99	494g bag	2 weeks	4. 99	129. 74	2. 50
Extra for visitors			10. 00	1	1 week	10. 00	520. 00	10. 00

Pensioner Couple (age 66-69) Minimum Essential Budgets, June 2006 Prices

Mushrooms	Tesco brand	Tesco	0. 99	250g tray	2 weeks	0. 99	25. 74	0. 50
Frozen cod	Tesco brand	Tesco	3. 19	450g pack	1 week	3. 19	165. 88	3. 19
Vinegar	Tesco brand	Tesco	0. 49	568ml	4 months	0. 49	1. 47	0. 03
Mayonnaise	Tesco brand	Tesco	2. 49	700ml	8 weeks	2. 49	16. 19	0. 31
Cucumber	Tesco brand	Tesco	0. 99	1	1 week	0. 99	51. 48	0. 99
Lettuce	Tesco brand	Tesco	0. 99	1	1 week	0. 99	51. 48	0. 99
Food Budget Totals:						116. 66	4203. 82	81. 05

2. Clothing Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/years	Total price	Cost/yr	Cost/wk
*Woman								
<u>Underwear and nightwear:</u>								
Bras, cotton & underwired		Dunnes	7. 00	4	1 year	28. 00	28. 00	0. 54
Knickers, cotton		Dunnes	1. 50	8	1 year	12. 00	12. 00	0. 23
Girdle		Boyers	33. 00	2	1 year	66. 00	66. 00	1. 27
Half slip		Dunnes	7. 00	2	1 year	14. 00	14. 00	0. 27
Thermal vest		Guineys	7. 00	3	1 year	21. 00	21. 00	0. 40
Long johns		Guineys	7. 00	3	1 year	21. 00	21. 00	0. 40
Tights		Penny's	2. 50	2 pack	1 month	2. 50	30. 00	0. 58
Cotton socks		Penny's	5.00 for 5	5 pairs	6 months	5. 00	10. 00	0. 19
Light night dress		Penny's	5. 00	2	2 years	10. 00	5. 00	0. 10
Winter night dress		Penny's	8. 00	2	2 years	16. 00	8. 00	0. 15
Pyjamas		Penny's	8. 00	2	2 years	16. 00	8. 00	0. 15
Dressing gown		Penny's	12. 00	1	3 years	12. 00	4. 00	0. 08
<u>Main clothing:</u>								
Suit-skirt and jacket		Roches stores	94. 90	1	2 years	94. 90	47. 45	0. 91
Trousers		Dunnes	15. 00	4	2 years	60. 00	30. 00	0. 58
Heavy skirt		Guineys	32. 00	1	1 year	32. 00	32. 00	0. 62
Tracksuit		Penny's	16. 00	1	1 year	16. 00	16. 00	0. 31
Woollen sweater		Guineys	24. 00	3	3 years	72. 00	24. 00	0. 46
Long sleeve cotton shirt		Dunnes	10. 00	2	2 years	20. 00	10. 00	0. 19

<i>Pensioner Couple (age 66-69) Minimum Essential Budgets, June 2006 Prices</i>								
Summer jacket		Guineys	35. 00	2	3 years	70. 00	23. 33	0. 45
Short sleeve summer dress		Dunnes	30. 00	1	1 year	30. 00	30. 00	0. 58
Summer skirt		Dunnes	20. 00	2	2 years	40. 00	20. 00	0. 39
Summer sweater		Dunnes	15. 00	2	2 years	30. 00	15. 00	0. 29
Polo T-shirt		Penny's	5. 00	2	2 years	10. 00	10. 00	0. 19
Summer cardigan		Penny's	8. 00	1	2 years	9. 00	4. 50	0. 09
Swimsuit		Dunnes	10. 00	1	2 years	10. 00	5. 00	0. 10
Hat, scarf & glove set		Penny's	8. 00	1	2 years	8. 00	4. 00	0. 08
Sun hat		Penny's	2. 00	1	4 years	2. 00	0. 50	0. 01
Cotton t-shirts		Penny's	5. 00	2	1 year	10. 00	10. 00	0. 19
<u>Coats, jackets:</u>								
Winter coat, 3/4 length		Roches stores	74. 95	1	5 years	74. 95	14. 99	0. 29
Water resistant anorak		Dunnes	12. 00	1	3 years	12. 00	4. 00	0. 08
Fleece		Dunnes	15. 00	1	3 years	15. 00	5. 00	0. 10
<u>Footwear:</u>								
Leather court shoes		Arnotts	80. 00	1	2 years	80. 00	40. 00	0. 77
Flat shoes		Arnotts	65. 00	1	2 years	65. 00	32. 50	0. 63
Leather sandals		Arnotts	60. 00	1	2 years	60. 00	30. 00	0. 58
Slippers		Roches stores	15. 00	2	1 year	30. 00	30. 00	0. 58
Trainers		Dunnes	20. 00	1	1 year	20. 00	20. 00	0. 39
Leather boots		Arnotts	80. 00	1	2 years	80. 00	40. 00	0. 77
<u>Personal Accessories:</u>								
Hand bag		Dunnes	10. 00	2	5 years	20. 00	4. 00	0. 08
Purse		Penny's	2. 50	1	5 years	2. 50	0. 50	0. 01
Watch	Constant	Argos	7. 99	1	5 years	7. 99	1. 60	0. 03
Battery replacement		Argos	5. 00	1	2 years	5. 00	2. 50	0. 05
Necklace, 9ct gold		Argos	21. 99	1	20 years	21. 99	1. 10	0. 02
*Man								
<u>Underwear and nightwear:</u>								
Boxer shorts		Dunnes	10.00 for 6	6	1 year	10. 00	10. 00	0. 19
Thermal vests		Dunnes	8. 00	2	1 year	16. 00	16. 00	0. 31
Pyjamas		Dunnes	15.00 for 2	2	1 year	15. 00	15. 00	0. 29
Dressing gown		Dunnes	15. 00	1	3 yers	15. 00	5. 00	0. 10

<i>Pensioner Couple (age 66-69) Minimum Essential Budgets, June 2006 Prices</i>								
Winter socks		Dunnes	4.00 for 4	4	1 year	4. 00	4. 00	0. 08
Summer socks		Dunnes	4.00 for 4	4	1 year	4. 00	4. 00	0. 08
<u>Main clothing:</u>								
Suit		Guineys	90. 00	1	5 years	90. 00	18. 00	0. 35
Trousers		Guineys	20. 00	4	2 years	80. 00	40. 00	0. 77
Long sleeve shirt		Dunnes	10. 00	4	2 years	40. 00	20. 00	0. 39
Short sleeve casual shirt		Dunnes	15. 00	4	2 years	60. 00	30. 00	0. 58
Sleeveless pullover		Dunnes	12. 00	1	3 years	12. 00	4. 00	0. 08
Long sleeve acrylic jumper		Dunnes	12. 00	2	2 years	24. 00	12. 00	0. 23
Woollen sweater		Clery's	50. 00	2	2 years	100. 00	50. 00	0. 96
Blazer		Guineys	70. 00	1	4 years	70. 00	17. 50	0. 34
Summer trousers		Guineys	25. 00	2	2 years	50. 00	25. 00	0. 48
Shorts		Dunnes	10. 00	2	2 years	20. 00	10. 00	0. 19
Polo T-shirt		Dunnes	5. 00	3	2 years	15. 00	7. 50	0. 14
Swimming trunks		Dunnes	6. 00	1	4 years	6. 00	1. 50	0. 03
Belt		Dunnes	8. 00	1	5 years	8. 00	1. 60	0. 03
Hat, scarf & glove set		Dunnes	8. 00	1	2 years	8. 00	4. 00	0. 08
Tie		Dunnes	6. 00	2	3 years	12. 00	4. 00	0. 08
Baseball hat		Dunnes	2. 50	1	2 years	2. 50	1. 25	0. 02
<u>Coats, jackets:</u>								
Winter coat, 3/4 length		Guineys	150. 00	1	5 years	150. 00	30. 00	0. 58
Water resistant jacket		Dunnes	12. 00	1	3 years	12. 00	4. 00	0. 08
Fleece		Dunnes	15. 00	1	3 years	15. 00	5. 00	0. 10
<u>Footwear:</u>								
Leather shoes		Arnotts	75. 00	2	2 years	150. 00	75. 00	1. 44
Leather sandals		Clarkes	45. 00	1	3 years	45. 00	15. 00	0. 29
Trainers		Dunnes	25. 00	1	1 year	25. 00	25. 00	0. 48
Slippers		Roches stores	14. 00	2	1 year	28. 00	28. 00	0. 54
<u>Personal Accessories:</u>								
Watch	Constant	Argos	7. 99	1	5 years	7. 99	1. 60	0. 03
Battery replacement		Argos	5. 00	1	2 years	5. 00	2. 50	0. 03
Wallet		Penny's	5. 00	1	5 years	5. 00	1. 00	0. 02
Clothing Budget Totals:						2336. 32	1222. 42	23. 57

Pensioner Couple (age 66-69) Minimum Essential Budgets, June 2006 Prices

3. Personal Care Budget

Item	Brand	Retailer	Unit price	Quantity	Life/years	Total price	Cost/yr	Cost/wk
<u>Healthcare:</u>								
Plasters	Tesco waterproof	Tesco	2. 19	pack of 40	6 months	2. 19	4. 38	0. 08
Sterile gauze swabs		Local chemist	3. 15	1 packet	1 year	3. 15	3. 15	0. 06
Paracetamol		Local chemist	2. 00	4(24)boxes	1 year	8. 00	8. 00	0. 15
Suntan lotion (40+)	Soltan	Boots	14. 90	200ml	1 year	14. 90	14. 90	0. 29
Indigestion tablets	Rennie	Local chemist	2. 49	1 packet	6 months	2. 49	4. 98	0. 10
Cough mixture	Benalyn	Local chemist	5. 64	2 x 125ml	1 year	11. 28	11. 28	0. 22
Cold powder	Lemsip	Local chemist	3. 39	2 packets	6 months	6. 78	13. 56	0. 26
Tissues	Tesco brand	Tesco	1. 85	1 packet	2 weeks	1. 85	48. 10	0. 93
<u>Personal hygiene:</u>								
Soap	Tesco Lemon	Tesco	1. 90	4 x 125g	2 months	1. 90	11. 40	0. 22
Denture cleaning tablets	Steradent	Tesco	1. 75	1 pack	1 month	1. 75	21. 00	0. 40
Toothpaste	Colgate	Tesco	2. 04	150ml tube	4 weeks	2. 04	26. 52	0. 51
Hairbrush		Poundworld	2. 00	1	1 year	2. 00	2. 00	0. 04
Comb		Poundworld	1. 50	1	3 years	1. 50	0. 50	0. 01
Shampoo	Tesco brand	Tesco	0. 99	300ml	4 weeks	0. 99	12. 87	0. 25
Conditioner	Tesco brand	Tesco	1. 12	300ml	4 weeks	1. 12	14. 56	0. 28
Hairspray	Silvikrin	Tesco	2. 39	200ml	2 months	2. 39	14. 34	0. 28
Disposable razor	Tesco tripleblade	Tesco	2. 99	4 pack	2 weeks	2. 99	77. 74	1. 50
Nail clippers	Stylish	Tesco	2. 52	1	4 years	2. 52	0. 63	0. 01
Emery boards		Tesco	1. 25	pack of 4	3 months	1. 25	5. 00	0. 10
Deodorant: woman	Tesco brand	Tesco	1. 49	1	4 weeks	1. 49	19. 37	0. 37

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Deodorant:: man	Tesco men's	Tesco	1. 37	1	4 weeks	1. 37	17. 81	0. 34
Handcream	Vaseline Int	Tesco	2. 10	1	4 weeks	2. 10	27. 30	0. 53
Haircut: woman		Local hairdressers	22. 00	1	6 weeks	22. 00	190. 67	3. 67
Haircut: man		Local hairdressers	10. 00	1	4 weeks	10. 00	130. 00	2. 50
Shower gel	Tesco brand	Tesco	1. 64	300ml	4 weeks	1. 64	21. 32	0. 41
Toilet bag		Dunnes	6. 00	1	5 years	6. 00	1. 20	0. 02
Cosmetics:								
Lipstick	Boots brand	Boots	4. 97	1	6 months	4. 97	9. 94	0. 19
Face moisturiser	Oil of Olay	Local chemist	7. 99	50ml	1 month	7. 99	95. 80	1. 84
Aftershave	Old Spice	Boots	12. 90	100ml	1 year	12. 90	12. 90	0. 25
Personal Care Budget Totals:						141. 55	821. 22	15. 81

4. Health Related Costs Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/years	Total price	Cost/yr	Cost/wk
Doctor Visits			50. 00	4	1 year	200. 00	200. 00	3. 85
Prescription items			16. 98	4	1 year	67. 90	67. 90	1. 31
Dentist visits			50. 00	2	1 year	100. 00	100. 00	1. 92
Optician visits			50. 00	2	1 year	100. 00	100. 00	1. 92
Chiropodist visits			15. 00	6	1 year	90. 00	90. 00	1. 73
Health Insurance	Plan B	VHI	110. 70	1	1 month	110. 70	1328. 42	25. 55
Health Related Costs Budget Totals:						668. 60	1886. 32	36. 28

