

# Low Cost But Acceptable Budgets for Three Households



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

**Low Cost but Acceptable Budget Standard  
for Three Households Types**  
*Lone Parent and Two Children, Two Parents and Two  
Children and Pensioner Couple*

**by the Vincentian Partnership for Social Justice**  
*working for social and economic change – tackling poverty and exclusion*

*Research by Bernadette Mac Mahon D.C. Margo Delaney C.H.F. and  
Naomi Feely (research assistant)*

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## FOREWORD

Many congratulations to the Vincentian Partnership for producing these pioneering budget standards for Irish households. The Family Budget Unit<sup>1</sup> has had the honour of being associated with the work in a small way but the budgets are, as they should be, genuinely Irish.

Budget standards are a technique for establishing a standard of living, a bench-mark that can be used for many purposes. In England Seebohm Rowntree in his first study of poverty in York<sup>2</sup> used budget standards to establish a poverty threshold sufficient for “the maintenance of mere physical efficiency”. In post-war research on living standards budget standards went out of fashion because they were associated with absolute or minimum subsistence concepts. Relative low income became the method of choice for measuring poverty in most industrial societies, though Ireland has pioneered a threshold based on low income and lack of necessities.

Budget standards can be derived to represent any standard of living. When we came to re-establish budget standards in Britain our initial budgets were at a “Modest but Adequate” level. However budgets at “low cost but acceptable” level have the most salience. They can provide a benchmark for poverty measurement or a standard against which to review the adequacy of benefit levels.

The European Union has recently adopted a headline indicator of social exclusion as the percentage of households with equivalised disposable income less than 60 per cent of the median before housing costs. Using this measure in 2001 Ireland had the highest poverty rate in the EU (15) at 21 per cent. But what does this mean? Perhaps something for a handful of academic researchers, but not much to policy makers, commentators or the general public. It does not resonate with them because it does not tell us what level of living people below this threshold have. Budget standards help to make a standard of living transparent. All budget standards are derived using a combination of science and normative judgement. So for example the food budget is based on nutritional science but whether a child’s bike is included in a budget is a matter of judgement. Those who disagree with the judgements made can change them. So budget standards are not only transparent, they are flexible – we can argue about their contents.

There will be arguments about the Vincentian Irish budget standards. Let us hope that these arguments will lead to a serious discussion about the quality of social justice in Ireland.

Professor Jonathan Bradshaw  
University of York  
September 2004

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<sup>1</sup> <http://www.york.ac.uk/res/fbu/contact.htm>

<sup>2</sup> Rowntree, B.S., (2000) *Poverty: A Study of Town Life*, Centennial ed., The Policy Press: Bristol

## EXECUTIVE SUMMARY

### **Rationale and Aims**

The Vincentian Partnership for Social Justice was established in 1996 to work for social and economic change - tackling poverty and exclusion. (The Partnership includes the Society of St. Vincent de Paul, the Vincentian Congregation, the Daughters of Charity and the Sisters of the Holy Faith). As a result of this work with people in disadvantaged communities, the Vincentian Partnership for Social Justice is very aware of the struggle of people on low income to live with dignity. *One Long Struggle - A Study of Low Income Families* - undertaken by the Vincentian Partnership for Social Justice in 2000, indicated that it is not possible to live with dignity and provide children with adequate food, clothing, etc. at the lowest social welfare rates or on the National Minimum Wage. The findings of that study indicated that the financial shortfall was not due to bad management on the part of people dependant on these payments but rather to what is a totally inadequate income. The following is among the key recommendations that arose out of this study:

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

A limited attempt was made in the 2000 study to apply the budget standards approach to the following areas: food, clothing, personal care and household goods. This pilot effort indicated that the budget standards developed by the Family Budget Unit of the University of York could be applied to the Irish situation with major changes.

In 2003 the Vincentian Partnership for Social Justice decided to establish a low cost but acceptable standard for three household types - Lone Parent with Two Children, a Couple with Two Children, and a Pensioner Couple. These household types were identified in the 2000 study as being among those most at risk.

*The aims of this study are to:*

1. Provide detailed information on the actual cost of a Low Cost but Acceptable budget for the three aforementioned groups.
2. Lobby for a more adequate income for people in receipt of social welfare payments or on the National Minimum Wage.
3. Draw attention to the burden imposed on people dependant on social welfare payments or on the National Minimum Wage at present levels, and demonstrate the link between poverty and inadequate income.

## **Budget Standards**

Two standards of living have been constructed by the Family Budget Unit of the University of York, that of Modest But Adequate (M.B.A.) and Low Cost but Acceptable (L.C.A.). The M.B.A. standard is *“well above the requirements for survival but well below the levels of luxury”* (Bradshaw, 1993: 3). The L.C.A. *“marks the threshold below which good health, social integration and satisfactory standards of child development are at risk”* (Bradshaw, 1993: 3). When a particular standard of living was defined, the budget standards method was used to establish the actual cost of that standard. The budget standard method involves pricing a specific basket of goods and services which represent the standard here under consideration.

The decision to use the L.C.A. in this study rather than the M.B.A. was based on the realisation that the gap between the cost of the M.B.A. standard of living and the current level of social welfare and minimum wage payments would require such substantial increases in both payments that the increases risk being viewed as unrealistic.

Parker (1998: xviii) defines the L.C.A standard *“as a living standard that takes account of psychological and social, as well as physical needs. Warmth, shelter and a healthy palatable diet are necessary but are not sufficient on their own. Social integration is necessary, so is the avoidance of chronic stress”*.

This definition by Parker when compared with the NAPS (2002) definition of poverty shows the appropriateness of the L.C.A. budget standards as a means of determining the cost of poverty avoidance as described by NAPS - *“people are living in poverty if their income and resources are so inadequate as to preclude them from having a standard of living which is recognised by Irish society generally. As a result of inadequate income and resources, people may be excluded and marginalised from participating in activities which are considered the norm for other people in society”* (Government of Ireland, 2002: 6).

## **Methodology:**

The application of the standards of the Family Budget Unit of the University of York to the Irish situation involved the following:

- ◆ **Validation of the application process**
- ◆ **Identification and location of household types**
- ◆ **Development of an approach to the pricing of budget items.**

### **Validation of the application process:**

Three groups were established to ensure the reliability and validity of the application process - a research advisory committee, an expert group and focus groups.

#### *Research Advisory Committee*

This group, which met on six occasions consisted of twelve members representing the principal organisations connected with the three household types here under consideration and included the Combat Poverty Agency (C.P.A.), the Society of St.

Vincent de Paul, (S.V.P.) One Parent Exchange and Network (O.P.E.N.), The National Council for Ageing and Older People (N.C.A.O.P.), The Irish National Organisation for the Unemployed (I.N.O.U.), The National Women's Council of Ireland (N.W.C.I.) and the Department of Economics, Trinity College, Dublin.

#### *Expert Group*

Expert advice was sought for particular areas of the study. The Family Budget Unit, of the University of York in the United Kingdom, provided guidance for the process of applying the budget standards and gave specific assistance in relation to both the food and fuel budgets. In addition to this, experts were consulted in order to establish Irish norms regarding housing and fuel specifications.

#### *Focus Groups*

With the assistance of voluntary organisations, focus groups were established for each household type. Members of these groups studied each of the items for all of the component budgets (food, clothing, housing, etc.). Whilst members of the different focus groups emphasised the tight character of the budgets, they proposed relatively few changes and those that were recommended applied to the food, clothing and household goods budgets (38 changes out of approximately 2100 items). It was decided to use the Family Budget Unit budgets and to record separately the changes proposed by the focus groups.

#### **Identification and Location of Household Types:**

The choice of household types was influenced by the findings of the Vincentian Partnership for Social Justice 2000 study *One Long Struggle - A Study of Low Income Families* and the work of the Family Budget Unit of the University of York. The previous study undertaken by the Vincentian Partnership for Social Justice had identified the following households as being most at risk of poverty - lone parents, two parent households on a low income and pensioner couples. The Family Budget Unit included 'priority groups' such as lone parents and pensioners in the households for which they had constructed budgets. They also provided budgets for two parents with two children households. In the light of this similarity between the 'priority groups' included by the Family Budget Unit and those identified by the Vincentian Partnership for Social Justice, it was decided to apply the budget standards developed by the Family Budget Unit to the following groups:

- ◆ Lone Parent with Two Children;
- ◆ Two Parents with Two Children;
- ◆ Pensioner Couple.

#### *Locations*

Saunders (2004: 1) states that a "*budget standard represents what a particular household, living in a particular place at a particular time needs in order to reach a specific standard of living*". As a result of consultation with officials of Dublin City Council, it was decided to locate the household types with children in good quality Local Authority Housing in Ballyfermot and the Pensioner Couple in an owner occupied house in Phibsboro.



*Three crucial assumptions were made about the three household types:*

1. Each of the households is assumed to be in good health and not to require specific treatment or medication
2. None of the households is under obligation to make repayments on loans or debts
3. In each case the housing is of an acceptable standard - meeting all health, safety and fire standards.

#### *Income Scenarios For Household Types*

In order to compare the cost of the L.C.A. standard of living with current social welfare payments, the National Minimum Wage and pension rates, a number of income scenarios are presented for each household type, e.g. income from social welfare, minimum wage, pensions, etc.

#### **Development of an approach to pricing budget items:**

The L.C.A. budget standards consist of a number of component budgets dealing with food, clothing, personal care, household goods, household services, leisure (social inclusion items and activities), housing (rent, waste management and house maintenance), fuel, transport (public and private), health care, educational costs, employment related expenses (childcare, public transport, union fees), seeking employment costs, pets, and charitable donations. There were approximately 1200 items that had to be priced, and ranged from large budgetary items such as rent and childcare, to smaller items including kitchenware and personal accessories. Both the research committee and the focus groups identified the retailers that were to be used for the pricing of items. A 'pricing team' was formed and with the exception of winter clothing items, all of the pricing of goods took place in the month of June, 2004.

#### **Findings:**

For the purpose of this summary, the findings will be considered in the context of three income scenarios representing each household type. In each case the income will be compared with the expenditure necessary for a Low Cost but Acceptable (L.C.A.) standard of living. Note should be taken that while the L.C.A. standard meets basic physical, psychological and social needs, it does allow for temporary economies only. These economies could not be sustained. Unexpected expenditure (breakages, hospitalisation, etc.), debts and loan repayments, payments into pension and saving schemes are not allowed for in the total figure identified with a L.C.A. standard of living. Expenditure on alcohol or cigarettes is also excluded. It is for this reason that the term 'discretionary income' is used instead of 'surplus income' when presenting the findings.

#### **Lone Parent with Two Children Household**

Income Source	and	Total	LCA Budget Costs	Shortfall/ Discretionary Income
<i>Dependent on Social Welfare:</i>		235.67	259.29	23.62 ( <i>shortfall</i> )
<i>Part-time worker:</i>		445.89	403.57	42.32 ( <i>discretionary income</i> )
<i>Full-time worker:</i>		473.89	535.07	61.18 ( <i>shortfall</i> )

### **Budget Costs**

The cost of food (€79.47), clothing (€28.75), personal care (€4.76), household goods (€20.75), household services (€11.45), fuel (€16.57), transport (€10.86), leisure, including social inclusion and participation (€45.45), education (€8.00), waste management and house insurance (€6.75) is the same for each Lone Parent with Two Children Households. Health care costs, rent, and employment related expenditure vary according to household. The cost of child care and increases in rent charges make full-time work economically disadvantageous for the Lone Parent household.

### **Two Parents and Two Children Household Total Cash Income and Total LCA Budget Costs**

	Income Source and Total	LCA Budget Costs	Shortfall/ Discretionary Income
<i>1 Full-time worker / no car:</i>	427.07	349.83	77.24 ( <i>discretionary income</i> )
<i>1 Full-time worker / car owner:</i>	427.07	413.28	13.79 ( <i>discretionary income</i> )
<i>1 Full-time worker and &amp;1 Part-time worker / no car:</i>	483.23	480.55	2.68 ( <i>discretionary income</i> )
<i>1 Full-time worker and 1 Part-time worker / car owner:</i>	483.23	544.00	60.77 ( <i>shortfall</i> )
<i>Income from Unemployment Benefit:</i>	320.07	326.36	6.29 ( <i>shortfall</i> )

### **Budget Costs**

The weekly cost of food (€113.62), clothing (€35.18), personal care (€5.62), household goods (€21.61), household services (€11.76), fuel (€17.23), education (€8.00), charitable donations (€1.00), and leisure which includes social inclusion and participation items and activities (€50.90), waste management and house insurance (€6.75) are the same for each of the Two Parent with Two Children households. The cost of rent, transport, health care and employment related costs vary according to car ownership and employment.

### **Pensioner Couple Household Total Cash Income and Total LCA Budget Costs**

	Income Source and Total	LCA Budget Costs	Shortfall/ Discretionary Income
<i>Income from contributory pension / no car</i>	316.75	222.99	93.76 ( <i>discretionary income</i> )
<i>Income from contributory pension / car owner</i>	316.75	302.30	14.45 ( <i>discretionary income</i> )
<i>Income from non-contributory pension / no car</i>	276.05	210.97	65.08 ( <i>discretionary income</i> )
<i>Income from non-contributory pension / car owner</i>	276.05	290.28	14.23 ( <i>shortfall</i> )

<i>Contributory pension plus private pension of €70 / no car</i>	366.50	222.99	143.51 (discretionary income)
<i>Contributory pension plus private pension of €70 / car owner</i>	366.50	302.30	64.20 (discretionary income)

### **Budget Costs**

The weekly cost of food (€76.72), clothing (€16.36), personal care (€10.58), household goods (€16.00), household services (€15.72), leisure including social inclusion costs and participation items and activities (€44.08), waste management and house insurance (€11.30), and charitable donations (€2.00) remains the same for all the pensioner households. There is no rent or mortgage repayments as it has been assumed that the pensioner couple are home owners and have the mortgage paid off. Expenditure on transport and health care vary according to household. The only pensioner couple with a shortfall is that of the car owning household with an income from a non-contributory pension. Households dependent on this pension cannot afford to run a car.

### **Conclusions:**

1. The minimum expenditure required for a Low Cost but Acceptable Standard of living for the following households is:

- €259.29 a week for a one parent and two children family dependent on social welfare. (Present income = €235.67)
- €326.36 a week for a two parent and two children household dependent on unemployment benefit (Present income = €320.07)
- €210.97 a week for a pensioner couple on a non contributory pension (Present income = €276.05)

(This report shows that expenditure varies across household types according to circumstances, e.g. part or fulltime worker)

2. A Low Cost but Acceptable Standard of living is not viable at present for people dependent on One Parent Family Payment or unemployment payments. This means that approximately 19,000\* one parent and two children households in receipt of the One Parent Family Payment will not have a standard of living which meets their physical, psychological and social needs. Among the 166,500 (August 2004 seasonally adjusted figures) individuals in receipt of unemployment payments will be many heads of households. Among both groups there will be a considerable proportion of households which will be dependent indefinitely on these payments. For them, the consequences are inadequate diet, risks to health, the likelihood of debt and possible social exclusion. The NAPS definition of poverty describes their situation:

*“people are living in poverty if their income and resources are so inadequate as to preclude them from having a standard of living which is recognised by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities which are considered the norm for other people in society”.*

3. While the LCA allows for unexpected demands - expenditure on items such as breakages, hospitalisation, etc. – these outlays cannot be sustained for any prolonged period. Such unexpected demands on income are part of life and need to be taken into consideration if people are not to fall into serious debt.

\* *Statistical Information on Social Services 2002.*

Important items such as participation in savings and pension schemes are not taken into account in the LCA budgets. They are noted but not allowed for in the calculations of expenditure. At present there is considerable emphasis at national level on the need for all citizens to contribute to pension schemes. Incentives should be provided to encourage people on a low income to participate in these schemes. The total cost of an LCA budget needs to be increased to take account of unexpected expenditure and to allow for the cost of payments to savings and pension schemes. Factoring in these costs would increase the total expenditure necessary for a low cost but acceptable standard of living. However, the adjusted total would reflect more fully the expenditure necessary to meet important additional costs, e.g. unexpected contingencies and payments into savings and pension schemes.

The total given for the LCA budgets for each household type in this study should be interpreted in the light of the missing costs – contingencies and payments into savings and pension schemes. The shortfall found in relation to some household types will, as a result, become greater and the discretionary income of other household types will be reduced.

