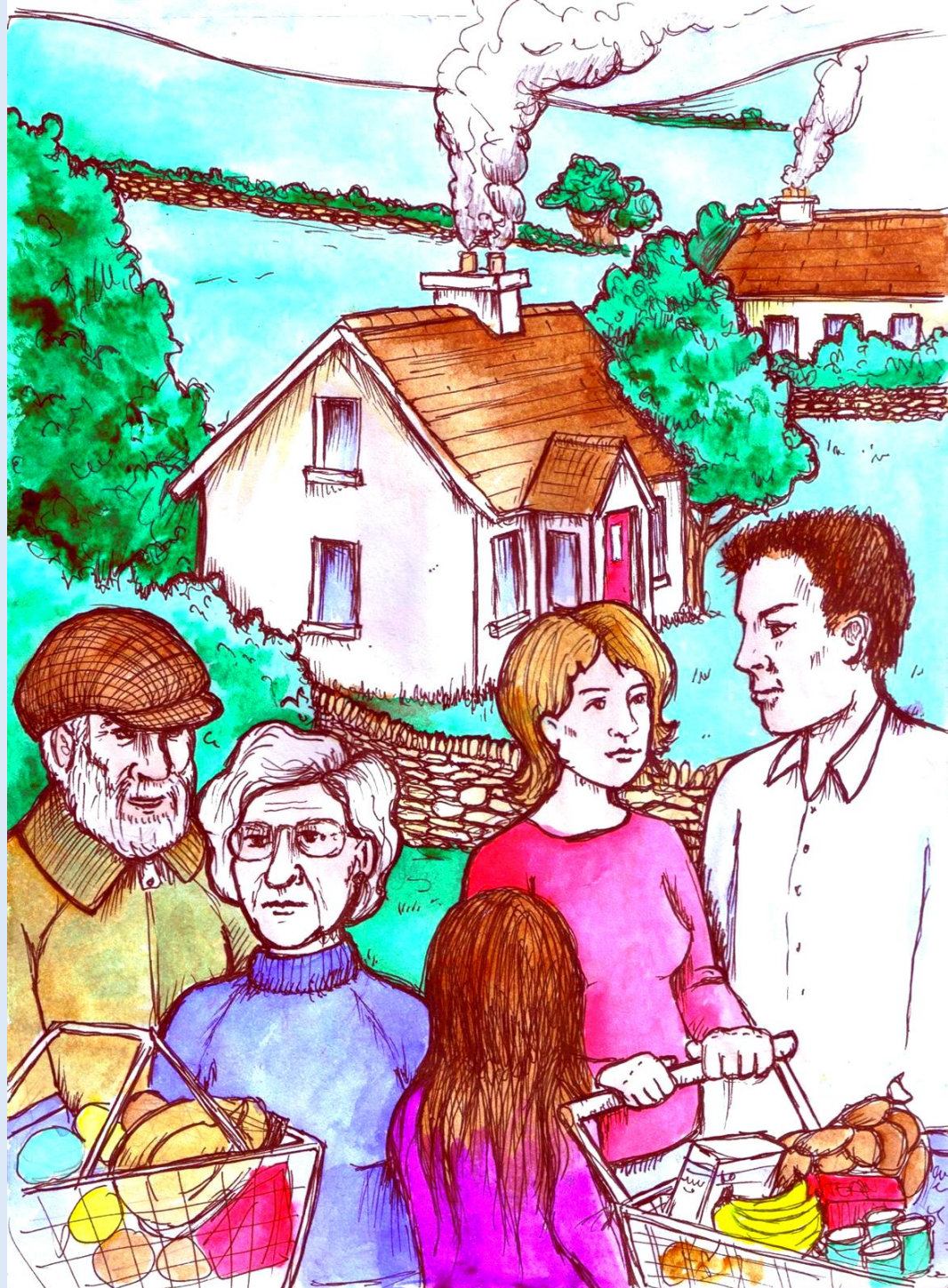


MINIMUM ESSENTIAL BUDGETS FOR HOUSEHOLDS IN RURAL AREAS

Bernadette MacMahon D.C., Gráinne Weld & Robert Thornton

APPENDICES



Contents

Appendix A	Average Cost Tables	3
Appendix B	Rural Cost Tables by Income-Expenditure Scenario	20
Appendix C	Details of Income – Expenditure Scenarios	26
	Pensioner Couple (Aged 66 – 69)	28
	Female Pensioner, Living Alone (Aged 70+)	30
	One Parent and Two Children (Aged 3 & 10)	31
	Two Parents and Two Children (Aged 3 & 10)	34
	Two Parents and Two Children (Aged 10 & 15)	37
	Single Adult Male, living alone (Aged 40 – 55)	40
Appendix D	Comparison of Home Heating Cost Calculations	42
Appendix E	Analysis of Public Transport Availability in Four Rural Areas	43
	Introduction	43
	Public Transport in Rural Areas	43
	Conclusion	45
Appendix F	An Analysis of Fuel Poverty Vulnerability	47
	Introduction	47
	Household Energy Expenditure	47
	Fuel Poverty Analysis	48
	Bibliography	51

Table A-1	Pensioner Couple (Aged 66 – 69) Contributory Pension & Qualified Adult Payment	4
Table A-2	Pensioner Couple (Aged 66 – 69) Contributory Pension & Non-Contributory Pension	5
Table A-3	Pensioner Couple (Aged 66 – 69) Both In Receipt of Non-Contributory Pension	6
Table A-4	Lone Female Pensioner (Aged 70+) Contributory Pension	7
Table A-5	Lone Female Pensioner (Aged 70+) Non-Contributory Pension	8
Table A-6	One Parent, Two Children (Aged 3 & 10) Social Welfare Only	9
Table A-7	One Parent, Two Children (Aged 3 & 10) Employed Full-Time	10
Table A-8	One Parent, Two Children (Aged 3 & 10) Employed Part-Time	11
Table A-9	Two Parents, Two Children (Aged 3 & 10) Job Seekers Benefit	12
Table A-10	Two Parents, Two Children (Aged 3 & 10) One Adult Employed Full-Time	13
Table A-11	Two Parents, Two Children (Aged 3 & 10) One Adult Employed Full-Time & One Part-Time	14
Table A-12	Two Parents, Two Children (Aged 10 & 15) Job Seekers Benefit	15
Table A-13	Two Parents, Two Children (Aged 10 & 15) One Adult Employed Full-Time	16
Table A-14	Two Parents, Two Children (Aged 10 & 15) One Adult Employed Full-Time & One Part-Time	17
Table A-15	Single Adult, Living Alone (Aged 40 – 55) Job Seekers Benefit	18
Table A-16	Single Adult, Living Alone (Aged 40 – 55) Adult Employed Full-Time	19
Table B-1	Pensioner Couple (Aged 66-69)	20
Table B-2	Female Pensioner, Living Alone, (Aged 70+)	21
Table B-3	One Parent, Two Children (Aged 3 & 10)	22
Table B-4	Two Parents, Two Children (Aged 3 & 10)	23
Table B-5	Two Parents, Two Children (Aged 10 & 15)	24
Table B-6	Single Adult Male, Living Alone, (Aged 40 – 55)	25
Table C-1	Income – Expenditure Scenario Table for Six Rural Household Types	27
Table C-2	In receipt of Contributory Pension & Qualified Adult Payment	28
Table C-3	In receipt of Contributory Pension and Non-Contributory Pension	28
Table C-4	Both in receipt of full Non-Contributory Pension	29
Table C-5	In receipt of Contributory Pension	30
Table C-6	In receipt of Non-Contributory Pension	30
Table C-7	In receipt of Social Welfare – One Parent Family Payment	31
Table C-8	One adult working full-time, earning National Minimum Wage	32
Table C-9	One adult working part-time, earning National Minimum Wage	33
Table C-10	In receipt of Social Welfare – Job Seekers Benefit	34
Table C-11	One adult working full-time, earning National Minimum Wage	35
Table C-12	One adult working full-time & one working part-time, earning National Minimum Wage	36
Table C-13	In receipt of Social Welfare – Job Seekers Benefit	37
Table C-14	One adult working full-time, earning National Minimum Wage	38
Table C-15	One adult working full-time & one working part-time, earning National Minimum Wage	39
Table C-16	In receipt of Social Welfare – Job Seekers Benefit	40
Table C-17	One adult working full-time, earning National Minimum Wage	40
Table D-1	Heating Costs – Focus Group Consensus in comparison to SEAI Calculation <i>in relation to mid-1990's built housing, insulated to the then prevailing standards</i>	42
Table E-1	Travel distance to nearby towns	44
Table F-1	Mean Rural Weekly Expenditure on Household Energy, by Household Type	47

Appendix A Average Cost Tables

The Average Cost Tables detail the cost of each category of expenditure e.g. food; clothing etc in the three geographical areas and the average cost for each category of expenditure across the three areas for the 16 income scenarios.

In each of the three areas – Area A, Area B and Area C goods and services were identified and priced in local stores and also in major multiples where applicable. The cost of each category of expenditure was recorded for each area and then the average cost across the three geographical areas for the budget items documented. It is the average figure that it is used to identify the cost of goods and services in rural areas.

The cost of certain items change according to the household's income situation e.g. the cost of childcare is dependent on whether a person is working full-time; part-time or in receipt of Social Welfare. The tables detail the cost of each area of expenditure for the various income situations for each household.

Medical and certain health related costs are deducted for households entitled to a medical card¹.

¹ See income scenarios for calculations of medical card entitlement.

**Table A-I Pensioner Couple (Aged 66 – 69)
Contributory Pension & Qualified Adult Payment**

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	100.03	121.55	119.69	113.76
Clothing	22.62	30.77	29.36	27.58
Personal Care	13.90	16.41	14.73	15.01
Health	16.44	15.31	14.49	15.41
Healthcare Items	1.10	1.18	1.36	1.21
GP, prescriptions, etc.	15.34	14.13	13.13	14.20
Household Goods	22.79	28.83	27.79	26.47
Household Services	7.04	8.85	8.79	8.23
Communications	13.21	13.21	13.21	13.21
Social Inclusion & Participation	55.91	55.91	55.91	55.91
Education	0.00	0.00	0.00	0.00
Transport	56.32	52.00	47.00	51.77
Housing - Rent	39.00	50.00	28.50	39.17
Household Fuel	43.01	43.01	43.01	43.01
Personal Costs	6.49	6.49	6.49	6.49
Insurance	43.72	43.72	43.72	43.72
Health	34.88	34.88	34.88	34.88
Cars	5.06	5.06	5.06	5.06
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	31.00	31.00	31.00	31.00
Net Costs	471.48	517.06	483.69	490.74
Medical Card Deduction*	50.22	49.01	48.01	49.08
Total Costs[†]	421.26	468.05	435.68	441.66

Table A-2 Pensioner Couple (Aged 66 – 69)
Contributory Pension & Non-Contributory Pension

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	100.03	121.55	119.69	113.76
Clothing	22.62	30.77	29.36	27.58
Personal Care	13.90	16.41	14.73	15.01
Health	16.44	15.31	14.49	15.41
Healthcare Items	1.10	1.18	1.36	1.21
GP, prescriptions, etc.	15.34	14.13	13.13	14.20
Household Goods	22.79	28.83	27.79	26.47
Household Services	7.04	8.85	8.79	8.23
Communications	13.21	13.21	13.21	13.21
Social Inclusion & Participation	55.91	55.91	55.91	55.91
Education	0.00	0.00	0.00	0.00
Transport	56.32	52.00	47.00	51.77
Housing - Rent	39.00	50.00	28.50	39.17
Household Fuel	43.01	43.01	43.01	43.01
Personal Costs	6.49	6.49	6.49	6.49
Insurance	43.72	43.72	43.72	43.72
Health	34.88	34.88	34.88	34.88
Cars	5.06	5.06	5.06	5.06
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	31.00	31.00	31.00	31.00
Net Costs	471.48	517.06	483.69	490.74
Medical Card Deduction	50.22	49.01	48.01	49.08
Total Costs	421.26	468.05	435.68	441.66