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5. Household Goods Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/years	Total price	Cost/yr	Cost/wk
Lounge/Dining Furniture:								
3 piece suite (leather)		Bargaintown	899. 00	1	15 years	899. 00	59. 93	1. 15
TV stand		Bargaintown	49. 00	1	20 years	49. 00	2. 45	0. 05
Cabinet/unit		Bargaintown	199. 00	1	20 years	199. 00	9. 95	0. 19
Table and 4 chairs		Bargaintown	199. 00	1	15 years	199. 00	13. 27	0. 26
Portable radio/ cassette player	Mikomi	Argos	16. 99	1	8 years	16. 99	2. 12	0. 04
Television	Beko 20"	Powercity	119. 95	1	10 years	119. 95	12. 00	0. 23
DVD player	Funai	Powercity	54. 95	1	10 years	54. 95	5. 50	0. 11
Bedroom furniture:								
Double bed		Bargaintown	200. 00	1	10 years	200. 00	20. 00	0. 39
Double mattress		Bargaintown	99. 00	1	5 years	99. 00	19. 80	0. 38
Double bed		Bargaintown	200. 00	1	15 years	200. 00	13. 33	0. 26
Double mattress		Bargaintown	99. 00	1	8 years	99. 00	12. 38	0. 24
Single bed		Bargaintown	110. 00	1	15 years	110. 00	7. 33	0. 14
Single mattress		Bargaintown	89. 00	1	8 years	89. 00	11. 13	0. 21
Wardrobe		Bargaintown	199. 00	3	20 years	597. 00	29. 85	0. 57
Chest of drawers		Bargaintown	89. 00	3	15 years	267. 00	17. 80	0. 34
Bedside locker		Bargaintown	49. 00	4	15 years	196. 00	13. 07	0. 25
Bathroom furniture:								
Bathroom cabinet		Argos	29. 99	1	15 years	29. 99	2. 00	0. 04
Floor coverings:								
Carpet:								
Hall, stairs and landing	Brianza	Des Kelly	€14.00sq yd	1	7 years	377. 71	53. 96	1. 04
Lounge	Dreams	Des Kelly	€12.00sq yd	1	7 years	344. 05	49. 15	0. 95
Bedroom 1	Dreams	Des Kelly	€12.00sq yd	1	7 years	249. 93	35. 70	0. 69
Bedroom 2	Dreams	Des Kelly	€12.00sq yd	1	10 years	182. 64	18. 26	0. 35
Bedroom 3	Dreams	Des Kelly	€12.00sq yd	1	10 years	165. 34	16. 53	0. 32
Lino:								
Kitchen		Des Kelly	€9.00 sq yd	1	8 years	244. 44	30. 56	0. 59

<i>Pensioner Couple (age 66-69) Minimum Essential Budgets, June 2006 Prices</i>								
Bathroom		Des Kelly	€9.00 sq yd	1	8 years	85. 56	10. 70	0. 21
<u>Curtains:</u>								
Net curtains:								
Kitchen		Duffys	7. 00	1	7 years	7. 00	1. 00	0. 02
Bathroom		Duffys	7. 00	1	7 years	7. 00	1. 00	0. 02
Lounge		Duffys	15. 00	1	7 years	15. 00	2. 14	0. 04
Bedrooms		Duffys	9. 00	3	7 years	27. 00	3. 86	0. 07
<u>Curtains with lining:</u>								
Lounge (90x72 inches)		Guineys	35. 99	1	10 years	35. 99	3. 60	0. 07
Bedrooms		Guineys	25. 00	3	10 years	75. 00	7. 50	0. 14
Patio door (68x84 inches)		Guineys	30. 00	1	10 years	30. 00	3. 00	0. 06
Curtain track and fittings for lounge (8 feet)		Guineys	20. 00	1	20 years	20. 00	1. 00	0. 02
Curtain track and fittings for patio door (6 feet)		Guineys	17. 00	1	20 years	17. 00	0. 85	0. 02
Curtain track and fittings for bedrooms (4 feet)		Guineys	14. 00	3	20 years	42. 00	2. 10	0. 04
Curtain hooks		Duffys	1. 39	5 x packs of 30	20 years	6. 95	0. 35	0. 01
<u>Lampshades:</u>								
Lampshades		Michael Guineys	3. 99	8	15 years	31. 92	2. 13	0. 04
<u>Household Linen:</u>								
Double duvet	13.5tog hollowfibre	Dunnes	25. 00	2	10 years	50. 00	5. 00	0. 10
Single duvet	13.5tog hollowfibre	Dunnes	20. 00	1	10 years	20. 00	2. 00	0. 04
Pillows		Dunnes	14.00 for 2	8	5 years	56. 00	11. 20	0. 22
Single fitted sheet		Guineys	6. 50	2	5 years	13. 00	2. 60	0. 05
Double fitted sheet		Guineys	8. 50	4	5 years	34. 00	6. 80	0. 13
Single duvet cover and 1 pillowcase		Guineys	10. 00	2	5 years	20. 00	4. 00	0. 08

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Double duvet cover and 2 pillowcases		Guineys	15. 00	3	5 years	45. 00	9. 00	0. 17
Hand towels		Guineys	2. 00	6	3 years	12. 00	4. 00	0. 08
Face cloths		Guineys	1. 00	5	1 year	5. 00	5. 00	0. 10
Bath mat set		Guineys	6. 00	2	3 years	12. 00	4. 00	0. 08
Bath towels		Guineys		4	3 years			
Tea towels		Guineys	2. 00	9	3 years	18. 00	6. 00	0. 12
Ovengloves		Michael Guineys	3. 99	1 set	10 years	3. 99	0. 40	0. 01
Cushion and cover set		Guineys	6. 00	2 sets	7 years	12. 00	1. 71	0. 03
<u>Cookery/glassware/cutlery:</u>								
Crockery set- 24 piece		Argos	32. 00	24 piece	10 years	32. 00	3. 20	0 . 06
Coffee mugs		Poundworld	2.00 for 2	6	3 years	6. 00	2. 00	0. 04
3 piece oven proof dish set	Pyrex	Argos	16. 49	1	20 years	16. 49	0. 83	0. 02
Egg cups		Poundworld	2.00 for 4	4	10 years	2. 00	0. 20	0. 004
Glasses set		Poundworld	2.00 for 4	8	2 years	4. 00	2. 00	0. 04
Cutlery set	stainless steel	Boyers	5.00 for 6	24 piece	20 years	20. 00	1. 00	0. 02
Milk jug		Poundworld	2. 00	1	7 years	2. 00	0. 29	0. 006
Table cloth		Michael Guineys	7. 99	2	10 years	15. 98	1. 60	0. 03
<u>Gas and Electrical appliances:</u>								
Fridge/freezer	Beko	Powercity	259. 00	1	10 years	259. 00	25. 90	0. 50
Cooker (gas hob)	Beko	Powercity	299. 95	1	12 years	299. 95	25. 00	0. 48
Kettle	Cookworks	Argos	26. 99	1	5 years	26. 99	5. 40	0. 10
Microwave	Sanyo	Powercity	64. 95	1	10 years	64. 95	6. 50	0. 13
Washing machine	Beko	Powercity	269. 95	1	7 years	269. 95	38. 56	0. 74
Vacuum cleaner	Electrolux	Powericity	59. 95	1	10 years	59. 95	6. 00	0. 12
Table lamp		Dunnes	10. 00	3	15 years	30. 00	2. 00	0. 04

<i>Pensioner Couple (age 66-69) Minimum Essential Budgets, June 2006 Prices</i>								
Light bulbs	60w Tesco value	Tesco	2. 95	pack of 10	1 year	2. 95	2. 95	0. 06
<u>Kitchen equipment/utensils:</u>								
Measuring jug		Roches stores	1. 50	1	20 years	1. 50	0. 08	0. 001
Mixing bowl		Roches stores	3. 50	1	20 years	3. 50	0. 18	0. 003
Non-stick bakeware set		Roches stores	6. 95	1	10 years	6. 95	0. 70	0. 01
Cake tin		Tesco	3. 99	1	20 years	3. 99	0. 20	0. 004
Rolling pin		Poundworld	2. 00	1	20 years	2. 00	0. 10	0. 002
Sieve		Tesco	3. 99	1	20 years	3. 99	0. 2 0	0. 004
Colander		Tesco	1. 49	1	20 years	1. 49	0. 08	0. 001
Kitchen scales		Roches Stores	5. 95	1	10 years	5. 95	0. 60	0. 01
3 piece saucepan set	Le Chef	Argos	39. 99	1	20 years	39. 99	2. 00	0. 04
Knife set and rack		Argos	29. 99	1	15 years	29. 99	2. 00	0. 04
Utensil set and rack		Argos	9. 99	1	15 years	9. 99	0. 67	0. 01
Tin opener		Tesco	0. 99	1	15 years	0. 99	0. 07	0. 001
Potato peeler		Tesco	0. 99	1	10 years	0. 99	0. 10	0. 002
Kitchen scissors		Tesco	2. 15	1	5 years	2. 15	0. 43	0. 008
Wooden spoon set		Tesco	1. 99	1	20 years	1. 99	0. 10	0. 002
Whisk		Roches stores	8. 95	1	20 years	8. 95	0. 45	0. 009
Chopping board		Roches stores	6. 95	1	5 years	6. 95	1. 39	0. 03
Plastic food box		Poundworld	2. 50	set of 3	5 years	2. 50	0. 50	0. 01
Vacuum flask		Poundworld	2. 00	1	10 years	2. 00	0. 20	0. 004
<u>Cleaning/hardware:</u>								
Bucket		Dunnes	6. 00	1	5 years	6. 00	1. 20	0. 02
Mop		Dunnes	6. 00	2	1 year	12. 00	12. 00	0. 23
Dust pan and brush		Poundworld	2. 00	1	5 years	2. 00	0. 40	0. 008
Hand brush		Poundworld	2. 00	1	5 years	2. 00	0. 40	0. 008
Shoe brushes		Poundworld	2. 00	1	5 years	2. 00	0. 40	0. 008
Washing up brush		Tesco	0. 39	2	1 year	0. 78	0. 78	0. 02
Washing up bowl		Poundworld	2. 00	1	5 years	2. 00	0. 40	0. 008
Dustbin		Poundworld	7. 95	1	5 years	7. 95	1. 59	0. 03

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Vacuum bags	Electrolux	Tesco	5. 75	1	1 year	5. 75	5. 75	0. 11
Household Consumables:								
Batteries	Ever Ready Aa	Tesco	2. 78 for 4	8	1 year	5. 56	5. 56	0. 11
Candles		Poundworld	1.25 for 4	1 pack	5 years	1. 25	0. 25	0. 005
Freezer bags	Tesco brand	Tesco	0. 69	1 (50) pack	6 months	0. 69	1. 38	0. 03
Cling film	Tesco brand	Tesco	0. 79	35cmx15cm	3 months	0. 79	3. 16	0. 06
Tin foil	Tesco brand	Tesco	0. 99	45cmx5m	3 months	0. 99	3. 96	0. 08
Hardware:								
Ironing board		Argos	14. 99	1	15 years	14. 99	1. 00	0. 02
Clothes Airer		Roches Stores	10. 95	1	20 years	10. 95	0. 55	0. 01
Washing line		Poundworld	2. 00	1	5 years	2. 00	0. 40	0. 008
Clothes pegs		Poundworld	2. 00	1 packet	1 year	2. 00	2. 00	0. 04
Laundry basket		Local hardware	6. 00	1	20 years	6. 00	0. 30	0. 006
Toilet brush set		Poundworld	3. 00	1	1 year	3. 00	3. 00	0. 06
Tablemat set, 4 piece		Poundworld	3. 00	1	3 years	3. 00	1. 00	0. 02
Tray		Poundworld	2. 00	1	15 years	2. 00	0. 13	0. 003
Vase		Poundworld	1. 50	2	20 years	3. 00	0. 15	0. 003
Toilet paper and cleaning products:								
Toilet paper	Tesco ecosoft	Tesco	5. 99	12 pack	2 weeks	5. 99	155. 74	3. 00
Household matches	Maguire & paterson	Tesco	0. 84	1 box	1 year	0. 84	0. 84	0. 02
Stain remover	Tesco brand	Tesco	2. 30	500ml	2 years	2. 30	1. 15	0. 02
Washing up liquid	Fairy	Tesco	1. 49	500ml	4 weeks	1. 49	19. 37	0. 37
Bleach	Tesco brand	Tesco	0. 65	750ml	2 weeks	0. 65	16. 90	0. 33
Toilet cleaner	Tesco active	Tesco	1. 09	750ml	2 weeks	1. 09	28. 34	0. 55
Air freshener	Oust	Tesco	2. 95	1	2 months	2. 95	17. 70	0. 34
Furniture polish	Mr. Sheen	Tesco	1. 59	300ml	6 months	1. 59	3. 18	0. 06
Disinfectant	Savlon liquid	Tesco	2. 73	500ml	3 months	2. 73	10. 92	0. 21
Shoe polish	Punch	Tesco	0. 50	50ml tin	1 year	0. 50	0. 50	0. 01