*Households with Children:*

4. The cost of full time childcare makes full time employment an unrealistic option for the lone parent household in receipt of the One Parent Family Payment. Affordable and accessible childcare is very limited and there is a waiting list for existing services. The lack of appropriate childcare creates a serious barrier to education and employment. While part time employment can be financially advantageous for the lone parent household in receipt of the One Parent Family Payment, this work is frequently low paid and low skilled. Part time work because of its nature has limited prospects for promotion or advancement. The lack of affordable and accessible childcare means that the aspirations of lone parents to become independent of the social welfare system, to develop their skills and to provide a role model for their children, will not be realised. In addition, Ireland will continue to have one of the lowest employment rates of lone parents in Europe.
5. In addition to the high cost of childcare, the loss of secondary benefits such as the Medical Card and the Back to School Clothing and Footwear Allowance as well as the reduction in the One Parent Family Payment, create difficulties for the lone parent who wishes to take up full time employment. A lone parent in full time employment on the minimum wage would need an income of €535.07 to afford a low cost but acceptable standard of living. Raising the household eligibility for a medical card and reviewing the regulations concerning the retention of secondary benefits with the provision of affordable childcare would make full time employment more advantageous for the lone parent.
6. If the cost of contingencies and payments into savings schemes are factored into the cost of the LCA budget for two parent and two children households dependent on the National Minimum Wage, it can be reasonably concluded that these households would find it difficult to have a low cost but acceptable standard of living.

7. The high cost of childcare, the ineligibility for a medical card and the Back to School Clothing and Footwear Allowance (BSCFA) create difficulties for both the two parent and lone parent household seeking employment.

*Pensioner Household:*

8. The 'cost of care' needs to be factored into the costs of the LCA budget standard. The figure for the pensioner couple on a Low Cost but Acceptable (LCA) budget standard in this study represents the situation of homeowners between the ages of 65 – 69 years. It does not allow for the cost of care, rent, or for payment into funeral plan schemes. The 'cost of care' and other items of expenditure which increase with age, (e.g. house maintenance, heating, etc.), need to be taken into account in both expenditure budgets and pension incomes. The discretionary income recorded in this study for the pensioner couple should be interpreted in the context of unrecognised costs – e.g. care, rent, additional heating, house maintenance, etc. The inclusion of these costs would considerably reduce the discretionary income found for pensioner couples in this study. Both the contributory and non-contributory pensions appear to meet the cost of an LCA standard of living. However, it can be predicted that the factoring in of the cost of rent, care and other expenditure related to increasing age into the budget costs would show that both pensions provide a limited discretionary income

*General:*

9. There is need to undertake research on budget standards at the Low Cost but Acceptable (LCA) level for different age groups to ensure that social welfare rates and the minimum wage contribute to the elimination of poverty.
10. Ireland is not a third world country. There is need to aspire to more than survival standards for all households, especially of those with children. The U.N. Convention on the Rights of the Child aspires to more than survival for children in a rich country such as ours.
11. While the implementation of the budget standard method of determining the actual cost of a particular standard of living is time consuming, this makes the cost of that standard of living transparent and the work and time involved is fully justified. It is difficult to envisage how Government can determine the cost of an acceptable standard of living without recourse to such methods.

## **Recommendations:**

*All Households:*

1. Social Welfare and the National Minimum Wage rate should be benchmarked to an amount which allows for, at a minimum, a low cost but acceptable standard of living and a more equitable distribution of national resources.
2. Increase payments to the following households types in order to make possible a low cost but acceptable standard of living:
  - Lone Parent and Two children – increase to €259.29 per week
  - Two Parents and Two children dependent on unemployment benefit to €326.36 per week

- Equivalent payments to be made to other households dependent on the one family payment and unemployment benefit.
3. When calculating social welfare payments, in addition to covering the cost of basic physical, social and psychological needs, include a specific sum to allow for contingencies and payments into savings schemes.
  4. Provide incentives for people on low incomes to participate in savings schemes, e.g. providing a “once off start up grant”.
  5. Provide real access to financial institutions with choice of affordable credit for people on a low income.

*Households with Children:*

6. Tackle the greatest barrier to the return to education and employment for lone parents in receipt of the One Parent Family Payment and two parent households on a low income by:
  - i) making childcare affordable (related to income) and accessible (increase the number of community based services)
  - ii) providing tax incentives related to the cost of childcare.
7. To facilitate the return to full time employment, in addition to the provision of affordable and accessible childcare, extend the Back to Work Enterprise Allowance Scheme to lone parent households in receipt of the one parent family payment and to two parent households on low income. (This scheme allows a person to retain a portion of social welfare payments for four years. It also allows the retention of secondary benefits for four years, providing the weekly household income is less than €317.43 gross).
8. Treat people who return to work on the minimum wage in the same way as those on the Back to Work schemes regarding eligibility for benefits.
9. Extend the medical card to all workers on the minimum wage, including their children (0 – 18 years).
10. Raise the threshold for eligibility for the Back to School Clothing and Footwear Allowance (BSCFA) for all households with an income equivalent to or less than the minimum wage and increase the allowance to reflect the actual cost of clothing and footwear (a minimum increase to €150 at primary school level).
11. Increase financial support for the school book rental schemes and extend these schemes to all schools in disadvantaged areas.
12. Undertake new research on “The Cost of a Child”.

*Pensioner Couples:*

13. Provide a cost of care payment through the social welfare system or the health boards.

14. Make provision for long term care insurance schemes for elderly people. In order to finance long term care, the Government should also investigate schemes such as the home reversion scheme and the equity release scheme to ensure that people can either remain at home receiving the necessary care or be cared for in a nursing home, allowing the State to recoup costs posthumously.
15. Make medical cards available to all over 65 years.
16. In order to target poverty among the elderly and especially among those people living alone, bring the pension for the single adult living alone up to the single adult equivalent rate of a couple.
17. To facilitate social inclusion, older people should be able, if they so wish, to participate in phased retirement schemes and to extend their working lives without negative financial consequences.

*General Conclusions:*

18. Resources to be provided at Government level to undertake budget standards research at the low cost but acceptable levels for different age groups in Ireland to ensure that social welfare payments and the National Minimum Wage contribute to the eradication of poverty.
19. Alternatives to the present social welfare system should be actively explored to ensure that everybody has an income which is sufficient to live with dignity, e.g. the Basic Income System as proposed by C.O.R.I.
20. An ongoing public debate on the type of society that Irish people want for the future to be initiated in order to promote a greater understanding on the values, rights and responsibilities of citizenship which would facilitate a more just and inclusive society.

## INTRODUCTION TO STUDY

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

As a result of working with people in disadvantaged communities, the Vincentian Partnership for Social Justice has become very conscious of the struggles of people on low incomes to live with dignity. *One Long Struggle - A Study of Low Income Families* undertaken by the Vincentian Partnership for Social Justice in 2000 showed that it is impossible to live with dignity and provide children with adequate food, clothing, etc. on the lowest social welfare rates or the minimum wage. Economic poverty was shown to impact on health, education and social inclusion. The findings of this study indicated that the shortfall of people dependant on the lowest level of social welfare payments was not due to bad financial management but to a totally inadequate income. It was also found that when a family's energy is concentrated on the struggle to survive there is less opportunity to give time, commitment or money to areas such as education - children may even leave school early to avoid the imposition of further financial burden on their parents.

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

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

A limited attempt was made in the 2000 study to apply the budget standards approach to the following areas of food, clothing, personal care and household goods. This pilot effort indicated that the budget standards developed by the Family Budget Unit of the University of York could be applied to the Irish situation without major changes.

In 2003 the Vincentian Partnership for Social Justice decided to establish a low cost but acceptable standard for three household types- Lone Parent with Two Children, Couple with Two Children, and a Pensioner Couple. These household types were identified in the 2000 study as being most at risk of poverty.



*The aim of this study is to:*

1. Provide detailed information on the actual cost of a low cost but acceptable budget for the three foregoing groups
2. Lobby for a more adequate income for people in receipt of social welfare payments or the minimum wage
3. Draw attention to the burden imposed on people dependent on the present levels of social welfare payments or the minimum wage and the link between inadequate income and poverty.

It is hoped that by providing reliable data on the expenditure of each of the above household types, based on a Low Cost but Acceptable standard of living, that a framework will exist for evaluating the current levels of social welfare rates, the minimum wage, and pensions.

Two budget standards have been constructed by the Family Budget Unit of the University of York, that of Modest But Adequate (M.B.A.) and Low Cost but Acceptable (L.C.A.). The M.B.A. standard is *“well above the requirements for survival but well below the levels of luxury”* (Bradshaw, 1993:3). The L.C.A. on the other hand *“marks the threshold below which good health, social integration and satisfactory standards of child development are at risk”* (Bradshaw, 1993:3). When a particular living standard was defined the budget standards method was used to estimate the actual cost of that standard. The budget standards method involves pricing the specific basket of goods and services which represent the standard under consideration.

The decision to use the L.C.A. instead of the M.B.A. in this new study was based on the realisation that the gap between the cost of the M.B.A standard of living and the current level of social welfare and minimum wage payments would require such substantial increases in both payments that such increases risk being viewed as unrealistic.

Parker (1998: xviii) defines the L.C.A. standard *“as a living standard that takes account of psychological and social as well as physical needs. Warmth, shelter and a healthy palatable diet are necessary but are not sufficient on their own. Social integration is necessary... so is the avoidance of chronic stress”*.

This definition by Parker when compared with the National Anti Poverty Strategy (NAPS) (2002) definition of poverty shows the appropriateness of the L.C.A. budget standards as a means of determining the cost of avoiding poverty as described by NAPS: *“people are living in poverty if their income and resources are so inadequate as to preclude them from having a standard of living which is recognized by Irish society generally. As a result of inadequate income and resources, people may be excluded and marginalised from participating in activities which are considered the norm for other people in society”* (Government of Ireland, 2002:6).

# CHAPTER 1 –REVIEW OF RELEVANT LITERATURE

This chapter consists of two sections:

- The policy and poverty context for the study
- The Budget Standards Approach and Income Adequacy

The first section which outlines the policy and poverty context of the study also considers the current stance on income adequacy. The second section deals with the Budget Standards Approach – origins, underlying concepts, construction, adaptation, strengths and limitations.

## 1.1 Poverty and Policy Context

### 1.1.1 Relative Income poverty

The two main measurements of poverty used in Ireland are relative income poverty and consistent poverty. Relative income poverty measures use income lines solely as a means of determining who is in poverty. CORI (2004) notes the current debate around which income line to use. European Studies (including those undertaken by the ESRI) “*suggest a line, which is half average (mean) income adjusted for family size and composition*” (CORI, 2004: 18). The 60% of median income line has begun to be used by the European Commission and the UN and is thought to be similar to the 50% of mean income measure (CORI, 2004). The ESRI (2003) outlines the percentage of persons below median poverty lines using data from the Living in Ireland Survey<sup>3</sup>. Table 1 illustrates these trends.

**Table 1 - Percentage of Persons Below Median Relative Income Poverty Lines (Based on Income Averaged Across Individuals), Living In Ireland Surveys 1994, 1997, 1998, 2000 and 2001**

Equivalence scale / poverty line	Percentage of persons below line				
	1994	1997	1998	2000	2001
50 per cent median income line	6.0	8.6	9.9	12.0	12.9
60 per cent median income line	15.6	18.2	19.8	20.9	21.9
70 per cent median income line	26.7	29.0	26.9	28.1	29.3

(Source: Whelan et al, 2003: 12)

As can be seen from this table there has been an increase in the percentage of persons below the 50, 60 and 70 per cent of median income lines. For the purpose of this study, the focus is on three households, lone parent and two children, two parent and two children and pensioner

<sup>3</sup> The Living in Ireland Survey is a longitudinal study which is the main source of data for poverty research. It provides data on income distribution in Ireland.

couple. The relative income poverty rates for these households at the 50% of median income level and the 60% of median income level are described in the tables below:

**Table 2 - Percentage of Persons Below 60 Per Cent of Median Income by Household Composition Type, Living in Ireland Survey 2001**

<b>Household type</b>	<b>Percentage below 60 per cent of median income</b>
2 adults, 2 children	13.9 per cent
1 adult with children	42.9 per cent

Source: Whelan et al (2003)

Table 2 shows the at risk of poverty rates (60 per cent of median income line) for lone parent households and households with 2 adults and 2 children. The at risk of poverty rate (60 per cent of median income line) for the 2 adults and 2 children household is 13.9 per cent while the risk of poverty for lone parent households is 42.9 per cent.

**Table 3 - Composition of Persons Below 60 Per Cent of Median Income by Household Composition Type, Living in Ireland Survey 2001**

<b>Household type</b>	<b>Percentage below 60 per cent median income</b>
2 adults, 2 children	8.1 per cent
1 adult with children	8.0 per cent

Source: Whelan et al (2003)

Table 3 deals with the incidence of poverty (60% of median income line) for 2 adults and 2 children households and lone parent households is shown in table 3. The incidence of poverty (60% of median income line) for two adults and 2 children households is 8.1 percent and a further 8% for lone parent households.

**Table 4 - Percentage of Persons Below 50 Per Cent of Median Income by Household Composition Type, Living in Ireland Survey 2001**

<b>Household type</b>	<b>Percentage below 50 per cent of median income</b>
2 adults, 2 children	8.7 per cent
1 adult with children	37.9 per cent

Source: Whelan et al (2003)

Poverty is also measured at a 50 per cent of median income line. At this threshold the risk of poverty was 8.7 per cent for 2 adults and 2 children and 37.9 per cent for lone parent households.

**Table 5 - Composition of Persons Below 50 Per Cent of Median Income by Household Composition Type, Living in Ireland Survey 2001**

Household type	Percentage below 50 per cent of median income
2 adults, 2 children	8.6 per cent
1 adult with children	12.0 per cent

Source: Whelan et al (2003)

The incidence of poverty at the 50 per cent of median income line is 8.6 per cent for 2 adults and 2 children households and 12 per cent for lone parent households.

### 1.1.2 Consistent Poverty

Consistent poverty measures use the income poverty line along with a set of non-monetary indicators<sup>4</sup>. It is defined as “*being below 50 – 60 % of average disposable income and experiencing enforced basic deprivation*” (NAPS, 2002: 8). The issue of consistent poverty is problematic as the deprivation indicators have not been updated since 1987. CORI (2004) notes its main shortcoming as being that “*it does measure a particular group of people in poverty, but it does not include all those who are poor*” (CORI, 2004: 24). Whelan et al (2003) outline the trends in consistent poverty from the results of the Living in Ireland Surveys. This can be seen in Table 6.

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<sup>4</sup> Consistent poverty includes those experiencing income poverty and an enforced lack of at least one of the following:

- 1) Meal with meat, chicken or fish
- 2) New not second hand clothes
- 3) Two pairs of strong shoes
- 4) Roast once a week
- 5) Warm waterproof overcoat
- 6) No substantial meal in past two weeks
- 7) Without heating in past year
- 8) Experienced debt problems arising from ordinary living expenses

**Table 6: Percentage of Persons Below Proportions of Median Income and Experiencing Basic Deprivation In 1994, 1997, 1998, 2000 and 2001 Living In Ireland Surveys**

Proportion of median income (equivalised scales)	Percentage of persons below line and experiencing enforced basic deprivation				
	1994	1997	1998	2000	2001
50 per cent of median	3.5	5.2	3.6	2.7	2.9
60 per cent of median	8.3	7.8	6.0	4.3	4.1
70 per cent of median	14.5	10.7	7.7	5.4	4.9

(Source: Whelan et al, 2003: 39)

While consistent poverty measures incorporate deprivation indicators into its measurement both measures of poverty are based on income lines. Therefore adequate income is acknowledged as a key issue in alleviating poverty.

The purpose of this budget standards research is to determine a low cost but acceptable budget for three specific household types. The final budget figure outlines how much these households need to sustain a standard of living just above the poverty line. Budget standards are closely linked to the notion of income adequacy and from this perspective it is necessary to examine the Irish policy background in relation to this concept.

### **1.1.3 Commission on Social Welfare**

The Commission on Social Welfare was established in 1983. Its primary function was to undertake a review of the entire social welfare system. The Commission reported on its actions in 1986 and the key recommendation of its report was that a piecemeal reform of the social welfare system should take place. The Commission pointed out that amongst the principles underpinning the Social Welfare system is the concept of adequacy in terms of payments. The report presents the following understanding of adequacy: *“To be adequate, payments must prevent poverty, and in our view poverty must be judged in the light of actual standards of living in contemporary Irish Society”* (Commission on Social Welfare, 1986: 123 *quoted* in Callan et al, 1996: xi). Thus the Commission rejected the notion of setting Social Welfare payments arbitrarily and looked instead for a more systematic approach in determining welfare rates. Furthermore, the Commission recommended that *“all social welfare recipients should be entitled to a minimally adequate basic payment”* (Callan et al, 1986: 1). It estimated a minimally adequate income for a single person using a number of indicators and established this figure as being in the range of between €63.50 - €76.20 (£50 –

£60) per week in 1985 figures (Curry, 2003: 30). They defined this figure as being “*the level of income which would be sufficient to maintain a single adult in independent circumstances where there is no additional source of income, at a standard which is linked to living standards in society generally*” (Commission on Social Welfare, 1986: 189 – 191 quoted in Callan et al, 1996: 15).