**Table A-3 Pensioner Couple (Aged 66 – 69)
Both In Receipt of Non-Contributory Pension**

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	100.03	121.55	119.69	113.76
Clothing	22.62	30.77	29.36	27.58
Personal Care	13.90	16.41	14.73	15.01
Health	16.44	15.31	14.49	15.41
Healthcare Items	1.10	1.18	1.36	1.21
GP, prescriptions, etc.	15.34	14.13	13.13	14.20
Household Goods	22.79	28.83	27.79	26.47
Household Services	7.04	8.85	8.79	8.23
Communications	13.21	13.21	13.21	13.21
Social Inclusion & Participation	55.91	55.91	55.91	55.91
Education	0.00	0.00	0.00	0.00
Transport	56.32	52.00	47.00	51.77
Housing - Rent	37.00	50.00	28.50	38.50
Household Fuel	43.01	43.01	43.01	43.01
Personal Costs	6.49	6.49	6.49	6.49
Insurance	43.72	43.72	43.72	43.72
Health	34.88	34.88	34.88	34.88
Cars	5.06	5.06	5.06	5.06
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	31.00	31.00	31.00	31.00
Net Costs	469.48	517.06	483.69	490.07
Medical Card Deduction	50.22	49.01	48.01	49.08
Total Costs	419.26	468.05	435.68	440.99

**Table A-4 Lone Female Pensioner (Aged 70+)
Contributory Pension**

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	70.88	86.64	90.69	82.74
Clothing	13.96	19.53	19.08	17.52
Personal Care	10.02	12.50	10.20	10.91
Health	8.25	7.69	7.13	7.69
Healthcare Items	0.57	0.62	0.56	0.58
GP, prescriptions, etc.	7.68	7.07	6.57	7.11
Household Goods	20.38	27.05	23.98	23.80
Household Services	7.04	8.85	7.21	7.70
Communications	13.32	13.32	13.32	13.32
Social Inclusion & Participation	43.76	43.76	43.76	43.76
Education	0.00	0.00	0.00	0.00
Transport	56.32	52.01	47.01	51.78
Housing - Rent	31.00	25.00	19.50	25.17
Household Fuel	41.57	41.57	41.57	41.57
Personal Costs	8.50	8.50	8.50	8.50
Insurance	27.54	27.54	27.54	27.54
Health	17.44	17.44	17.44	17.44
Cars	6.32	6.32	6.32	6.32
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	10.33	10.33	10.33	10.33
Net Costs	362.87	384.29	369.82	372.33
Medical Card Deduction	25.12	24.51	24.01	24.55
Total Costs	337.75	359.78	345.81	347.78

**Table A-5 Lone Female Pensioner (Aged 70+)
Non-Contributory Pension**

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	70.88	86.64	90.69	82.74
Clothing	13.96	19.53	19.08	17.52
Personal Care	10.02	12.50	10.20	10.91
Health	8.25	7.69	7.13	7.69
Healthcare Items	0.57	0.62	0.56	0.58
GP, prescriptions, etc.	7.68	7.07	6.57	7.11
Household Goods	20.38	27.05	23.98	23.80
Household Services	7.04	8.85	7.21	7.70
Communications	13.32	13.32	13.32	13.32
Social Inclusion & Participation	43.76	43.76	43.76	43.76
Education	0.00	0.00	0.00	0.00
Transport	56.32	52.01	47.01	51.78
Housing - Rent	29.50	25.00	19.50	24.67
Household Fuel	41.57	41.57	41.57	41.57
Personal Costs	8.50	8.50	8.50	8.50
Insurance	27.54	27.54	27.54	27.54
Health	17.44	17.44	17.44	17.44
Cars	6.32	6.32	6.32	6.32
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	10.33	10.33	10.33	10.33
Net Costs	361.37	384.29	369.82	371.83
Medical Card Deduction	25.12	24.51	24.01	24.55
Total Costs	336.25	359.78	345.81	347.28

**Table A-6 One Parent, Two Children (Aged 3 & 10)
Social Welfare Only**

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	98.05	103.14	120.09	107.09
Clothing	22.30	23.47	22.75	22.84
Personal Care	13.06	12.64	16.27	13.99
Health	6.32	6.09	5.30	5.90
Healthcare Items	0.53	0.66	0.51	0.57
GP, prescriptions, etc.	5.79	5.43	4.79	5.34
Household Goods	20.96	24.73	23.77	23.15
Household Services	11.19	8.85	11.83	10.62
Communications	5.87	5.87	5.87	5.87
Social Inclusion & Participation	44.01	41.70	44.29	43.33
Education	9.14	7.68	4.23	7.02
Uniforms	2.33	3.00	1.97	2.43
Books & Stationery	2.78	2.99	1.68	2.48
Miscellaneous	4.03	1.69	0.58	2.10
Transport	64.27	68.58	60.59	64.48
Housing - Rent	27.00	45.30	35.40	35.90
Household Fuel	41.02	41.02	41.02	41.02
Personal Costs	3.20	3.20	3.20	3.20
Childcare	00.00	00.00	00.00	00.00
Insurance	33.86	33.86	33.86	33.86
Health	22.87	22.87	22.87	22.87
Cars	7.21	7.21	7.21	7.21
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	14.03	14.03	14.03	14.03
Net Costs	414.28	440.16	442.50	432.30
Medical Card Deduction	28.66	28.30	27.66	28.21
Total Costs	385.62	411.86	414.84	404.09

**Table A-7 One Parent, Two Children (Aged 3 & 10)
Employed Full-Time**

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	98.05	103.14	120.09	107.09
Clothing	22.30	23.47	22.75	22.84
Personal Care	13.06	12.64	16.27	13.99
Health	6.32	6.09	5.30	5.90
Healthcare Items	0.53	0.66	0.51	0.57
GP, prescriptions, etc.	5.79	5.43	4.79	5.34
Household Goods	20.96	24.73	23.77	23.15
Household Services	11.19	8.85	11.83	10.62
Communications	5.87	5.87	5.87	5.87
Social Inclusion & Participation	44.01	41.70	44.29	43.33
Education	9.14	7.68	4.23	7.02
Uniforms	2.33	3.00	1.97	2.43
Books & Stationery	2.78	2.99	1.68	2.48
Miscellaneous	4.03	1.69	0.58	2.10
Transport	64.27	68.58	60.59	64.48
Housing - Rent	61.50	84.00	72.00	72.5
Household Fuel	41.02	41.02	41.02	41.02
Personal Costs	6.00	6.00	6.00	6
Childcare	233.10	208.10	183.10	208.10
Insurance	33.86	33.86	33.86	33.86
Health	22.87	22.87	22.87	22.87
Cars	7.21	7.21	7.21	7.21
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	14.03	14.03	14.03	14.03
Net Costs	684.68	689.76	665	679.8
Medical Card Deduction	28.66	28.30	27.66	28.21
Total Costs	656.02	661.46	637.34	651.59

**Table A-8 One Parent, Two Children (Aged 3 & 10)
Employed Part-Time**

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	98.05	103.14	120.09	107.09
Clothing	22.30	23.47	22.75	22.84
Personal Care	13.06	12.64	16.27	13.99
Health	6.32	6.09	5.30	5.90
Healthcare Items	0.53	0.66	0.51	0.57
GP, prescriptions, etc.	5.79	5.43	4.79	5.34
Household Goods	20.96	24.73	23.77	23.15
Household Services	11.19	8.85	11.83	10.62
Communications	5.87	5.87	5.87	5.87
Social Inclusion & Participation	44.01	41.70	44.29	43.33
Education	9.14	7.68	4.23	7.02
Uniforms	2.33	3.00	1.97	2.43
Books & Stationery	2.78	2.99	1.68	2.48
Miscellaneous	4.03	1.69	0.58	2.10
Transport	64.27	68.58	60.59	64.48
Housing - Rent	51.00	78.40	63.00	64.13
Household Fuel	41.02	41.02	41.02	41.02
Personal Costs	5.10	5.10	5.10	5.10
Childcare	64.53	64.53	74.53	67.86
Insurance	33.86	33.86	33.86	33.86
Health	22.87	22.87	22.87	22.87
Cars	7.21	7.21	7.21	7.21
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	14.03	14.03	14.03	14.03
Net Costs	504.71	539.69	546.53	530.29
Medical Card Deduction	28.66	28.30	27.66	28.21
Total Costs	476.05	511.39	518.87	502.08

**Table A-9 Two Parents, Two Children (Aged 3 & 10)
Job Seekers Benefit**

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	117.91	122.98	142.24	127.71
Clothing	30.67	27.22	32.23	30.04
Personal Care	19.80	19.05	28.88	22.58
Health	8.17	7.60	6.14	7.30
Healthcare Items	0.53	0.69	0.51	0.58
GP, prescriptions, etc.	7.64	6.91	5.63	6.73
Household Goods	24.13	27.86	27.08	26.36
Household Services	11.19	10.16	11.54	10.96
Communications	11.44	11.44	11.44	11.44
Social Inclusion & Participation	65.50	68.88	64.04	66.14
Education	9.14	7.68	4.23	7.02
Uniforms	2.33	3.00	1.97	2.43
Books & Stationery	2.78	2.99	1.68	2.48
Miscellaneous	4.03	1.69	0.58	2.10
Transport	64.27	68.58	60.59	64.48
Housing - Rent	46.50	72.40	58.00	58.97
Household Fuel	41.22	41.22	41.22	41.22
Personal Costs	3.20	3.20	3.20	3.20
Childcare	00.00	00.00	00.00	00.00
Insurance	47.18	47.18	47.18	47.18
Health	35.92	35.92	35.92	35.92
Cars	7.48	7.48	7.48	7.48
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	28.74	28.74	28.74	28.74
Net Costs	529.06	564.19	566.75	553.34
Medical Card Deduction	43.56	42.83	41.55	42.65
Total Costs	485.50	521.36	525.20	510.69

Table A-10 Two Parents, Two Children (Aged 3 & 10)
One Adult Employed Full-Time

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	117.91	122.98	142.24	127.71
Clothing	30.67	27.22	32.23	30.04
Personal Care	19.80	19.05	28.88	22.58
Health	8.17	7.60	6.14	7.30
Healthcare Items	0.53	0.69	0.51	0.58
GP, prescriptions, etc.	7.64	6.91	5.63	6.73
Household Goods	24.13	27.86	27.08	26.36
Household Services	11.19	10.16	11.54	10.96
Communications	11.44	11.44	11.44	11.44
Social Inclusion & Participation	65.50	68.88	64.04	66.14
Education	9.14	7.68	4.23	7.02
Uniforms	2.33	3.00	1.97	2.43
Books & Stationery	2.78	2.99	1.68	2.48
Miscellaneous	4.03	1.69	0.58	2.1
Transport	114.01	116.69	108.83	113.18
Housing - Rent	37.00	58.90	46.80	47.57
Household Fuel	41.22	41.22	41.22	41.22
Personal Costs	6.00	6.00	6.00	6.00
Childcare	00.00	00.00	00.00	00.00
Insurance	52.87	52.87	52.87	52.87
Health	35.92	35.92	35.92	35.92
Cars	13.17	13.17	13.17	13.17
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	28.74	28.74	28.74	28.74
Net Costs	577.79	607.29	612.28	599.13
Medical Card Deduction	43.56	42.83	41.55	42.65
Total Costs	534.23	564.46	570.73	556.47