<i>Pensioner Couple (age 66-69) Minimum Essential Budgets, June 2006 Prices</i>								
Dish cloths		Poundworld	2. 00	2xpack of 6	1 year	4. 00	4. 00	0. 08
Household gloves	Tesco brand	Tesco	1. 29	2 pairs	1 year	2. 58	2. 58	0. 05
Bin liners	Killeen	Tesco	5. 89	pack of 40	2 months	5. 89	35. 34	0. 68
<u>Other Household Items:</u>								
Suitcase		Dunnes	45. 00	27"	7 years	45. 00	6. 43	0. 12
Holdall		Dunnes	20. 00	1	10 years	20. 00	2. 00	0. 04
Shopping trolley		The Bag Shop	24. 99	1	4 years	24. 99	6. 25	0. 12
Umbrella		Poundworld	3. 00	3	1 year	9. 00	9. 00	0. 17
Alarmclock		Poundworld	5. 00	1	5 years	5. 00	1. 00	0. 02
Clock	Constant	Argos	7. 99	1	5 years	7. 99	1. 60	0. 03
<u>Stationary and paper goods:</u>								
Birthday cards		Poundworld	2.50 for 2	15	1 year	18. 75	18. 75	0. 36
Occasion cards		Poundworld	2.50 for 3	6	1 year	5. 00	5. 00	0. 10
Christmas cards		Poundworld	2. 00	2 (24) boxes	1 year	4. 00	4. 00	0. 08
Gift wrap		Poundworld	2. 00	2 rolls	1 yar	4. 00	4. 00	0. 08
Christmas wrapping paper		Penny's	1. 50	3 rolls	1 year	4. 50	4. 50	0. 09
Writing pad		Poundworld	1. 00	1	1 year	1. 00	1. 00	0. 02
Envelopes		Poundworld	2. 00	1 pack	1 year	2. 00	2. 00	0. 04
Mini note book		Poundworld	1. 00	1	1 year	1. 00	1. 00	0. 02
Scissors		Roches stores	1. 95	1	5 years	1. 95	0. 39	0. 008
Glue		Poundworld	2. 00	1	1 year	2. 00	2. 00	0. 04
Sellotape		Poundworld	1. 50	pack of 2	1 year	3. 00	3. 00	0. 06
Pens		Poundworld	2. 00	pack of 10	3 years	2. 00	0. 67	0. 01
<u>Home security:</u>								
Window Locks		All provided free of charge as in Local Authority house						
Front door bolt		All provided free of charge as in Local Authority house						
Back door bolt		All provided free of charge as in Local Authority house						
Smoke detector		All provided free of charge as in Local Authority house						
<u>Gardening and DIY:</u>								
Garden tool set		Homebase	23. 99	1	15 years	23. 99	1. 60	0. 03

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Lawn mower	Flymo	Homebase	79. 00	1	10 years	79. 00	7. 90	0. 15
Watering can		Atlantic homecare	7. 99	1	20 years	7. 99	0. 40	0. 008
Gardening gloves		Atlantic homecare	5. 95	2 pairs	3 years	11. 90	3. 97	0. 08
Kneeling mat		Woodies DIY	4. 59	2	7 years	9. 18	1. 31	0. 03
Screwdriver		Local hardware	6. 99	1	20 years	6. 99	0. 35	0. 007
Hammer		Local hardware	2. 99	1	20 years	2. 99	0. 15	0. 003
Measuring tape		Local hardware	5. 00	1	20 years	5. 00	0. 25	0. 005
Nails		Local hardware	2. 99	1 box	10 years	2. 99	0. 30	0. 006
Hand torch	Duracell	Argos	11. 99	1	5 years?	11. 99	2. 40	0. 05
Paint roller and tray set		Homebase	5. 99	1	5 years	5. 99	1. 20	0. 02
Paint brushes, 5 piece set		Woodies DIY	9. 99	1	5 years	9. 99	2. 00	0. 04
Paint, emulsion	Dulux	Woodies DIY	8.80 per lit	3.5 lit x 6	5 years	184. 80	36. 96	0. 71
Paint, gloss	Dulux	Woodies DIY	11.68 per lit	3.5 lit x 6	5 years	245. 28	49. 06	0. 94
Household Goods Budget Totals:						7837. 03	1213. 25	23. 45

6. Household Services Budget

Item	Brand	Retailer	Unit price	Quantity	Life/years	Total price	Cost/yr	Cost/wk
<u>Postage:</u>								
Stamps	48c stamps	An Post	0. 48	20	1 year	9. 60	9. 60	0. 19
Stamps	75c stamps	An Post	0. 75	10	1 year	7. 50	7. 50	0. 14
<u>Telephone:</u>								
Landline		Eircom	49. 39	1	2 months	49. 39	296. 34	5. 70
Mobile phone	Nokia	Vodafone	Free Gift	2	2 years			

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Mobile phone credit		Vodafone	10. 00	2	4 weeks	20. 00	260. 00	5. 00
<u>Shoe repairs and dry cleaning:</u>								
Shoe repairs		Local shoe repairs	8. 00	2	1 year	16. 00	16. 00	0. 31
Dry clean coat (plus pensioner discount)		Local Dry Cleaners	9. 90	2	1 year	19. 80	19. 80	0. 38
Dry clean suit (plus pensioner discount)		Local Dry Cleaners	11. 70	1	1 year	11. 70	11. 70	0. 23
<u>Television charges and Window Cleaning</u>								
Television cable		NTL	44. 75	1	2 months	44. 75	268. 50	5. 16
Television licence		An Post	155. 00	1	1 year	155. 00	155. 00	2. 98
Window Cleaning			10. 00	1	2 months	10. 00	60. 00	1. 15
Household Services Budget Totals:						343. 74	1104. 44	21. 24

7. Social Inclusion and Participation Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/years	Total price	Cost/yr	Cost/wk
<u>Audio:</u>								
Popular/classical cassettes		Music store	9. 95	5	1 year	49. 75	49. 75	0. 96
<u>Newspapers, magazines, books:</u>								
Novels		Second hand bookstore	3. 00	12	1 year	36. 00	36. 00	0. 69
Bible		Veritas	15. 30	1	25 years	15. 30	0. 61	0. 01
Daily newspaper	Evening Herald	Local newsagent	1. 00	6	1 week	6. 00	312. 00	6. 00
Sunday newspaper	News of the World	Local newsagent	2. 00	1	1 week	2. 00	104. 00	2. 00
Magazine	RTE Guide	Easons	1. 50	1	1 week	1. 50	78. 00	1. 50
Calendar			Free					
Telephone and address book		Easons	3. 99	1	5 years	3. 99	0. 80	0. 02
Pocket dictionary	Oxford	Easons	6. 70	1	20 years	6. 70	0. 34	0. 006

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<u>Household games:</u>								
Deck of cards		Poundworld	1. 00	2	1 year	2. 00	2. 00	0. 04
Scrabble set		Smyths	21. 99	1	15 years	21. 99	1. 47	0. 03
Jigsaw		Poundworld	2. 00	2	1 year	4. 00	4. 00	0. 08
<u>Knitting, photography and equipment:</u>								
Sewing kit		Hickeys	9. 00	1	10 years	9. 00	0. 90	0. 02
Knitting wool		Poundworld	2. 00	5 balls	1 year	10. 00	10. 00	0. 19
Buttons		Hickeys	1. 45	1 packet	2 years	1. 45	0. 73	0. 01
Camera	Polaroid 340 AF	Argos	26. 99	1	7 years	26. 99	3. 86	0. 07
Film processing		Local chemist	6. 45	3	1 year	19. 35	19. 35	0. 37
Photo album		Poundworld	2. 50	1	1 year	2. 50	2. 50	0. 05
Knitting needles		Hickeys	2. 10	4.5 mm	10 years	2. 10	0. 21	0. 004
Knitting needles		Hickeys	5. 95	5 mm	10 years	5. 95	0. 60	0. 01
Photo frames	8 x 6"	Roches stores	1. 25	4	5 years	5. 00	1. 00	0. 02
<u>Seasonal items:</u>								
Christmas lights		Argos	8. 31	set of 40	5 years	8. 31	1. 66	0. 03
Artificial Christmas tree & stand		Argos	25. 99	1	10 years	25. 99	2. 60	0. 05
Decorations, red bows		Argos	13. 51	21 piece	5 years	13. 51	2. 70	0. 05
Pull out garland, foil		Argos	8. 31	4	5 years	33. 24	6. 65	0. 13
<u>Garden and house plants:</u>								
Bulbs		Tesco	4. 49	2 sets	1 year	8. 98	8. 98	0. 17
House plants			Free gift					
Deck chairs		Atlantic homecare	30. 00	2	15 years	60. 00	4. 00	0. 08
<u>Leisure activities:</u>								
Dancing (48 times per year)		Local hall	2. 00	1	1 week	2. 00	96. 00	1. 85
Bridge (48 times per year)		Local hall	2. 00	4	1 week	8. 00	384. 00	7. 39
Swimming		Local swimming pool	Free					
Indoor bowls (48 times per year)		Local hall	1. 00	4	1 week	4. 00	192. 00	3. 69

<i>Pensioner Couple (age 66-69) Minimum Essential Budgets, June 2006 Prices</i>								
Theatre	Matinee	Abbey Theatre	12. 00	2	1 year	24. 00	24. 00	0. 46
Cinema		Omniplex, Santry	6. 50	2	1 year	13. 00	13. 00	0. 25
Day trip e.g. Kilkenny Castle			25. 00	2	1 year	50. 00	50. 00	0. 96
Day trip allowance			25. 00	2	1 year	50. 00	50. 00	0. 96
<u>Holiday expenses:</u>								
1 week in Killarney, hotel- full board								
Total expenses			800. 00	1	1 year	800. 00	800. 00	15. 39
<u>Socialising/Entertainment:</u>								
Socialising/entertainment			50. 00	1	1 month	50. 00	600. 00	11. 54
Social Inclusion and Participation Budget Totals:						1382. 60	2863. 71	55. 08

8. Transport Budget- Car Owner								
Item	Brand	Retailer	Unit price	Quantity	Life/years	Total price	Cost/yr	Cost/wk
<u>Car related costs:</u>								
Car- 2004 Ford Fiesta XL Model 1.2 litre		Merlin Motor City	10000. 00	1	8 years	10000. 00	1250. 00	24. 04
Insurance	Comprehensiv	Quinn Direct	370. 00	1	1 year	370. 70	370. 70	7. 13
Car Tax			251. 00	1	1 year	251. 00	251. 00	4. 83
NCT			49. 00	1	2 years	49. 00	24. 50	0. 47
Maintenance and repairs		Karfix	130. 00	1	1 year	130. 00	130. 00	2. 50
Petrol			14. 00	1	1 week	14. 00	728. 00	14. 00
Transport Budget Totals:						10814. 70	2754. 20	52. 97

8. Transport Budget- No Car								
Item	Brand	Retailer	Unit price	Quantity	Life/years	Total price	Cost/yr	Cost/wk
<u>Bus Fares</u>								
Bus Ticket		CIE	Free pass			00. 00	00. 00	00. 00
Transport Budget Totals:						00. 00	00. 00	00. 00

Pensioner Couple (age 66-69) Minimum Essential Budgets, June 2006 Prices

9. Housing Budget- Income from Contributory Pension

Item	Brand	Retailer	Unit price	Quantity	Life/years	Total price	Cost/yr	Cost/wk
Local Authority Rent		Dublin C.C	41. 79	1	1 week	41. 79	2173. 08	41. 79
Home Contents Insurance		Axa Insurance	153. 00	1	1 year	153. 00	153. 00	2. 94
Housing Budget Totals:						194.79	2326.08	44.73

9. Housing Budget- Income from Non-Contributory Pension

Item	Brand	Retailer	Unit price	Quantity	Life/years	Total price	Cost/yr	Cost/wk
Local Authority Rent		Dublin C.C	35. 70	1	1 week	35. 70	1856. 40	35. 70
Home Contents Insurance		Axa Insurance	153. 00	1	1 year	153. 00	153. 00	2.94
Housing Budget Totals:						188.70	2009.40	38.64

10. Fuel Budget

Item	Brand	Retailer	Unit price	Quantity	Life/years	Total price	Cost/yr	Cost/wk
Gas charges		An Bord Gais	20. 00	1	1 week	20. 00	1040. 00	20. 00
Electricity		ESB	12. 00	1	1 week	12. 00	624. 00	12. 00
Fuel Budget Totals:						32. 00	1664. 00	32. 00

11. Personal Costs Budget

Item	Brand	Retailer	Unit price	Quantity	Life/years	Total price	Cost/yr	Cost/wk
Charity			5. 00	1	1 week	5. 00	260. 00	5. 00
Personal Costs Budget Totals:						5. 00	260. 00	5. 00

<i>Pensioner Couple (age 66-69) Minimum Essential Budgets, June 2006 Prices</i>								
12. Savings/ Contingency Costs Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/years	Total price	Cost/yr	Cost/wk
Personal savings		Credit Union	20. 00	1	1 week	20. 00	1040. 00	20. 00
Emergencies/contingencies			10. 00	1	1 week	10. 00	520. 00	10. 00
Life assurance	Term assurance	Royal sun alliance	15. 00	2	1 month	30. 00	360. 00	6. 92
Savings/ Contingency Costs Budget Totals:						60. 00	1920. 00	36. 92

Lone Female Pensioner (70+) Minimum Essential Budget, June 2006 Prices

1. Food Budget

Item	Brand	Retailer	Unit price	Quantity	Life/yls	Total price	Cost/yr	Cost/wk
Coffee	Maxwell House	Tesco	5. 69	200g jar	4 weeks	5. 69	73. 97	1. 42
Tea bags	Lyons	Tesco	2. 58	80 bags	3 weeks	2. 58	44. 72	0. 86
Low-fat milk	Tesco brand	Tesco	1.19 for 2 lit	2 litres	1 week	1. 19	61. 88	1. 19
Sugar	Tesco brand	Tesco	1. 05	1kg bag	6 months	1. 05	2. 10	0. 04
Brown bread	Mac Cambridge	Tesco	1. 29	1	1 week	1. 29	67. 08	1. 29
Brown bread	Brennans	Tesco	1. 33	800g	1 week	1. 33	69. 16	1. 33
Brown bread rolls	Tesco brand	Tesco	0. 38	2	1 week	0. 76	39. 52	0. 76
Bran flakes	Tesco brand	Tesco	2. 38	1 kg box	3 weeks	2. 38	41. 25	0. 79
Porridge	Flahanans	Tesco	1. 99	1.5 kg bag	4 weeks	1. 99	25. 87	0. 50
Dried apricots	Tesco brand	Tesco	1. 25	125g	3 weeks	1. 25	21. 67	0. 42