However, while this range of monetary values attempts to establish an income linked to living standards, it has limitations. In critiquing the range established by the Commission Curry (2003) maintains that the payment structure “*was not only complex but also discriminated against individuals and families with similar financial needs...the lowest payment (unemployment assistance) in the system for a single person was 60 per cent of the highest payment (old age contributory pension). Inevitably, incongruous situations arose where, for example, a person long-term unemployed with a dependent spouse and two children received considerably less than a couple on old age pension*” (Curry, 1003: 31).

#### **1.1.4 Social welfare payments and rates**

Data from the Department of Social and Family Affairs 2003, shows that a large number of people are dependent on social welfare payments as their only source of income (79, 296 are in receipt of the One Parent Family Payment and 91, 251 are in receipt of the non-contributory pension). The question on income adequacy is a live issue and for all dependent on the lowest level of social welfare payments. The National Women’s Council of Ireland in their report, ‘A Woman’s Model for Social Welfare Reform’, see “*the challenge for a reform model is to strike the balance between the accommodation of and respect for care and the promotion of labour market equality in the context of high employment levels for both men and women*” (NWCI, 2003: 6). It can also be argued that there is a more basic challenge, that of ensuring that all social welfare payments meet basic physical, social and psychological needs.

For households with children there are a number of social welfare payments specific to these households. For the purpose of this study attention will be drawn to the following income supports: One Parent Family Payment, Unemployment Benefit and Family Income Supplement. Child income supports such as Child Dependent Allowance, Child Benefit, Back-to-School Clothing and Footwear Allowance will also be explained. The current rates of payment for these will also be outlined.

**One Parent Family Payment:** This payment is paid to all parents, male and female, who are bringing up their children alone. Persons eligible for this payment include “*a person who is*

*unmarried, widowed, a prisoner's spouse, separated, divorced or whose marriage has been annulled and who is no longer living with his/her spouse is eligible to apply for this payment*" (Department of Social and Family Affairs, 2004: 81).

**Current rate of payment:** €134.80 personal allowance, €19.30 per dependent child

The One Parent Family Payment was introduced in 1997 as a unifying payment for all those parenting alone. This payment is a consolidation of previous payments such as Lone Parent's Allowance, Deserted Wife's Allowance etc (OPEN, 2004). Under the introduction of this payment income was assessed in the following way, *"the earnings, childcare and travel allowances in the Lone Parent Allowance were amalgamated into a single earned income allowance of £115.38 (€146.50) per week. Half of earnings over the level are assessed as means, and a reduced rate of payment determined from the Rates Book"* (OPEN, 2004: 1.1.3). In addition to this, should the recipients earnings exceed £230.76 (€293) they would not be entitled to any One Parent Family Payment. OPEN's (2004) analysis of the Government's approach to lone parents concludes that those needing to pay for childcare are best off in part-time employment. However, they note that this is fine in the short-term but *"in the long-term this will have the effect of trapping lone parents in part-time employment, which for women, is associated with low wages, low skilled work, and job security"* (OPEN, 2004).

**Unemployment Benefit:** Unemployment Benefit is paid to persons who are unemployed. To qualify the persons should be seeking work and capable and available for full-time work. Unemployment Benefit is based on PRSI Contributions and paid to those who have 39 weeks contributions paid along with 39 weeks paid in the relevant tax year.

**Current rate of payment:** €134.80 personal allowance, €89.40 qualified adult allowance and €16.80 (full rate) child dependent.

Budget 2004 increased Unemployment Benefit by €10 for the personal rate and €16.60 for the Qualified Adult Allowance. CORI note that while this is a step in the right direction towards the Government's commitment under NAPS, there is a need for continuing increases in the next three budgets (CORI, 2003). The INOU (2004) note that the increase of €10 falls short of what it outlined in its pre-budget submission.

**Family Income Supplement (FIS):** FIS is paid weekly to families where an adult works at least 19 hours a week for a period of time expected to last 3 months. It is *"a weekly payment for families, including lone parent families, at work on low pay"* (Department of Social and Family Affairs, 2004: 168).

**Current rate of payment:** The income limit for households with two children is €433. The amount paid is 60% of the difference between the net family income and the income limit. A minimum of €20 per week is paid.

The INOU (2004) refers to the need to re-examine the calculation of FIS and that the payment should be linked with increases in average earnings in order for families to gain real value from the payment. Increases in FIS in the 2004 Budget have been in line with what a number of organisations outlined in their pre-budget submissions and has been welcomed by them (Combat Poverty Agency 2004, SVP 2004, INOU 2004).

**Table 7 - Child Income Supports**

<b>Child Income Support</b>	<b>Description</b>	<b>Rate of payment</b>
Child Benefit (CB)	This is a universal payment, paid to all households with children regardless of income. It is tax free and is paid for each child up to the age of 16 years or up to the age of 19 years if the child is in full-time education or has a physical or mental disability.	€131.60 is paid monthly to the first and second child; €165.30 is paid monthly for the 3 <sup>rd</sup> and subsequent children.
Child Dependent Allowance (CDA)	CDAs are paid to all adult recipients of social welfare payments who have dependent children. CDAs apply to all children up to the age of 18 who are being maintained by the adult recipient.	Rates vary from €16.80 to €21.60 per week.
Back to School Clothing and Footwear Allowance (BS CFA)	This means tested payment is paid by health boards to adults in receipt of a qualifying payment (e.g. One-Parent Family Payment) and those who meet the means test requirement in respect of costs relating to school clothes and footwear.	Children aged 2 – 11 years: €80 per year. Children aged 12 to 17 years: €150.

There is an ongoing debate with regard to the Government's approach to Child Income Support. The current approach by Government has been to increase the universal Child Benefit payment over the last decade while in turn Child Dependent Allowances have been frozen. Combat Poverty (2003) note that the increases in Child Benefit are beneficial for poorer households in that they receive greater proportional gains and that there is no work



disincentive effect. However the freeze in CDA's since 1994 has meant that effectively the CDA's have been devalued (Combat Poverty Agency, 2003). The broadening of the income limits and an increase in the Back to School Clothing and Footwear Allowance has been called for by a number of organisations (Combat Poverty 2003, Society of Saint Vincent de Paul, 2003). Combat Poverty (2003) has called for the integration of this payment into the "*mainline welfare system and delivered in conjunction with child dependent allowances*" (Combat Poverty, 2003: 3). The Society of Saint Vincent de Paul has called for an increase in the allowance to reflect the growing costs in education (Society of Saint Vincent de Paul), while the INOU has called for an increase in the threshold for the retention of this payment (INOUE, 2003).

In relation to pensioner households income support from both the contributory and non-contributory pensions will be considered. Secondary benefits for both household types will be also be outlined.

***Old Age (Contributory) Pension:*** This pension is "*a social insurance payment made to people age 66 or over who satisfy certain conditions. The pension is not means-tested and entitlement is not affected by other income you may have such as an occupational pension*" (Department of Social and Family Affairs, 2004: 49).

**Current rate of payment:** payment depends on average yearly PRSI contributions. Personal rate varies from €83.70 to €167.30 per week. Qualified Adult Allowances vary from €64.60 to €129.20 per week.

***Old Age (Non-contributory) Pension:*** Retired persons who do not qualify for the contributory pension may receive this payment. This pension is means tested against the income or asset which may provide income of both the recipient and his or her spouse / partner.

**Current rate of payment:** payment depends on weekly means. Personal rate varies from €4 to €154.00 per week. Qualified Adult Allowance varies from €2.60 to €101.80 per week.

A key target of the NAPs/Incl (2003) is to increase "*the level of the qualified adult allowance for pensioner spouses to the level of the old age (non-contributory) pension*" (NAPs/Incl., 2003: 25). In addition to this the NAPs/Incl outlines a requirement "*to increase income supports in real terms*" (NAPs/Incl., 2003: 6). As part of their pre-budget submission Age Action Ireland (2003) recommended that pensions be increased by 12.5% over the next four years. In the 2004 Budget the Personal rates were increased by €10 for each pension. Age Action Ireland recommended an increase of €18. The Qualified Adult Allowances (for those

over 66 years) were increased by €7.70 and €6.60 for both the contributory and non-contributory pensions respectively. The SVP (2004) outlines that this keeps the Qualified Adult Allowances at 66% of the Basic Rate. This is less than the 70% the government promised the Qualified Adult Allowance would be over three budgets since 2000.

**Table 8 - Secondary Benefits**

<b>Secondary Benefit</b>	<b>Description</b>	<b>Payment</b>
National Fuel Scheme	Assists households dependent on long-term social welfare with the costs of their heating needs. Households can qualify for this allowance if they are in receipt of a qualifying payment (e.g. Old Age (Contributory or Non-Contributory) Pension) or satisfy a number of other conditions (e.g. aged 66 or over).	€9 per week; an additional €3.90 is paid to recipients living in areas which must burn smokeless fuel.
Household Benefits Package	This scheme is made up of 3 allowances. 1) Electricity / Natural Gas Allowance 2) Telephone Allowance 3) Free Television Allowance Households qualifying for this payment are those over 70 years, recipients of Carers allowance, adults aged between 66 and 69 who satisfy a means test and adults under 70 years in receipt of a qualifying payment.	1) electricity standing charges plus 1,800 units of electricity or Natural Gas standing / supply charges and a certain amount of natural gas Kilowatt hours 2) €20.41 plus VAT per month 3) Free Television Licence
Medical Card	This benefit administered by the Health Boards entitles the card holder and his / her dependants to free medical care. Those dependent solely on Social Welfare will generally satisfy the medical card means test. If income exceeds the means test, the Health board may award a medical card if they consider that the household may be unable to provide the family's necessary medical care. People over 70 automatically qualify for a medical card.	Free medical care
Free Travel	This benefit is awarded to those aged 66 years and over and to those aged under 66 years who are in receipt of qualifying payments (e.g. Blind Pension).	Free travel on public transport, a number of private bus and ferry services.

The INOU (2004) comment that the threshold for retaining secondary benefits has remained unchanged since 1994. The threshold has therefore failed to take account of growth in wages and inflation. Furthermore the INOU (2004) outline that the loss of medical card is a major disincentive to taking up employment. Budget 2004 failed to expand eligibility for a further 200,000 people. This was a commitment outlined in the 2001 health strategy *Quality and*

*Fairness.* Age Action (2004) in their pre-budget submission recommend that allowances for fuel and light should be index linked and reflect adjustments on essential items. In addition to this they recommend that “*where no public transport is available at present, a voucher scheme for older people should be put in place so that they can avail of private transport*”

(Age Action, 2004: 6).

### **1.1.5 Anti-Poverty Strategies**

The policy focus of the National Anti-Poverty Strategy (NAPS) (2002) is to reduce poverty and social exclusion in Ireland. The overall policy approach includes a measure to “*provide levels of income support to those relying on social welfare sufficient to sustain dignity*” (NAPS, 2002: 7). The NAPS (2002) therefore aims to ensure that everyone is able have a standard of living that is compatible with human dignity. The NAPS (2002) sets out the government’s definition of poverty as follows: “*People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities which are considered the norm for other people in society*”.

(Government of Ireland, 2002: 6)

This is achieved through ensuring that everyone has an adequate income. While NAPS (2002) acknowledges that the rates of social welfare set each year are a matter for the government, it establishes a target of €150 (2002 terms) to be achieved by 2007. Essentially it outlines a key target “*to achieve a rate of €150 per week in 2002 terms for the lowest rates of social welfare to be met by 2007 and the appropriate equivalence level of basic child income support (i.e. Child Benefit and Child Dependent Allowances combined) to be set at 33% - 35% of the minimum adult social welfare payment rate*” (NAPS, 2002: 10).

National Action Plans against Poverty and Social Exclusion are drawn up in all EU member states on a biannual basis. The National Action Plan against Poverty and Social Exclusion 2003 – 2005 (NAPs/Incl) (2003) is part of a European process established to achieve the EU objective of making “*a decisive impact on the eradication of poverty and social exclusion by 2010*” (NAPs/Incl, 2003: Foreword). The main objective of the current Irish National Action against Poverty and Social Exclusion (2003) is “*to build a fair and inclusive society and ensure that people have the resources and opportunities to live a life with dignity and have access to the quality public services that underpin life chances and experiences*” (NAPs/Incl, 2003: Foreword). Thus NAPs/Incl (2003) supports the targets for Income Adequacy set out by the Government’s NAPS. It supports increases in social welfare payments over the duration of

the Plan in order to help to achieve the social welfare target of €150 (2002 terms) per week. In addition to this, Social Welfare Pensions are to reach a target of €200 by 2007. Finally the NAPs/Incl (2003) wants “*progress to be made towards implementation of improvements in widow (er)’s pensions and increasing the level of the qualified adult allowance for pensioner spouses to the level of the old age (non-contributory) pension*” (NAPs/Incl, 2003: 25).

In 1998 following the publication of NAPS in 1997, poverty proofing was introduced into government departments. This requirement as expressed in the Cabinet Handbook stated that memoranda for the government “*should indicate clearly the impact of the proposal on groups in poverty or at the risk of falling into poverty in the case of significant policy proposals*”

(Combat Poverty Agency & Equality Authority, 2003: 26).

Poverty proofing is defined as follows:

*“Poverty proofing is the process by which government departments, local authorities and state agencies assess policies and programmes at design and review stages in relation to the likely impact that they will have, or have had, on poverty with a view to poverty reduction”*

(Combat Poverty Agency and The Equality Authority, 2003: 58).

In their consideration of how poverty proofing can be implemented, the Combat Poverty Agency and the Equality Authority (2003) propose a number of questions which should be addressed by government departments. Among these questions are the following, which are particularly pertinent when proposals regarding social welfare and the minimum wage are under consideration:

Does this policy/programme:

- i. Reduce the level (in terms of numbers and depths) of poverty;
- ii. Help to prevent people falling into poverty.

It is also recommended that in answering these questions particular attention be given to a number of groups, among them lone parents and older people. Social welfare and minimum wage payments should be regularly poverty proofed in terms of the actual cost of living in order to ensure that they meet basic physical, social and psychological needs.

#### **1.1.6 Social Partnership Agreement 2003 - 2005**

Sustaining Progress (2003) (Social Partnership Agreement 2003 – 2005) is the sixth Agreement between the Government and social partners. The agreement has a core objective, “*to build a fair and inclusive society and to ensure that people have the resources and opportunities to live life with dignity and have access to the quality public services that*

*underpin life chances and experiences*” (Sustaining Progress, 2003: 56). The Agreement (2003) reiterates the importance of the income targets set out in NAPS (2002) and the NAPs/Incl (2003) in terms of achieving the goal of increasing the minimum social welfare payments to €150 (2002 terms) by 2007.

### **1.1.7 Green Paper on Basic Income**

The Government has published a Green Paper on Basic Income (2002). The purpose of this document was to *“bring the issues to the attention of the wider community and to encourage debate. This debate should include issues of design and implementation of tax and welfare policy to increase the prospects of achieving the positive benefits of Basic Income, while seeking to minimise those effects that might be regarded as less desirable”* (Government of Ireland, 2002: 42). Essentially the concept of Basic Income aims to *“give all citizens a modest, yet unconditional income and let them top it up at will with income from other sources”* (Government of Ireland, 2002: 6). The key features of Basic Income are that it is paid:

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

(Government of Ireland, 2002: 6)

While the green paper provided a valuable debate on the idea of a basic income and its underlying concepts, there has yet to be a move towards a white paper on this issue.

### **1.1.8 The Social Welfare Benchmarking and Indexation Group**

Under the Social Partnership Agreement, Programme for Prosperity and Fairness, a key objective of the Framework for Social Inclusion and Fairness was to examine the issue of income adequacy. A working group was established in order to examine issues relating to the up-rating or indexation of social welfare payments. Its main task was to *“consider the concepts of benchmarking and indexation, assess their economic, budgetary and social inclusion impacts and their effects on income distribution and on employment incentive”*

(Social Welfare Benchmarking and Indexation Group, 2001b: 3). More specifically the Group's terms of reference were to:

- (i) *Examine the issues involved in developing a benchmark for adequacy of adult and child social welfare payments, including the implications of adopting a specific approach to the ongoing uprating or indexation of payments, having regard to their long-term economic, budgetary, PRSI contribution, distributive and incentive implications, in light of trends in economic, demographic and labour market patterns; and*
- (ii) *Examine the issue of relative income poverty*

(Social Welfare Benchmarking and Indexation Group, 2001b: 2).

In terms of the benchmarking of Social Welfare payment the Group outlines, "*a benchmark for Social Welfare payments would represent an income standard against which the adequacy of cash income support delivered by the state through the welfare system may be judged*" (Final Report on the Social Welfare Benchmarking and Indexation Group, 2001: 10). Under this concept the group outlined four main options for benchmarking:

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

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

- The Consumer Price Index
- Gross Average Industrial Earnings
- Net Average Industrial Earnings
- Average Weekly Household Incomes

In its final report the Group outline the need for further research into the area of income adequacy specifically "*that the policy-making process is increasingly better informed in the future*" (Social Welfare Benchmarking and Indexation Group, 2001b: 80). Furthermore they outline "*that priority should be given to updated research on the costs of rearing children*" (Social Welfare Benchmarking and Indexation Group, 2001b: 80).