Table A-11 Two Parents, Two Children (Aged 3 & 10)
One Adult Employed Full-Time & One Part-Time

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	117.91	122.98	142.24	127.71
Clothing	30.67	27.22	32.23	30.04
Personal Care	19.80	19.05	28.88	22.58
Health	8.17	7.60	6.14	7.30
Healthcare Items	0.53	0.69	0.51	0.58
GP, prescriptions, etc.	7.64	6.91	5.63	6.73
Household Goods	24.13	27.86	27.08	26.36
Household Services	11.19	10.16	11.54	10.96
Communications	11.44	11.44	11.44	11.44
Social Inclusion & Participation	65.50	68.88	64.04	66.14
Education	9.14	7.68	4.23	7.02
Uniforms	2.33	3.00	1.97	2.43
Books & Stationery	2.78	2.99	1.68	2.48
Miscellaneous	4.03	1.69	0.58	2.10
Transport	114.01	116.69	108.83	113.18
Housing - Rent	44.50	74.90	72.00	63.80
Household Fuel	41.22	41.22	41.22	41.22
Personal Costs	7.90	7.90	7.90	7.90
Childcare	64.53	64.53	74.53	67.86
Insurance	52.87	52.87	52.87	52.87
Health	35.92	35.92	35.92	35.92
Cars	13.17	13.17	13.17	13.17
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	28.74	28.74	28.74	28.74
Net Costs	651.72	689.72	713.91	685.12
Medical Card Deduction	43.56	42.83	41.55	42.65
Total Costs	608.16	646.89	672.36	642.47

Table A-12 Two Parents, Two Children (Aged 10 & 15)
Job Seekers Benefit

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	146.11	152.68	174.37	157.72
Clothing	36.72	40.84	40.44	39.33
Personal Care	25.43	23.37	33.32	27.37
Health	8.34	8.06	6.48	7.63
Healthcare Items	0.79	1.08	0.80	0.89
GP, prescriptions, etc.	7.55	6.98	5.68	6.74
Household Goods	26.16	29.99	28.66	28.27
Household Services	11.19	10.16	11.54	10.96
Communications	27.82	27.82	27.82	27.82
Social Inclusion & Participation	85.78	89.99	89.70	88.49
Education	26.94	22.46	17.75	22.38
Uniforms	6.35	6.35	3.51	5.40
Books & Stationery	5.60	7.86	6.72	6.73
Computer Equipment	3.02	3.05	4.58	3.55
Miscellaneous	11.97	5.20	2.94	6.70
Transport	64.27	68.58	60.59	64.48
Housing - Rent	46.50	72.40	58.00	58.97
Household Fuel	42.34	42.34	42.34	42.34
Personal Costs	3.20	3.20	3.20	3.20
Childcare	0.00	0.00	0.00	0.00
Insurance	47.18	47.18	47.18	47.18
Health	35.92	35.92	35.92	35.92
Cars	7.48	7.48	7.48	7.48
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	28.74	28.74	28.74	28.74
Net Costs	626.72	667.81	670.13	654.88
Medical Card Deduction	43.47	42.90	41.60	42.66
Total Costs	583.25	624.91	628.53	612.22

**Table A-13 Two Parents, Two Children (Aged 10 & 15)
One Adult Employed Full-Time**

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	146.11	152.68	174.37	157.72
Clothing	36.72	40.84	40.44	39.33
Personal Care	25.43	23.37	33.32	27.37
Health	8.34	8.06	6.48	7.63
Healthcare Items	0.79	1.08	0.80	0.89
GP, prescriptions, etc.	7.55	6.98	5.68	6.74
Household Goods	26.16	29.99	28.66	28.27
Household Services	11.19	10.16	11.54	10.96
Communications	27.82	27.82	27.82	27.82
Social Inclusion & Participation	85.78	89.99	89.70	88.49
Education	26.94	22.46	17.75	22.38
Uniforms	6.35	6.35	3.51	5.40
Books & Stationery	5.60	7.86	6.72	6.73
Computer Equipment	3.02	3.05	4.58	3.55
Miscellaneous	11.97	5.20	2.94	6.70
Transport	114.01	116.69	108.83	113.18
Housing - Rent	37.00	58.90	46.80	47.57
Household Fuel	42.34	42.34	42.34	42.34
Personal Costs	6.00	6.00	6.00	6.00
Childcare	0.00	0.00	0.00	0.00
Insurance	52.87	52.87	52.87	52.87
Health	35.92	35.92	35.92	35.92
Cars	13.17	13.17	13.17	13.17
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	28.74	28.74	28.74	28.74
Net Costs	675.45	710.91	715.66	700.67
Medical Card Deduction	43.47	42.90	41.60	42.66
Total Costs	631.98	668.01	674.06	658.01

Table A-14 Two Parents, Two Children (Aged 10 & 15)
One Adult Employed Full-Time & One Part-Time

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	146.11	152.68	174.37	157.72
Clothing	36.72	40.84	40.44	39.33
Personal Care	25.43	23.37	33.32	27.37
Health	8.34	8.06	6.48	7.63
Healthcare Items	0.79	1.08	0.80	0.89
GP, prescriptions, etc.	7.55	6.98	5.68	6.74
Household Goods	26.16	29.99	28.66	28.27
Household Services	11.19	10.16	11.54	10.96
Communications	27.82	27.82	27.82	27.82
Social Inclusion & Participation	85.78	89.99	89.70	88.49
Education	26.94	22.46	17.75	22.38
Uniforms	6.35	6.35	3.51	5.40
Books & Stationery	5.60	7.86	6.72	6.73
Computer Equipment	3.02	3.05	4.58	3.55
Miscellaneous	11.97	5.20	2.94	6.70
Transport	114.01	116.69	108.83	113.18
Housing - Rent	44.50	74.90	72.00	63.80
Household Fuel	42.34	42.34	42.34	42.34
Personal Costs	7.90	7.90	7.90	7.90
Childcare	14.53	14.53	14.53	14.53
Insurance	52.87	52.87	52.87	52.87
Health	35.92	35.92	35.92	35.92
Cars	13.17	13.17	13.17	13.17
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	28.74	28.74	28.74	28.74
Net Costs	699.38	743.34	757.29	733.33
Medical Card Deduction	43.47	42.90	41.60	42.66
Total Costs	655.91	700.44	715.69	690.67

Table A-15 Single Adult, Living Alone (Aged 40 – 55)
Job Seekers Benefit

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	72.72	88.24	90.51	83.82
Clothing	11.71	15.08	15.73	14.17
Personal Care	9.85	11.06	11.85	10.92
Health	1.80	1.69	1.38	1.62
Healthcare Items	0.12	0.18	0.14	0.15
GP, prescriptions, etc.	1.68	1.51	1.24	1.48
Household Goods	19.16	25.24	22.58	22.33
Household Services	10.32	8.16	6.34	8.27
Communications	10.70	10.70	10.70	10.70
Social Inclusion & Participation	57.29	59.79	65.23	60.77
Education	2.50	2.50	2.50	2.50
Transport	49.17	48.58	45.59	47.78
Housing - Rent	27.50	37.90	29.30	31.57
Household Fuel	33.32	33.32	33.32	33.32
Personal Costs	6.49	6.49	6.49	6.49
Insurance	23.71	23.71	23.71	23.71
Health	13.06	13.06	13.06	13.06
Cars	6.87	6.87	6.87	6.87
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	15.50	15.50	15.50	15.50
Net Costs	351.74	387.96	380.73	373.47
Medical Card Deduction	14.74	14.57	14.30	14.54
Total Costs	337.00	373.39	366.43	358.93

**Table A-16 Single Adult, Living Alone (Aged 40 – 55)
Adult Employed Full-Time**

	Area A	Area B	Area C	Average
	€ / week	€ / week	€ / week	€ / week
Food	72.72	88.24	90.51	83.82
Clothing	11.71	15.08	15.73	14.17
Personal Care	9.85	11.06	11.85	10.92
Health	1.80	1.69	1.38	1.62
Healthcare Items	0.12	0.18	0.14	0.15
GP, prescriptions, etc.	1.68	1.51	1.24	1.48
Household Goods	19.16	25.24	22.58	22.33
Household Services	10.32	8.16	6.34	8.27
Communications	10.70	10.70	10.70	10.70
Social Inclusion & Participation	57.29	59.79	65.23	60.77
Education	2.50	2.50	2.50	2.50
Transport	69.27	63.58	55.59	62.81
Housing - Rent	44.50	61.90	49.30	51.90
Household Fuel	33.32	33.32	33.32	33.32
Personal Costs	9.29	9.29	9.29	9.29
Insurance	23.71	23.71	23.71	23.71
Health	13.06	13.06	13.06	13.06
Cars	6.87	6.87	6.87	6.87
Home Contents	3.78	3.78	3.78	3.78
Savings & Contingencies	15.50	15.50	15.50	15.50
Net Costs	391.64	429.76	413.53	411.63
Medical Card Deduction	14.74	14.57	14.30	14.54
Total Costs	376.90	415.19	399.23	397.09

* When income-expenditure scenario indicates household is entitled to medical card (see Appendix C for eligibility assessments), certain elements of expenditure are deducted e.g. GP visits, prescription items, health insurance.

† This final figure for weekly household expenditure (including housing cost), is net of any deductions derived from medical card entitlements.

Appendix B Rural Cost Tables by Income-Expenditure Scenario

Rural Cost Tables detail the cost of the 15 categories of expenditure for the six household types and the various income situations as they pertain to that particular household e.g. working full-time; part-time or in receipt of Social Welfare; in receipt of the Contributory or Non-Contributory Pension. The figures used in these tables are the mean cost for each category of expenditure across the three geographical areas.

The 2nd section of these tables compares weekly household expenditure (including Local Authority Rent) against weekly household income. If a household has an income above their expenditure costs they have a discretionary income and can afford a minimum essential standard of living. If a household has an income below their expenditure costs they have a weekly shortfall and cannot afford a minimum essential standard of living.