Flora light	Flora	Tesco	3. 01	1kg tub	4 weeks	3. 01	39. 13	0. 75
Cranberry juice	Tesco brand	Tesco	1. 15	1 litre	1 week	1. 15	59. 80	1. 15
Marmalade	Tesco brand	Tesco	1. 37	454g jar	4 weeks	1. 37	17. 81	0. 34
Biscuits	Tesco rich tea	Tesco	0. 52	500g pack	1 week	0. 52	27. 04	0. 52
Cream crackers	Tesco brand	Tesco	0. 28	200g pack	4 weeks	0. 28	3. 64	0. 07
Scones	Tesco brand	Tesco	0. 35	2	1 week	0. 70	36. 40	0. 70
Bananas	Tesco brand	Tesco	0. 31	4	1 week	1. 24	64. 48	1. 24
Apples	Tesco brand	Tesco	0. 45	4	1 week	1. 80	93. 60	1. 80
Oranges	Tesco brand	Tesco	0. 48	4	1 week	1. 92	99. 84	1. 92
Pears	Tesco brand	Tesco	0. 37	2	1 week	0. 74	38. 48	0. 74
Low-fat yoghurts	Tesco brand	Tesco	0. 14	4 x 125g	1 week	0. 56	29. 12	0. 56
Eggs	Tesco brand	Tesco	1. 26	6	2 weeks	1. 26	32. 76	0. 63
Tomatoes	Tesco brand	Tesco	0. 15	3	1 week	0. 45	23. 40	0. 45
Sweetcorn	Tesco brand	Tesco	0. 37	325g tin	1 week	0. 37	19. 24	0. 37
Salmon	Tesco brand	Tesco	0. 86	212g	1 week	0. 86	44. 72	0. 86
Beans	Tesco brand	Tesco	0. 38	420g	1 week	0. 38	19. 76	0. 38

Lone Female Pensioner (70+) Minimum Essential Budget, June 2006 Prices

Swiss roll	Gateaux	Tesco	1. 59	195g	1 week	1. 59	82. 68	1. 59
Tuna	Tesco brand	Tesco	0. 89	185g	1 week	0. 89	46. 68	0. 89
Ham	Tesco brand	Tesco	1. 19	8 slices	2 weeks	1. 19	30. 94	0. 60
Cheese	Tesco brand	Tesco	1. 72	8 slices	2 weeks	1. 72	44. 72	0. 86
Stewing steak, beef	Tesco brand	Tesco	2. 27	346g	2 weeks	2. 27	59. 02	1. 14
Peas	Tesco brand	Tesco	0. 46	420g	1 week	0. 46	23. 92	0. 46
Cabbage	Tesco brand	Tesco	0. 89	1	1 week	0. 89	46. 28	0. 89
Carrots	Tesco brand	Tesco	0.17.5	6	1 week	1. 05	54. 60	1. 05
Turnip	Tesco brand	Tesco	0. 89	1	1 week	0. 89	46. 28	0. 89
Tin of mixed herbs	Goodalls	Tesco	1. 08	11g jar	6 months	1. 08	2. 16	0. 04
Gravy	Bisto	Tesco	1. 76	270g tin	2 months	1. 76	10. 56	0. 20
Salt	Lo Salt	Tesco	2. 99	700g	1 year	2. 99	2. 99	0. 06
Pepper	Tesco brand	Tesco	0. 45	25g	1 year	0. 45	0. 45	0. 009
Tinned tomatoes	Tesco brand	Tesco	0. 29	400g tin	2 weeks	0. 29	7. 54	0. 15
Sunflower cooking oil	Tesco brand	Tesco	0. 81	1 litre	4 weeks	0. 81	10. 53	0. 20
Potatoes	Roosters	Tesco	0. 26	8	1 week	2. 08	108. 16	2. 08
Frozen oven chips	Tesco brand	Tesco	1. 99	1.5 kg bag	4 weeks	1. 99	25. 87	0. 50
Sausages	Tesco brand	Tesco	0. 99	227g	2 weeks	0. 99	25. 74	0. 50
Rashers	Tesco brand	Tesco	2. 49	6 pack	2 weeks	2. 49	64. 71	1. 25
Mixed pudding	Denny	Tesco	1. 65	227g	2 weeks	1. 65	42. 90	0. 83
Jelly (strawberry)	Tesco brand	Tesco	0. 49	135g	1 week	0. 49	25. 48	0. 49
Ice-cream	Tesco brand	Tesco	1. 79	1 litre tub	4 weeks	1. 79	23. 27	0. 45
Custard	Tesco brand	Tesco	0. 66	425g tub	1 week	0. 66	34. 32	0. 66
Pork chops	Tesco brand	Tesco	3. 00	2 (348g)	2 weeks	3. 00	78. 00	1. 50
Chicken breast	Tesco brand	Tesco	3. 79	2 (300g)	2 weeks	3. 79	197. 08	3. 79
Onions	Tesco brand	Tesco	0. 149	4	2 weeks	0. 60	15. 60	0. 30
Frozen bag of broccoli	Tesco brand	Tesco	1. 79	1kg bag	3 weeks	1. 79	31. 03	0. 60

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Cauliflower	Tesco brand	Tesco	1. 49	1	1 week	1. 49	77. 48	1. 49
Bag of sweets	Tesco assortments	Tesco	0. 99	200g	1 week	0. 99	51. 48	0. 99
Mushrooms	Tesco brand	Tesco	0. 99	250g tray	2 weeks	0. 99	25. 74	0. 50
Funsized mars bars	Mars	Tesco	4. 99	493g bag	2 weeks	4. 99	129. 74	2. 50
Extra for visitors			10. 00	1	1 week	10. 00	520. 00	10. 00
Mayonnaise	Tesco brand	Tesco	2. 49	700ml	8 weeks	2. 49	16. 19	0. 31
Coleslaw	Tesco brand	Tesco	1. 53	250gm	1 week	1. 53	79. 56	1. 53
Cucumber	Tesco brand	Tesco	0. 99	1	1 week	0. 99	51. 48	0. 99
Lettuce	Tesco brand	Tesco	0. 99	1 head	1 week	0. 99	51. 48	0. 99
Mince steak	Tesco brand	Tesco	3. 15	500g	2 weeks	3. 15	81. 90	1. 58
Frozen fish (cod)	Tesco brand	Tesco	3. 19	450g	2 weeks	3. 19	82. 94	1. 60
Pasta	Tesco brand	Tesco	0. 59	500g pack	2 weeks	0. 59	15. 34	0. 30
Pasta sauce	Tesco brand	Tesco	0. 56	440g jar	2 weeks	0. 56	14. 56	0. 28
Vinegar	Tesco brand	Tesco	0. 49	568ml	4 months	0. 49	1. 47	0. 03
Food Budget Totals:						108. 21	3437. 31	66. 15

2. Clothing Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/hrs	Total price	Cost/yr	Cost/wk
<u>Underwear and nightwear:</u>								
Bras, cotton & underwired		Dunnes	7. 00	4	1 year	28. 00	28. 00	0. 54
Knickers, cotton		Dunnes	1. 50	8	1 year	12. 00	12. 00	0. 23
Girdle		Boyers	33. 00	2	1 year	66. 00	66. 00	1. 27
Half slip		Dunnes	7. 00	2	1 year	14. 00	14. 00	0. 27
Thermal vests		Guineys	7. 00	3 sets	1 year	21. 00	21. 00	0. 40
Long johns		Guineys	7. 00	3 sets	1 year	21. 00	21. 00	0. 40
Tights		Penny's	2. 50	2 pack	1 month	2. 50	30. 00	0. 58
Cotton socks		Penny's	5.00 for 5	5pairs	6 months	5. 00	10. 00	0. 19

Lone Female Pensioner (70+) Minimum Essential Budget, June 2006 Prices

Dressing gown	Penny's	12. 00	1	3 years	12. 00	4. 00	0. 08
Light night dress	Penny's	5. 00	2	2 years	10. 00	5. 00	0. 10
Winter night dress	Penny's	8. 00	2	2 years	16. 00	8. 00	0. 15
Pyjamas	Penny's	8. 00	2	2 years	16. 00	8. 00	0. 15
<u>Main Clothing</u>							
Suit- jacket and skirt	Roches	94. 90	1	2 years	94. 90	47. 45	0. 91
Trousers	Dunnes	15. 00	4	2 years	60. 00	30. 00	0. 58
Heavy skirt	Guineys	32. 00	1	1 year	32. 00	32. 00	0. 62
Tracksuit	Penny's	16. 00	1	1 year	16. 00	16. 00	0. 31
Woollen sweater	Guineys	24. 00	3	3 years	72. 00	24. 00	0. 46
Long sleeve cotton shirt	Dunnes	10. 00	2	2 years	20. 00	10. 00	0. 19
Summer jacket	Guineys	35. 00	2	3 years	70. 00	23. 33	0. 45
Short sleeve summer dress	Dunnes	30. 00	1	1 year	30. 00	30. 00	0. 58
Summer skirt	Dunnes	20. 00	2	2 years	40. 00	20. 00	0. 39
Polo T-shirt	Penny's	5. 00	2	1 year	10. 00	10. 00	0. 19
Summer cardigan	Penny's	9. 00	2	2 years	18. 00	9. 00	0. 17
Swimsuit	Dunnes	10. 00	1	2 years	10. 00	5. 00	0. 10
Hat, scarf & glove set	Penny's	8. 00	1	2 years	8. 00	4. 00	0. 08
Sun hat	Penny's	2. 00	1	2 years	2. 00	1. 00	0. 02
Cotton t-shirts	Penny's	5. 00	2	1 year	10. 00	10. 00	0. 19
Summer sweater	Dunnes	15. 00	2	2 years	30. 00	15. 00	0. 29
<u>Coats, Jackets:</u>							
Winter coat, 3/4 length	Roches stores	74. 95	1	5 years	74. 95	14. 99	0. 29
Water resistant anorak	Dunnes	12. 00	1	3 years	12. 00	4. 00	0. 08
Fleece	Dunnes	15. 00	1	3 years	15. 00	5. 00	0. 10
<u>Footwear:</u>							
Leather court shoes	Arnotts	80. 00	1	2 years	80. 00	40. 00	0. 77
Flat shoes	Arnotts	65. 00	1	2 years	65. 00	32. 50	0. 63
Leather sandals	Arnotts	60. 00	1	2 years	60. 00	30. 00	0. 58
Slippers	Roches stores	15. 00	2	1 year	30. 00	30. 00	0. 58
Trainers	Dunnes	20. 00	1	1 year	20. 00	20. 00	0. 39
Leather boots	Arnotts	80. 00	1	2 years	80. 00	40. 00	0. 77

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Personal Accessories								
Hand bag		Dunnes	10. 00	2	5 years	20. 00	4. 00	0. 08
Purse- ladies		Roches stores	20. 00	1	2 years	20. 00	10. 00	0. 19
Watch	Jemis	Arnotts	49. 00	1	20 years	49. 00	2. 45	0. 05
Battery change		Argos	5. 00	1	2 years	5. 00	2. 50	0. 05
Necklace		Penny's	3. 00	2	3 years	6. 00	2. 00	0. 04
Sunglasses, prescription		Specsavers	99. 00	1	5 years	99. 00	19. 80	0. 38
Clothing Budget Totals:						1382. 35	771. 02	14. 87

3. Personal Care Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Healthcare:</u>								
Plasters	Tesco waterproof	Tesco	2. 19	pack of 40	1 year	2. 19	2. 19	0. 04
Sterile gauze swabs		Local chemist	3. 15	1 packet	1 year	3. 15	3. 15	0. 06
Paracetamol		Local chemist	2. 00	2 (24) boxes	1 year	4. 00	4. 00	0. 08
Suntan lotion (40+)	Soltan	Boots	14. 90	200ml	1 year	14. 90	14. 90	0. 29
Aftersun	Soltan	Boots	6. 95	200ml	1 year	6. 95	6. 95	0. 13
Indigestion tablets	Rennie	Local chemist	2. 49	1 packet	1 year	2. 49	2. 49	0. 05
Cough mixture	Benalyn	Local chemist	5. 64	125ml	1 year	5. 64	5. 64	0. 11
Cold powder	Lemsip	Local chemist	3. 39	1 packet	6 months	3. 39	6. 78	0. 13
Tissues	Tesco brand	Tesco	1. 85	2ply pack	4 weeks	1. 85	24. 05	0. 46
<u>Personal hygiene:</u>								
Soap	Tesco lemon	Tesco	1. 90	4 x 125g	3 months	1. 90	7. 60	0. 15
Toothpaste	Colgate	Tesco	2. 04	150ml tub	6 weeks	2. 04	17. 68	0. 34
Denture cleaning tablets	Steradent	Tesco	1. 75	1 pack	2 months	1. 75	10. 50	0. 20
Toothbrush	Colgate	Tesco	2. 88	1	3 months	2. 88	11. 52	0. 22

