

**Minimum Essential Budgets for Six Households
Comparative Study of Four Urban Locations for
the Period 2006-2008.**

Vincentian Partnership for Social Justice

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The budgets developed by the Vincentian Partnership for Social Justice represent the cost of a minimum essential standard of living for six households. While the budgets are based on group work undertaken in Dublin, measures were taken to check their relevance for other urban areas – Cork, Galway and Monaghan. This brief report presents the cost of a minimum essential standard of living for six households located in Dublin, Cork, Galway and Monaghan for the period 2006-2008. Because of regional variation housing costs were excluded from the budgets.

A large proportion of the items in the budgets were costed at national chain stores specified by the participants of the focus groups e.g. Tesco, Dunnes and Smyths Toy Store etcetera. Prices in the national stores are standardised across the country. Budget items which were obtainable only from smaller local stores were costed in the different locations.

The following tables show that apart from the pensioner couple a minimum essential standard of living costs less in Monaghan than in the other three locations. This is due to the lower expenditure on transport and childcare. Monaghan town, because of its size, does not have a local bus service. According to the Monaghan focus group, Dublin is the city of choice for day journeys and in the light of this, transport expenditure reflects the cost of four day return journeys to Dublin. Minor variations in the cost of some budget items in local stores account for the other relatively small differences in total budget costs.

The following tables show relatively little variation in the budget costs for the pensioner households. The pensioner couple 2008 budgets range from €361.98 - €354.27 and the lone female pensioner 2008 budgets range from €267.36 - €260.04. There is also relatively little variation in the costs of the budgets for the young single male when allowance is made for the low transport costs in Monaghan. The 2008 budgets for the three locations excluding Monaghan range from €268.08 - €259.96.

Childcare costs and the low expenditure on transport in Monaghan account to a large extent for the variation in budgets for the lone parent and two children budgets. Budgets for the three locations excluding Monaghan range from €580.94 - €562.01. Expenditure on social inclusion/participation as well as transport costs constitutes a large proportion of the variation in budgets for the two parent two children households. The 2008 budgets for the two parent and two younger children (3 year old and 10 year old) range from €469.52 - €440.10 when Monaghan is excluded. When an adolescent is part of the

household, the two parent and 2 children (10 year old and 15 year old) 2008 budgets range from €87.48 – €53.46.

When comparison is made between the 2008 budget costs for households located in the three cities with the exception of Dublin for the pensioner couples expenditure is lowest in Galway.

It can be concluded that for the most part variations in the total budget costs are due to variation in the expenditure on travel, childcare and on social inclusion/participation activities. Other variations in prices are minor.

Expenditure tables for the years 2006, 2007 and 2008 are shown for the following households in Dublin, Cork, Galway and Monaghan:

- (A) Lone Parent and two children (3 year old girl and 10 year old boy) full-time worker/no benefits*
- (B) Two parents and two children (3 year old girl and 10 year old boy) one full-time worker/ no benefits*
- (C) Two parents and two children (10 year old girl and 15 year old girl) one full-time worker/no benefits*
- (D) Pensioner couple (age 66-69) in receipt of the State Contributory Pension/no benefits*
- (E) Lone female Pensioner (age 70+) in receipt of the State Contributory Pension/with entitlement to a Medical Card*
- (F) Single adult male (age 25+) full-timer worker/no benefits.*

(The items were costed by Anne Stokes, Joan Carey CHF and Bernadette Mac Mahon D.C and calculations are by Joan Carey CHF).

Comparison – year 2006

Comparison – The Weekly Minimum Essential Budgets for Six Households in Cork, Galway, Monahan and Dublin

June 2006

- (a) Lone Parent with 2 Children (3 year old girl and 10 year old boy)
Full-time worker/no benefits
- (b) Two Parents and 2 Children (3 year old girl and 10 old boy)
one full-time worker/no benefits
- (c) Two Parents and 2 Children (10 year old girl and 15 year old girl/boy) one full-time worker/no benefits
- (d) Pensioner couple (66-69) in receipt of contributory pensioner/no benefits
- (e) Lone Female Pensioner (age-70+) in receipt of a contributory pension/no benefits
- (f) Single Adult Male (age 25 +) full-time worker on National Minimum Wage/no benefits.