Table B-I Pensioner Couple (Aged 66-69)

	Contributory Pension & Qualified Adult Payment	I Contributory Pension & I Non- Contributory Pension	Both in Receipt of the Non-Contributory Pension	No Benefits Contributory Pension & Qualified Adult Payment
	€ / week	€ / week	€ / week	€ / week
Food	113.76	113.76	113.76	113.76
Clothing	27.58	27.58	27.58	27.58
Personal Care	15.01	15.01	15.01	15.01
Health	15.41	15.41	15.41	15.41
Household Goods	26.47	26.47	26.47	26.47
Household Services	8.23	8.23	8.23	8.23
Communications	13.21	13.21	13.21	13.21
Social Inclusion & Participation	55.91	55.91	55.91	55.91
Transport	51.77	51.77	51.77	51.77
Housing - Rent	39.17	39.17	38.50	Nil
Household Fuel	43.01	43.01	43.01	43.01
Personal Costs	6.49	6.49	6.49	6.49
Insurance	43.72	43.72	43.72	43.72
Savings & Contingencies	31.00	31.00	31.00	31.00
Net Costs	490.74	490.74	490.07	451.57
Medical Card Deduction *	49.08	49.08	49.08	Nil
Total Costs[†]	441.66	441.66	440.99	451.57

Table B-2 Female Pensioner, Living Alone, (Aged 70+)

	Contributory Pension	Non-Contributory Pension	No Benefits Contributory Pension
	€ / week	€ / week	€ / week
Food	82.74	82.74	82.74
Clothing	17.52	17.52	17.52
Personal Care	10.91	10.91	10.91
Health	7.69	7.69	7.69
Household Goods	23.80	23.80	23.80
Household Services	7.70	7.70	7.70
Communications	13.32	13.32	13.32
Social Inclusion & Participation	43.76	43.76	43.76
Transport	51.78	51.78	51.78
Housing - Rent	25.17	24.67	Nil
Household Fuel	41.57	41.57	41.57
Personal Costs	8.50	8.50	8.50
Insurance	27.54	27.54	27.54
Savings & Contingencies	10.33	10.33	10.33
Net Costs	372.33	371.83	347.16
Medical Card Deduction	24.55	24.55	Nil
Total Costs	347.78	347.28	347.16

Table B-3 One Parent, Two Children (Aged 3 & 10)

	Social Welfare (only)	Employed Full-Time	Employed Part-Time	No Benefits Employed Full-Time
	€ / week	€ / week	€ / week	€ / week
Food	107.09	107.09	107.09	107.09
Clothing	22.84	22.84	22.84	22.84
Personal Care	13.99	13.99	13.99	13.99
Health	5.90	5.90	5.90	5.90
Household Goods	23.15	23.15	23.15	23.15
Household Services	10.62	10.62	10.62	10.62
Communications	5.87	5.87	5.87	5.87
Social Inclusion & Participation	43.33	43.33	43.33	43.33
Education	7.02	7.02	7.02	7.02
Transport	64.48	64.48	64.48	64.48
Housing - Rent	35.90	72.50	64.13	Nil
Household Fuel	41.02	41.02	41.02	41.02
Personal Costs	3.20	6.00	5.10	6.00
Childcare Costs	00.00	208.10	67.86	208.10
Insurance	33.86	33.86	33.86	33.86
Savings & Contingencies	14.03	14.03	14.03	14.03
Net Costs	432.30	679.80	530.29	607.30
Medical Card Deduction	28.21	28.21	28.21	Nil
Total Costs	404.09	651.59	502.08	607.30

Table B-4 Two Parents, Two Children (Aged 3 & 10)

	Job Seekers Benefit	One Adult Employed Full-Time	One Adult Employed Full-Time & One Part-Time	No Benefits One Adult Employed Full-Time
	€ / week	€ / week	€ / week	€ / week
Food	127.71	127.71	127.71	127.71
Clothing	30.04	30.04	30.04	30.04
Personal Care	22.58	22.58	22.58	22.58
Health	7.30	7.30	7.30	7.30
Household Goods	26.36	26.36	26.36	26.36
Household Services	10.96	10.96	10.96	10.96
Communications	11.44	11.44	11.44	11.44
Social Inclusion & Participation	66.14	66.14	66.14	66.14
Education	7.02	7.02	7.02	7.02
Transport	64.48 ¹	113.18 ²	113.18	113.18
Housing - Rent	58.97	47.57	63.80	00.00
Household Fuel	41.22	41.22	41.22	41.22
Personal Costs	3.20	6.00	7.90	6.00
Childcare Costs	00.00	00.00	67.86	00.00
Insurance	47.18	52.87	52.87	52.87
Savings & Contingencies	28.74	28.74	28.74	28.74
Net Costs	553.34	599.13	685.12	551.56
Medical Card Deduction	42.65	42.65	42.65	Nil
Total Costs	510.69	556.48	642.47	551.56

¹ In this scenario only one car is required as neither adult is in employment.

² Where one, or more, of the adults is in employment two cars are required as a minimum.

Table B-5 Two Parents, Two Children (Aged 10 & 15)

	Job Seekers Benefit	One Adult Employed Full-Time	One Adult Employed Full-Time & One Part-Time	No Benefits One Adult Employed Full-Time
	€ / week	€ / week	€ / week	€ / week
Food	157.72	157.72	157.72	157.72
Clothing	39.33	39.33	39.33	39.33
Personal Care	27.37	27.37	27.37	27.37
Health	7.63	7.63	7.63	7.63
Household Goods	28.27	28.27	28.27	28.27
Household Services	10.96	10.96	10.96	10.96
Communications	27.82	27.82	27.82	27.82
Social Inclusion & Participation	88.49	88.49	88.49	88.49
Education	22.38	22.38	22.38	22.38
Transport	64.48 ¹	113.18 ²	113.18	113.18
Housing - Rent	58.97	47.57	63.80	Nil
Household Fuel	42.34	42.34	42.34	42.34
Personal Costs	3.20	6.00	7.90	6.00
Childcare Costs	00.00	00.00	14.53	00.00
Insurance	47.18	52.87	52.87	52.87
Savings & Contingencies	28.74	28.74	28.74	28.74
Net Costs	654.88	700.67	733.33	653.10
Medical Card Deduction	42.66	42.66	42.66	Nil
Total Costs	612.22	658.01	690.67	653.10

¹ In this scenario only one car is required as neither adult is in employment.

² Where one, or more, of the adults is in employment two cars are required as a minimum.

Table B-6 Single Adult Male, Living Alone, (Aged 40 – 55)

	Job Seekers Benefit	Employed Full-Time	No Benefits Employed Full-Time
	€ / week	€ / week	€ / week
Food	83.82	83.82	83.82
Clothing	14.17	14.17	14.17
Personal Care	10.92	10.92	10.92
Health	1.62	1.62	1.62
Household Goods	22.33	22.33	22.33
Household Services	8.27	8.27	8.27
Communications	10.70	10.70	10.70
Social Inclusion & Participation	60.77	60.77	60.77
Education	2.50	2.50	2.50
Transport	62.81	47.78	62.81
Housing - Rent	51.90	31.57	Nil
Household Fuel	33.32	33.32	33.32
Personal Costs	9.29	6.49	9.29
Insurance	23.71	23.71	23.71
Savings & Contingencies	15.50	15.50	15.50
Net Costs	411.63	373.47	359.73
Medical Card Deduction	14.54	14.54	Nil
Total Costs	397.09	358.93	359.73

* When income-expenditure scenario indicates household is entitled to medical card (see Appendix D for eligibility assessments), certain elements of expenditure are deducted e.g. GP visits, prescription items, health insurance.

† This final figure for weekly household expenditure (including housing cost), is net of any deductions derived from medical card entitlements.

Appendix C Details of Income – Expenditure Scenarios

The following tables detail the income for each of the six households. In total there are 16 income scenarios e.g. working full-time; working part-time or in receipt of Social Welfare transfers. In the case of pensioner households income is based on the Contributory or Non-Contributory pension.

The tables detail the income from work (where applicable) at the 2009 rate of the National Minimum Wage of €8.65 an hour. Working full-time refers to working 37.5 hours a week, whilst working part-time amount to 19 hours of work a week.

Where applicable the income received from Social Welfare entitlements is also accounted for e.g. Child Benefit; Back to School Clothing and Footwear Allowance (BSCFA) etc. Whilst some of these payments are paid on a monthly or yearly basis as is the case of the BSCFA, the value of these payments is distributed on a weekly basis. For pensioner households the monetary value of the Household Benefits Package e.g. Fuel Allowance, TV Licence etc is calculated on a weekly basis.

The Income Scenario tables also give the weekly cost of renting Local Authority Accommodation. The figure given in the table is the average weekly cost of Local Authority Rent across the three geographical areas for each household income scenario. There is no standard calculation for Local Authority rent in Ireland. Each Local Authority decides how rent will be calculated in their area and the cost of rent varies, in some cases quite considerably, between Local Authorities. Therefore, whilst a household in Area A has the same income as a Household in Area B e.g. one adult working full-time on the NMW, the amount they can pay in Local Authority Rent is different. The figure given for Local Authority rent is the average across the three geographical areas as it pertains to that particular household.

Entitlement to a Medical Card is also detailed in the Income Scenario tables. If a household's income is above the income guideline for a Medical Card they may not be entitled to the card. If however a household's income is below the income guideline they may be entitled to a Medical Card. The guidelines for entitlement allow for a weekly income limit; an allowance for children; childcare expenses; travel expenses and also an allowance for rent. Weekly travel costs are calculated at 18cent per kilometre plus €50 a week to cover depreciation and running costs. In the case of the single male household working full-time it was decided that although on an arithmetic mean this household's income is above the guidelines for a Medical Card, that Medical Card entitlement would be given to this household because, whilst the household in Area A (because of lesser travel and rent costs compared with households in Area B and C) did not qualify for entitlement the household's in Area B and Area C did and on that basis entitlement was given.

Table C-1 Income – Expenditure Scenario Table for Six Rural Household Types

Income – Expenditure Scenario	Total Weekly Cash Income	Total Weekly Expenditure	Shortfall or Discretionary Income	
Pensioner Couple (Aged 66 – 69)	€	€	€	
Contributory Pension & Qualified Adult Payment	467.62	441.66	25.96	Discretionary
A Contributory Pension & A Non-Contributory Pension	480.32	441.66	38.66	Discretionary
Both in Receipt of the Non-Contributory Pension	469.02	440.99	28.03	Discretionary
Female Pensioner, Living Alone (Aged 70 +)				
Contributory Pension	269.02	347.78	78.76	Shortfall
Non-Contributory Pension	257.72	347.28	89.56	Shortfall
One Parent, Two Children (Aged 3 & 10)				
Social Welfare – One Parent Family Payment	358.66	404.09	45.43	Shortfall
One Adult Working Full-Time	651.78	651.59	0.19	Discretionary
One Adult Working Part-Time	625.08	502.08	123.00	Discretionary
Two Parents, Two Children (Aged 3 & 10)				
Social Welfare – Job Seekers Benefit (1 car only)	481.95	510.69	28.74	Shortfall
One Adult Working Full-Time	573.80	556.48	17.32	Discretionary
One Adult Working Full-Time & One Part-Time	643.00	642.47	0.53	Discretionary
Two Parents, Two Children (Aged 10 & 15)				
Social Welfare – Job Seekers Benefit (1 car only)	478.23	612.22	133.99	Shortfall
One Adult Working Full-Time	570.08	658.01	87.93	Shortfall
One Adult Working Full-Time & One Part-Time	636.69	690.67	53.98	Shortfall
Single Adult Male, Living Alone (Aged 40 – 55)				
Social Welfare – Jobseekers Benefit	204.30	358.93	154.63	Shortfall
One Adult Working Full-Time	324.38	397.02	72.64	Shortfall

Pensioner Couple (Aged 66 – 69)

Table C-2 In receipt of Contributory Pension & Qualified Adult Payment

	€ / Week	€ / Year	
Contributory Pension	230.30	11,975.60	Personal Rate
	206.30	10,727.60	Qualified Adult
Net Tax Liability	0.00	0.00	No tax payable
Levies	0.00	0.00	Not subject to income levy as income is from social welfare payment
Total Pension Income	436.60	22,703.20	
Additional Entitlements			
Free Travel			
Household Benefits Package	3.08	160.00	Television Licence
	9.63	501.01	Electricity Allowance*
	12.31	640.00	Fuel Allowance [†]
	6.00	312.00	Telephone [‡]
Total Household Benefits	31.02	1,613.01	
Total Household Income	467.62	24,316.21	
Medical Card Eligibility			This couple will qualify for a medical card as their income is solely derived from a social welfare payment
Local Authority Rent	39.17	2,036.84	Average weekly Local Authority rent across the three areas [§]