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Hairbrush		Local chemist	3. 70	1	1 year	3. 70	3. 70	0. 07
Conditioner	Tesco brand	Tesco	1. 12	300ml	4 weeks	1. 12	14. 56	0. 28
Shampoo	Tesco brand	Tesco	0. 99	300ml	4 weeks	0. 99	12. 87	0. 25
Hairspray	Silvikrin	Tesco	2. 39	200ml	2 months	2. 39	14. 34	0. 28
Disposable razors	Bic	Tesco	4. 75	8 pack	8 weeks	4. 75	30. 88	0. 59
Nail clippers	Stylish	Tesco	2. 52	1	4 years	2. 52	0. 63	0. 01
Emery boards		Tesco	1.1 25	pack of 4	3 months	1. 25	5. 00	0. 10
Deodorant	Tesco brand	Tesco	1. 49	250ml	4 weeks	1. 49	19. 37	0. 37
Hand cream	Vaseline Int	Tesco	2. 10	75ml	4 weeks	2. 10	27. 30	0. 53
Haircut		Local hairdressers	22. 00	1	6 weeks	22. 00	190. 67	3. 67
Manicure set		Local chemist	7. 60	1	5 years	7. 60	1. 52	0. 03
Shower gel	Tesco brand	Tesco	1. 64	300ml	4 weeks	1. 64	21. 32	0. 41
Toilet bag		Dunnes	6. 00	1	4 years	6. 00	1. 50	0. 03
<u>Cosmetics:</u>								
Lipstick	Boots	Boots	4. 97	1	6 months	4. 97	9. 94	0. 19
Face moisturiser	Oil of Olay	Local chemist	7. 99	50ml	1 month	7. 99	95. 88	1. 84
Nail varnish		Poundworld	1. 00	2	1 year	2. 00	2. 00	0. 04
Personal Care Budget Totals:						125. 64	568. 93	10. 95

4. Health Related Costs Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Doctor visits			50. 00	2	1 year	100. 00	100. 00	1. 92
Prescription items			6. 98	2	1 year	33. 96	33. 96	0. 65
Dentist visits			50. 00	1	1 year	50. 00	50. 00	0. 96
Optician visits			50. 00	1	1 year	50. 00	50. 00	0. 96

<i>Lone Female Pensioner (70+) Minimum Essential Budget, June 2006 Prices</i>								
Chiropodist visits			15. 00	3	1 year	45. 00	45. 00	0. 87
Health Insurance	Plan B	VHI	55. 35	1	1 month	55. 35	664. 21	12. 77
Health Related Costs Budget Totals:						334. 31	943. 17	18. 13

5. Household Goods Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Lounge/Dining Furniture:</u>								
3 piece suite (leather)		Bargaintown	899. 00	1	15 years	899. 00	59. 93	1. 15
Cabinet/unit		Bargaintown	199. 00	1	20 years	199. 00	9. 95	0. 19
Table and 4 chairs		Bargaintown	199. 00	1	15 years	199. 00	13. 27	0. 26
Portable radio & cassette player , Mikomi		Argos	16. 99	1	8 years	16. 99	2. 12	0. 04
Television	Beko 20"	Powercity	119. 95	1	10 years	119. 95	12. 00	0. 23
Video recorder	Funai	Powercity	55. 95	1	10 years	55. 95	5. 60	0. 11
<u>Bedroom furniture:</u>								
Double bed		Bargaintown	200. 00	1	12 years	200. 00	16. 67	0. 32
Double mattress		Bargaintown	99. 00	1	5 years	99. 00	19. 80	0. 38
Double bed		Bargaintown	200. 00	1	15 years	200. 00	13. 33	0. 26
Double mattress		Bargaintown	99. 00	1	8 years	99. 00	12. 38	0. 24
Single bed		Bargaintown	110. 00	1	15 years	110. 00	7. 33	0. 14
Single mattress		Bargaintown	89. 00	1	8 years	89. 00	11. 13	0. 21
Wardrobe		Bargaintown	199. 00	3	20 years	597. 00	29. 85	0. 57
Chest of drawers		Bargaintown	89. 00	3	15 years	267. 00	17. 80	0. 34
Bedside locker		Bargaintown	49. 00	4	15 years	196. 00	13. 07	0. 25
<u>Bathroom furniture:</u>								
Bathroom cabinet		Argos	29. 99	1	15 years	29. 99	2. 00	0. 04

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Floor coverings:

Carpet:								
Hall, stairs and landing	Brianza	Des Kelly	€14.00sq yd	1	7 years	377. 71	53. 96	1. 04
Lounge	Dreams	Des Kelly	€12.00sq yd	1	7 years	344. 05	49. 15	0. 95
Bedroom 1	Dreams	Des Kelly	€12.00sq yd	1	10 years	249. 93	24. 99	0. 48
Bedroom 2	Dreams	Des Kelly	€12.00sq yd	1	10 years	182. 64	18. 26	0. 35
Bedroom 3	Dreams	Des Kelly	€12.00sq yd	1	10 years	165. 34	16. 53	0. 32
Lino:								
Kitchen		Des Kelly	€9.00 sq yd	1	8 years	244. 44	30. 56	0. 59
Bathroom		Des Kelly	€9.00 sq yd	1	8 years	85. 56	10. 70	0. 21

Curtains:

Net curtains:								
Kitchen		Duffys	7. 00	1	7 years	7. 00	1. 00	0. 02
Bathroom		Duffys	7. 00	1	7 years	7. 00	1. 00	0. 02
Lounge		Duffys	15. 00	1	7 years	15. 00	2. 14	0. 04
Bedrooms		Duffys	9. 00	3	7 years	27. 00	3. 86	0. 07

Curtains with lining:

Lounge (90x72 inches)	Guineys	35. 99	1	10 years	35. 99	3. 60	0. 07
Bedrooms	Guineys	25. 00	3	10 years	75. 00	7. 50	0. 14
Patio door (68x84 inches)	Guineys	30. 00	1	10 years	30. 00	3. 00	0. 06
Curtain track and fittings for lounge (8 feet)	Guineys	20. 00	1	20 years	20. 00	1. 00	0. 02
Curtain track and fittings for patio door (6 feet)	Guineys	17. 00	1	20 years	17. 00	0. 85	0. 02

<i>Lone Female Pensioner (70+) Minimum Essential Budget, June 2006 Prices</i>								
Curtain track and fittings for bedrooms (4 feet)		Guineys	14. 00	3	20 years	42. 00	2. 10	0. 04
Curtain hooks		Duffys	1. 39	5xpacks of 30	20 years	6. 95	0. 35	0. 01
<u>Lampshades:</u>								
Lampshades		Michael Guineys	3. 99	8	15 years	31. 92	2. 13	0. 04
<u>Household Linen:</u>								
Double duvet	13.5tog hollowfibre	Dunnes	25. 00	1	6 years	25. 00	4. 17	0. 08
Double duvet	13.5tog hollowfibre	Dunnes	25. 00	1	10 years	25. 00	2. 50	0. 05
Single duvet	13.5tog hollowfibre	Dunnes	20. 00	1	10 years	20. 00	2. 00	0. 04
Pillows		Dunnes	14.00 for 2	8	5 years	56. 00	11. 20	0. 22
Single fitted sheet		Guineys	6. 50	2	8 years	13. 00	1. 63	0. 03
Double fitted sheet		Guineys	8. 50	4	8 years	34. 00	4. 25	0. 08
Single duvet cover and 1 pillowcase		Guineys	10. 00	2	8 years	20. 00	2. 50	0. 05
Double duvet cover and 2 pillowcases		Guineys	15. 00	3	8 years	45. 00	5. 63	0. 11
Hand towels		Guineys	2. 00	6	3 years	12. 00	4. 00	0. 08
Face cloths		Guineys	1. 00	5	1 year	5. 00	5. 00	0. 10
Bath mat set		Guineys	6. 00	2	3 years	12. 00	4. 00	0. 08
Bath towels		Guineys	5. 00	4	3 years	20. 00	6. 67	0. 13
Tea towels		Guineys	2. 00	9	3 years	18. 00	6. 00	0. 12
Ovengloves		Michael Guineys	3. 99	1 set	10 years	3. 99	0. 40	0. 008
Cushion and cover		Guineys	6. 00	2 sets	7 years	12. 00	1. 71	0. 03
<u>Cookery/glassware/cutlery:</u>								
Crockery set- 24 piece		Argos	32. 00	24 piece	10 years	32. 00	3. 20	0. 06
Coffee mugs		Poundworld	2.00 for 2	6	5 years	6. 00	1. 20	0. 02
3 piece oven proof dish set	Pyrex	Argos	16. 49	1	20 years	16. 49	0. 83	0. 02
Egg cups		Poundworld	2.00 for 4	4	10 years	2. 00	0. 20	0. 004
Glasses set		Poundworld	2.00 for 4	8	2 years	4. 00	2. 00	0. 04

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Cutlery set	stainless steel	Boyers	5.00 for 6	24 piece	20 years	20. 00	1. 00	0. 02
Milk jug		Poundworld	2. 00	1	7 years	2. 00	0. 29	0. 006
Table cloth		Michael Guineys	7. 99	2	10 years	15. 98	1. 60	0. 03
Gas and Electrical appliances:								
Fridge/ freezer	Beko	Powercity	259. 00	1	10 years	259. 00	25. 90	0. 50
Cooker (gas hob)	Beko	Powercity	299. 95	1	12 years	299. 95	25. 00	0. 48
Kettle	Cookworks	Argos	26. 99	1	5 years	26. 99	5. 40	0. 10
Microwave	Sanyo	Powercity	64. 95	1	10 years	64. 95	6. 50	0. 13
Washing machine	Beko	Powercity	269. 95	1	10 years	269. 95	27. 00	0. 52
Vacuum cleaner	Electrolux	Powericity	59. 95	1	10 years	59. 95	6. 00	0. 12
Table lamp		Dunnes	10. 00	3	15 years	30. 00	2. 00	0. 04
Light bulbs	60w Tesco value	Tesco	2. 95	pack of 10	1 year	2. 95	2. 95	0. 06
Iron		Argos	16. 99	1	10 years	16. 99	1. 70	0. 03
Hairdryer	Remington	Argos	13. 95	1	10 years	13. 95	1. 40	0. 03
Radio alarm clock	Philips	Argos	18. 99	1	20 years	18. 99	0. 95	0. 02
<u>Kitchen equipment/utensils:</u>								
Measuring jug		Roches stores	1. 50	1	20 years	1. 50	0. 08	0. 001
Mixing bowl		Roches stores	3. 50	1	20 years	3. 50	0. 18	0. 003
Non-stick bakeware set		Roches stores	6. 95	1	10 years	6. 95	0. 70	0. 01
Cake tin		Tesco	3. 99	1	20 years	3. 99	0. 20	0. 004
Rolling pin		Poundworld	2. 00	1	20 years	2. 00	0. 10	0. 002
Sieve		Tesco	3. 99	1	20 years	3. 99	0. 20	0. 004
Colander		Tesco	1. 49	1	20 years	1. 49	0. 08	0. 001
Kitchen scales		Roches Stores	5. 95	1	10 years	5. 95	0. 60	0. 01
3 piece saucepan set	Le Chef	Argos	39. 99	1	20 years	39. 99	2. 00	0. 04
Knife set and rack		Argos	29. 99	1	15 years	29. 99	2. 00	0. 04

Lone Female Pensioner (70+) Minimum Essential Budget, June 2006 Prices

Utensil set and rack		Argos	9. 99	1	15 years	9. 99	0. 67	0. 01
Tin opener		Tesco	0. 99	1	5 years	0. 99	0. 20	0. 004
Potato peeler		Tesco	0. 99	1	5 years	0. 99	0. 20	0. 004
Kitchen scissors		Tesco	2. 15	1	5 years	2. 15	0. 43	0. 008
Wooden spoon set		Tesco	1. 99	1	20 years	1. 99	0. 10	0. 002
Whisk		Roches stores	8. 95	1	20 years	8. 95	0. 45	0. 009
Chopping board		Roches stores	6. 95	1	5 years	6. 95	1. 39	0. 03
Plastic food box		Poundworld	2. 50	set of 3	5 years	2. 50	0. 50	0. 01
Vacuum flask		Poundworld	2. 00	1	10 years	2. 00	0. 20	0. 004
<u>Cleaning/hardware:</u>								
Bucket		Dunnes	6. 00	1	5 years	6. 00	1. 20	0. 02
Mop		Dunnes	6. 00	2	1 year	12. 00	12. 00	0. 23
Dust pan and brush		Poundworld	2. 00	1	5 years	2. 00	0. 40	0. 008
Hand brush		Poundworld	2. 00	1	5 years	2. 00	0. 40	0. 008
Shoe brushes		Poundworld	2. 00	1	5 years	2. 00	0. 40	0. 008
Washing up brush		Tesco	0. 39	2	1 year	0. 78	0. 78	0. 02
Washing up bowl		Poundworld	2. 00	1	5 years	2. 00	0. 40	0. 008
Dustbin		Poundworld	7. 95	1	5 years	7. 95	1. 59	0. 03
Vacuum bags	Electrolux	Tesco	5. 75	1	1 year	5. 75	5. 75	0. 11
<u>Household Consumables:</u>								
Batteries	Ever Ready Aa	Tesco	2. 78 for 4	8	1 year	5. 56	5. 56	0. 11
Candles		Poundworld	1.25 for 4	1 pack	5 years	1. 25	0. 25	0. 005
Freezer bags	Tesco brand	Tesco	0. 69	1 (50) pack	6 months	0. 69	1. 38	0. 03
Cling film	Tesco brand	Tesco	0. 79	35cmx15cm	3 months	0. 79	3. 16	0. 06
Tin foil	Tesco brand	Tesco	0. 99	45cmx5m	3 months	0. 99	3. 96	0. 08
<u>Hardware:</u>								
Ironing board		Argos	14. 99	1	15 years	14. 99	1. 00	0. 02
Clothes Airer		Roches Stores	10. 95	1	20 years	10. 95	0. 55	0. 01
Washing line		Poundworld	2. 00	1	5 years	2. 00	0. 40	0. 008
Clothes pegs		Poundworld	2. 00	1 packet	1 year	2. 00	2. 00	0. 04
Laundry basket		Local hardware	6. 00	1	20 years	6. 00	0. 30	0. 006
Toilet brush set		Poundworld	3. 00	2	1 year	6. 00	6. 00	0. 12
Tablemat set, 4 piece		Poundworld	3. 00	1	3 years	3. 00	1. 00	0. 02