(The cost of housing and car ownership are not included in these budgets)

Notes:

Because of the constraints of time and resources and the assurance that prices in major stores are standardised throughout the country, items bought in these stores were not re-priced. Budget items which were obtainable only from local stores were priced in the different locations.

The followings Tables show that apart from the pensioner households a minimum essential standard of living costs less in Monaghan than in the other three locations. This is due to the lower expenditure on childcare and transport.

Monahan town because of its size does not have a local bus service for the Town.

According to the focus groups, Dublin is the city of choice for day *journeys* (*transport expenditure reflects the cost of four day return bus journeys to Dublin*)

Minor variation in the cost of some budget items account for other differences in total budget costs.

Comparison year 2006

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

House hold Expenditure

Budget Item	Dublin	Cork	Galway	Monaghan
Food	87.22	87.22	87.22	87.22
Clothing	23.07	22.73	23.18	26.39
Personal Care	14.28	14.48	13.84	14.48
Health Related Costs	27.50	25.31	26.25	24.84
Household Goods	24.46	27.08	25.40	26.38
Household Services	15.60	15.95	14.82	15.95
Social Inclusion and Participation	48.25	46.91	40.03	41.23
Educational Costs	6.37	7.32	8.36	6.15
Housing	Nil	Nil	Nil	Nil
Transport – local	25.00	22.00	18.50	*non-local 2.85
Household Fuel	35.00	35.51	35.00	34.51
Personal Costs	4.80	4.80	4.80	4.80
Child Care	220.00	221.85	216.90	190.18
Savings	13.46	13.46	13.46	13.46
Total Costs	545.01	544.62	527.76	488.44
Deduct Health Cost	Nil	Nil	Nil	Nil
Total Costs	545.01	544.62	527.76	488.44

Two parents and two children (3 year old girl and 10 year old boy)

Household Expenditure

Budget Item	Dublin	Cork	Galway	Monaghan
Food	102.89	102.89	102.89	102.89
Clothing	30.73	30.15	31.24	34.25
Personal Care	22.45	23.04	21.58	22.39
Health Related Costs	39.62	36.80	37.94	36.23
Household Goods	28.74	34.33	29.45	31.29
Household Services	21.65	21.41	20.79	21.92
Social Inclusion and Participation	71.05	67.37	57.65	59.41
Educational Costs	6.37	6.69	8.35	5.25
Housing	Nil	Nil	Nil	Nil
Transport – local	45.00	39.00	32.00	*non-local 3.92
Household Fuel	35.00	34.51	35.00	34.41
Personal Costs	4.80	4.80	4.80	4.80
Child Care	Nil	Nil	Nil	Nil
Savings	26.92	26.92	26.92	26.92
Total Costs	435.22	427.91	408.61	383.68
Deduct Health Cost	Nil	Nil	Nil	Nil
Total Costs	435.22	427.91	408.61	383.68

**Two parents and two children (10 year old girl and 15 year old girl)
Household Expenditure**

Budget Item	Dublin	Cork	Galway	Monaghan
Food	131.90	131.90	131.90	131.90
Clothing	41.28	40.92	41.76	44.69
Personal Care	30.28	31.68	29.31	30.33
Health Related Costs	40.59	36.82	38.87	37.18
Household Goods	30.87	34.52	31.21	32.45
Household Services	27.42	27.60	26.47	27.60
Social Inclusion and Participation	94.60	90.98	83.10	18.94
Educational Costs	30.57	30.60	26.94	33.82
Housing	Nil	Nil	Nil	Nil
Transport – local	45.00	39.00	32.00	*non-local 3.92
Household Fuel	37.00	36.48	37.00	36.48
Personal Costs	3.80	3.80	3.80	3.80
Child Care	Nil	Nil	Nil	Nil
Pet Costs Saving	6.19	6.47	6.48	5.48
	26.92	26.92	26.92	26.92
Total Costs	546.42	537.69	515.76	496.51
Deduct Health Cost	Nil	Nil	Nil	Nil
Total Costs	546.42	537.69	515.76	496.51