In its submission to the Adequacy Benchmarking and Indexation Working Group the Combat Poverty Agency (2001) stated *“Welfare adequacy is a key determinant of the living standards of low-income households, including those who are unemployed. We still have high rates of poverty, despite the positive effects of economic growth”* (Combat Poverty Agency, 2001: 1). The question of adequacy is of crucial importance in determining the revised social welfare rates and the level of the minimum wage. *“Adequacy can only be measured in terms of questions such as ‘for what? and for how long? For whom? And from whose point of view?’”* (Veit Wilson, 1998: ii).

Combat Poverty Agency (2001) in its recommendations to the Adequacy Benchmarking and Indexation Working Group makes the following points:

- *Governments should agree a Minimum Income Standard (MIS) based on a standard of living, which should be considered independent of issues about its affordability and incentive effects*
- *A MIS should be defined in relation to prevailing living standards, with a minimum goal being to prevent relative poverty as defined by the National Anti Poverty Strategy (and measured both in terms of income and deprivation)*
- *A MIS should be inclusive of all sections of society and should incorporate separate adult and child components*
- *A MIS should have as a floor 50 per cent of average household income (current equivalent of £126 per adult per week) and, for children, the minimum costs of child (£36) (NB: 2001 figures as per submission).*

(Combat Poverty Agency, 2001: 18)

In its interim report the Social Welfare Benchmarking and Indexation Group (2001) considered that adequacy can be taken to mean that the *“income standard is sufficient to allow the recipients to cover the cost of living and to participate in activities which are the norm for other people in society”* (Social Welfare Benchmarking and Indexation Group, 2001: 3). The Group referred to the difficulties in undertaking this assessment and recognises the contribution of various approaches to deriving such estimates of adequacy. The importance of clear understanding of the purpose as well as the effects of employing a particular indexation methodology is mentioned and a number of related questions raised.

*“Is it to ensure that the real value of welfare payments are protected? Or is it to ensure that welfare claimants secure income increases in line with those enjoyed by the working population as a whole? Is the purpose to address a widening of the income gap? What are the benefits and drawbacks associated with the various indexation options?”*

(Social Welfare Benchmarking and Indexation Group, 2001: 3).

## 1.2 Budget Standards Approach and Income Adequacy

Bradshaw (1993) in his report on a two year investigation by the he Family Budget Unit, London (FBU) stated that the purpose of the report was “*to set out estimates of what it cost to live at a ‘Modest But Adequate’ and at a ‘low cost’ level in Britain in 1993*” (Bradshaw, 1993: 3). The budget standards method, which was used to calculate these costs, involves pricing a specific basket of goods and services which represent a particular standard of living. The description of how budget standards are constructed was first enunciated by Bradshaw (1993). He outlines the tasks involved in the construction of budgets which draw on the expertise of specialists in each commodity (e.g. nutritionists, experts in domestic energy), previous research finding, consumer input and the detailed cost of the different components which constitute a budget. “*The task of those who are drawing up a budget is to decide which items to include, what quantity of items, what quality, what price, where the item should be purchases, how often and what lifetime should be attributed to it*” (Bradshaw, 1993: 7). Saunders et al (1998) acknowledges the specificity of a budget standard “*a budget standard represents what is needed in a particular place at a particular point in time, in order to achieve a specific standard of living*” (Saunders et al, 1998: 4).

Bradshaw (1993) explains that the decision to initially concentrate on a Modest but Adequate standard of living was influenced by the models already in existence in the United States, Canada, Norway and Sweden. He quotes Watts (1980) definition of the ‘Prevailing Family Standard’ and accepts it was the basis for the 1993 budgets as “*one that affords full opportunity to participate in contemporary society and the basic options it offers. It is moderate in the sense of lying above the requirement of survival and decency and well below levels of luxury as generally understood*” (Watts, 1980 viii quoted in Bradshaw, Ed 1993: 5). Bradshaw (1993) distinguishes between the ‘Modest But Adequate’ and the ‘low cost’ budget.

*“The Modest But Adequate standard is well above the requirements for survival , but well below the levels of luxury. Household items that less than half the population enjoy are excluded. It reaches a point above halfway on the scale of expenditure by typical families with children. Budgets have been estimated for 6 different types of families”* (Bradshaw, 1993, 3).

*“The low cost budget includes items which more than two thirds of the population regard as ‘necessities’ or which more than three quarters of the population actually have. Only the cheapest items are included. It therefore represents a very frugal standard of living. Budgets have been estimated for 3 standard types of family”* (Bradshaw, 1993, 3).



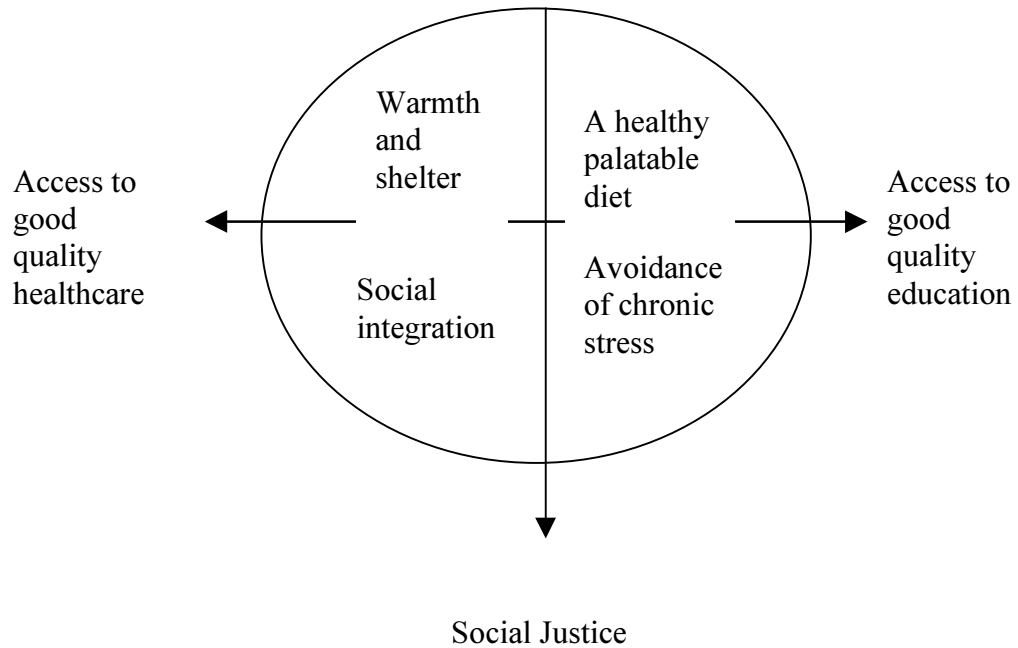
Attempts were made by Yu (1993) *“to explore how budgets which have been drawn up to represent modest but adequate standards of living can be adapted to represent low cost standards”* (Bradshaw, (Ed), 1993: 196). Since 1998 the FBU has specifically developed a number of ‘low cost but acceptable’ budgets using primary sources (Parker, 1998, 2000, 2001a, 2001b, 2001c, 2002). The LCA *“marks the threshold below which good health, social integration and satisfactory standards of child development are at risk. Although temporary economies in the budgets presented here could be made, they would not be sustainable indefinitely”* (Parker, 1998: xvii).

For obvious reasons the MBA standard (well above the standards of survival but below the levels of luxury) rather than the LCA (the threshold below which good health, social integration and satisfactory standards of development are at risk) represents the more desirable standard of living for households. However it was decided to use the LCA standard for this study. The decision was based on the realisation that the gap between the MBA standard of living and the current levels of social welfare and minimum wage payments would require such substantial increases in both payments that the increases risk being viewed as unrealistic.

The LCA is defined as a standard of living *“that takes into account psychological and social requirements as well as physical needs. Warmth, shelter and a healthy palatable diet are necessary but not sufficient on their own. Social integration is also necessary (such as children being able to have birthday parties and outings and adults being able to go out to clubs or pubs and share a cup of tea, a pint of beer or a glass of wine with friends). So is the avoidance of chronic stress”* (Parker, 1998: xviii). The NAPS (2002) definition of poverty also specifically includes social integration and a holistic quality of life. *“People are living in poverty if their income and resources are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally. As a result of inadequate income and resources, people may be excluded and marginalised from participating in activities which are considered the norm for people in society”* (Government of Ireland, 2002: 6). The application of the LCA budget standards can be seen as an attempt to determine the cost of avoiding the poverty described in the NAPS (2002) definition and of allowing a standard of living which meets basic physical, social and psychological needs.

The Low-Cost but Acceptable logo illustrates the key components of a Low-Cost but Acceptable living standard. This takes into consideration physical along with psychological and social wellbeing (Parker, 1998, 2000 & 2001). It also acknowledges the need for social justice which effectively means *“a system where rich and poor are treated according to the same ground rules”* (Parker, 1998: xviii). Figure 1 illustrates the Low-Cost but Acceptable logo.

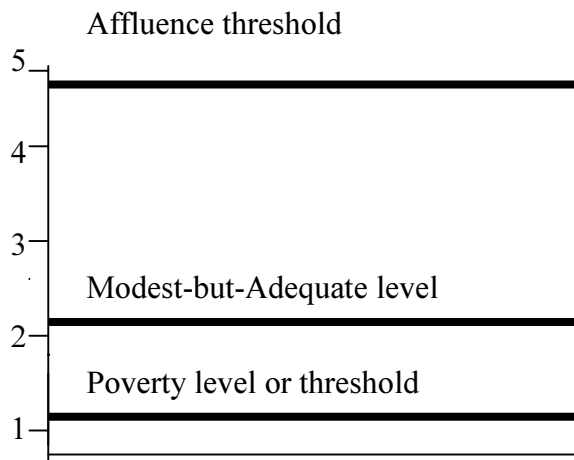
**Figure 1: Low Cost but Acceptable Logo**



Source: Parker 1998, 2000, 2001

In the United Kingdom the Low-Cost but Acceptable standard of living represents the poverty threshold, the Modest-But-Adequate budget demonstrates “*the level of living at which most households aim, well clear of poverty but well short of affluence*” (Parker, 2001: 3). Wynn (1972) illustrates this by rating the affluence threshold at a score of 5. She then rates the Modest-But-Adequate level at 2 and the poverty level or threshold at 1, therefore demonstrating that 1, Low Cost but Acceptable, is the absolute minimum standard of living. This is illustrated in Figure 2.

**Figure 2: The Prosperity Number Scale Measuring the Standard of Living**



Source: Margaret Wynn, *Family Policy*, Penguin Books, 1972, p165 (quoted in Parker, 2001: 3)

The difference between Low-Cost but Acceptable and Modest-But-Adequate can be noted in more tangible terms by the following example. Parker (1993) has calculated the following budgets for a lone parent with two children living in York:

Modest but adequate = £269 per week

Low cost but acceptable = £110.41 per week

Therefore, it cost an extra £158.59 to bring a lone parent with 2 children up from the Low-Cost but Acceptable standard of living up to a Modest-But-Adequate standard of living. The LCA budget can be used in Ireland to assess the adequacy of the poverty thresholds, Social Welfare payments and the Minimum Wage.

### **1.2.2 How are the LCA budgets constructed?**

In 1991 the MBA baskets of goods were described by Bradshaw (1993) as benchmark budgets for the prevailing standard of living in the UK. With the exception of the food budget, the MBA baskets were regarded as the reference point for the LCA. Alterations were made to the MBA baskets which reflected changes over time and which took into account the requirement of people living at a low cost but acceptable standard. The lists of items in the MBA budgets were decreased and adapted to reflect the Low Cost but Acceptable level. This was achieved by reducing the number of duplicated items and by replacing a number of the MBA items with appropriate alternatives. Parker (1998) outlines two approaches to budget standards. Firstly the approach used by the Family Budget Unit (FBU) which costs all a family's purchases. Secondly the approach used by Seebohm Rowntree (1901) and also the US National Research Council's Panel on Poverty and Family Assistance. This second approach *"restricts the budgets to core items like food, clothing and utilities, the costs of which are rounded up by a 'margin' or 'multiplier' to take account of other needs"* (Parker, 1998: 5). When drawing up budgets it is necessary to ask the following questions:

- Which items should be included?
- What quantity of items?
- What quality?
- What price?
- Where the item should be purchased?
- How often?
- What lifetime should be attributed to it?

(Parker, 1993: 7)

When drawing up the budgets, two different types of costs are included, budget standard costs and variable costs. The first of these, budget standard costs, “*are assumed to be the same for all households of the same composition*” (Parker, 2000: 15). Variable costs, on the other hand, “*means those costs which, though ‘fixed’ for individual households in the short to medium, can be extremely variable between households’* (Parker, 2000: 15). Within the category of variable costs there are both core variables and life-style variables. Essentially core variables are necessary items of expenditure along with “*expenditures which may not have been essential in the first place, but become so once entered into, for example debts and pets*” (Parker, 2000: 16). Lifestyle variables include items that may not be necessary but are as Parker outlines “*they are facts of life which cannot be brushed aside*”(Parker, 2000: 16). Table 3 illustrates examples of budget standards costs and variable costs. It defines variable costs in terms of both core variables and life-style variables.

**Table 9 – List of cost by category: Budget standard costs, Variable costs (core variables), Variable costs (lifestyle variables).**

<b>Budget standard costs</b>	<b>Variable costs (core variables)</b>	<b>Variable costs (lifestyle variables)</b>
Food	Housing	Going to the pub
Clothing	Fuel	Smoking
Personal care	Transport	Sharing a bottle of wine with friends
Household goods & services	Childcare	Giving to charity
leisure	Healthcare	Playing the lottery
	Debts & pets	

(Adapted from Parker 1998, 2000).

Having established what goods and services to include, it is necessary to set a lifetime for each item. The importance of this is that it enables the calculation of the weekly cost of the item. By establishing a weekly cost for the whole budget it is easy to compare with weekly social welfare payments. However, a number of factors need to be considered when establishing the lifetime of items. These include, “*the number of people using it and its quality, which can be inferred from its price and brand*” (Parker, 2000: 15).

The budgets are drawn up through the use of normative judgements and behavioural data (Bradshaw, 1993). These normative judgements are informed by relevant experts (Saunders et

al. 1998). The behavioural data on the other hand is drawn from “*consumer reports, national surveys and material provided by the discussion groups*” (Parker, 2000: 18). In recognition of the fact that the budgets are derived by normative judgements, Saunders et al (1998) offers validation for the decisions made, “*because the estimation of budget standards is a detailed task which can only be undertaken in a systematic and sequenced manner, the value judgements made at each stage in the process can be made explicit. This process allows the judgements to be more visible and transparent, and thus more readily assessed and debated and where necessary, reconsidered and revised*” (Saunders et al, 1998: 7). The validity and reliability of the data is primarily achieved through the use of low income discussion groups in the form of focus groups. Saunders et al (1998) outlines what Morgan (1993) perceives as the functions of these groups

- *To act as an initial ‘sounding board’ for the appropriateness of the estimates*
- *To identify the extent to which there is a consensus on the research findings*
- *To give the findings greater legitimacy*

(Saunders et al, 1998: 523).

To sum up the process of establishing budgets using the budget standards methodology, Parker (2000) outlines the six stages of the research process:

- *Define the living standard;*
- *Identify the goods and services to be included;*
- *Determine the required quantities of those goods and services;*
- *Identify their appropriate quality;*
- *Set lifetimes for durables;*
- *Price them.*

(Parker, 2000: 15).

### **1.2.3 Underlying concepts**

A number of concepts underpin the budget standards approach. Parker (1998) acknowledges that “*underlying the research is the quest for social justice: wages, benefits, taxes, debt orders, maintenance orders and fines that are ‘fair’ and seen to be ‘fair’*” (Parker, 1998; 10). Saunders et al (1998) note that the approach is derived from the notion that “*it is the consumption of goods and services that determines the standard of living*” (Saunders et al , 1998: 4). Therefore people’s standard of living is determined by what goods they buy and the services they avail of.

The social inclusion element of budget standards is acknowledged by Bradshaw, Mitchell and Morgan (1987), “*budget standards are capable of incorporating elements concerned with*

*social participation and can represent a measure of relative deprivation*” (1987: 180 quoted in Saunders et al, 1998: 11).