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Tray		Poundworld	2. 00	1	15 years	2. 00	0. 13	0. 003
Vase		Poundworld	1. 50	2	20 years	3. 00	0. 15	0. 003
Toilet paper and cleaning products:								
Toilet paper	Tesco ecosoft	Tesco	5. 99	12 pack	4 weeks	5. 99	77. 87	1. 50
Household matches	Maguire & paterson	Tesco	0. 84	1 box	1 year	0. 84	0. 84	0. 02
Stain remover	Tesco brand	Tesco	2. 30	500ml	2 years	2. 30	1. 15	0. 02
Washing up liquid	Fairy	Tesco	1. 49	500ml	4 weeks	1. 49	19. 37	0. 37
Bleach	Tesco brand	Tesco	0. 65	750ml	2 weeks	0. 65	16. 90	0. 33
Toilet cleaner	Tesco active	Tesco	1. 09	750ml	2 weeks	1. 09	28. 34	0. 55
Air freshener	Oust	Tesco	2. 95	1	2 months	2. 95	17. 70	0. 34
Furniture polish	Mr. Sheen	Tesco	1. 59	300ml	6 months	1. 59	3. 18	0. 06
Disinfectant	Savlon liquid	Tesco	2. 73	500ml	3 months	2. 73	10. 92	0. 21
Shoe polish	Punch	Tesco	0. 50	50ml tin	1 year	0. 50	0. 50	0. 01
Dish cloths		Poundworld	2. 00	pack of 6	1 year	2. 00	2. 00	0. 04
Household gloves	Tesco brand	Tesco	1. 29	2 pairs	1 year	2. 58	2. 58	0. 05
Bin liners	Killeen	Tesco	5. 89	pack of 40	2 months	5. 89	35. 34	0. 68
Other Household Items:								
Clock	Constant	Argos	7. 99	1	5 years	7. 99	1. 60	0. 03
Umbrella		Poundworld	3. 00	2	1 year	6. 00	6. 00	0. 12
Suitcase		Dunnes	45. 00	1 (27")	7 years	45. 00	6. 43	0. 12
Holdall		Dunnes	20. 00	1	10 years	20. 00	2. 00	0. 04
Shopping trolley		Roches Stores	55. 00	1	20 years	55. 00	2. 75	0. 05
Stationary and paper goods:								
Birthday cards		Poundworld	2.50 for 2	15	1 year	18. 75	18. 75	0. 36
Occasion cards		Poundworld	2.50 for 3	6	1 year	5. 00	5. 00	0. 10
Christmas cards		Poundworld	2. 00	2 (24) boxes	1 year	4. 00	4. 00	0. 08
Gift wrap		Poundworld	2. 00	2 rolls	1 yar	4. 00	4. 00	0. 08
Christmas wrapping paper		Penny's	1. 50	3 rolls	1 year	4. 50	4. 50	0. 09
Writing pad		Poundworld	1. 00	1	1 year	1. 00	1. 00	0. 02

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Envelopes		Poundworld	2. 00	1 pack	1 year	2. 00	2. 00	0. 04
Mini note book		Poundworld	1. 00	1	1 year	1. 00	1. 00	0. 02
Scissors		Roches stores	1. 95	1	5 years	1. 95	0. 39	0. 008
Glue		Poundworld	2. 00	1	1 year	2. 00	2. 00	0. 04
Sellotape		Poundworld	1. 50	1	1 year	1. 50	1. 50	0. 03
Pens		Poundworld	2. 00	pack of 10	3 years	2. 00	0. 67	0. 01
Home security:								
Window Locks		All provided free of charge as in Local Authority house						
Front door bolt		All provided free of charge as in Local Authority house						
Back door bolt		All provided free of charge as in Local Authority house						
Smoke detector		All provided free of charge as in Local Authority house						
Gardening and DIY:								
Garden tool set		Homebase	23. 99	1	15 years	23. 99	1. 60	0. 03
Lawn mower	Flymo	Homebase	79. 00	1	10 years	79. 00	7. 90	0. 15
Watering can		Atlantic homecare	7. 99	1	20 years	7. 99	0. 40	0. 008
Gardening gloves		Atlantic homecare	5. 95	1 pair	1 year	5. 95	5. 95	0. 11
Kneeling mat		Woodies DIY	4. 59	1	7 years	4. 59	0. 66	0. 01
Screwdriver		Local hardware	6. 99	1	20 years	6. 99	0. 35	0. 007
Hammer		Local hardware	2. 99	1	20 years	2. 99	0. 15	0. 003
Measuring tape		Local hardware	5. 00	1	20 years	5. 00	0. 25	0. 005
Nails		Local hardware	2. 99	1 box	10 years	2. 99	0. 30	0. 006
Hand torch	Duracell	Argos	11. 99	1	5 years?	11. 99	2. 40	0. 05
Paint roller and tray set		Homebase	5. 99	1	5 years	5. 99	1. 20	0. 02
Paint brushes, 5 piece set		Woodies DIY	9. 99	1	5 years	9. 99	2. 00	0. 04
Paint, emulsion	Dulux	Woodies DIY	8.80 per lit	3.5 lit x 6	5 years	184. 80	36. 96	0. 71
Paint, gloss	Dulux	Woodies DIY	11.68 per lit	3.5 lit x 6	5 years	245. 28	49. 06	0. 94
Step-stool		Argos	19. 99	1	20 years	19. 99	1. 00	0. 02
Household Goods Budget Totals:						7889. 92	1269. 57	21. 34

Lone Female Pensioner (70+) Minimum Essential Budget, June 2006 Prices

6. Household Services Budget

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Postage:</u>								
Stamps	48c stamp	An Post	0. 48	30	1 year	14. 40	14. 40	0. 28
Stamps	75c stamp	An Post	0. 75	10	1 year	7. 50	7. 50	0. 14
<u>Telephone:</u>								
Landline		Eircom	49. 39	1	2 months	49. 39	296. 34	5. 70
Mobile phone	Nokia	Vodafone	Free Gift	1	2 years			
Mobile phone credit		Vodafone	10. 00	1	2 weeks	10. 00	260. 00	5. 00
<u>Shoe repairs:</u>								
Shoe repairs		Local shoe repair	8. 00	1	1 year	8. 00	8. 00	0. 15
<u>Dry cleaning:</u>								
Dry clean suit		Local dry cleaners	9. 90	1	1 year	9. 90	9. 90	0. 19
<u>Television charges:</u>								
Television cable		NTL	44. 75	1	2 months	44. 75	268. 50	5. 16
Television Licence		An Post	155. 00	1	1 year	155. 00	155. 00	2. 98
Window cleaning			10. 00	1	2 months	10. 00	60. 00	1. 15
Household Services Budget Totals:						308. 94	1079. 64	20. 75

7. Social Inclusion and Participation Budget

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Audio:</u>								
Popular/classical cassettes		Music Store	9. 95	5	1 year	9. 95	1. 99	0. 04
Blank videotapes	Mr. Video	Music Store	4. 99	3 pack	1 year	4. 99	4. 99	0. 10
<u>Newspapers, magazines, books:</u>								
Novels		Second hand bookstore	3. 00	12	1 year	36. 00	36. 00	0. 69
Bible		Veritas	15. 30	1	25 years	15. 30	0. 61	0. 01
Daily newspaper	Evening herald	Local Newsagent	1. 00	6	1 week	6. 00	312. 00	6. 00

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Sunday newspaper	News of the world	Local newsagent	2. 00	1	1 week	2. 00	104. 00	2. 00
Magazine	RTE Guide	Local newsagent	1. 50	1	1 week	1. 50	78. 00	1. 50
Calendar		Parish calendar	1. 00	1	1 year	1. 00	1. 00	0. 02
Telephone and address book		Easons	3. 99	1	5 years	3. 99	0. 80	0. 02
Pocket dictionary	Oxford	Easons	6. 70	1	20 years	6. 70	0. 34	0. 006
<u>Household games:</u>								
Deck of cards		Poundworld	1. 00	2	1 year	2. 00	2. 00	0. 04
Scrabble set		Smyths	21. 99	1	15 years	21. 99	1. 47	0. 03
Jigsaw		Poundworld	2. 00	2	1 year	4. 00	4. 00	0. 08
<u>Knitting and Photography Equipment:</u>								
Sewing kit		Hickeys	9. 00	1	10 years	9. 00	0. 90	0. 02
Knitting wool		Poundworld	2. 00	10 balls	1 year	20. 00	20. 00	0. 39
Knitting needles		Hickeys	2. 10	4.5 mm	10 years	2. 10	0. 21	0. 004
Knitting needles		Hickeys	5. 95	5 mm	10 years	5. 95	0. 60	0. 01
Buttons		Hickeys	1. 45	1 packet	2 years	1. 45	0. 73	0. 01
Camera	Polaroid 340 AF	Argos	26. 99	1	7 years	26. 99	3. 86	0. 07
Film processing		Local Chemist	6. 45	3	1 year	19. 35	19. 35	0. 37
Photo frames, 8 x 6"		Roches stores	1. 25	4	5 years	5. 00	1. 00	0. 02
<u>Seasonal items:</u>								
Christmas lights		Argos	8. 31	set of 40	5 years	8. 31	1. 66	0. 03
Artificial Christmas tree & stand		Argos	25. 99	1	10 years	25. 99	2. 60	0. 05
Decorations, red bows		Argos	13. 51	21 piece	5 years	13. 51	2. 70	0. 05
Pull-out garland, foil		Arogs	8. 31	4 sets	5 years	33. 24	6. 65	0. 13
<u>Garden and house plants:</u>								
Bulbs		Tesco	4. 49	2 sets of 30	1 year	8. 98	8. 98	0. 17
House plants			Free gifts					
Deck chairs		Atlantic homecare	30. 00	2	15 years	60. 00	4. 00	0. 08
<u>Leisure and Sports activities:</u>								
Dancing (48 times per year)		Local hall	2. 00	1	1 week	2. 00	96. 00	1. 85

Lone Female Pensioner (70+) Minimum Essential Budget, June 2006 Prices								
Bridge (48 times per year)		Local hall	2. 00	2	1 week	4. 00	192. 00	3. 69
Swimming		Local swimming pool	Free					
Indoor bowls (48 times per year)		Local hall	1. 00	2	1 week	2. 00	96. 00	1. 85
Theatre	Matinee	Abbey Theatre	12. 00	1	1 year	12. 00	12. 00	0. 23
Cinema		Omniplex, Santry	6. 50	2	1 year	13. 00	13. 00	0. 25
Day trip e.g. Kilkenny Castle			25. 00	1	1 year	25. 00	25. 00	0. 48
Day trip allowance			25. 00	1	1 year	25. 00	25. 00	0. 48
Holiday expenses:								
1 week in hotel in Killarney								
Total expenses			600. 00	1	1 week	600. 00	600. 00	11. 54
Socialising/Entertainment:								
Socialising/entertainment			50. 00	6	1 year	300. 00	300. 00	5. 77
Leisure Budget Totals:						1338. 29	1979. 44	38. 08

8. Transport Budget- Car Owner								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Car related costs:								
Car- 2003 Fiat Punto, 1.2 litre		Merlin Motor city	6000. 00	1	7 years	6000. 00	857.14	16.48
Insurance- fully Comprehensive		Quinn Direct	345. 20	1	1 year	345. 20	345. 20	6. 64
Car Tax			251. 00	1	1 year	251. 00	251. 00	4. 83
NCT			49. 00	1	2 years	49. 00	24. 50	0. 47
Maintenance and repairs		Karfix	130. 00	1	1 year	130. 00	130. 00	2. 50
Petrol			14. 00	1	1 week	14. 00	728. 00	14. 00
Transport Budget Totals:						6789. 20	2335.84	44.92

Lone Female Pensioner (70+) Minimum Essential Budget, June 2006 Prices

8. Transport Budget- No Car

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Fares and other travel costs:								
Bus ticket		CIE	Free pass					
Transport Budget Totals:						00. 00	00. 00	00. 00

9. Housing Budget- Income from Widow's Contributory Pension

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Local Authority Rent		Dublin City Council	25. 35	1	1 week	25. 35	1318. 20	25. 35
Home Contents Insurance		Axa Insurance	153. 00	1	1 year	153. 00	153. 00	2. 94
Housing Budget Totals:						178.35	1471. 20	28.29

9. Housing Budget- Income from Widow's Non-Contributory Pension

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Local Authority Rent		Dublin City Council	23. 66	1	1 week	23. 66	1230. 32	23. 66
Home Contents Insurance		Axa Insurance	153. 00	1	1 year	153. 00	153. 00	2. 94
Housing Budget Totals:						176.66	1383.32	26.60

10. Fuel Budget

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Gas heating		An Bord Gais	20. 00	1	1 week	20. 00	1040. 00	20. 00
Electricity		ESB	12. 00	1	1 week	12. 00	624. 00	12. 00
Fuel Budget Totals:						32. 00	1664. 00	32. 00

Lone Female Pensioner (70+) Minimum Essential Budget, June 2006 Prices

11. Personal Costs Budget

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Donations to charity		miscellaneous	5. 00	1	1 week	5. 00	260. 00	5. 00
Personal alarm			95. 00	1	1 year	95. 00	95. 00	1. 83
Personal Costs Budget Totals:						100. 00	355. 00	6. 83

12. Pet Costs Budget

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Cat price		DSPCA	85. 00	1	10 years	85. 00	8. 50	0. 16
Cat food	Kitekat	Tesco	0. 77	7 x 400g	1 week	5. 39	280. 28	5. 39
Cat biscuits	Go Cat	Tesco	1. 57	375g	2 weeks	1. 57	40. 82	0. 79
Vet charges	Donation	Blue Cross Vet	20. 00	1	1 year	20. 00	20. 00	0. 39
Pet Costs Budget Totals:						111. 96	349. 60	6. 73