Table C-3 In receipt of Contributory Pension and Non-Contributory Pension

	€ / Week	€ / Year	
Contributory Pension	230.30	11,975.60	Personal Rate
Non-Contributory Pension	219.00	11,388.00	Personal Rate
Net Tax Liability	0.00	0.00	No tax payable
Levies	0.00	0.00	Not subject to income levy as income is from social welfare payment
Total Pension Income	449.30	23,363.60	
Additional Entitlements			
Free Travel			
Household Benefits Package	3.08	160.00	Television Licence
	9.63	501.01	Electricity Allowance
	12.31	640.00	Fuel Allowance
	6.00	312.00	Telephone
Total Household Benefits	31.02	1,613.01	
Total Household Income	480.32	24,976.61	
Medical Card Eligibility			This couple will qualify for a medical card as their income is solely derived from a social welfare payment
Local Authority Rent	39.17	2,036.84	Average weekly Local Authority rent across the three areas

Table C-4 Both in receipt of full Non-Contributory Pension

	€ / Week	€ / Year	
Non-Contributory Pension	219.00	11,388.00	Personal Rate
Non-Contributory Pension	219.00	11,388.00	Personal Rate
Net Tax Liability	0.00	0.00	No tax payable
Levies	0.00	0.00	Not subject to income levy as income is from social welfare payment
Total Pension Income	438.00	22,776.00	
Additional Entitlements			
Free Travel			
Household Benefits Package	3.08	160.00	Television Licence
	9.63	501.01	Electricity Allowance
	12.31	640.00	Fuel Allowance
	6.00	312.00	Telephone
Total Household Benefits	31.02	1,613.01	
Total Household Income	469.02	24,389.01	
Medical Card Eligibility			This couple will qualify for a medical card as their income is solely derived from a social welfare payment
Local Authority Rent	38.50	2,002.00	Average weekly Local Authority rent across the three areas

Female Pensioner, Living Alone (Aged 70+)

Table C-5 In receipt of Contributory Pension

	€ / Week	€ / Year	
Contributory Pension	230.30	11,975.60	Personal Rate
	7.70	400.40	Living Alone Allowance
Net Tax Liability	0.00	0.00	No tax payable
Levies	0.00	0.00	Not subject to income levy as income is from social welfare payment
Total Pension Income	238.00	12,376.00	
Additional Entitlements			
Free Travel			
Household Benefits Package	3.08	160.00	Television Licence
	9.63	501.01	Electricity Allowance
	12.31	640.00	Fuel Allowance
	6.00	312.00	Telephone
Total Household Benefits	31.02	1,613.01	
Total Household Income	269.02	13,989.01	
Medical Card Eligibility			This individual will qualify for a medical card as their gross income is less than €700 per week.
Local Authority Rent	25.17	1,308.84	Average weekly Local Authority rent across the three areas

Table C-6 In receipt of Non-Contributory Pension

	€ / Week	€ / Year	
Contributory Pension	219.00	11,388.00	Personal Rate
	7.70	400.40	Living Alone Allowance
Net Tax Liability	0.00	0.00	No tax payable
Levies	0.00	0.00	Not subject to income levy as income is from social welfare payment
Total Pension Income	226.70	11,788.40	
Additional Entitlements			
Free Travel			
Household Benefits Package	3.08	160.00	Television Licence
	9.63	501.01	Electricity Allowance
	12.31	640.00	Fuel Allowance
	6.00	312.00	Telephone
Total Household Benefits	31.02	1,613.01	
Total Household Income	257.72	13,401.41	
Medical Card Eligibility			This individual will qualify for a medical card as their gross income is less than €700 per week.
Local Authority Rent	24.67	1,282.84	Average weekly Local Authority rent across the three areas

One Parent and Two Children (Aged 3 & 10)

Table C-7 In receipt of Social Welfare – One Parent Family Payment

	€ / Week	€ / Year	
One-Parent Family Payment	204.30	10,623.60	Personal Rate
	52.00	2,704.00	Dependent Child Rate (€26.00 x 2)
Total OFP	256.30	13,327.60	
Additional Entitlements			
Child Benefit	76.62	3,984.00	
Early Childcare Supplement	9.58	498.00	Payable for the 3 year old only
Fuel Allowance	12.31	640.00	
BSCFA	3.85	200.00	Income threshold for this household type is €433, therefore this family qualifies for annual payment of €200 for 10 year old child.
Total Household Income	358.66	18,849.60	
Medical Card Eligibility			This family will qualify, as their only income is from social welfare
Local Authority Rent	35.90	1,866.80	Average weekly Local Authority rent across the three areas

Table C-8 One adult working full-time, earning National Minimum Wage

	€ / Week	€ / Year			
Gross Salary	324.38	16,867.76	Working full-time (37.5 hours), at NMW €8.65		
One-Parent Family Payment	173.80	9,037.60		Gross weekly means	324.38
				Statutory disregard	-146.50
				Assessable means = (Gross – Disregard) / 2	88.94
				Personal Rate	121.80
				Dependent Children (€26.00 x 2)	52.00
Net Income Tax Liability	0.00	0.00	Negative Tax Liability Personal Tax Credit One Parent Tax Credit PAYE Tax Credit		
PRSI	0.00	0.00	Exempt, as earnings below €352.00 per week		
Health Levy	0.00	0.00	Exempt, as in receipt of OPF		
Income Levy	0.00	0.00	Exempt, as eligible for medical card		
Net Earnings & OPF	498.18	25,905.36			
Family Income Supplement	55.09	2,864.68		Assessable income (total after tax)	498.18
				Income threshold for one parent and two children	590.00
				FIS payable (60% of difference)**	55.09
Additional Entitlements					
Child Benefit	76.62	3,984.00			
Early Childcare Supplement ^{††}	9.58	498.00	Payable for the 3 year old only		
Fuel Allowance	12.31	640.00			
BSCFA	0.00	0.00	Income threshold for this household type is €433. Therefore this family does not qualify for this support.		
Total Household Income	651.78	33,892.28			
Medical Card Eligibility			Household qualifies as assessable income is below the total guideline		
				Weekly income limit	266.50
				Allowance for two children (€38.00 x 2)	76.00
				Childcare expenses ^{††}	208.10
				Travel expenses ^{§§}	76.46
				Housing rent	72.50
				Total guideline	699.56
				Total Assessable Income	498.18
Local Authority Rent	72.50	3,770.00	Average weekly Local Authority rent across the three areas		

Table C-9 One adult working part-time, earning National Minimum Wage

	€ / Week	€ / Year			
Gross Salary	173.00	8,996.00	Working full-time (20 hours), at NMW €8.65		
One-Parent Family Payment	248.80	12,937.60		Gross weekly means	173.00
				Statutory disregard	-146.50
				Assessable means = (Gross – Disregard) / 2	13.25
				Personal Rate	196.80
				Dependent Children (€26.00 x 2)	52.00
Net Income Tax Liability	0.00	0.00	Negative Tax Liability Personal Tax Credit One Parent Tax Credit PAYE Tax Credit		
PRSI	0.00	0.00	Exempt, as earnings below €352.00 per week		
Health Levy	0.00	0.00	Exempt, as in receipt of OPF		
Income Levy	0.00	0.00	Exempt, as eligible for medical card		
Net Earnings & OPF	421.80	21,933.60			
Family Income Supplement	100.92	5,247.84		Assessable income (total after tax)	421.80
				Income threshold for one parent and two children	590.00
				FIS payable (60% of difference)	100.92
Additional Entitlements					
Child Benefit	76.62	3,984.00			
Early Childcare Supplement	9.58	498.00	Payable for the 3 year old only		
Fuel Allowance	12.31	640.00			
BSCFA	3.85	200.00	Income threshold for this household type is €433, therefore this family qualifies for annual payment of €200 for 10 year old child.		
Total Household Income	625.08	32,503.44			
Medical Card Eligibility			Household qualifies as assessable income is below the total guideline		
				Weekly income limit	266.50
				Allowance for two children (€38.00 x 2)	76.00
				Childcare expenses	67.86
				Travel expenses	74.46
				Housing rent	64.13
				Total guideline	548.95
				Total Assessable Income	421.80
Local Authority Rent	64.13	3,334.76	Average weekly Local Authority rent across the three areas		

Two Parents and Two Children (Aged 3 & 10)

Table C-10 In receipt of Social Welfare – Job Seekers Benefit

	€ / Week	€ / Year	
Job Seekers Benefit	204.30	10,623.60	Personal Rate
	135.60	7,051.20	Qualified Adult Rate
	52.00	2,704.00	Dependent Child Rate (€26.00 x 2)
Total JSB Income	391.90	20,378.80	
Additional Entitlements			
Child Benefit	76.62	3,984.00	
Early Childcare Supplement	9.58	498.00	Payable for the 3 year old only
BSCFA	3.85	200.00	Income threshold for this household type is €586, therefore this family qualifies for annual payment of €200 for 10 year old child.
Total Household Income	481.95	25,060.80	
Medical Card Eligibility			This family will qualify, as their only income is from social welfare
Local Authority Rent	58.97	3,066.44	Average weekly Local Authority rent across the three areas

Table C-1 | One adult working full-time, earning National Minimum Wage

	€ / Week	€ / Year	
Gross Salary	324.38	16,867.76	Working full-time (37.5 hours), at NMW €8.65
Net Income Tax Liability	0.00	0.00	Negative Tax Liability Married Persons Tax Credit PAYE Tax Credit
PRSI	0.00	0.00	Exempt, as earnings below €352.00 per week
Health Levy	0.00	0.00	Exempt, as earnings below €500.00 per week
Income Levy	0.00	0.00	Exempt, as eligible for medical card
Net Earnings	324.38	16,867.76	
Family Income Supplement	159.37	8,287.24	Assessable income (total after tax) 324.38 Income threshold for one parent and two children 590.00 FIS payable (60% of difference) 159.37
Additional Entitlements			
Child Benefit	76.62	3,984.00	
Early Childcare Supplement	9.58	498.00	Payable for the 3 year old only
BSCFA	3.85	200.00	Income threshold for this household type is €586, therefore this family qualifies for annual payment of €200 for 10 year old child.
Total Household Income	573.80	29,837.00	
Medical Card Eligibility			Household qualifies as assessable income is below the total guideline Weekly income limit 266.50 Allowance for two children (€38.00 x 2) 76.00 Childcare expenses 0.00 Travel expenses 76.46 Housing rent 47.57 Total guideline 466.53 Total Assessable Income 324.38
Local Authority Rent	47.57	2,473.64	Average weekly Local Authority rent across the three areas

Table C-12 One adult working full-time & one working part-time, earning National Minimum Wage