Veit-Wilson (1998) notes that Budget Standards methodology can illustrate the shortcomings of the government in terms of social assistance. He states that *“until the government surpasses these standards in its income maintenance systems, the victims of poverty must be judged innocent of the causes of their sufferings”* (Veit-Wilson in Parker, 1998: xiv). He reaffirms this by referring back to Rowntree’s original study and notes that *“the poor in York were deprived simply because they had too little money for just their physical needs alone”*.  
(Veit-Wilson in Parker, 1998: xiv)

#### **1.2.4 Origins and Experience to date**

The origins of the budget standards approach can be traced to the German social statistician, Ernst Engel, who used this approach in his work in the middle of the 19<sup>th</sup> Century (Parker, 1998 & 2000). However, it is perhaps the work of Seebohm Rowntree that is recognised as being the starting point of the use of the budget standards approach in the UK at least. Bradshaw (1993) outlines that Rowntree used this approach in three York-based studies of poverty in the first half of the last century. Sir William Beveridge attempted to use this approach when establishing benefit rates in post-war Britain. However Veit-Wilson (1992) criticises Beveridge’s approach and argues that, unlike Rowntree’s, they *“were not based on objective study of need”* (Parker, 2000: 6). Essentially what Beveridge did was rationalise *“the rough benefit levels already decided upon by the coalition government ... ..by setting out the amounts necessary for rent, food, clothing and fuel plus a small ‘margin’ for wastage”* (Parker, 2000: 6). Budget Standards have been revived in the UK since the early 1990s with the establishment of the Family Budget Unit (FBU).

From an international perspective Deleek, Van den Bosch and Lathower (1992) in Germany used Budget Standards *“to set the level of the minimum social assistance income”* (Saunders et al, 1998: 31). The Social Policy Research Centre in Australia developed budget standards for the Commonwealth Department of Social Security. The DSS saw budget standards making a considerable argument towards *“the development of contemporary measures [of income adequacy]reflecting Australian circumstances”* (Saunders et al, 1998:3). In the United States the poverty line is established by using an approach pioneered by Orshanky (Saunders et al, 1998). This approach has used elements of the budgets standards approach. Similar to the approach used by Rowntree, it *“is derived by costing a food budget and then applying a*

*multiplier based on the actual proportion of food in the total budget to derive the level of total spending that is then defined as the 'official' poverty threshold'* (Saunders et al, 1998: 31). Ruggles (1990) notes that Orshanky established minimally adequate food budgets for different family structures and then multiplied these budgets by three. Three was used as it was assumed food represented one-third of total expenditure (Saunders, 1998). However the Panel on Poverty and Family Assistance recommended a revision of the current US poverty line. The poverty threshold should include, not only food, but also clothing, shelter and a small amount for 'other needs', such as personal care. This information should be multiplied up to represent a total budget by using information based on actual spending patterns.

### **1.2.5 Benefits and Limitations**

Saunders et al (1998) outlines a number of benefits and limitations to using the budget standards approach. Primarily he identifies transparency and flexibility as being benefits to the use of this approach. He notes that *"the flexibility of budget standards arises from the fact that, at least if presented appropriately budget standards can be varied to reflect changes in the needs on which they are based, or in the normative judgements that inform those identified needs, or in the consumption levels required to satisfy the needs, or in the prices at which the consumption items are costed"* (Saunders et al, 1998: 10). Therefore having constructed a budget using this approach it can easily be adapted to suit different needs or variables. The budgets are also characterised by transparency, *"because budget standards are developed 'from the bottom up' it is always possible to disentangle them in order to explore in detail how they were constructed in the first place"* (Saunders et al, 1998: 11). But most importantly the effectiveness of budget standards is best summed up by noting that they *"begin from consideration of needs and then proceeds to derive the relationship between need and the standard of living through the translation of needs into commodities (and services and activities), commodities (through information on costs and prices) into budgets"* (Saunders et al, 1998: 9). Ruggles supports the use of budget standards in the construction of the poverty line. She suggests that *"...the appropriate way to update a set of absolute poverty thresholds for changes in needs and consumption standards over time is to call on some set of 'experts' to set normative standards of consumption for a market basket of specific goods, and then to have additional experts revise those standards for changes in consumption at a set interval such as a decade"* (Ruggles, 1990: 48). Callan et al (1996) concede that a major advantage of budget standards is that they are *"straightforward and, at least in principle, transparent"* (Callan et al, 1996: 58). Furthermore they note that *"it can tap into common understanding of what adequacy means and is therefore potentially credible and convincing to a wide audience"* (Callan et al, 1996: 58).

However, there are also some limitations to this methodology. In relation to the identification of needs *“it is difficult enough to define human need in terms of basic necessities. These are after all, relative and historical, and there has always been fierce controversy over the level at which basic human entitlements should be set in any society...there are few presumptions in human relations more dangerous than the idea that one knows what another human being needs better than they do themselves”* (Saunders et al, 1998: 14). Therefore in determining the needs to be included in the budgets there can be a lack of consensus as, *“most people thought that food, housing, clothing and medical care should be included in the budget, but no one was prepared to specify the quantities. There appeared, for example, to be no generally accepted low cost ‘Australian style’ diet. And there was much disagreement about whether such things as tobacco and alcohol, household goods and services, education, recreation and motor vehicles should be included...in the general community, we believe, there would be greater disagreement about the components of a minimum decent budget”*.

(Saunders et al, 1998: 13).

Callan et al (1996) also note a limitation of the approach, *“the precision of the eventual consumption basket and costings can obscure the large number of subjective decisions, relating to what is included and to what standard many of which are essentially arbitrary”* (Callan et al, 1996: 58). Saunders (2004) in commenting on the criticism directed towards budget standards of *“involving too many judgements and assumptions that are basically arbitrary”* (Saunders, 2004: 1) points out that *“this is a harsh conclusion because making a judgement does not automatically imply that the result is arbitrary. If it did, each years’ federal budget could be criticised for being arbitrary since its development necessarily involves making judgements about competing economic priorities”* (Saunders, 2004: 1).

### **1.2.6 Budget standards and the Development of Adequate Income Standards**

Veit Wilson (1998) defines Minimum Income Standards (MIS) as *“a political criterion of the adequacy of income levels for some given minimum real level of living, for a period of time, of some section or all the population, embodied in or symbolised by a formal administrative instrument or construct”*(Veit Wilson, 1998: 1). He shows how a MIS reflects a government’s understanding of what constitutes an income which makes possible an acceptable standard of living and the avoidance of economic and social exclusion. Veit Wilson (1998) also notes that the determination of a standard of a standard of living which recognises the dignity of citizens cannot be seen to be left to politicians. According to Citro and Michael (1995) a MIS must be publicly acceptable, methodologically defensible and administratively feasible. The purposes of a MIS are alluded to by Veit Wilson (1998: 41). *“The MIS are used to set goals, calculate costs and measure achievements as governments work towards providing minimally adequate social security benefits, ensuring minimum incomes from employment and setting tax thresholds or assessing the scope for politically viable public expenditure economics”* (Veit Wilson, 1998: 41).



When commenting on the differences between poverty measures and MIS he sees the former as “*expressing a statistical probability that any income level will correlate with serious deprivation*” (Veit Wilson, 1998: 41). Poverty measures/ lines can tell little about the income levels necessary for an acceptable standard of living which meets the basic physical, social and psychological needs. The construction by governments of MIS may draw on data such as poverty measures but the focus must be on income adequacy, even if the decisions regarding the figures used to express the minimum acceptable standards are political ones.

Veit Wilson (2000) refers to research which shows how ten governments used a variety of ways to discover and express their government minimum income standards. He notes that the variety depended on the dominant ways in which people thought about poverty and what the government should do about it, and on differing government responsibilities in the income maintenance system. It also depended on whether the government was setting income standards for ‘we the people’ or for ‘they who are poor’. He acknowledges the role of citizens in establishing and accepting minimum income standards: “*the public must accept it – if the Minimum Income Standard (M.I.S) is to be credible, its claims of adequacy must correspond with the public’s experience of the minimum incomes needed to live decently*” (Veit Wilson, 1998: 13). He realises that governments fear the political as well as the income costs of abolishing income inequality. Minimum income standards reflect a nation’s values and its concern for its citizens.

Veit Wilson (2000) believes that Governments need to use a variety of methods to amass as much evidence as possible in order to establish reliable data on which to base a minimum income standard. He describes this approach as ‘triangulation’ “*where a variety of methods can help to establish if findings hold robustly across methods or if they are just the outcome of a single method alone and vary by method*” (Veit Wilson, 2000: 13) He identifies the following as important means of obtaining the necessary information with which to answer the question of adequacy.

- Social deprivation indicators and their statistical correlation with low incomes
- Attitudinal surveys
- Budget studies
- Focus groups
- Low income correlates of ‘social evils’ – deprivation and exclusion

In commenting on the FBU 1998 budgets he states that they “*provide a defensible foundation for a minimum income standard, both in and out of work against which the achievements of the New Labour government can be measured*” and points out that “*until the*

*government surpasses these income maintenance systems the victims of poverty must be judged innocent of the cause of their suffering” (Parker, 1998: xiv).*

Bradshaw (1993) states that the purpose of reconstructing the budget standards approach was to discover whether they might not “*provide a more accessible and influential basis for exploring living standards*” (Bradshaw, 1993: 2). He notes that the levels of benefits set by politicians reflect precedent and the availability of resources. He points out that “*at least the results of those influences need to be evaluated and there are many uses for budget standards independent of the level of benefits*” (Bradshaw, 1993: 2). For him “*Budget Standards have the capacity to bring the analysis of living standards alive and can be used and adapted by the person in the street and policy makers in a way that the results of other measures of living standards cannot*” (Bradshaw, 1993: 238).

Parker (1998) in her outline of the purpose and method of the LCA budgets states “*it is our contention that without such estimates – and similar estimates for households of different composition – the government will be unable to prevent poverty and hardship*” (Parker, 1998: xviii). In his review of the current position of budget standards in Australia in influencing public policy, Saunders (2004) states that since the completion of the original research into the development of a set of indicative budget standards for a range of Australian households there have been requests by a number of agencies to update and modify the standards. These agencies used the standards to inform decisions about the level of payments or as a means of determining the adequacy of social benefits. He emphasises that budget standards provide a template that can inform decisions.

The purpose of the present study is on a piloting basis to provide a framework for determining the cost of a Low Cost but Acceptable standard of living.

### **1.2.7 Application of Family Budget Unit budget standards**

The primary aim of the current research is to apply the British Low-Cost but Acceptable budget standards to the Irish situation. The British standards have already been adapted to a number of specific household types and a number of different geographical locations in the United Kingdom. For example:

- Low Cost but Acceptable: A minimum income standard for the UK: Households with young children (1998)
- Low Cost but Acceptable: Incomes for older people: a minimum income standard for households aged 65-74 years in the UK (2000)

- Low Cost but Acceptable: A minimum income for the UK: Muslim families with young children (2001)
- Low Cost but Acceptable: A minimum income standard for households with children in London's East End (2001)
- Low Cost but Acceptable: A minimum income standard for working households with children, living in Swansea, South Wales (2002)

In order to validate applying the budgets to the Irish situation it is necessary to examine how the Family Budget Unit adapted its budgets for these foregoing studies.

When creating budgets for Bangladeshi households the FBU took into account their cultural and ritual differences. Parker (2001a) outlines this by noting "*clothing, personal care and leisure (also) take account of Muslim culture in a British context*" (Parker, 2001a: 7). For example, the importance of gold as a sign of social standing is incorporated into the personal care budget. Alcohol is completely forbidden for Muslims and is therefore omitted from the budget even from toothpaste and perfume. A key feature of the construction of the food budget is that it "*accords with the traditions and rules of Islam*" (Parker, 2001a: 10). The cost of the budget takes account of the fact that the households are situated in the East End of London and therefore items take account of living costs in this area.

The budgets for households with children in London's East End (2001b) were more expensive than the York based budgets. Focus groups were set up to validate the items in the budgets and in terms of localisation of pricing. Overall these budgets took account of the fact that there was a wider variety of shops in London in terms of clothing and that there was an increase in the cost of living in terms of rent and leisure activities.

Budgets drawn up for households with children living in Swansea (2002) were adapted from the York budgets established by the Family Budget Unit. The shopping baskets constructed in the York study were adjusted to take account of shopping patterns and preferences of those family types living in Swansea. "*Swansea and York are not dissimilar as pricing centres for local costs. Compared with York, Swansea has lower overall housing costs, due mainly to lower rent and council tax. But home contents insurance, electricity, water rates and sewerage rates are higher in Swansea than York. Fixed charges for water and sewerage are four times higher in Swansea. Travel by bus, for comparable journeys, is also more expensive, although Swansea's 'unlimited travel' bus pass is better value than its York equivalent*" (Parker, 2002: 4). Items were priced in shops in Swansea similar to those used in the York study.

### 1.3 Budget Components

The budgets used in the current study are adapted from British standards established by the Family Budget Unit. These standards were established through the use of British behavioural data, recommended standards and British expert advice. In order to adapt these standards to the Irish situation relevant research in relation to some of the components of the budget is reviewed.

#### 1.3.1 Food

The primary aim of the Low-Cost but Acceptable diet is to establish “*a budget standard for food purchases which will provide enough food to satisfy the recommended intakes of all nutrients, meet guidelines for healthy eating, be palatable and accord with consumer preferences in the UK*” (Parker, 1998: 18) and in this way provides a healthy diet at a low cost that prevents food poverty.

Food poverty is generally defined as being “*the inability to have an adequate and nutritious diet due to issues of the affordability of and access to food*” (Friel and Conlon, 2004: 22). More specifically and from a health perspective it is acknowledged as “*the consumption of too little food to meet basic nutritional requirements*” (Friel and Conlon, 2004: 22). Research from both the 1999 Living in Ireland Survey and the Health Behaviour in School-aged Children (HBSC) Survey illustrates the incidence of food poverty and links this to lack of money and social class. In the Living in Ireland Survey, 7.7 per cent of 800 mothers surveyed “*stated that their children had to go without three meals a day because of a lack of money*” (Cantillon et al, forthcoming referenced in Friel and Conlon, 2004: 40). The HBSC Survey found that those in lower social class groups were consuming less fruit than their higher social class counterparts. Friel and Conlon (2004) note that “*consumption of foods high in fat and sugar is more regular among the more socially disadvantaged children*”.

(Friel and Conlon, 2004: 40)

Food poverty among older people is quite common. Research has shown that those over 65 from deprived backgrounds are not likely to consume the recommended daily dietary requirements. Invariably older people from these backgrounds have poor nutrient intake levels. The Food Safety Authority of Ireland attributes this to “*lack of income, education and facilities*” (Friel and Conlon, 2004; 41). A major barrier to acquiring recommended daily requirements is in fact getting access to food. Implicit in this is access to affordable transport as many large retail outlets, which often offer cheaper prices, are located on the outskirts of towns and cities. Consumers who are forced to shop in their local, and often more expensive,

shops are at a greater risk of food poverty. Lack of financial flexibility leads to those on low incomes buying food that is often less healthy. Friel and Conlon (2004) note *“people on low income strive to follow mainstream dietary habits but financial constraints mean that the range of foods consumed is limited with little flexibility for variation in case of wastage”*.  
(Friel and Conlon, 2004; 25)

The consequences of food poverty are quite severe. The knock on affect can *“mark out an individual’s social behaviour and contribute to social exclusion”* (Friel and Conlon, 2004: 22). Furthermore, it can have an affect on both physical and mental wellbeing.

Previous research carried out by the Vincentian Partnership for Social Justice (2002) outlined the spending patterns of low income households. The study examined the food intake of five families and concluded that few were getting their Recommended Daily Allowances (RDA) for each food category. The key reason for this was a lack of adequate income to buy healthy food. This is illustrated from the following comments made in the study:

*“An adolescent can eat half a slice pan a day. He will eat more if the bread us fresh and crusty so I don’t give him fresh bread”*

*“We only eat potatoes on a Sunday. Four children and one adult would eat a four pound bag of potatoes . So I can only afford them once a week”*.

(Source: Vincentian Partnership for Social Justice, 2002 : 107)

The study concluded that *“where households are completely dependent on social welfare a nutritionally adequate diet appears to be impossible”*.

(Vincentian Partnership for Social Justice, 2002: 158).

### **1.3.2 Fuel poverty**

A core component in the construction of low-cost but acceptable budgets is the construction of a heating and fuel budget for the three household types. The ability to heat one’s home is a basic necessity and the fuel budget aims to heat the home to an acceptable standard at a low-cost. The cost of heating a home is a central feature of fuel poverty.

This concept can be defined both qualitatively and quantitatively. The qualitative definition describes fuel poverty as *“the inability to heat the home adequately because of low household income and energy inefficient housing”* (Healy and Clinch, 2002: 331). A more quantitative approach declares a household to be fuel-poor *“if they spend more than 10% of their income on energy in the home”* (Healy and Clinch, 2002: 332).