13. Savings/ Contingency Costs Budget

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Personal Savings		Credit Union	5. 00	1	1 week	5. 00	260. 00	5. 00
Emergencies/contingencies/ unexpected expenses			5. 00	1	1 week	5. 00	260. 00	5. 00
Life assurance	Term assurance	Royal sun alliance	15. 00	1	1 month	15. 00	180. 00	3. 46
Top up policy			10. 00	1	1 week	10. 00	520. 00	10. 00
Additional Costs Budget Totals:						35. 00	1220. 00	23. 46

Single Male Adult (25+) Minimum Essential Budgets, June 2006 Prices

1. Food Budget

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Cornflakes	Kelloggs	Tesco	3. 09	750g	3 weeks	3. 09	53. 56	1. 03
Weetabix	Weetabix	Tesco	2. 25	24 box	4 weeks	2. 25	29. 25	0. 56
Tea bags	Lyons	Tesco	2. 58	80 bags	3 weeks	2. 58	44. 72	0. 86
Coffee	Maxwell House	Tesco	5. 69	20g jar	6 weeks	5. 69	49. 32	0. 95
Sugar	Tesco brand	Tesco	1. 05	1kg bag	6 months	1. 05	2. 10	0. 04
Marmalade	Tesco brand	Tesco	1. 37	454g jar	8 weeks	1. 37	8. 91	0. 17
Jam	Tesco brand	Tesco	0. 99	454g jar	8 weeks	0. 99	6. 44	0. 12
Flora light	Flora	Tesco	3. 01	1 kg tub	4 weeks	3. 01	39. 13	0. 75
Orange juice	Tesco brand	Tesco	0. 59	1 litre	1 week	0. 59	30. 68	0. 59
Biscuits	Tesco rich tea	Tesco	0. 52	500g pack	1 week	0. 52	27. 04	0. 52
Bananas	Tesco brand	Tesco	0. 31	5 loose	1 week	1. 55	80. 60	1. 55
Sultanas	Tesco brand	Tesco	1. 09	375g	3 weeks	1. 09	18. 89	0. 36
Brown bread	Brennans	Tesco	1. 33	2 x 800g	1 week	2. 66	138. 32	2. 66
Brown bread rolls	Tesco brand	Tesco	0. 38	2	1 week	0. 76	39. 52	0. 76
Ham	Tesco brand	Tesco	1. 19	8 slices	2 weeks	1. 19	30. 94	0. 60
Cheese	Tesco brand	Tesco	1. 72	8 slices	2 weeks	1. 72	44. 72	0. 86
Cream crackers	Tesco brand	Tesco	0. 28	200g pack	4 weeks	0. 28	3. 64	0. 07
Tomatoes	Tesco brand	Tesco	0. 15	4	1 week	0. 60	31. 20	0. 60
Apples	Tesco brand	Tesco	0. 45	4 loose	1 week	1. 80	93. 60	1. 80
Crisps	Tesco brand	Tesco	0. 99	6 pack	2 weeks	0. 99	25. 74	0. 50
Mince meat	Tesco brand	Tesco	3. 15	500g	2 weeks	3. 15	81. 90	1. 58
Onions	Tesco brand	Tesco	0. 149	2 loose	1 week	0. 298	15. 50	0. 30
Peppers	Tesco brand	Tesco	0. 99	1	1 week	0. 99	51. 48	0. 99
Mushrooms	Tesco brand	Tesco	0. 99	250g tray	2 weeks	0. 99	25. 74	0. 50
Low-fat Yogurt	Tesco brand	Tesco	0. 14	5 x 125g	1 week	0. 70	36. 40	0. 70
Salmon	Tesco brand	Tesco	0. 86	212g	1 week	0. 86	44. 72	0. 86
Salt	Tesco brand	Tesco	0. 40	1kg	1 year	0. 40	0. 40	0. 008
Pepper	Tesco brand	Tesco	0. 45	25g	1 year	0. 45	0. 45	0. 009
Vinegar	Tesco brand	Tesco	0. 49	568ml	6 months	0. 49	0. 98	0. 02

Single Male Adult (25+) Minimum Essential Budgets, June 2006 Prices

Cooking oil	Tesco brand	Tesco	0.95 for 1 lit	1 litre	4 weeks	0.95	12.35	0.24
Red sauce	Tesco brand	Tesco	0.75	570g bottle	8 weeks	0.75	4.88	0.09
Mayonnaise	Tesco brand	Tesco	2.49	700ml bottle	8 weeks	2.49	16.19	0.31
Gravy	Bisto	Tesco	1.76	270g tin	2 months	1.756	10.56	0.20
Pears	Tesco brand	Tesco	0.37	2 loose	1 week	0.74	38.48	0.74
Beans	Tesco brand	Tesco	0.38	2 x 420g	1 week	0.76	39.52	0.76
Lamb chops	Tesco brand	Tesco	3.90	2 (390g)	1 week	3.90	202.80	3.90
Mars bars	Mars	Tesco	2.61	10 pack	2 weeks	2.61	67.86	1.31
Diluted orange	Tesco brand	Tesco	0.89	1 litre	2 weeks	0.89	23.14	0.45
Kiwi	Tesco brand	Tesco	0.24	2 loose	1 week	0.48	24.96	0.48
Curry sauce	Tesco brand	Tesco	0.54	390g jar	1 week	0.54	28.08	0.54
Oranges	Tesco brand	Tesco	0.48	2loose	1 week	0.96	49.92	0.96
Rice	Tesco brand	Tesco	0.89	1 kg box	4 weeks	0.89	11.57	0.22
Spaghetti	Tesco brand	Tesco	0.78	1kg box	4 weeks	0.78	10.14	0.20
Bolognesse sauce	Tesco brand	Tesco	0.89	320g jar	2 week s	0.89	223.14	0.45
Tinned tomatoes	Tesco brand	Tesco	0.29	400g	2 weeks	0.29	7.54	0.15
Chicken fillets	Tesco brand	Tesco	4.99	4 (454g)	1 week	4.99	259.48	4.99
Coleslaw	Tesco brand	Tesco	1.53	250gm	1 week	1.53	79.56	1.53
Lettuce	Tesco brand	Tesco	0.99	1	1 week	1.53	79.56	1.53
Friday lunch		Local deli	5.50	1	1 week	5.50	286.00	5.50
Chinese takeaway		Local takeaway	11.00	1	1 week	11.00	572.00	11.00
Frozen cod	Tesco brand	Tesco	3.19	450g	2 weeks	3.19	82.94	1.60
Frozen oven chips	Tesco brand	Tesco	1.99	1.5 kg bag	4 weeks	1.99	25.87	0.50
Eggs	Tesco brand	Tesco	1.26	6	2 weeks	1.26	32.76	0.63
Frozen mixed veg	Tesco brand	Tesco	1.99	1 kg bag	3 weeks	1.99	34.49	0.66
Sausages	Tesco brand	Tesco	0.99	227g	2 weeks	0.99	25.74	0.50
Rashers	Tesco brand	Tesco	2.49	6 pack	2 weeks	2.49	64.72	1.25
Mixed pudding	Tesco brand	Tesco	1.65	227g	2 weeks	1.65	42.90	0.83
Noodles	Tesco brand	Tesco	0.15	2 x 65g	1 week	0.30	15.60	0.30

Single Male Adult (25+) Minimum Essential Budgets, June 2006 Prices

Vinegar	Tesco brand	Tesco	0. 49	568ml	4 months	0. 49	1. 47	0. 03
Sunday lunch			10. 00	1	1 week	10. 00	520. 00	10. 00
Food Budget Totals:						110. 69	3950. 21	72. 17

2. Clothing Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
<u>Underwear and nightwear:</u>								
Pants	Penny's	Penny's	5.00 for 3	9	1 year	15. 00	15. 00	0. 29
Vests	Penny's	Penny's	5.00 for 2	4	1 year	10. 00	10. 00	0. 19
Socks	Penny's	Penny's	5.00 for 6	18	1 year	15. 00	15. 00	0. 29
Slippers	Penny's	Penny's	6. 00	1 pair	3 years	6. 00	2. 00	0. 04
Bath robe	Dunnes	Dunnes	20. 00	2	5 years	40. 00	8. 00	0. 15
<u>Coats, jackets:</u>								
Heavy jacket	Dunnes	Dunnes	45. 00	1	1 year	45. 00	45. 00	0. 87
Light casual jacket	Penny's	Penny's	21. 00	1	2 years	21. 00	10. 50	0. 20
Fleece	Penny's	Penny's	10. 00	1	2 years	10. 00	5. 00	0. 10
<u>Main clothing:</u>								
Suit		Burtons	144. 0	1	3 years	144. 00	48. 0	0. 92
Jumper		Unique	25. 00	3	1 year	75. 00	75. 00	1. 44
Trousers		Unique	25. 00	2	1 year	50. 00	50. 00	0. 96
Tracksuit bottoms	O'Neill's	Lifestyle	40. 00	2	1 year	80. 00	80. 00	1. 54
T-shirts		Unique	15. 00	6	1 year	90. 00	90. 00	1. 73
Swimsuit	Dunnes	Dunnes	6. 00	1	2 years	6. 00	3. 00	0. 06
Jeans		Unique	30. 00	3	1 year	90. 00	90. 00	1. 73
Smart shirt		Unique	20. 00	3	1 year	60. 00	60. 00	1. 15
Casual shirt	Dunnes	Dunnes	15. 00	3	1 year	45. 00	45. 00	0. 87
Smart trousers	Dunnes	Dunnes	25. 00	2	1 year	50. 00	50. 00	0. 96
Shorts	Dunnes	Dunnes	8. 00	3	2 years	24. 00	12. 00	0. 23

Single Male Adult (25+) Minimum Essential Budgets, June 2006 Prices

Hat, scarf & glove set	Penny's	Penny's	8. 00	1	2 years	8. 00	4. 00	0. 08
Footwear:								
Shoes	Dunnes	Dunnes	30. 00	2	1 year	60. 00	60. 00	1. 15
Trainers	Asics	Lifestyle	60. 00	2	1 year	120. 00	120. 00	2. 31
Sandals	Dunnes	Dunnes	10. 00	1	2 years	10. 00	5. 00	0. 10
Personal Accessories								
Wallet	Penny's	Penny's	5. 00	1	5 years	5. 00	1. 00	0. 02
Watch	Seiko	H. Samuel	49. 99	1	5 years	49. 99	10. 00	0. 19
Battery replacement		Argos	5. 00	1	2 years	5. 00	2. 50	0. 05
Sunglasses	Penny's	Penny's	3. 00	1	1 year	3. 00	3. 00	0. 06
Clothing Budget Totals:						1136. 99	919. 00	17. 68

3. Personal Care Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/ylrs	Total price	Cost/yr	Cost/wk
Healthcare:								
Waterproof plasters	Tesco brand	Tesco	2. 19	1 packet	1 year	2. 19	2. 19	0. 04
Paracetamol		Local chemist	2. 00	2 (24) boxes	1 year	4. 00	4. 00	0. 08
Suntan lotion	Soltan	Boots	14. 90	200ml bottle	1 year	14. 90	14. 90	0. 29
Personal hygiene:								
Soap (bar)	Tesco lemon	Tesco	1. 90	4 x 125g bar	12 weeks	1. 90	8. 23	0. 16
Toothpaste	Colgate regular	Tesco	2. 04	150ml tube	4 weeks	2. 04	26. 52	0. 51
Comb		Tesco	1. 50	1	5 years	1. 50	0. 30	0. 006
Shampoo	Tesco brand	Tesco	0. 99	300ml bottle	4 weeks	0. 99	12. 87	0. 25
Shower gel	Tesco brand	Tesco	1. 64	400ml	2 weeks	1. 64	42. 64	0. 82
Dental floss	Tesco total care	Tesco	0. 99	50m	4 weeks	0. 99	12. 87	0. 25
Hair gel	Brylcream	Boots	4. 45	250ml tub	4 weeks	4. 45	57. 85	1. 11

Single Male Adult (25+) Minimum Essential Budgets, June 2006 Prices

Cotton buds	Johnson's	Tesco	2. 15	200 drum	6 months	2. 15	4. 30	0. 08
Tissues	Tesco brand	Tesco	1. 85	2ply pack	4 weeks	1. 85	24. 05	0. 46
Razor	Wilkinson sword	Tesco	3. 59	1	2 years	3. 59	1. 80	0. 04
Blades	Wilkinson sword	Tesco	7. 75	4 pack	4 weeks	7. 75	100. 75	1. 94
Deodorant	Tesco men's	Tesco	1. 49	150ml	3 weeks	1. 49	25. 83	0. 50
Shaving cream	Tesco value	Tesco	1. 19	250ml	4 weeks	1. 19	15. 47	0. 30
Haircut: man		Local hairdresser	12. 00	1	4 weeks	12. 00	156. 00	3. 00
Aftershave	Adidas	Boots	10. 70	50ml	1 year	10. 70	10. 70	0. 21
Toilet bag	Dunnes	Dunnes	6. 00	1	5 years	6. 00	1. 20	0. 02
Personal Care Budget Totals:						81. 32	522. 47	10. 07

4. Health related costs Budget

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Doctor Visits			50. 00	1	1 year	50. 00	50. 00	0. 96
Prescription items			16. 98	2	1 year	33. 96	33. 96	0. 65
Dentist visits			50. 00	1	1 year	50. 00	50. 00	0. 96
Optician visits			50. 00	1	1 year	50. 00	50. 00	0. 96
Health Insurance	First Plan	VHI	43. 08	1	1 month	43. 08	516. 91	9. 94
Health Related Costs Budget Totals:						227. 04	700. 87	13. 47