	€ / Week	€ / Year	
Gross Salary	324.38	16,867.76	Working full-time (37.5 hours), at NMW €8.65
	173.00	8,996.00	Working part-time (20 hours), at NMW €8.65
Net Income Tax Liability	0.00	0.00	Negative Tax Liability Married Persons Tax Credit PAYE Tax Credit
PRSI	0.00	0.00	Exempt, as individual earnings below €352.00 per week
Health Levy	0.00	0.00	Exempt, as individual earnings below €500.00 per week
Income Levy	0.00	0.00	Exempt, as eligible for medical card
Net Earnings	497.38	25,863.76	
Family Income Supplement	55.57	2,889.64	Assessable income (total after tax) 497.38 Income threshold for one parent and two children 590.00 FIS payable (60% of difference) 55.57
Additional Entitlements			
Child Benefit	76.62	3,984.00	
Early Childcare Supplement	9.58	498.00	Payable for the 3 year old only
BSCFA	3.85	200.00	Income threshold for this household type is €586, therefore this family qualifies for annual payment of €200 for 10 year old child.
Total Household Income	643.00	33,435.40	
Medical Card Eligibility			Household qualifies as assessable income is below the total guideline Weekly income limit 266.50 Allowance for two children (€38.00 x 2) 76.00 Childcare expenses 65.00 Travel expenses 152.91 Housing rent 63.80 Total guideline 624.21 Total Assessable Income 497.38
Local Authority Rent	63.80	3,317.60	Average weekly Local Authority rent across the three areas

Two Parents and Two Children (Aged 10 & 15)

Table C-13 In receipt of Social Welfare – Job Seekers Benefit

	€ / Week	€ / Year	
Job Seekers Benefit	204.30	10,623.60	Personal Rate
	135.60	7,051.20	Qualified Adult Rate
	52.00	2,704.00	Dependent Child Rate (€26.00 x 2)
Total JSB Income	391.90	20,378.80	
Additional Entitlements			
Child Benefit	76.62	3,984.00	
BSCFA ***	9.71	505.00	Income threshold for this household type is €586, therefore this family qualifies for annual payment of €200 for 10 year old child and €305 for 15 year old.
Total Household Income	478.23	24,867.80	
Medical Card Eligibility			This family will qualify, as their only income is from social welfare
Local Authority Rent	58.97	3,066.44	Average weekly Local Authority rent across the three areas

Table C-14 One adult working full-time, earning National Minimum Wage

	€ / Week	€ / Year	
Gross Salary	324.38	16,867.76	Working full-time (37.5 hours), at NMW €8.65
Net Income Tax Liability	0.00	0.00	Negative Tax Liability Married Persons Tax Credit PAYE Tax Credit
PRSI	0.00	0.00	Exempt, as earnings below €352.00 per week
Health Levy	0.00	0.00	Exempt, as earnings below €500.00 per week
Income Levy	0.00	0.00	Exempt, as eligible for medical card
Net Earnings	324.38	16,867.76	
Family Income Supplement	159.37	8,287.24	Assessable income (total after tax) 324.38 Income threshold for one parent and two children 590.00 FIS payable (60% of difference) 159.37
Additional Entitlements			
Child Benefit	76.62	3,984.00	
BSCFA	9.71	505.00	Income threshold for this household type is €586, therefore this family qualifies for annual payment of €200 for 10 year old child and €305 for 15 year old.
Total Household Income	570.08	29,644.00	
Medical Card Eligibility			Household qualifies as assessable income is below the total guideline Weekly income limit 266.50 Allowance for two children (€38.00 x 2) 76.00 Childcare expenses 0.00 Travel expenses 76.46 Housing rent 47.57 Total guideline 466.53 Total Assessable Income 324.38
Local Authority Rent	47.57	2,473.64	Average weekly Local Authority rent across the three areas

Table C-15 One adult working full-time & one working part-time, earning National Minimum Wage

	€ / Week	€ / Year	
Gross Salary	324.38	16,867.76	Working full-time (37.5 hours), at NMW €8.65
	173.00	8,996.00	Working part-time (20 hours), at NMW €8.65
Net Income Tax Liability	0.00	0.00	Negative Tax Liability Married Persons Tax Credit PAYE Tax Credit
PRSI	0.00	0.00	Exempt, as individual earnings below €352.00 per week
Health Levy	0.00	0.00	Exempt, as individual earnings below €500.00 per week
Income Levy	0.00	0.00	Exempt, as eligible for medical card
Net Earnings	497.38	25,863.76	
Family Income Supplement	59.46	3,091.92	Assessable income (total after tax) 490.90 Income threshold for one parent and two children 590.00 FIS payable (60% of difference) 59.46
Additional Entitlements			
Child Benefit	76.62	3,984.00	
BSCFA	9.71	505.00	Income threshold for this household type is €586, therefore this family qualifies for annual payment of €200 for 10 year old child and €305 for 15 year old.
Total Household Income	636.69	33,107.32	
Medical Card Eligibility			Household qualifies as assessable income is below the total guideline
			Weekly income limit 266.50
			Allowance for two children (€38.00 x 2) 76.00
			Childcare expenses 14.353
			Travel expenses 152.91
			Housing rent 63.80
			Total guideline 573.74
			Total Assessable Income 497.38
Local Authority Rent	63.80	3,317.60	Average weekly Local Authority rent across the three areas

Single Adult Male, living alone (Aged 40 – 55)

Table C-16 In receipt of Social Welfare – Job Seekers Benefit

	€ / Week	€ / Year	
Job Seekers Benefit	204.30	10,623.60	Personal Rate
Total JSB Income	204.30	10,623.60	
Total Household Income	204.30	10,623.60	
Medical Card Eligibility			This individual will qualify, as their only income is from social welfare
Local Authority Rent	31.57	1,641.64	Average weekly Local Authority rent across the three areas

Table C-17 One adult working full-time, earning National Minimum Wage

	€ / Week	€ / Year	
Gross Salary	324.38	16,867.76	Working full-time (37.5 hours), at NMW €8.65
Net Income Tax Liability	0.00	0.00	Negative Tax Liability Single Persons Tax Credit PAYE Tax Credit
PRSI	0.00	0.00	Exempt, as earnings below €352.00 per week
Health Levy	0.00	0.00	Exempt, as earnings below €500.00 per week
Income Levy	0.00	0.00	Exempt, as eligible for medical card
Net Earnings	324.38	16,867.76	
Total Household Income	324.38	16,867.76	
Medical Card Eligibility			As explained in the discussion above, it was decided that although on the basis of the arithmetic mean this household's income is above the income guideline for the medical card, that this household would qualify for a medical card as 2 of the 3 households in the different geographical areas qualified due to higher rent and travel costs to work.
			Weekly income limit 184.00
			Travel expenses 76.46
			Housing rent 51.90
			Total guideline 312.36
			Total Assessable Income 324.38
Local Authority Rent	51.90	2,698.80	Average weekly Local Authority rent across the three areas

* Electricity Allowance covers normal standing charges and up to 400 units of electricity in each two-monthly billing period throughout the year. ESB charge May 2009 1 unit=14.55c/kWh (domestic urban rate); Annual standing charge=€92.22; VAT @ 13.5%

† Fuel allowance paid from end September – May (32 weeks). An additional €3.90 per week is available if you live in a smokeless fuel area. Fuel Allowance was increased by 2 weeks in Budget 2009 and increased to €20 per week.

‡ Telephone allowance- €52.00 (including VAT) is paid as a credit on the bill if you are billed every 2 months Since April 2007, people who receive the Telephone Allowance can choose to have a mobile instead of a fixed land line.

§ There is no standardisation for Local Authority rent. Each Local Authority calculates their rent differently. The figure above is the average for this household across the 3 geographical areas.

** It is important to point out that in general the amount of weekly FIS entitlement is rounded up to the next full euro. In this scenario we give the precise entitlement.

†† Changes were announced to the Early Childcare Supplement in the 2009 Supplementary Budget. As of May 2009 the amount paid was reduced from €83.00 per month to €41.50 per month for every child under 5. As the annual update of this study is carried out in June of each year the figure of €498.00 as the annual income from the Supplement is calculated on the basis of the reduced rate of €41.50 per month. The Supplement was abolished at the end of 2009.

‡‡ Average childcare costs across the three geographical areas

§§ Average weekly travel costs across the three geographical areas to work are calculated at 18cent per km, plus €50 a week to cover standing charges (depreciation and running costs). The nearest town was taken as the place of work due to the large variants in reported work places.

*** Household must be in receipt of a social welfare payment of Family Income Supplement in order to be eligible for BSCFA.

Appendix D Comparison of Home Heating Cost Calculations

Table D-1 Heating Costs – Focus Group Consensus in comparison to SEAI Calculation in relation to mid-1990's built housing, insulated to the then prevailing standards

	Pensioner Households	Households with Children	Single Adult Households
	€ / week	€ / week	€ / week
Focus Group Consensus	28.50	27.40	23.00
SEAI Calculation	31.13	28.74	28.74
Difference	2.63	1.34	5.74

The above figures relate to privately owned houses built in the 1990's, and insulated to the then current standard. As explained in Chapter 3 (Methodology) and Chapter 5 (Statement and Analysis of Results) the figures presented in Chapter 5 are those for a 2006 Local Authority house insulated to the then current standards.

Appendix E Analysis of Public Transport Availability in Four Rural Areas

Introduction

The analysis presented here is an addendum to the full report, and as such discussion of the full details of the study and findings are left to that document.

A key finding of the rural study was the strong consensus reached by the focus groups in each locale on the absolute necessity of private transport for households in rural areas. As expenditure on this minimum necessity accounts for a very significant proportion of the overall expenditure difference between rural and urban households, a detailed examination of the availability of public transport alternatives in each focus group village is undertaken. The product of this analysis shall indicate whether the focus group consensus represents a true structural dependency, thus demonstrating that a car(s) truly is a prerequisite for a minimum essential standard of living in a rural area.

Public Transport in Rural Areas

The four locales from which the focus groups were drawn are intended to be indicative of the circumstances that prevail in rural Ireland generally. Thus, the discussion below examines the geographic situation of the communities, and the range of public transport options open to the residents. Through illustrating these cases, a sense of the broader transport picture for rural Ireland may be extrapolated.

The proximity of each community to nearby towns with a range of services, shops, facilities and opportunities for social inclusion, is laid out below. The Department of Education & Science (2010a) regards distances greater than 3.2km (2 miles) as eligible for primary school transport, and 4.8km (3 miles) for post-primary students (2010b). This implies that distances shorter than these are deemed acceptable walking/cycling distances. Taking the outer limit of 4.8km, the nearby towns are beyond ready walking distances¹ in each case. Thus, some form of motorised transport, be it private or public, is required for mobility beyond the immediate environs.

The public transport service available in rural areas is generally constituted from a blend of Bus Éireann services, private bus company routes, and local rural transport programmes (RTP). The extent to which this range of providers operates, the nature of the routes available, and the frequency of the services, varies very much from location to location; and this is exemplified in the variation of public transport provision between the four focus locales. The details of public transport provision in each area are laid out below. The information on the services was gathered from service provider routes and timetables published online, telephone conversations with the pertinent RTP operators, and through email and telephone consultation with other service providers.

¹ According to CSO (2009a) research, of those who walk to work 67% have a journey of under 4km, and no respondents with journeys over 9km report walking to work. Similarly, over three quarters of cyclists (76%) report journeys to work of less than 9km.

Table E-I Travel distance to nearby towns²

Village	Town 1	Town 2
Area A	15.6km (14 minutes) via N72 (west)	15.4km (13 minutes) via N72 (east)
Area B	28.8km (43 minutes) via N65 and N6	20.9km (20 minutes) via N65
Area C	7.6km (6 minutes) via N56	54.1km (58 minutes) via N56
Check Back Area	11.7km (19 minutes) via R198 and N4	15.2km (18 minutes) on minor roads and N4

Public transport servicing Area A

Village Area A is within the coverage of a local rural transport programme (RTP), offering a relatively comprehensive service. The RTP provides a bus on weekdays from the village to the first nearby town, picking up in the village at 09:40 and arriving in the town at 10:00, returning from the town at 14:50. On Fridays there is an additional service to the second nearby town, stopping in the village at 10:55, arriving in the town at 11:30, and returning from the town at 13:30. Furthermore, there is a Friday evening service connecting the village to the first nearby town. The village is also on a Bus Éireann route to the nearest city, however it is a limited service, offering a single return on Saturdays only. It picks up in the village at 11:15, arrives in the city at 12:10, and returns from the city at 16:00, stopping in the village at 16:55.