There is a high incidence of fuel poverty amongst single parents in Ireland. Healy (2003) notes that there are 19.3 per cent of lone parents with children under 16 in fuel poverty in Ireland. This is the highest level of fuel poverty for this group in Northern Europe. Lone parents with children over 16 have a lower incidence of fuel poverty. Healy (2003) opines that this is due to *“their improving financial situation as their children grow up and become less dependent”* (Healy, 2003: 44). Healy goes on to outline two of the reasons for the prevalence of fuel poverty among this group. He notes that lone parents *“generally suffer from low incomes and will therefore find it difficult to make ends meet regarding fuel bills”* and *“their financial circumstances entail that they are more likely to live in poor (energy inefficient) housing which makes home heating less affordable”* (Healy, 2003: 44). The fact that we in Ireland have one of the lowest housing standards in Northern Europe, in terms of thermal efficiency, contributes significantly to the incidence of fuel poverty.

Older people are another group that is most susceptible to fuel poverty. While the incidence for a couple without children (both <65 years) is 3.9 per cent, the levels among single pensioners is more severe. The statistics for these households is 11.8 per cent for lone males and 7.8 per cent for lone females. Healy (2003) notes that *“A key reason for many lone pensioners suffering fuel poverty is likely to be their financial situation, with many subsisting on very modest state pensions. Others may be living in older, less well-insulated dwellings and, thus, find it hard to heat the home even on less modest pensions. It is a likely that a combination of both factors is at play with this social group”* (Healy, 2003: 46).

The consequences for fuel poverty are particularly harrowing, with research showing that an increase in winter mortality rates is connected to experiencing fuel poverty. Healy and Clinch state that *“excess winter mortality due to poor housing standards is among the highest in northern Europe”* (Clinch and Healy, 1999).

### **1.3.3 Housing**

The primary objective of the housing budget standard is to establish a cost for housing based on normative and expert judgements. In order to determine where each of the households included in the study should be accommodated, it was necessary to examine behavioural data in this area. The Department of the Environment’s policy document, A Plan for Social Housing, outlines its primary objective in terms of housing. *“The government are committed to pursuing housing policies with the broad objective of ensuring that every household has a dwelling suitable to its needs, located in an acceptable environment, at a price or rent it can afford”* (A Plan for Social Housing, Department of the Environment, 1991 p.1 quoted in

Curry, 2003: 46). However the ability to afford one's own home is becoming increasingly difficult in recent times. Fahey et al (2004), when examining household expenditure on housing note, *"the largest increases in household expenditures on housing since the 1980s have occurred in the private rented sector"* (Fahey et al, 2004: xxii). They go on to outline that private renters spend 21% (an increasing figure from the 1980s) of household expenditure on rent whereas those repaying mortgages spend only 10% (this figure has remained stable since the 1980s). In the social rental sector, *"housing expenditures have been low and stable over the long term"* (Fahey et al, 2004: xxiii). However while rents are low the Irish National Survey of Housing Quality (INSHQ) (2003) notes that *"Local Authority renters emerged as most likely to experience problems on indicators of financial strain"* (Watson & Whelan, 2003: vi). An additional finding of the INSHQ (2003) is that lone parents experience *"substantial problems in terms of housing affordability and financial strain"* (Watson & Whelan, vii).

Fahey, Nolan and Maitre (2004) examine housing tenure by age and note that in terms of owner occupation this increases with the age of the household reference person. *"Outright owner occupation is most prevalent among those where the reference person is aged over 64 but not over 74"* (Fahey et al, 2004: 7). The vast majority of those over 65 years of age own their homes outright. Dublin City Council (2002) documents that among its renting population there are 22.4% households comprising of single parents. This is in comparison to 10% in the population as a whole (Dublin City Council, 2002). Lone parents comprise 31.6% of those households accommodated in flats. Of the families accommodated by Dublin City Council in houses, 19.5% are lone parent households. For two adult households with 2 children 4.7% are in flat accommodation while 6% are in houses (Dublin City Council, 2002). The INSHQ (2003) adapts the English House Condition Survey's bedroom standard as a means of determining the space available to Irish households. This standard is as follows: *'under this concept one bedroom is allowed for each cohabiting couple in the household and for each unattached adult over 21. Those age 10 – 21 (unless they are part of a couple) may share with one other person in this age group of the same gender or with a child under 10 of the same gender. Children under 10 years of age may share a room with another child under 10 of either gender. A separate room is allowed for unpaired children or other persons under age 21'* (Watson & Whelan, 2003:52). The Survey found that lone parents and Local Authority renters were the most likely to fall below this standard (Watson & Whelan, 2003). In the light of this consideration this was the standard utilised when determining the housing standard for the current study.

#### 1.3.4 Social Inclusion items

While recognising the incidence of poverty in Ireland, it is also important to acknowledge people's experience of social exclusion. Walsh et al (1998) outline social exclusion as being *"a process whereby certain groups experience an accumulation of poverty and disadvantage, which thereby excludes them from participation in common aspects of everyday life"* (Walsh et al, 1998: 6). Previously this section noted the government's commitment to building a fair and inclusive society as outlined in the current partnership agreement. Implicit in this objective is that people have the resources to live life with dignity. In the Vincentian Partnership for Social Justice (2002) research on low income families, it was noted that *"expenditure on newspapers, travel, social life and holidays help to make it possible for people to participate in socially inclusive activities"* (Vincentian Partnership for Social Justice, 2002: 89).

Previous research (Vincentian Partnership for Social Justice, 2002; Daly and Leonard, 2002) into family life on a low income has illustrated the importance of clothes and leisure in terms of being included in society. Daly and Leonard (2002) explain that *"most definitions of standard of living include adequate, warm, weather-proof clothing as one of the key elements associated with an acceptable lifestyle"* (Daly and Leonard, 2002: 123). However, they acknowledge that this does not take account of the mass advertising and consumerisation that children are subjected to nowadays (Daly and Leonard, 2002). However the respondents in their research noted that price was a central aspect in buying clothes. The following comments reflect this:

*"You would probably look at the style and then the price and if it was too dear you wouldn't get it"*

*"The price. Beggars can't be choosers. It's how much you have in your pocket".*  
(Daly and Leonard, 2002: 124)

The issue of branded goods was explored in previous research by the Vincentian Partnership for Social Justice (2002). One parent noted that they tried to buy branded clothes for their children at Christmas, otherwise they buy the cheapest. The lack of clothes for specific occasions was also noted *"when I dress it means I put on something clean, I have no best"* (Vincentian Partnership for Social Justice, 2002: 137). This research also noted that people saved to bring their children on day trips or for toys for their children at Christmas. More specifically it outlined that families had inadequate income to spend on items which see them fully participate in Irish society.



## CHAPTER 2 – METHODOLOGY

This chapter describes the method used for the application of the Family Budget Unit (FBU) standards to the Irish situation and consists of six sections:

- FBU Budgets – brief summary
- The application process of the FBU Low Cost but Acceptable Budget (LCA)
- Standards to the Irish situation
- The household types to which the LCA standard will be applied
- Validation of application process
- Costing of budget items
- Budget components.

The first section refers briefly to the budget standards developed by the FBU (see Literature Review, page 17ff) and the principles underlying the construction of the modest but Adequate (MBA) and LCA budgets. The remaining sections deal with the work involved in applying the LCA budget standard to the Irish situation.

### 2.1 Family Budget Unit (FBU) Budgets – brief summary

Two standards of living have been constructed by the FBU – Modest But Adequate (MBA) and Low Cost But Acceptable (LCA). The MBA standard of living is “*well above the requirements for survival, but well below the levels of luxury*” (Bradshaw, 1993: 3). The LCA standard of living on the other hand “*marks the threshold below which good health, social integration and satisfactory standards of child development are at risk*”(Bradshaw, 1993: 3). For the purpose of this research the FBU definition of an LCA living standard was accepted as was the adoption of the budget standards method of costing this standard. The LCA budget standards were constructed in 1998 by a group of social scientists, home economists and nutritionists. The MBA baskets of goods were described by Bradshaw (1993) as benchmark budgets for the prevailing standard of living in the UK. With the exception of the food budget, the MBA baskets were regarded as the reference point for the LCA. Alterations were made to the MBA baskets which reflected changes over time and which took into account the requirement of people living at a low cost but acceptable standard. The lists of items in the MBA budgets were decreased and adapted to reflect the Low Cost but Acceptable level. This was achieved by reducing the number of duplicated items and by replacing a number of the MBA items with appropriate alternatives. In order to ensure a high level of validity and reliability the construction of each LCA budget involved considerable expertise, time and resources on the part of the FBU. The FBU LCA living standard takes account of

psychological, social and physical needs, provides for warmth, shelter and a healthy diet, and acknowledges the need for social integration (Parker, 1998).

## **2.2 Application of LCA Budget Standard Developed by the FBU to the Irish Situation**

### **2.2.1 Introduction**

This study seeks to apply on a pilot basis the LCA budget standard developed by the FBU to the Irish situation. The decision to use the LCA budget standard instead of the MBA budget standard was based on the realisation that the gap between an MBA standard of living and the current level of Social Welfare and National Minimum Wage payment would require such substantial increases in both payments that the increases risk being viewed as unrealistic. The LCA budget standard represents an acceptable standard of living which as already stated takes account of psychological, social and physical needs. For this reason the LCA budget standard is seen as valuable in its own right. For use in this study the following understanding of LCA budget standard was developed with reference to the work of the FBU (1998) and in consultation with the research advisory group.

- I. The LCA Budget Standard offers a measure of an acceptable standard of living below which people are regarded as living in poverty as per the National Anti-Poverty Strategy (NAPS) definition of poverty:  
*“People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities which are considered the norm for other people in society”* (NAPS, 2002:6)
- II. It builds on budget standard research from Britain, that consists of items which more than two-fifths of its population regard as necessary or that three-quarters of its population actually have.
- III. The budget is low cost as the items are priced at the lower end of the price range and is acceptable because it is based on a specific standard of living, not some arbitrarily defined figure as is the case with the current payment of social welfare and minimum wage determinations.

It is important to remember that, while the LCA is defined as a living standard that takes account of psychological, social and physical well-being along with financial needs

- Its purpose is not to say how low income families actually spend their money. Rather its purpose is to show how they might spend their money in order to have a socially inclusive and healthy lifestyle.
- LCA standard demands careful management and does not allow for unexpected demands on income (e.g. breakages, money for the tooth fairy etc.). Debt and loan repayments are not allowed for.
- Budget items are bought for the most part in low cost shops and, apart from food, are expected to have a longer life span than items in more generous budget standards i.e. the MBA lifestyle which is described as the more typical standard of living.

The process of applying the FBU standard to the Irish situation involved the:

- identification and location of household types to which to apply the LCA budget standards.
- methods of validating the application process
- consideration of the budget components
- developing an approach to the costing of budget items.

### **2.3 Identification of household types to which to apply the LCA Budget Standard**

The budget standard will be applied in this study to three specific household types:

- I. Lone mother and two children (girl aged 4 years and a boy aged 10 years)
- II. Two parent family and two children (girl aged 4 years and a boy aged 10 years)
- III. Pensioner Couple (aged 66 – 69 years).

The following is a brief explanation for the particular choice of households. As the budgets used in this study are those developed by the FBU (1993; 1998; 2000; 2001; 2002) in the United Kingdom, the use of households by the FBU largely determined the choice of households and age of children for the present study. The FBU included ‘priority groups’ such as lone parents and pensioners in the households for whom they constructed budgets. Previous research by the Vincentian Partnership (2001) examined the reality faced by households living on low incomes. The households used by the FBU correspond with those this research identified as being most at risk of poverty – lone parent households, two parent low income households and pensioner couples. The use of a variety of family types helped answer the following questions:

1. What income level is necessary to support a family?
2. What are the costs for maintaining and supporting a child?
3. What income do pensioners need to have an adequate standard of living?

(Family Budget Unit 1994)

Studies of poverty in Ireland (Vincentian Partnership for Social Justice, 2002; Daly and Leonard, 2003; Whelan et al, 2003) point to the need to establish a LCA standard of living for these household types which can be used to benchmark payments for similar household types.

**A) Lone Mother and two children (girl aged 4 years, boy aged 10 years)**

- I. The most recent census figures (2002) show that there are 153,863 lone parent families in Ireland. Eighty-five percent of this figure relates to lone mothers.
- II. Recent poverty figures indicate that the 'at risk of poverty' rate for lone parents has fallen between 1998 and 2001. However, the percentage of lone parent households below 60 per cent of median income was at 42.9 per cent in 2001 (Whelan et al, 2003: 20).
- III. Women have a 23.2 per cent risk of being in relative income poverty (60% median income poverty line) in comparison with men who have 19.4 per cent risk (Whelan et al, 2003: 30).
- IV. The study, *Profile of Households Accommodated* by Dublin City Council, highlights the fact that the household type at the greatest risk of poverty is the lone parent household. A total of 61.7 per cent of lone parent households housed by Dublin City Council were below 50 per cent of the average income in contrast with 42.4 per cent of the general population (1998 figures) (Dublin City Council, 2002: 44).
- V. Child poverty is a growing concern for those groups working to alleviate poverty. There were 23.4 per cent of children below the 60 per cent of median income line in 2001 (Whelan et al, 2003: 28).
- VI. Carney et al's (1994) study determined the cost of a child at different childhood stages (i.e. Ages 0–6 years, 7–12 years, 13–18 years). They noted that the cost differed with the child's age and specifically that cost is lower for younger children.

**B) Two parent family with two children**

- I. Daly and Leonard (2002) discuss the risks that face children living in poor households – exclusion from the social world of peers, early school leaving and falling into anti-social behaviour.
- II. Whelan et al (2003) note that a two adult household containing two children has a 13.9 per cent risk of being in poverty. The incidence of poverty for this household is 8.1 per cent.
- III. Dublin City Council (2002) notes that of households housed by them, 61.5 per cent of two parent and two children households are living below 50 per cent of mean income.

**C) Pensioner couple aged 66 – 69 years**

- I. Census 2002 figures show that there are 392,836 people aged over 65 years living in Ireland (CORI, 2004: 29).
- II. Looking at the incidence of poverty (60 per cent median income line) across the age spectrum 18 – 64 years, 17.1 per cent of this group live in relative income poverty. When examining those aged 65 and over, 44.1 per cent of this cohort are living below this poverty line (Whelan et al, 2003: 28).
- III. The age category for pensioners in this study of 66 – 69 years is influenced by the fact that at the age of 70 pensioners can avail of subsidies in relation to health, electricity, etc. Therefore this study will outline the costs incurred by these items also.

The purpose of the research is to construct budgets for these three specific household types regardless of their income. Once the cost of living at a LCA standard of living is established it will be possible to compare this standard with the National Minimum Wage and social welfare payments such as the One Parent Family Payment, Unemployment Benefit and the Old Age Contributory and Non-Contributory Pensions.

### **2.3.1. Location of households**

Saunders (2004) states that *“a budget standard represents what a particular household, living in a particular place at a particular time needs in order to reach a specific standard of living”* (Saunders, 2004: 1). Consultation took place with housing officials in Dublin City Council with a view to determining the ‘particular’ location for each of the three household types. In keeping with an acceptable standard of living the housing officials were asked to identify areas in which the Local Authority housing was of a high standard, that is meeting all heating and insulation requirements. In the light of this consultation it was decided to locate the three households in two places within the Dublin area – Ballyfermot and Phibsboro. Lone parents made up 22.8 percent of local authority tenants in the Ballyfermot area (Dublin City Council, 2002). The policy of the Ballyfermot officials is to integrate different family types e.g. lone parent family and two parents with children, including participants in the tenant purchase scheme. For these reasons it was decided to “locate” the ‘lone parent with two children family’ and the ‘two parent’ with two children family in good quality housing in Ballyfermot. From the perspective of acceptable standards it is reasonable for families to seek to become home owners. Consideration will be given in this study to the cost of participating in the tenant purchase scheme.

Phibsboro was selected as the location for the home of the pensioner couple. The Central Statistics Office (CSO) (2001) shows that of 282,300 householders over 65 years, 225,300 are

owner occupiers with no mortgage or loan. Pensioner home owners are well represented in the population of the Phibsboro area.

### 2.3.2 Income scenarios for household types

As was previously outlined, it is necessary to compare the total costs of the LCA to current social welfare payments and the National Minimum Wage (€7 per hour). Table 10 outlines the scenarios to be employed for each of the household types.

**Table 10 - Household type scenarios**

Household type	Scenarios <sup>5</sup>
Lone mother with two children (girl aged 4 years and a boy aged 10 years)	1) Social welfare only 2) Part-time worker on National Minimum Wage (NMW) 3) Full-time worker on NMW
Two parent family with two children (girl aged 4 years and a boy aged 10 years)	1) One adult working full-time on NMW 2) One adult working full-time on NMW and one adult working part-time on NMW 3) Income from Unemployment Benefit
Pensioner couple (aged 66 – 69 years)	1) Non-contributory old age pension 2) Contributory old age pension 3) Contributory pension plus private pension

The first scenario for the lone mother will look at her income from Social Welfare payments alone. The payments included in this scenario are primarily the One Parent Family Payment (OPFP), Child Benefit and Back to School Clothing and Footwear Allowance (BSCFA). The second scenario calculates income after tax from part-time employment based on the National Minimum Wage (NMW). Eligibility for OPFP and BSCFA is calculated for the household by means test. The third scenario determines income after tax in respect of full-time work on the NMW. Eligibility for OPFP and BSCFA is again determined by means test. In addition to this, the amount of Family Income Supplement (FIS) due is calculated for both working scenarios. Child Benefit, a universal payment, was included in all scenarios. For each scenario eligibility for a medical card is also calculated.