5. Household Goods Budget

Item	Brand	Retailer	Unit price	Quantity	Life/ys	Total price	Cost/yr	Cost/wk
Television and Audio:								
Television	Beko 20"	Powercity	119. 95	1	10 years	119. 95	12. 00	0. 23
Stereo system	Jwin	Powercity	49. 95	1	10 years	49. 95	5. 00	0. 10

Single Male Adult (25+) Minimum Essential Budgets, June 2006 Prices

<u>Furniture:</u>								
Sofa			provided					
Bookshelf			provided					
Table and 2 chairs			provided					
Coffee table			provided					
Single bed			provided					
Single mattress			provided					
Wardrobe			provided					
Bedside locker			provided					
Bathroom cabinet			provided					
Floor coverings			provided					
Curtains			provided					
Lampshades			provided					
<u>Linen:</u>								
Single duvet	13.5tog hollowfibre	Dunnes	20. 00	1	6 years	20. 00	3. 33	0. 06
Pillows		Dunnes	14.00 for 2	2	6 years	14. 00	2. 33	0. 05
Single duvet cover & 1 pillowcase		Guineys	10. 00	2	6 years	20. 00	3. 33	0. 06
Single fitted sheet		Guineys	6. 50	2	6 years	13. 00	2. 18	0. 04
Hand towels		Guineys	2. 00	3	3 years	6. 00	2. 00	0. 04
Face cloths		Guineys	1. 00	3	1 year	3. 00	3. 00	0. 06
Tea towels		Guineys	2. 00	3	1 year	6. 00	6. 00	0. 12
Bath towels		Guineys	5. 00	2	3 years	10. 00	3. 33	0. 06
<u>Gas and electrical appliances:</u>								
Kettle	Cookworks	Argos	26. 99	1	5 years	26. 99	5. 40	0. 10
Toaster	Moulinex	Argos	16. 99	1	10 years	16. 99	1. 70	0. 03
Light bulbs	Tesco 60 watt	Tesco	0.79 for 2	4	1 year	1. 58	1. 58	0. 03
Fridge/freezer			provided					
Cooker (gas hob)			provided					
Washing machine		Local charge	2. 00	2	1 week	4. 00	208. 00	4. 00
Vacuum cleaner			provided					

Single Male Adult (25+) Minimum Essential Budgets, June 2006 Prices

<u>Crockery/glassware/cutlery:</u>								
Crockery set- 24 piece		Argos	32. 00	1	10 years	32. 00	3. 20	0. 06
Coffee mugs		Poundworld	2.00 for 2	4	3 years	4. 00	1. 33	0. 03
3 piece ovenproof dish set	Pyrex	Argos	16. 49	1	20 years	16. 49	0. 83	0. 02
Egg cups		Poundworld	1.00 for 2	2	10 years	1. 00	0. 10	0. 002
Glasses set		Poundworld	2.00 for 4	4	2 years	2. 00	1. 00	0. 02
Cutlery set, stainless steel		Tesco	5. 24	1 set	10 years	5. 24	0. 52	0. 01
Colander		Tesco	1. 49	1	20 years	1. 49	0. 08	0. 001
3 piece saucepan set	Le Chef	Argos	39. 99	1	20 years	39. 99	2. 00	0. 04
Knife set and rack		Argos	29. 99	1	15 years	29. 99	2. 00	0. 04
Utensil set and rack		Argos	9. 99	1	15 years	9. 99	0. 67	0. 01
Tin opener		Tesco	0. 99	1	5 years	0. 99	0. 20	0. 004
Potato peeler		Tesco	0. 99	1	5 years	0. 99	0. 20	0. 004
Kitchen scissors		Tesco	2. 15	1	5 years	2. 15	0. 43	0. 008
Wooden spoon set		Tesco	1. 99	1	20 years	1. 99	0. 10	0. 002
Chopping board		Tesco	6. 95	1	5 years	6. 95	1. 39	0. 03
<u>Cleaning:</u>								
Dust pan and brush		Poundworld	2. 00	1	2 years	2. 00	1. 00	0. 02
Washing up brush		Tesco	0. 39	2	1 year	0. 78	0. 78	0. 02
Washing up bowl		Poundworld	7. 95	1	5 years	7. 95	1. 59	0. 03
Dustbin		Poundworld	7. 95	1	5 years	7. 95	1. 59	0. 03
Mop		Dunnes	6. 00	1	6 months	6. 00	12. 00	0. 23
Bucket		Dunnes	6. 00	1	10 years	6. 00	0. 60	0. 01
<u>Household consumables:</u>								
Batteries	Ever Ready Aa	Tesco	2.78 for 4	4	1 year	2. 78	2. 78	0. 72
Candles		Poundworld	1.25 for 4	1 pack	5 years	1. 25	0. 25	0. 005
Freezer bags	Tesco brand	Tesco	0. 69	50 pack	6 months	0. 69	1. 38	0. 03
Cling film	Tesco brand	Tesco	0. 79	35cmx15cm	4 months	0. 79	2. 37	0. 05
Tin foil	Tesco brand	Tesco	0. 99	45cmx5m	4 months	0. 99	2. 97	0. 06

Single Male Adult (25+) Minimum Essential Budgets, June 2006 Prices

Hardware:								
Iron		Argos	16. 99	1	10 years	16. 99	1. 70	0. 03
Ironing board		Argos	14. 99	1	15 years	14. 99	1. 00	0. 02
Clothes airer		Roches	10. 95	1	20 years	10. 95	0. 55	0. 01
Toilet brush set		Poundworld	3. 00	1	1 year	3. 00	3. 00	0. 06
Other Household Items:								
Gear/Gym Bag		Lifestyle	30. 00	1	5 years	30. 00	6. 00	0. 12
Suit case	Dunnes	Dunnes	45. 00	1 (27")	10 years	45. 00	4. 50	0. 09
Stationary and paper goods:								
Birthday cards		Poundworld	2.50 for 2	4	1 year	5. 00	5. 00	0. 10
Occasion cards		Poundworld	2.50 for 2	4	1 year	5. 00	5. 00	0. 10
Christmas cards		Poundworld	2. 00	20 box	1 year	2. 00	2. 00	0. 04
Gift wrap		Poundworld	2. 00	1 roll	1 year	2. 00	2. 00	0. 04
Christmas wrapping paper		Penny's	1. 50	2 rolls	1 year	3. 00	3. 00	0. 06
Writing pad		Poundworld	1. 00	1	1 year	1. 00	1. 00	0. 02
Envelopes		Poundworld	1. 00	1 pack	1 year	1. 00	1. 00	0. 02
Sellotape		Poundworld	1. 50	pack of 2	2 years	1. 50	0. 75	0. 01
Pens		Poundworld	2. 00	pack of 10	3 years	2. 00	0. 67	0. 01
Toilet paper and cleaning materials:								
Toilet paper	Tesco ecosoft	Tesco	5. 99	12 pack	6 weeks	5. 99	51. 92	1. 00
Household matches	Maigure & Paterson	Tesco	0. 84	1 box	1 year	0. 84	0. 84	0. 02
Washing up liquid	Fairy	Tesco	1. 49	500ml tube	4 weeks	1. 49	19. 37	0. 37
Bleach	Tesco brand	Tesco	0. 65	750ml	4 weeks	0. 65	8. 45	0. 16
Toilet cleaner	Tesco brand	Tesco	1. 09	750ml	4 weeks	1. 09	14. 17	0. 27
Shoe polish	Punch	Tesco	0. 50	50ml tin	1 year	0. 50	0. 50	0. 01
Dish cloths		Poundworld	2. 00	pack of 6	1 year	2. 00	2. 00	0. 04
Household gloves	Tesco brand	Tesco	1. 29	2 pairs	1 year	2. 58	2. 58	0. 05
Bin liners	Killeen	Tesco	5. 89	pack of 40	2 months	5. 89	35. 34	0. 68
Household Goods Budget Totals:						668. 36	472. 88	9. 80

<i>Single Male Adult (25+) Minimum Essential Budgets, June 2006 Prices</i>								
6. Household Services Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
<u>Postage:</u>								
Stamps	48c	An Post	0. 48	30	1 year	14. 40	14. 40	0. 28
<u>Telephone:</u>								
Mobile phone	Nokia	Vodafone	79. 00	1	3 years	79. 00	26. 33	0. 51
Mobile phone credit		Vodafone	10. 00	1	1 week	10. 00	520. 00	10. 00
<u>Dry cleaning:</u>								
Dry clean suit		Local dry cleaners	15. 00	2	1 year	30. 00	30. 00	0. 58
Television charges								
Television Cable		NTL	44. 75	1	2 months	44. 75	268. 50	5. 16
Television Licence		An Post	155. 00	1	1 year	155. 00	155. 00	2. 98
<u>Internet access:</u>								
Internet café			5. 00	1	1 week	5. 00	260. 00	5. 00
Household Services Budget Totals:						338. 15	1274. 23	24. 51

7. Social Inclusion and Participation Budget								
Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
<u>Audio:</u>								
Popular CD's		Music store	19. 99	6	1 year	119. 94	119. 94	2. 31
<u>Newspapers and books:</u>								
Novels		Second hand bookstore	3. 00	2	1 year	6. 00	6. 00	0. 12
Daily newspaper	Evening Herald	Local Newsagent	1. 00	6	1 week	6. 00	312. 00	6. 00
Sunday newspaper	Sunday Independent	Local Newsagent	2. 20	1	1 week	2. 20	114. 40	2. 20
Telephone and address book		Easons	3. 99	1	5 years	3. 99	0. 80	0. 02

<i>Single Male Adult (25+) Minimum Essential Budgets, June 2006 Prices</i>								
Pocket dictionary	Oxford	Easons	6. 70	1	20 years	6. 70	0. 34	0. 006
<u>Photography equipment and processing:</u>								
Camera	Polaroid 340AF	Argos	26. 99	1	7 years	26. 99	3. 86	0. 07
Film processing		Local chemist	6. 45	2	1 year	12. 90	12. 90	0. 25
<u>Leisure activities:</u>								
Swimming		Local swimming pool	5. 00	24	1 year	120. 00	120. 00	2. 31
Football (9 mths of year)		Local football club	5. 00	1	1 week	5. 00	194. 99	3. 75
Football boots	Nike	Lifestyle	50. 00	1	1 year	50. 00	50. 00	0. 96
<u>Arts, Entertainment, Outings:</u>								
Cinema		Omniplex, Santry	8. 50	12	1 year	102. 00	102. 00	1. 96
<u>Holiday Expenses:</u>								
Total Budget €500.00								
Holiday: 7 nights in Galway in hostel:								
4 nights in hostel in Galway city centre								
3 nights in hostel in Connemara, Co. Galway								
Dublin-Galway	Return ticket	Bus Eireann	18. 00	1	1 year	18. 00	18. 00	0. 35
Sleepzone, Galway city			25. 00	4 nights	1 year	100. 00	100. 00	1. 92
Sleepzone, Connemara			25. 00	3 nights	1 year	75. 00	75. 00	1. 44
Galway-Connemara	Return ticket	Private bus	8. 00	1	1 year	8. 00	8. 00	0. 15
Spending money			299. 00	1	1 year	299. 00	299. 00	5. 75
<u>Socialising/entertainment</u>								
Socialising/entertainment			15. 00	1	1 week	15. 00	780. 00	15. 00
Social Inclusion and Participation Budget Totals:						976. 72	2317. 23	44. 57

Single Male Adult (25+) Minimum Essential Budgets, June 2006 Prices

8. Educational Costs Budget

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Training Course	ECDL	FAS	5. 00	24	1 year	120. 00	120. 00	2. 31
Educational Costs Budget Totals:						120. 00	120. 00	2. 31

9. Transport Budget

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Travel costs:								
Bus ticket	7 day rambler	CIE	20. 00	1	1 week	20. 00	1040. 00	20. 00
Bus ticket	Nitelink	CIE	6. 00	1	1 week	6. 00	312. 00	6. 00
Transport Budget Totals:						26. 00	1352. 00	26. 00

9. Housing Budget-

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Rent (Bedsit with private kitchen & bathroom facilities)		Private Accom.	130. 00	1	1 week	130. 00	6760. 00	130. 00
Waste charges			no charge					
Housing Budget Totals:						130. 00	6760. 00	130. 00

10. Fuel Budget

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Gas charges		An Bord Gais	5. 00	1	1 week	5. 00	260. 00	5. 00
Electricity		ESB	3. 00	1	1 week	3. 00	156. 00	3. 00
Fuel Budget Totals:						8. 00	416. 00	8. 00

Single Male Adult (25+) Minimum Essential Budgets, June 2006 Prices

11. Personal Costs Budget- Working Full Time on NMW

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Work related costs:								
TU membership	Class A3	SIPTU	2. 80	1	1 week	2. 80	145. 60	2. 80
Other personal costs:								
Charity			2. 00	1	1 week	2. 00	104. 00	2. 00
Personal Costs Budget Totals:						4. 80	249. 60	4. 80

11. Personal Costs Budget- Dependent on Unemployment Benefit

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Charity			2. 00	1	1 week	2. 00	104. 00	2. 00
Personal Costs Budget Totals:						2. 00	104. 00	2. 00

12. Savings/ Contingency Costs Budget

Item	Brand	Retailer	Unit price	Quantity	Life/yr	Total price	Cost/yr	Cost/wk
Personal savings		Credit Union	10. 00	1	1 week	10. 00	520. 00	10. 00
Emergencies/contingencies			5. 00	1	1 week	5. 00	260. 00	5. 00
Life Assurance	Term assurance	Royal sun alliance	15. 00	1	1 month	15. 00	180. 00	3. 46
Savings/ Contingency Costs Budget Totals:						30. 00	960. 00	18. 46



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