Pensioner Couple (age 66-69) Household Expenditure

Budget Item	Dublin	Cork	Galway	Monaghan
Food	81.05	81.05	81.05	81.05
Clothing	23.57	21.40	22.68	23.81
Personal Care	15.81	18.60	16.57	17.72
Health Related Costs	36.28	37.11	37.41	35.21
Household Goods	23.45	25.39	24.27	25.65
Household Services	21.24	21.17	20.72	22.06
Social Inclusion and Participation	55.08	58.04	58.03	59.27
Housing	Nil	Nil	Nil	Nil
Transport – local	Nil	Nil	Nil	Nil
Household Fuel	32.00	31.56	31.55	31.55
Personal Costs	5.00	5.00	5.00	5.00
Saving	36.92	36.92	36.92	36.92
Total Costs	330.40	336.24	334.20	338.24
Deduct Health Cost	Nil	Nil	Nil	Nil
Total Costs	330.40	336.24	334.20	338.24

Lone Female Pensioner (Age 70) Household Expenditure

Budget Item	Dublin	Cork	Galway	Monaghan
Food	66.15	66.15	66.15	66.15
Clothing	14.87	13.65	13.67	14.33
Personal Care	10.95	12.94	11.80	12.94
Health Related Costs	18.13	18.54	18.72	17.59
Household Goods	21.34	23.03	22.32	23.81
Household Services	20.75	21.15	20.56	21.13
Social Inclusion and Participation	38.08	40.59	44.14	42.44
Housing	Nil	Nil	Nil	Nil
Transport – local	Nil	Nil	Nil	Nil
Household Fuel	32.00	31.55	31.56	31.55
Personal Costs	6.83	6.83	6.83	6.83
Pet Costs	6.73	7.33	6.63	5.87
Saving	23.46	23.46	23.46	23.46
Total Costs	259.29	265.22	265.84	266.10
Deduct Health Cost	18.13	18.54	18.72	17.59
Total Costs	241.16	246.68	247.12	248.51

(The cost of housing and car ownership are not included in these budgets)

Single Adult Male (Age 25+) Household Expenditure

Budget Item	Dublin	Cork	Galway	Monaghan
Food	72.17	72.17	72.17	72.17
Clothing	17.68	23.04	18.05	22.71
Personal Care	10.07	10.67	9.43	9.44
Health Related Costs	13.47	12.81	13.00	11.09
Household Goods	9.80	11.42	9.98	9.84
Household Services	24.51	24.17	24.17	24.17
Social Inclusion and Participation	44.57	47.80	49.30	53.64
Education Costs	2.31	2.31	2.31	2.31
Housing	Nil	Nil	Nil	Nil
Transport – local	26.00	19.80	16.10	*non-local 1.73
Household Fuel	8.00	7.89	7.88	8.00
Personal Costs	4.80	4.80	4.80	4.80
Saving	18.46	18.46	18.46	18.46
Total Costs	251.84	255.34	245.65	238.36
Deduct Health Cost	Nil	Nil	Nil	Nil
Total Costs	251.84	255.34	245.65	238.36

(The costs of housing and car ownership are not included in these budgets)

Comparison years 2007

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

Budget Item	Dublin	Cork	Galway	Monaghan
Food	89.40	89.40	89.40	89.40
Clothing	22.22	21.89	22.32	25.41
Personal Care	14.37	14.57	13.92	14.57
Health Related Costs	28.24	25.99	26.96	25.51
Household Goods	23.95	26.51	24.87	25.83
Household Services	15.27	15.62	14.51	15.62
Social Inclusion and Participation	48.88	47.52	40.55	41.77
Education Costs	6.68	7.67	8.76	6.45
Housing	Nil	Nil	Nil	Nil
Transport – local	26.44	23.00	19.50	*non-local 2.90
Household Fuel	42.91	43.54	42.91	42.31
Personal Costs	4.83	4.83	4.83	4.83
Child Care	221.32	223.18	218.20	191.32
Saving	13.54	13.54	13.54	13.54
Total Costs	558.05	557.26	540.27	499.46
Deduct Health Cost	Nil	Nil	Nil	Nil
Total Costs	558.05	557.26	540.27	499.46