The first scenario for the two parent household assesses the income of the household after tax in respect of one adult working full-time on the NMW. The household's eligibility for FIS

<sup>5</sup> Please see Appendix 1 for more detail on these payments.

and BSCFA is determined. The second scenario includes one adult working full-time on the NMW and a second adult working part-time on the NMW. Eligibility for FIS and BSCFA is again determined by means test. Child Benefit was included in both scenarios. The eligibility for a medical card is also calculated. The third scenario for this household type examines income from Unemployment Benefit. There are three scenarios for the pensioner couple. The first is the non-contributory old age pension. The second uses the contributory rate of payment. Both include a qualified adult dependent allowance. The third scenario takes income from a private pension into account. Eligibility for the household benefits package and the fuel allowance is determined in each instance.

### **2.3.3 Additional Assumptions for Household Types**

It is necessary to note that in addition to the assumptions made regarding the income of the households, the present study makes three crucial assumptions about the three household types.

- The first assumption concerns the health of the members of each household. It is assumed that they are in good health and do not require specific treatment or medication.
- The second assumption deals with loans and debts. It is assumed that none of the households is in a position of being obliged to make repayments on loans or debts.
- The third concerns housing. It is assumed that the housing in each case is of an acceptable standard - meeting all health, safety and fire regulations.

## **2.4 Methods of validation**

In order to validate the application of British LCA budget standards to the Irish situation it was necessary to engage with a number of key actors. Three groups were established to maximise the reliability of the research; a research advisory committee, an expert group and a number of low income discussion and focus groups. Each of these will be described in terms of their composition and the tasks they carried out.

### **2.4.1 Research Advisory Committee**

A research advisory committee comprised of twelve members. Table 11 documents the organisations which were represented on the committee.

**Table 11: Organisations represented on the Research Advisory Committee**

<b>Name of organisation – (number of representatives on committee)<sup>6</sup></b>
Vincentian Partnership for Social Justice (VPSJ) (3)
Combat Poverty Agency (CPA) (1)
Society of Saint Vincent de Paul (SVP) (1)
One Parent Exchange and Network (OPEN) (1)
End Child Poverty Coalition (ECPC) (1)
Age Action Ireland (1)
National Council for Ageing and Older People (NCAOP) (1)
Irish National Organisation for the Unemployed (INOUE) (1)
National Women’s Council of Ireland (NWC) (1)
Department of Economics, Trinity College, Dublin (1)

The research was funded by the Combat Poverty Agency (CPA) and the Society of Saint Vincent de Paul (SVP). Both of these organisations are involved in the area of poverty research and their input is seen to be pivotal to this study. CPA is a statutory advisory body with the remit to advise the government on all aspects of policy pertaining to poverty. SVP is a voluntary organisation working at the level of service and policy for marginalised people in society.

The research advisory committee met approximately once a month from April to September 2004, with the primary function to advise and inform the researchers from their areas of expertise, including specific advice in areas such as pricing and the location of appropriate shops for pricing, the underlying concepts of the research and issues pertaining to current research being undertaken in this area.

#### **2.4.2 Expert Group**

In order to validate the research process, expert advice was obtained from the FBU at the University of York on undertaking budget standards research. In addition to this experts were consulted in order to establish Irish norms, particularly in relation to housing and fuel.

With regard to housing, two organisations were contacted, the Irish Council for Social Housing and the housing section of Dublin City Council. These organisations provided us



with details as to household types accommodated by the City Council and the method used in the calculation of rent payments for the specific households.

As previously outlined in the review of relevant literature, recent research published in Ireland (Healy, 2004; Sustainable Energy Ireland, 2003) indicates a high incidence of fuel poverty amongst low income households, in particular lone parents and older people. In order to adapt the fuel budget accurately it was necessary to seek advice from an expert in the fuel poverty area. In addition to this, a further breakdown of data from the Household Budget Survey was provided by the Central Statistics Office, in relation to fuel and light.

#### **2.4.3 Low Income Discussion / Focus Groups**

With the assistance of voluntary organisations, focus groups were organised for each household type. Members of the lone parent and two children focus group lived in Crumlin, Cherry Orchard and Killinarden. The two parent and 2 children focus group were from Ballyfermot and Killinarden and members of the pensioner couple focus group lived in Phibsboro, Cherry Orchard and Stillorgan. The income of the discussion groups was as follows:

Lone parent with 2 children ranging from €237 to €400 per week

Two parent with 2 children ranging from €350 to €500 per week

Pensioner couple ranging from €280 to €360 per week.

A limited attempt was made in the previous study by the VPSJ - *One Long Struggle – A Study of Low Income Families* (2000) – to apply the FBU LCA budgets to the Irish situation. The attempt was limited to food, personal care and household goods budgets. It was noted at the time that the discussion groups included in the 2000 study (composed of lone parent households) saw no need to change the contents of the budgets beyond adding an item to the food budget and decreasing the life span of some of the household items. In the light of this finding it was surmised that for the most part the focus groups for the present study would be in agreement with the content of the LCA.

During the course of the first meeting with each focus group time was devoted to explaining the purpose of the study and to ensuring that the member of the focus group understood the nature of the LCA budgets – that the budgets represent the minimum necessary to constitute a LCA standard of living. While members of the different focus groups emphasised the ‘tight’ character of the budgets, they proposed relatively few changes and these were restricted to the food, clothing and household goods budgets (38 changes out of approximately 2100 items). It

was decided to use the FBU budgets and to record separately in the section of the report dealing with results, the actual changes proposed by the focus groups.

## 2.5 Costing of Budgets

The pricing of all the items on the budgets was a substantial task. There were approximately 1200 items which had to be priced, ranging from large budgetary items such as the cost of rent and childcare, to smaller items such as kitchenware and personal accessories. Before pricing could begin it was necessary to identify ‘low cost shops’ used by people on a low income. This was achieved through consultation with the research advisory committee and the focus groups. The research committee advised that pricing take place in shops which have the largest market share in a retail area and recommended the use of shops widely available as opposed to local shops. The focus groups identified shops which they would use on a regular basis and which were easy to access. Table 12 outlines some of the shops used for the purpose of the study.

**Table 12 – Shops used for pricing of budget items**

<b>Budget component</b>	<b>Shops used</b>
Food	Tesco
Clothes	Dunnes Stores, Guineys
Household goods and services	Dunnes Stores, Roches Stores, Des Kelly Carpets, Bargain Town, Pound World, Woodies DIY, Argos, ESB Shop Electric
Leisure goods and services	ESB Shop Electric, Smyth’s Toys, Easons
Transport	Dublin Bus, Bus Eireann
Housing	Dublin City Council
Fuel	ESB, Bord Gas
Personal Care	Tesco, Roches Stores

A pricing group was established to undertake the pricing of all the items. This group was made up of the three VPSJ research committee members and staff and volunteers of the VPSJ. All pricing, with the exception of winter items, took place in the month of June. While this is a traditional month for sales, no sale prices were used in the costing of the budgets. As with the pricing carried out by the Family Budget Unit, second hand shops were not used. Some items were priced in shops such as Pound World; however this was only for a small quantity of items as stock in such shops tends to be limited. All the shops used were accessible to the household types and the housing location, i.e. Phibsboro and Ballyfermot.

Prices of items such as petrol, TV licences and shoe repairs are sourced in other appropriate places. The pricing base and source are related to the nature of the item and do not need an explanation e.g. bread, hair cuts, window cleaning<sup>7</sup>. For the most part the source of the price figure for the items in the LCA budget when applied in the present study do not require an explanation. However, the rationale for the price given for childcare needs a brief explanation. There are three kind of childcare services in the Ballyfermot area. The almost fully subsidised service (by the Health Board) costs as little as €15 for 5 half days a week. The cost of partially subsidised services (by community or statutory organisations) average €108 per week for full-time care. The costs of private services range from €140 to €180 for preschool children. The average cost of after school care is €75. Because of the problem with waiting lists, it was decided that to realistically price child care it would be necessary to adopt private child care rates.

## **2.6 Budget Components**

The following is a brief description of the construction of each of the eight ‘Low Cost but Acceptable’ budget components as constructed by the FBU (1993; 1998). Differences in the Irish health and housing systems meant that different budgets had to be constructed to determine LCA costs for healthcare and housing. It was not feasible to apply the FBU method of constructing the fuel budget to the current study (discussion on this component is contained in the results section). The overall weekly cost of the budget is calculated by assigning a lifespan use to the items, thereby allowing a cost per year and a cost per week for the items. For example, an item costing €100 with a lifetime of 10 years would cost €10 per year or € 0.19 per week. In the construction of LCA budgets the FBU included items that more than 75% of the population have as presented in the household budget. See Appendix 3 – 5 for the contents of the eight LCA budgets.

### **2.6.1 Food**

The construction of this budget by the FBU was based on both behavioural data and informed normative judgements. More specifically, Parker (1998) outlines that the main aim of the food budget is to produce food baskets which *“represent a pattern of consumption characteristic of households living at a LCA level in the UK; contain a balance of foods which will promote short-term and long-term health in both adults and children; be based on foods that are palatable and widely available at low prices”* (Parker, 1998: 18).

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<sup>7</sup> Decisions regarding the price location for these items were taken in a the manner already described.

The weekly basket of food items and the menus were devised using the following seven step process.

*Step one:* Define the food purchasing patterns of households using National Food Survey Data for the United Kingdom. The pattern of food purchases in Ireland may vary in particular detail from that of the United Kingdom. Discussion with the focus group showed that in general food consumption by the population of Ireland is very similar to that of the population of the United Kingdom. The basket of food and menus presented were found to be generally acceptable to the focus groups in Ireland. A few changes were suggested, the implications of these changes will be discussed later.

*Step two:* Calculate the adequacy of the diet in terms of Dietary Reference Values (DRV).

*Step three:* Adjust the food purchasing profiles to bring them in line with the DRV and Healthy Eating Guidelines. The guidelines are as follows:

- 35% or less of dietary energy supplied by fat;
- a polyunsaturated : saturated fat ratio greater than 0.45;
- non-milk extrinsic sugar (mainly sucrose) to provide not more than 10% of dietary energy;
- dietary fibre (non-starch polysaccharide [NSP]) intake at least 18g/day in adults and pro rata related to energy intake in children;
- energy from carbohydrate-approximately 50%;
- at least five portions of fruit and vegetables (other than potatoes) per person per day;
- the total diet, including that purchased in the home and sweets, soft drinks and food purchased and eaten away from home, to provide 100% of the DRV for energy. For budgets that include alcohol, the energy contribution from alcohol is taken into account.

*Step four:* Adjust the quantity of food purchased to reflect a diet that provides 100% of the DRV for energy and reassess the adequacy of the diet. Repeat steps three and four until an adequate and healthy food profile is obtained.

*Step five:* Construct a basket of items in purchasable quantities such that the nutrient values are equal to those in step four.

*Step six:* Cost the basket.

*Step seven:* Construct menus that utilise the items in the food basket. Allow for meals away from home and allow for the presence of visitors.

### **2.6.2 Clothing**

The clothing budget was established by the FBU using informed normative judgements with regard to the type and quantity of clothes needed for the different family types. The primary purpose of the LCA clothing standard is that *“it includes clothing of sufficient quantity and quality for its wearers to feel comfortable in all weathers and to be able to participate in work and leisure activities”* (Parker, 1998: 32). The price of the budget is influenced by the lifespan, quantity, price and quality of the garments.

Calculating clothing lifespans is problematic due to the subjective nature of retaining old clothes e.g. the function of the garment, the frequency of use, washing frequency etc. Lifespans were estimated by taking these components into consideration in conjunction with the lifespans allocated in previous budget standard research. The quantity of each item is affected by the lifestyle of the individual, age of the wearer, etc. For the purpose of LCA budgets the FBU uses best-selling and economy lines.

For the purpose of the current study, the clothing budgets were applied to the Irish situation. This involved using all items used in the FBU research and the quantities and lifespans assigned to them. All items in the budget were costed in low cost clothing shops.

### **2.6.3 Personal care**

The Modest but Adequate personal care budget was developed from the point of promoting *“a standard of living that will promote physical and psychological well-being, and enable people to participate in the social life of their communities”* (Yu in Bradshaw, 1993: 105). Yu (1993) refers to the World Health Organisation’s (WHO) definition of health which sees health as being *“a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity”* (Union of International Association, 1989: 502). The MBA personal care budget is designed to maintain *“a level of physical and psychological health such that people can fully participate in society”* (Yu in Bradshaw, 1993: 105). At the LCA level, the objectives remain the same but the budget is costed at a low cost level. The main elements of the personal care budget are health care, (including services provided by doctors, pharmacists, dentists, opticians and other health professionals), personal hygiene, personal accessories and cosmetics.

#### **2.6.4 Healthcare**

The Health Care system in the UK differs from that in Ireland. It was therefore necessary to establish a healthcare budget with reference to the Irish situation. While one of the assumptions related to the choice of households dealt with health – ‘it is assumed that the households are in good health and do not require specific treatment or medication’ (e.g. for asthma, diabetes, arthritis) – it was recognised that even healthy households do need to visit doctors, dentist and opticians. The health care budget devised for this study is based on expert advice, informed normative judgements, behavioural data and information from the focus groups. The frequency of visits to the dentist and optician was determined through consultation with practitioners and the focus groups and with reference to the ESRI (2002) GP utilisation study. Households’ eligibility for a medical card is means tested. When calculating the overall budget, eligibility for medical card was taken into account. Over the counter healthcare items were costed in Irish shops.

#### **2.6.5 Household goods and services**

This budget includes all the household goods and services needed to carry out the day to day activities in the home. It includes *“all the furniture, furnishing and household equipment...the costs of cleaning and maintaining equipment, furniture and clothing, and the costs of domestic-related services... It does not include leisure items or their associated service costs, nor house maintenance and decoration”* (Bradshaw, 1993: 80). The budget is drawn up through the use of informed normative judgements and behavioural data. This budget *“aims to provide for the physical, social and aesthetic needs within the home”* (Bradshaw, 1993: 104). At a LCA level, the life spans of items are stretched often to beyond the manufacturers’ recommendation. In addition, all the items are costed in the ‘lowest price’ shops.

The current study applied the items in the FBU household goods and services budget by pricing all the items in low cost Irish shops and Irish service providers. The lifetimes and quantities remained the same for the Irish situation.

#### **2.6.6 Leisure goods and services**

McCabe and Waddington in Bradshaw (1993) describe the underlying principle of the leisure goods and services budget as being *“to represent a model of leisure that will promote healthy living and full participation”* (Bradshaw, 1993: 142). Essentially the leisure budget *“should give the households scope to participate in the social and leisure activities that are considered ‘normal’ in the societies of which they are members”* (Bradshaw, 1993: 142). The FBU sees leisure as being a matter of social participation and notes that *“active leisure*

*contributes to good health, and mental and social well-being*” (Bradshaw, 1993: 142). The budget is made up of two main sections, leisure services and leisure goods.

The leisure budget is built on the notion that *“leisure has a multiple of meanings, as well as a wide spectrum of activities and environments”* (Kelly, 1983: 4 *quoted in* Bradshaw, 1993: 145). When constructing the leisure budget important consideration was given to how much free time each individual has available. This was determined by using behavioural data. The FBU budget uses the *Henley 1990-1 Leisure Time Survey* in order to outline the free time of a full-time working man and full-time working woman, thus providing a base upon which the budget can be constructed. This budget includes items such as toys, books, newspapers, magazines, household games, hobbies, entertainment, outings and holidays.

The current research applies the leisure budget to the Irish situation by pricing the items in Irish shops and service providers.

### **2.6.7 Housing**

There are three main elements to the housing budget:

- *Preparation of housing profiles for six household types, including owner occupied and rented tenures*
- *Determination of mortgage arrangements for the owner occupier families (both new and established owner occupier).*
- *Specification of the ‘additional housing’ element of the budget*

(Bradshaw, 1993: 7).

Data from the Central Statistics Office (CSO) and Dublin City Council helped to determine the choice of housing for each of the household types. Local Authorities provide accommodation for 3,015 lone parent families with two children and for 1,681 two parent families with two children, the younger of whom was a four year old in each household type. The *Living in Ireland Survey (2000)* notes that 92 per cent of those aged between 65 and 74 years are owner occupiers. Of this figure, 80.8 per cent do not have a mortgage (Fahey et al, 2004). The rent for local authority housing for families with children is calculated at 15% of their income. Consideration will be given to the cost implications for two parent families of participation in the local authority tenant purchase scheme. According to the CSO there are 465 two parent and two children households participating in such schemes. There are no rent or mortgage payments for the pensioner couple. The only other housing costs, apart from rent or mortgage, relate to house insurance, house maintenance and waste management fee. (See location of households page 38 for further details on housing).