Public transport servicing Area B

The area B village is also serviced by an RTP. However, the service available is considerably less comprehensive than that on offer in Area A. It is a 'door-to-door' bus service, providing a once a week service on Saturdays, to the first nearby town. The bus leaves the village at 10:00 and returns from the town at 14:00. There is currently no Bus Éireann route covering the village. A route connecting the village to the nearest city, three days a week, was withdrawn earlier this year. When in operation, the bus was available on Mondays, Wednesday, and Saturdays, connecting the village with the several nearby larger towns and the city. It stopped in the village at 10:04 arriving in the city at 11:40, and on the return departed at 17:30, stopping in the village at 19:06.

Public transport servicing Area C

There is neither an RTP service or Bus Éireann service in this area, however a private bus company operates a range of routes in the region. The main regional route serves the village area, providing a weekday only bus connection. The service offers reduced rates for students and accepts the free travel pass. Thus, it is possible to get a bus on weekdays from the village at 09.30, and arrive in the largest regional town at noon, with the return departing at 16:15, arriving in the village at 18:05. Also, on Monday to Thursday, the bus passes through the village at 13:10, arriving in the first nearby town at 13:50, returning from the town at 16:05, stopping in the village at 16:35.

² Routes and travel distances are calculated from village centre to town centre, utilising the AA Google Maps route planner, accessed on 23/06/2010.

Public transport servicing the check-back area village

The check-back village is covered by bus services offered by Bus Éireann, an RTP, and a private bus company. The RTP offers a bus service from surrounding areas into the village on Friday mornings, facilitating access to the post office, pharmacy, GP, and local shops. A Bus Éireann route also services the village, while the route operates three days a week, it covers the village on Mondays only. Thus on Mondays, the bus picks up in the village at 10:40, arriving at the train station in the nearby town at 11:10, and returns from town at 14:50, stopping in the village at 15:20.

A private bus company also operate a bus route in the area. This daily bus service runs Monday to Saturday, from the two larger regional towns. The free travel pass is accepted, and offers reduced rates for students and children. This service makes it possible to get a bus from the village, arriving in the nearby town at 09:15, and return in the evening, leaving at 18:00.

Public Transport Alternatives

Outside of public transport services, the alternatives to travelling in one's own car are lifts from family or neighbours and arranging taxis. However, while lifts are a significant mobility resource, they also impact independence (Shergold & Parkhurst, 2010). While the availability of taxis and hackneys has increased in many towns and villages, they are often prohibitively expensive (McDonagh, 2006). Duggan (2006) noted the issue regarding the reliance on taxis by older people to access essential services where no public transport was available, pointing out that even in such a scenario the free travel pass cannot be used for taxis. Thus, it is worth attempting to gain some understanding of the potential cost of taxi travel for rural residents.

As taxi fares are now standard across the country, it is possible to estimate the cost of taxi travel for residents of these rural locations. Calculating the fare based on a taxi booked to collect the person from their home, the average fare across the four locales travelling to either of the nearby towns is €22.19 standard fare, or €27.00 at the premium rate (which includes Sundays), one way³. Consequently, taxis are an expensive transport option for accessing services, e.g. healthcare, or for social inclusion, e.g. attending cultural or religious services. Such rates certainly lend credence to the suggestion in a recent Oireachtas report on rural transportation for 'taxi voucher provision for the elderly' (Joint Committee on Arts, Sport, Tourism, Rural, and Gaeltacht Affairs, 2010: 10). Such provision would not be unique to Ireland, for example a NESF (2005) report noted the availability of subsidised taxi travel in Finland for those who cannot access public transport or face mobility issues.

Conclusion

Thus, it is quite clear that there is a very real situation of structural car dependency for households across rural areas. For accessing employment, services, facilities, and the social inclusion, that are all essential to a minimum standard of living, a private car is vital. The only differentiating factor in the

³ Utilising the fare rates published by the Commission for Taxi Regulation (2008), the fares were calculated based on the distance from each location to the nearby towns as in Table E-1 (excluding Area C Town 2); the amount presented is the mean of these eight fares.

level of car ownership is household composition, as the number of driving age, and driving able, adults needing to simultaneously access employment, services and inclusion, will determine the number of vehicles a rural household requires. However, this indispensable tool comes with a substantial financial burden. As demonstrated by the findings of this study, the necessity for households to own and operate at least one private car in order to attain a minimum standard of living results in a sizable proportion of their weekly outgoings diverted towards simply maintaining mobility.

In addition to the cost issue, the reliance on private cars for rural households' transport also raises the issue of social exclusion for those unable to drive. While the various public transport alternatives available to rural households, particularly the rural transport programme's services, do not provide a route to full-time employment, they do where available make a real contribution towards addressing social exclusion. However, as illustrated above the availability of an RTP service, and the level of service provided, varies greatly from area to area.

The rural transport programmes are organised on the basis of a shared ethos, with the fundamental aims of sustaining rural life, ameliorating isolation, and helping to overcome social exclusion (Pobal, 2009). However, this common ethos has not produced a common level of service provision for all rural communities across the country. As illustrated by the four cases discussed above the availability of a comprehensive service varies greatly from place to place. And crucially, there is no public transport option providing a route to access full-time employment during normal working hours in any of the cases examined.

While the community and voluntary nature of the current phase of the RTP has seen the development of some excellent services, the national situation is inconsistent. Therefore, the RTP could, and should, be developed to a more consistently comprehensive standard, along the lines of the wider rural public transport model proposed by a Dept. of Transport commissioned review of rural public transport (Fitzpatrick Associates, 2006). However, relying on community lead initiatives to undertake this burden alone seems not only implausible, but an unfair expectation. McDonagh similarly contends that while the development of the RTP's is a possible solution to these problems, leaving community groups to address a national issue is unfair and an expectation of them 'effectively address[ing] the major problems of mobility and accessibility for marginalised rural populations without a national strategy is seriously over-estimated' (2006: 364). Thus, the wider rural public transport model proposal sees a role for larger private operators and Bus Éireann, a scenario that is at odds with the present situation of Bus Éireann withdrawing some rural services.

Appendix F An Analysis of Fuel Poverty Vulnerability

Introduction

A key component of the analysis of the minimum essential budgets data produced for urban, and now also rural, household types, has examined the adequacy of the prevailing levels of income support, e.g. jobseekers benefit, one parent family payment, non-contributory pension, etc., and minimum wage rates. This has examined the expenditure necessary to maintain a minimum essential standard of living, as identified in the research, in the context of these income scenarios, and highlighted where prevailing income levels fall short. This appendix, presents a complimentary analysis, examining each of the rural household types vulnerability to fuel poverty, in the context of current income levels.

The analysis utilises an expenditure based fuel poverty line measure. Thus household heating fuel expenditure greater than 10% of net income (less housing costs), is indicative of fuel poverty. Thus, the mean rural heating expenditure is tested for each of the six household types in two income scenarios, firstly dependence on some form of social welfare payment or non-contributory pension, and secondly one adult employed full-time earning the national minimum wage, or in receipt of a contributory pension.

This appendix is an addendum to the full ‘Minimum Essential Budgets for Six Household Types in Rural Areas’ report, and as such discussion of the full details of the study and findings are left to that document. Furthermore, a review of previous research findings and literature on the topic of fuel poverty in Ireland can be found in the main report.

Household Energy Expenditure

Table F-I Mean Rural Weekly Expenditure on Household Energy, by Household Type

	Pensioner Couple (Aged 66 – 69)	Female Pensioner (Living Alone) (Aged 70+)	Two Parents, Two Children (Aged 3 & 10)	Two Parents, Two Children (Aged 10 & 15)	One Parent, Two Children (Aged 3 & 10)	Single Adult Male (Aged 40 – 55)
Heating	€ 27.00	€ 27.00	€ 25.00	€ 25.00	€ 25.00	€ 20.83
Electricity	€ 16.01	€ 14.57	€ 16.22	€ 17.34	€ 16.02	€ 12.49
Total	€ 43.01	€ 41.57	€ 41.22	€ 42.34	€ 41.02	€ 33.32

The table above provides the breakdown of the mean weekly expenditure on household fuel for each of the six rural household types, as presented in the main report. The above heating expenditure is derived from consultation with the Sustainable Energy Authority of Ireland (SEAI). In order to maintain direct comparisons with the urban tranche of households, the heating requirement calculations are based on a three-bed semi-detached house, insulated to the prevailing building standards of 2006. However, in accordance with the consensus reached by the focus groups, oil is used as the home heating fuel most commonly relied upon in rural areas, whereas gas was the fuel used by the urban households.

Fuel Poverty Analysis

The findings of previous research on fuel poverty, as discussed in the body of the report, have demonstrated that low-income tenant households, particularly those where the head of household is unemployed and/or dependent on a social welfare payment, are most vulnerable to fuel-poverty. Thus, an examination of the data for the six household types is carried out for this income-expenditure scenario¹, testing for fuel-poverty risk, defined as spending at least 10% of income² on home heating. For the purposes of this analysis housing costs for each household type are based on local authority rents. The mean rent across the three rural local authorities (at the focus of the study) is calculated for each income-expenditure scenario.³

Chart F-I Fuel Poverty Vulnerability
(Household home heating expenditure as a percentage of income)

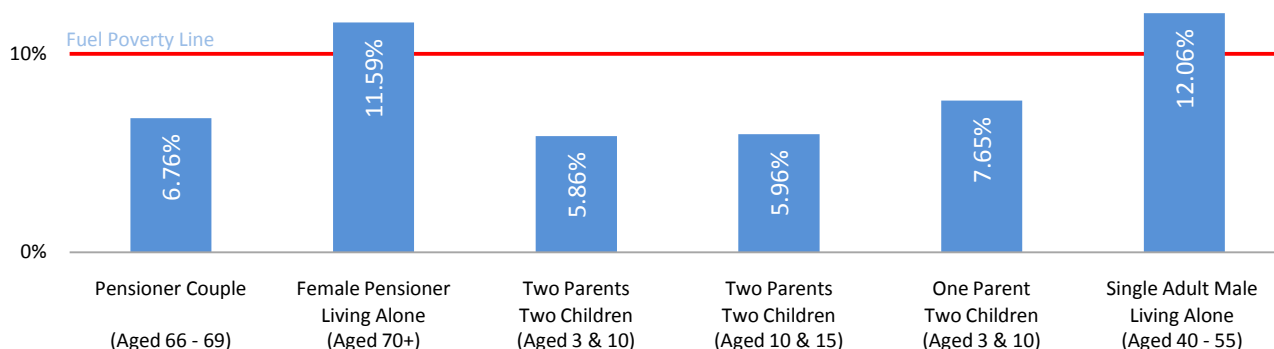


Chart F-1 details the results of this analysis for the six household types in the social welfare/non-contributory pension dependent income-expenditure scenario. The situation of the single adult headed households is apparent. In the case of both the single adult and female pensioner (living alone) rural household types, it is particularly clear that expenditure on maintaining adequate heat is markedly above the 10% of income threshold. Additionally, the female pensioner household type's heating expenditure was also over the 10% line when in receipt of the contributory pension. Furthermore, the one parent household type is nearing the fuel poverty line, with home heating expenditure approaching 8%.