Two parents and two children (3 year old girl and 10 year old boy) Household Expenditure

Budget Item	Dublin	Cork	Galway	Monaghan
Food	105.46	105.46	105.46	105.46
Clothing	29.59	29.03	30.08	32.98
Personal Care	22.58	23.18	21.71	22.52
Health Related Costs	40.69	37.79	38.96	37.21
Household Goods	28.14	33.61	28.83	30.63
Household Services	21.20	20.96	20.35	21.46
Social Inclusion and Participation	71.97	68.25	58.40	60.18
Education Costs	6.68	7.01	8.75	5.50
Housing	Nil	Nil	Nil	Nil
Transport – local	47.80	41.00	34.00	*non-local 3.99
Household Fuel	42.91	42.31	42.91	42.19
Personal Costs	4.83	4.83	4.83	4.83
Child Care	Nil	Nil	Nil	Nil
Saving	27.08	27.08	27.08	27.08
Total Costs	448.93	440.51	421.36	394.03
Deduct Health Cost	Nil	Nil	Nil	Nil
Total Costs	448.93	440.51	421.36	394.03

(The cost of housing and car ownership are not included in these budgets)

**Two parents and two children (10 year old girl and 15 year old girl)
Household Expenditure**

Budget Item	Dublin	Cork	Galway	Monaghan
Food	135.20	135.20	135.20	135.20
Clothing	39.75	39.41	40.21	43.04
Personal Care	30.46	31.87	29.49	30.51
Health Related Costs	41.69	37.81	39.92	38.18
Household Goods	30.22	33.80	30.55	31.77
Household Services	26.84	27.02	25.91	27.02
Social Inclusion and Participation	95.83	92.16	84.18	83.01
Education Costs	32.04	32.07	28.23	35.44
Housing	Nil	Nil	Nil	Nil
Transport – local	47.80	41.00	34.00	*non local 3.99
Household Fuel	45.36	44.72	45.36	44.72
Personal Costs	3.82	3.82	3.82	3.82
Child Care	Nil	Nil	Nil	Nil
Pet Costs	6.27	6.55	6.56	5.55
Saving	27.08	27.08	27.08	27.08
Total Costs	562.36	552.51	530.51	509.33
Deduct Health Cost	Nil	Nil	Nil	Nil
Total Costs	562.36	552.51	530.51	509.33

Pensioner Couple (age 66-69) Household Expenditure

Budget Item	Dublin	Cork	Galway	Monaghan
Food	83.08	83.08	83.08	83.08
Clothing	22.70	20.61	21.84	22.95
Personal Care	15.90	18.71	16.67	17.83
Health Related Costs	37.26	38.11	38.42	36.16
Household Goods	22.96	24.86	23.76	25.11
Household Services	20.79	20.73	20.28	21.60
Social Inclusion and Participation	55.80	58.79	58.78	60.04
Housing	Nil	Nil	Nil	Nil
Transport – local	Nil	Nil	Nil	Nil
Household Fuel	39.23	38.68	38.69	38.68
Personal Costs	5.03	5.03	5.03	5.03
Saving	37.14	37.14	37.14	37.14
Total Costs	339.89	345.74	343.69	347.62
Deduct Health Cost	Nil	Nil	Nil	Nil
Total Costs	339.89	345.74	343.69	347.62

Lone Female Pensioner (Age 70) Household Expenditure

Budget Item	Dublin	Cork	Galway	Monaghan
Food	67.80	67.80	67.80	67.80
Clothing	14.32	13.14	13.16	13.80
Personal Care	11.02	13.02	11.87	13.02
Health Related Costs	18.62	19.04	19.23	18.06
Household Goods	20.89	22.55	21.85	23.31
Household Services	20.31	20.71	20.13	20.69
Social Inclusion and Participation	38.58	41.12	44.71	42.99
Housing	Nil	Nil	Nil	Nil
Transport – local	Nil	Nil	Nil	Nil
Household Fuel	39.23	38.68	38.69	38.68
Personal Costs	6.87	6.87	6.87	6.87
Pet Costs	6.82	7.43	6.72	5.95
Saving	23.60	23.60	23.60	23.60
Total Costs	268.06	273.96	274.63	274.77
Deduct Health Cost	18.62	19.04	19.23	18.06
Total Costs	249.44	254.92	255.40	256.71

(The cost of housing and car ownership are not included in these budgets)

Single Adult Male (Age 25+) Household Expenditure

Budget Item	Dublin	Cork	Galway	Monaghan
Food	73.97	73.97	73.97	73.97
Clothing	17.03	22.19	17.38	21.87
Personal Care	10.13	10.73	9.49	9.50
Health Related Costs	13.83	13.16	13.35	11.39
Household Goods	9.59	11.18	9.77	9.63
Household Services	24.00	23.66	23.66	23.66
Social Inclusion and Participation	45.15	48.42	49.94	54.34
Education Costs	2.42	2.42	2.42	2.42
Housing	Nil	Nil	Nil	Nil
Transport – local	27.00	20.90	17.26	*non-local 1.76
Household Fuel	9.81	9.67	9.66	9.80
Personal Costs	4.83	4.83	4.83	4.83
Saving	18.57	18.57	18.57	18.57
Total Costs	256.33	259.70	250.30	241.74
Deduct Health Cost	Nil	Nil	Nil	Nil
Total Costs	256.33	259.70	250.30	241.74

(The cost of housing and car ownership are not included in these budgets)

Comparison - Year 2008

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

Budget Item	Dublin	Cork	Galway	Monaghan
Food	95.93	95.93	95.93	95.93
Clothing	21.53	21.21	21.63	24.62
Personal Care	14.80	15.00	14.34	15.00
Health Related Costs	29.96	27.58	28.60	27.07
Household Goods	23.73	26.27	24.65	25.60
Household Services	15.13	15.48	14.38	15.48
Social Inclusion and Participation	49.81	48.42	41.32	42.56
Education Costs	7.11	8.16	9.32	6.86
Housing	Nil	Nil	Nil	Nil
Transport – local	28.39	23.00	20.50	*non local 3.07
Household Fuel	47.67	48.37	47.67	47.01
Personal Costs	4.97	4.97	4.97	4.97
Child Care	227.96	229.88	224.75	197.06
Saving	13.95	13.95	13.95	13.95
Total Costs	580.94	578.22	562.01	519.18
Deduct Health Cost	Nil	Nil	Nil	Nil
Total Costs	580.94	578.22	562.01	519.18

Two parents and two children (3 year old girl and 10 year old boy) Household Expenditure

Budget Item	Dublin	Cork	Galway	Monaghan
Food	113.16	113.16	113.16	113.16
Clothing	28.67	28.13	29.15	31.96
Personal Care	23.26	23.88	22.36	23.20
Health Related Costs	43.17	40.10	41.34	39.48
Household Goods	27.89	33.31	28.57	30.35
Household Services	21.00	20.77	20.17	21.27
Social Inclusion and Participation	73.34	69.55	59.51	61.32
Education Costs	7.11	7.46	9.31	5.85
Housing	Nil	Nil	Nil	Nil
Transport – local	51.39	41.00	36.00	*non local 4.23
Household Fuel	47.67	47.01	47.67	46.87
Personal Costs	4.97	4.97	4.97	4.97
Child Care	Nil	Nil	Nil	Nil
Saving	27.89	27.89	27.89	27.89
Total Costs	469.52	457.23	440.10	410.55
Deduct Health Cost	Nil	Nil	Nil	Nil
Total Costs	469.52	457.23	440.10	410.55