It is essential to be aware that this expenditure based measurement of fuel poverty risk is subject to the external influence of energy price fluctuations. The vulnerability of low-income households to fuel price changes is an important dimension of the fuel-poverty problem (Scott, et al. 2008). Domestic energy costs have not kept in line with overall trends in inflation. For example, the September 2010 CPI data showed an overall marginal increase of 0.5% on the previous twelve months. However, domestic energy costs were one of the few areas to show a notable price increase (3.2%). This aggregate rate

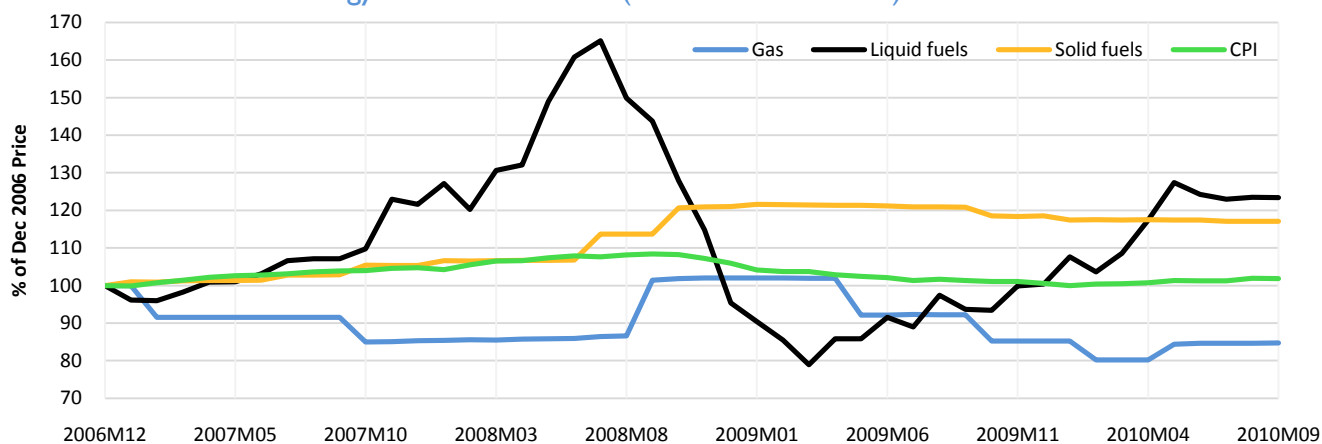
¹ Income scenario of jobseekers benefit, one parent family payment, or non-contributory pension, as appropriate.

² Income after housing costs, e.g. rent or mortgage payments, in this case the rural mean local authority rent for the given income scenario.

³ The calculation of these rents, and the income-expenditure scenarios which determine the rate to be paid by each household type are detailed in Appendix C.

belies the differences between fuel types as liquid fuels (home heating oils) rose considerably (31.7%), while solid fuel and gas decreased (3.1% and 8.1% respectively) (CSO, 2010c & 2010d). While there does not appear to be a clear pattern in the price fluctuation over time, it is notable that the prices have not echoed general trends in inflation and deflation, and that the prices of liquid fuels are particularly volatile.

Chart F-2 Domestic Energy Cost Fluctuations (Base Dec 2006=100)



Source: CSO (2010b)

To illustrate how this volatility affects households' vulnerability overtime, an examination of fluctuations in the price of home heating fuels from the initial pricing period to the latest detailed inflation data available (CSO, 2010d) is carried out. Inflation in the costs of home heating fuel saw the proportion of income spent on maintaining warmth rise for all household types during this period, but again the situation of single-adult headed households is the most acute. The impact of this inflation for two sets of income-expenditure scenarios is examined. The 2010 social welfare rates appropriate to each household type, and updated rent calculations are used in the 2010 portion of this analysis.

Firstly, Chart F-4 below depicts the trends in fuel poverty for those most vulnerable households, i.e. single-adult headed households dependent on social welfare payments, when fluctuations in the price of home heating fuels are taken into account. This period sees a trend of liquid fuel price inflation, thus the female pensioner's expenditure rises to 15% in May 2010, and remains at over 11% subsequently; the single adult male household follows this trend with expenditure approaching 16% of income and remaining over 15%. Furthermore, the inflation trend sees the lone parent household rapidly approaching the expenditure based fuel poverty line, exceeding 10% of income from May 2010 onwards. Additionally, each of the remaining three households were at approximately 8% of income spent on home heating fuel, at the point of highest inflation, revealing the vulnerability of social welfare dependent households.⁴

⁴ At May 2010 prices, household fuel expenditure was at 8.58% for the pensioner couple household, 7.91% for a two parent household, with a 3 & 10 year old, and 7.80% for a two parent household with a 10 & 15 year old.

A second income scenario of full-time employment at the national minimum wage, or entitlement to a contributory pension, is examined in Chart F-5. In this scenario incomes are higher while heat requirements remain the same. Thus, there is a marked improvement of the single adult and one parent headed households; although, inflation brings the single adult male household type very close to the fuel poverty line in May 2010. However, the small rise in income is not enough to overcome the burden for the lone female pensioner household type, as fuel poverty is a reality from the low price point of December 2009, with expenditure at 11% of income, and inflation worsens the situation bringing expenditure to 16%.

Chart F-4 Fuel Poverty Trend – Income Scenario 1

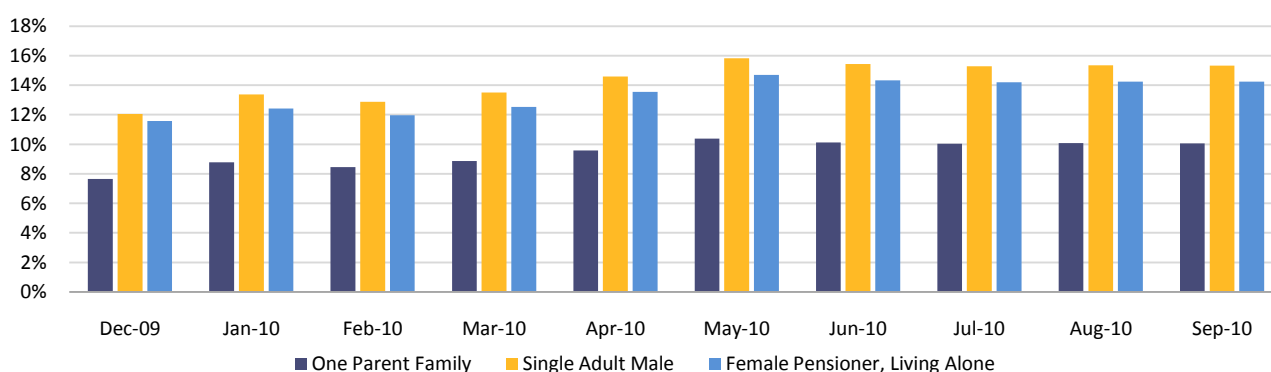
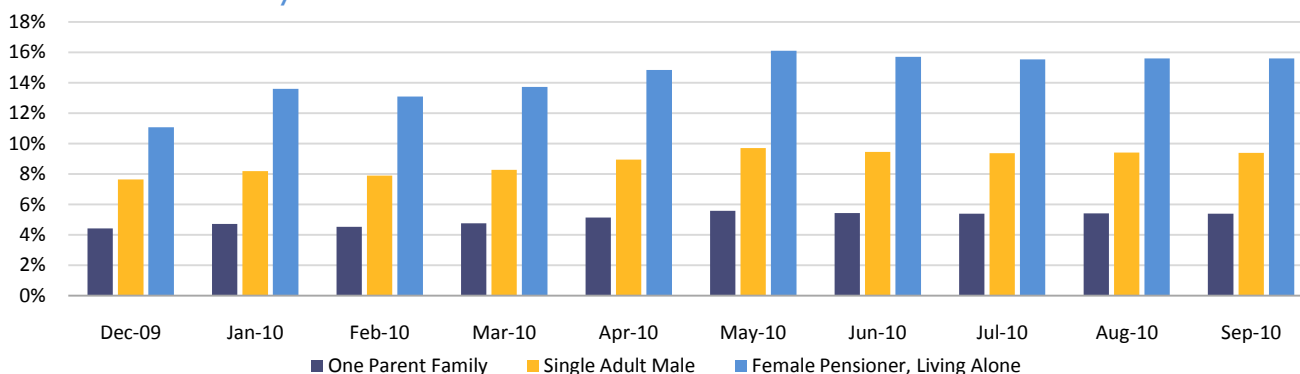


Chart F-5 Fuel Poverty Trend – Income Scenario 2



The analysis of the household expenditure data at the heart of this body of work produces findings that conform to the trends found in previous research. Utilising an expenditure based measure of fuel poverty, the mean household expenditure on heating fuel for each of the household types were examined in relation to two income scenarios. Furthermore, single adult headed households, particularly the lone female pensioner household and single adult male household, are found to exceed the 10% fuel poverty expenditure measure. Moreover, dependency on social welfare exacerbates the position of all household types, pushing the lone female pensioner and single adult male households further into fuel poverty, and bringing the lone parent household closer to the brink. When fluctuations in fuel prices are taken into account, the position of these three household types is demonstrated to have worsened as fuel prices rose in the months subsequent to the budgeting period of this study.

Bibliography

Commission for Taxi Regulation (2008) *Website*, accessed on 17th May 2010.
www.taxiregulator.ie/consumer/for-consumers.html

CSO (2009), *Statistical Yearbook of Ireland 2009*. Dublin: The Stationery Office.

Department of Education and Science (2010a), *Conditions for Primary School Transport Scheme*.
Published online, accessed 18th May 2010.
www.education.ie/servlet/blobServlet/st_conditions.doc?language=EN

Department of Education and Science (2010b), *Post-Primary School Transport Scheme – Eligibility Form*.
Published online, accessed 18th May 2010.
www.education.ie/servlet/blobServlet/st_nform_2010.pdf

Duggan, C. (2006), *The Delivery of Quality Public Services*. Dublin: NESF.

Fitzpatrick Associates (2006), *Progressing Rural Public Transport in Ireland*. Published online, accessed 16th June 2010.
www.pobal.ie/Funding%20Programmes/RTP/Beneficiaries/Publications/2006%20report%20Progressing%20Rural%20Public%20Transport.pdf

Joint Committee on Arts, Sport, Tourism, Community, Rural and Gaeltacht Affairs (2010), *Report on Rural Transport Provision*. Published online, accessed 6th May 2010.
http://www.oireachtas.ie/viewdoc.asp?fn=/documents/Committees30thDail/J-ArtsSportsTCRGA/Reports_2009/20100224.pdf

McDonagh, J. (2006), 'Transport policy instruments and transport-related social exclusion in rural Republic of Ireland', *Journal of Transport Geography* 14: 355-366.

NESF (2005), *Care for Older People, NESF Report No. 32*. Dublin: NESF.

Pobal (2009), *RTP Performance & Impact Report 2008/2009*. Published online, accessed 4th May 2010.
www.pobal.ie/Funding%20Programmes/RTP/Documents/RTP%20Performance%20%20Impact%20Report%202009%20Final%20-%20oct.pdf

Shergold, I. & Parkhurst, G. (2010), 'Operationalising 'sustainable mobility': the case of transport policy for older citizens in rural areas', *Journal of Transport Geography* 18: 336-339.