*See Notes: Page Explanation of transport costs for Monaghan

**Two parents and two children (10 year old girl and 15 year old girl)
Household Expenditure**

Budget Item	Dublin	Cork	Galway	Monaghan
Food	145.07	145.07	145.07	145.07
Clothing	38.52	38.19	38.96	41.71
Personal Care	31.37	32.83	30.40	31.43
Health Related Costs	44.23	40.11	42.36	40.51
Household Goods	29.95	33.50	30.28	31.48
Household Services	26.60	26.78	25.68	26.78
Social Inclusion and Participation	97.65	93.91	85.78	84.59
Education Costs	34.10	34.12	30.04	37.71
Housing	Nil	Nil	Nil	Nil
Transport – local	51.39	41.00	36.00	*non local 4.23
Household Fuel	50.39	49.68	50.39	49.68
Personal Costs	3.93	3.93	3.93	3.93
Child Care	Nil	Nil	Nil	Nil
Pet Costs	6.39	6.67	6.68	5.66
Saving	27.89	27.89	27.89	27.89
Total Costs	587.48	573.68	553.46	530.67
Deduct Health Cost	Nil	Nil	Nil	Nil
Total Costs	587.48	573.68	553.46	530.67

Pensioner Couple (age 66-69) Household Expenditure

Budget Item	Dublin	Cork	Galway	Monaghan
Food	89.14	89.14	89.14	89.14
Clothing	22.00	19.97	20.16	22.24
Personal Care	16.38	19.27	17.17	18.36
Health Related Costs	39.53	40.43	40.76	38.37
Household Goods	22.75	24.64	23.55	24.88
Household Services	20.60	20.54	20.10	21.41
Social Inclusion and Participation	56.86	59.91	59.90	61.18
Housing	Nil	Nil	Nil	Nil
Transport – local	Nil	Nil	Nil	Nil
Household Fuel	43.58	42.97	42.98	42.97
Personal Costs	5.18	5.18	5.18	5.18
Saving	38.25	38.25	38.25	38.25
Total Costs	354.27	360.30	357.19	361.98
Deduct Health Cost	Nil	Nil	Nil	Nil
Total Costs	354.27	360.30	357.19	361.98

Lone Female Pensioner (Age 70) Household Expenditure

Budget Item	Dublin	Cork	Galway	Monaghan
Food	72.75	72.75	72.75	72.75
Clothing	13.88	12.73	12.75	13.37
Personal Care	11.35	13.41	12.23	13.41
Health Related Costs	19.76	20.20	20.40	19.16
Household Goods	20.70	22.35	21.65	23.10
Household Services	20.13	20.52	19.95	20.50
Social Inclusion and Participation	39.31	41.90	45.56	43.81
Housing	Nil	Nil	Nil	Nil
Transport – local	Nil	Nil	Nil	Nil
Household Fuel	43.58	42.97	42.98	42.97
Personal Costs	7.08	7.08	7.08	7.08
Pet Costs	6.95	7.57	6.85	6.06
Saving	24.31	24.31	24.31	24.31
Total Costs	279.80	285.79	286.51	286.52
Deduct Health Cost	19.76	20.20	20.40	19.16
Total Costs	260.04	265.59	266.11	267.36

***See Notes: Page 1 explanation of transport costs for Monaghan**

Single Adult Male (Age 25+) Household Expenditure

Budget Item	Dublin	Cork	Galway	Monaghan
Food	79.37	79.37	79.37	79.37
Clothing	16.50	21.50	16.84	21.19
Personal Care	10.43	11.05	9.77	9.79
Health Related Costs	14.67	13.96	14.16	12.08
Household Goods	9.50	11.08	9.68	9.54
Household Services	23.78	23.45	23.45	23.45
Social Inclusion and Participation	46.00	49.34	50.89	55.37
Education Costs	2.57	2.57	2.57	2.57
Housing	Nil	Nil	Nil	Nil
Transport – local	28.00	20.90	18.40	*non local 1.86
Household Fuel	10.90	10.74	10.73	10.89
Personal Costs	4.97	4.97	4.97	4.97
Saving	19.13	19.13	19.13	19.13
Total Costs	265.82	268.06	259.96	250.21
Deduct Health Cost	Nil	Nil	Nil	Nil
Total Costs	265.82	268.06	259.96	250.21

***See Notes: Page 1 explanation of transport costs for Monaghan**