The housing profiles for this research were as follows:

- Pensioner couple – Owner occupied terrace house in Phibsboro built 120 years Ago (c. 1884). Refurbished 20 years ago. Gas central heating and cooking facilities. Roof insulated with fibre glass. Ground floor 18 x 22.8 feet.
- Two parent and two children, lone mother and two children – local authority rented house in Ballyfermot built 28 years ago (c. 1976). Refurbished to meet insulation and health and safety standards in 2002. Roof insulated with Rockwood. Gas central heating and cooking facilities. Ground floor 17 x 28 feet.

### **2.6.8 Fuel**

The FBU fuel budget is based on the type of house which accommodates each of the households. The dimensions of the house are central to the calculation of the fuel budget as are the lifestyles of the households. *“The LCA fuel budget uses a computer model called BREDEM to calculate fuel consumption. The number of days in the year for which heating is required is determined within the BREDEM model, using the standard ‘degree day’ calculations. These compare the outside temperature with a baseline temperature and, on days when the outside temperature falls below the baseline, the heating system raises the internal temperature to the demand temperature”*(Parker, 1998: 52). The construction of the budget using this method was beyond the scope of this study. However assistance was obtained from the FBU in order to construct the budget accurately and the construction of which is outlined below:<sup>8</sup>

In England, Northern Ireland and Wales running costs for housing are normally calculated using BREDEM 12, a domestic energy model developed by the Building Research Establishment. In Ireland, the model was adapted as the Irish Home Energy Rating (HER), in collaboration with National Energy Services from Milton Keynes. The SAP rating used for Building Regulations also uses a version of BREDEM.

The (Irish) Heat Energy Rating is the published method for assessing compliance with Building Regulations in Ireland and is based on a similar calculation method to the SAP. This estimates the space and water energy utilising an assumed heating pattern and a number of occupants based on the total floor area. The assumptions for non-space heating energy use are similar in the SAP and HER, but are lower for lights and appliances in the Irish calculation.

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<sup>8</sup> We are grateful to Dr. Bill Wilkinson, Director of Energy Audit for his commentary on the methodology employed in the construction of the fuel budget.



In the latest version of the BREDEM 12 calculation, the use of lights and appliances has been increased, typically around 20% for houses of average size. In our calculations we have used the BREDEM 12 calculation but adjusted the water heating and electricity consumption figures so as to be the same as estimates in the HER.

The areas of walls, floors, and attics (lofts) were calculated from the dimensions supplied, and heat losses calculated from standard U-values with an insulated cavity wall for the newer house and an uninsulated solid wall for the pre 1900 terrace house. Overall heat losses are very similar to those calculated in the HER.

Calculations were carried out using NHER Evaluator, modified for Dublin climate data, with adjustments as above. Boiler efficiency for the gas centrally heated houses has been taken as 72%, typical of a modern gas boiler.

Fuel costs and energy used are given in kWh and Euro for a 16 hour heating pattern 7 days a week, and converted to a running cost using current gas (Bord Gais) and electricity (ESB) prices.

The tables show that the running cost of the older house is higher despite being smaller and having only two occupants. This is due to the much better wall insulation and double glazing. The same house type is used for the two adult and two children household as for that of the adult two children one. Although the water heating, cooking, and lights and appliances figures are lower in the 3 person house, the reduced heat gains from these sources result in a slightly higher space heating demand compared to the four person house.

### **2.6.9 Transport**

The budget was developed through the use of informed normative judgements and behavioural data (National Travel Survey). The following assumptions need to be made in order to cost travel expenditure: (Bradshaw, 1993: 124)

- 1) Place of residence
- 2) Place of employment
- 3) Vehicle ownership
- 4) Travel mode
- 5) Travel patterns and frequency

The FBU makes the assumption that shops are local or within two miles of the household types place of residence. Essentially “*the family travels on foot, by local bus and the occasional taxi, and the adults cycle*” (Parker, 1998: 54). Car ownership in FBU transport budget is calculated through the use of behavioural data and normative judgements.

Transport costs for the lone parent households are limited to bus journeys and transport by bicycle. Car ownership costs are calculated for the two parent and pensioner couple households.

## CHAPTER 3 – STATEMENT OF RESULTS

This chapter of the report contains the following:

- Statement of Low Cost but Acceptable (LCA) budget costs and income scenarios for lone parent and two children household
- Statement of LCA budget costs and income scenarios for two parent and two children household
- Statement of LCA budget costs and income scenarios for pensioner couple household
- Changes to the LCA budget as proposed by the focus groups

The statement of results for each household type will outline the totals for the budget standard costs and the variable costs. Parker (1998) outlines the difference between budget standard expenditure and variable expenditure: *“for its LCA budget the FBU distinguishes between budget standard expenditures which are relatively constant and variable expenditures which are not”* (Parker, 1998: 12). Budget standard expenditure is understood as dealing with the average amount of money required by a particular household on a weekly (or monthly or yearly) basis to ensure a predefined standard of living. Food, clothing, personal care, household goods, household services, leisure goods and leisure services are seen as budget standard expenditure.

Variable expenditure takes account of variation *“in needs and living costs over which families have little or no control e.g. housing, transport, fuel and childcare costs”* (Parker, 1998: 12). Parker (1998) divides variable costs into two categories – core variables and lifestyle variables. Core variables *“are essentials like housing, transport, childcare and healthcare. They also include expenditures that may not have been essential in the first place, but become so once entered into, for example, debts and pets”* (Parker, 1998:13). Lifestyle variables refer to items such as *“going to the pub, smoking, sharing a bottle of wine with friends, giving to charity, playing the lottery”* (Parker, 1998: 13). While they are not essential for survival they are facts of life in contemporary society. Unlike budget standard expenditures, which are recommendations, variable expenditures as included in the LCA are illustrative.

The research committee advised not to differentiate between the budget standard costs and variable costs for the purpose of this research. However the order of the budget components (with the exception of the inclusion of education costs) remains the same as that in the FBU Low Cost but Acceptable budgets.

The income scenarios for the two households with children examine payments from both Social Welfare and the National Minimum Wage. Also included for the two parent and two children

household is a scenario showing the impact on income of participation in a Local Authority Tenant Purchase Scheme. The income scenarios for the pensioner couple household will examine income from both contributory and non-contributory Old Age Pensions as well as income from a private pension.

### 3.1.1 Lone Mother and Two Children Household - Expenditure

Table 13 presents the weekly cost of each of the budget components for the Lone Parent and two children households. This table also includes the totals for the weekly expenditure on the LCA for each household.

**Table 13 - Lone Mother and Two Children Budget Costs**

<b>FBU SUMMARY BUDGETS AT LCA LEVEL</b>			
LONE PARENT AND TWO CHILDREN - Local authority tenant Ballyfermot			
Euro per week June 2004 prices			
<b>Households types</b>	<b>Dependent on SW</b>	<b>With a PART TIME worker</b>	<b>With a FULL TIME worker</b>
Food	75.43	75.43	75.43
Food consumed outside the home	4.04	4.04	4.04
Clothing	28.75	28.75	28.75
Personal Care (without healthcare)	4.76	4.76	4.76
Household goods	20.75	20.75	20.75
Household services	11.45	11.45	11.45
Leisure (social inclusion)	45.45	45.45	45.45
Housing (waste management & house insurance)	6.75	6.75	6.75
Housing - LA rent	21.47	53.01	57.21
Fuel	16.57	16.57	16.57
Transport (no car)	10.86	10.86	10.86
Transport - car owner car costs	<i>none</i>	<i>none</i>	<i>None</i>
Transport - car owner additional costs	<i>none</i>	<i>none</i>	<i>None</i>
Healthcare	10.85	10.85	10.85
Educational Costs	8.00	8.00	8.00
Insurance / pension contributions	<i>none</i>	<i>none</i>	<i>None</i>
Debts / fines / maintenance orders	<i>none</i>	<i>none</i>	<i>None</i>
<b>Job-related costs</b>			
<i>of which childcare</i>		90.00	215.00
<i>of which bus fares to work</i>		14.50	14.50
<i>of which union fees</i>		1.40	3.70
Seeking work costs	4.01		
Pets	<i>none</i>	<i>none</i>	<i>none</i>
Alcohol	<i>none</i>	<i>none</i>	<i>none</i>
Charitable donations	1.00	1.00	1.00
<b>Total costs</b>	270.14	403.57	535.07
Deduct health costs*	10.85		
<b>Total costs (less healthcare where applicable)</b>	259.29	403.57	535.07
*Health costs are deducted for those who qualify for a medical card			

For those dependent on Social Welfare, in part-time employment and full-time employment the total costs are €259.29, €403.57 and €535.07 respectively. Health costs are deducted for the scenario representing a lone mother dependent on social welfare as she will qualify for a medical card (see Table 14 for further detail).

The cost of food for this household is €75.43. When food consumed outside the home is included the total food expenditure is €79.47. Leisure is an expensive component in the budget, costing €45.45 per week. However this cost deals with social participation and social inclusion expenditure and covers a wide range of items and activities - TV and video, sports goods and activities, books, newspapers, magazines, toys, games, hobbies, seasonal goods, entertainment, outings, holidays and a gardening budget.

Childcare and rent account for the greatest proportion of the variation in household expenses. The lone mother in full-time employment pays €215 (40% of total budget) a week which covers full-time care for the four year old (€140) and after school care for the ten year old (€75). Fuel costs at €16.57 are the same across all three household types. Local authority rent, calculated at 15% of income, is €21.47 for the lone mother dependent on social welfare, €53.01 for the lone mother working part-time and €57.21 for the lone mother working full-time.

### 3.1.2 Lone Mother and Two Children Household – Income Scenarios

There were three income scenarios chosen for this household type. The first calculated the income for a lone mother and two children dependent on Social Welfare. The second took consideration of the change in income if the lone mother works part-time on the National Minimum Wage. The final scenario calculated income for a lone mother who was in full-time employment on the National Minimum Wage. When calculating the final total cash income, income from One Parent Family Payment, Family Income Supplement, Child Benefit, Back to School Clothing and Footwear Allowance and income from employment was taken into account.

**Table 14 - Lone Mother and Two Children Household Total Cash Income and Total LCA Budget Costs**

<b>Income scenario</b>	<b>Total cash income</b>	<b>Total LCA Budget costs<sup>9</sup></b>	<b>Shortfall / Discretionary Income</b>
Dependent on Social Welfare	235.67	259.29	23.62 (shortfall)
Part-time worker	445.89	403.57	42.32 (discretionary income)
Full-time worker	473.89	535.07	61.18 (shortfall)

<sup>9</sup> Less healthcare costs where applicable.

Table 14 shows the total income for each income scenario (a detailed calculation of this can be found in Appendix 1). The total budget cost for each scenario is also outlined in this table. For the first scenario, in respect of the lone mother who is dependent on social welfare, the cost of the LCA budget is €259.29 in comparison to her total cash income which is €235.67. The lone mother in this scenario qualifies for a medical card; therefore her medical costs are deducted from the budget total. This leaves her with a shortfall of €23.62. The part-time worker has a discretionary income of €42.32. Total cash income from this scenario was €445.89 while the total budget costs were €403.57. The full-time worker will have an income of €473.89. However her budget costs will be €535.07 leaving her with a weekly shortfall of €61.18. It can be seen from this table that the lone parent household with a part-time worker is the only household with a discretionary income. The cost of child care and the higher rent charges make full-time work economically disadvantageous.

### 3.2.1 Two parents and two children household - Expenditure

Table 15 presents the weekly cost of the budget components for the two parent and two children households. Also included in this table are the totals for the weekly expenditure on the LCA for each household.

**Table 15 - Two Parents and Two Children Budget Costs**

FBU SUMMARY BUDGETS AT LCA LEVEL					
TWO PARENT FAMILY WITH TWO CHILDREN - Local authority tenant Ballyfermot					
Euro per week June 2004 prices					
Household types	With 1 F/T worker / No car	With 1 F/T worker / Car owner	With 1 F/T & 1 P/T worker / No car	With 1 F/T & 1 P/T worker / Car owner	In receipt of UNEMP. BENEFIT
Food	107.97	107.97	107.97	107.97	107.97
Food consumed outside the home	5.65	5.65	5.65	5.65	5.65
Clothing	35.18	35.18	35.18	35.18	35.18
Personal Care (without healthcare)	5.62	5.62	5.62	5.62	5.62
Household goods	21.61	21.61	21.61	21.61	21.61
Household services	11.76	11.76	11.76	11.76	11.76
Leisure (social inclusion)	50.90	50.90	50.90	50.90	50.90
Housing (waste management & house insurance)	6.75	6.75	6.75	6.75	6.75
Housing – LA rent	45.43	45.43	53.85	53.85	29.46
Fuel	17.23	17.23	17.23	17.23	17.23
Transport (no car)	14.53	none	14.53	none	14.53
Transport - car owner car costs	none	84.07	none	84.07	none
Transport – car owner additional costs	none	8.41	none	8.41	none
Healthcare	16.40	16.40	16.40	16.40	16.40
Education Cost	8.00	8.00	8.00	8.00	8.00
Insurance / pension contributions	none	none	none	none	none
Debts / fines / maintenance orders	none	none	none	none	none

Job-related costs					
<i>of which childcare</i>	<i>none</i>	<i>none</i>	90.00	90.00	<i>none</i>
<i>of which bus fares to work</i>	14.50	<i>none</i>	29.00	14.50	<i>none</i>
<i>of which union fees</i>	3.70	3.70	5.10	5.10	<i>none</i>
Seeking work costs	<i>none</i>	<i>none</i>	<i>none</i>	<i>none</i>	10.71
Pets	<i>none</i>	<i>none</i>	<i>none</i>	<i>none</i>	<i>none</i>
Alcohol	<i>none</i>	<i>none</i>	<i>none</i>	<i>none</i>	<i>none</i>
Charitable donations	1.00	1.00	1.00	1.00	1.00
<b>Total costs</b>	366.23	429.68	480.55	544.00	342.76
Deduct health costs*	16.40	16.40			16.40
<b>Total costs (less healthcare where applicable)</b>	349.83	413.28	480.55	544.00	326.36

The household with a full time and a part time worker and owning a car have the highest budget costs. The household with one full time worker without a car has the lowest cost for those households with employment. Those in receipt of unemployment benefit have the lowest budget costs.

Food for these households is €107.97 and increases to €113.62 when food consumed outside the home is included. Leisure is a high cost at €50.90 but comprises the same type of items that were included in the lone parent budget - TV and video, sports goods and activities, books, newspapers, magazines, toys, games, hobbies, seasonal goods, entertainment, outings, holidays and a gardening budget. The major differences between the households with two adults working and households with one adult working is that the former have increased job related costs and an increase in their Local Authority rent. Local Authority rent, as was the case with the lone mother scenarios, is calculated at 15% of income and therefore increases from €45.43 to €53.85 when the second adult works part-time. For the household in receipt of Unemployment Benefit the Local Authority rent is €29.46. As can be seen from Table 15, the households with cars have the highest weekly cost. Transport to work costs increase for the non - car owning household to €29 as opposed to the €14.50 for households with cars.

There are no childcare costs for the scenario which allows for one adult to work full-time. The second scenario, whereby the second adult works part-time incurs a cost of €90 per week on childcare expenses. Union fees represent a small proportion of each budget with €3.70 being spent by the household with one full-time worker and €5.10 by the households with one full-time and one part-time worker. Seeking work cost of €10.71 is allowed for the household in receipt of Unemployment Benefit. Charitable donations of €1 are allowed for in the lone parent and two children household.

### 3.2.2 Two parent and two children household – Income Scenarios

Three income scenarios were chosen for this household type. The first scenario calculates the income for one adult working full-time on the National Minimum Wage. The second calculates the income for

one adult working full-time on the National Minimum Wage and one adult working part-time on the National Minimum Wage. For those in employment, eligibility for FIS is also calculated. The third scenario calculates income from Unemployment Benefit. Child benefit and eligibility for the Back to School Clothing and Footwear Allowance are incorporated into the income calculation. Car ownership and non-car ownership costs are also incorporated into each of the income scenarios.

**Table 16 - Two Parents and Two Children Household Total Cash Income and Total LCA Budget Costs**

<b>Income scenario</b>	<b>Total cash income</b>	<b>Total LCA Budget costs<sup>10</sup></b>	<b>Shortfall / Discretionary Income</b>
1 Full-time worker / no car	427.07	349.83	77.24 (discretionary income)
1 Full-time worker / car owner	427.07	413.28	13.79 (discretionary income)
1 Full-time worker and 1 Part-time worker / no car	483.23	480.55	2.68 (discretionary income)
1 Full-time worker and 1 Part-time worker / car owner	483.23	544.00	60.77 (shortfall)
Income from Unemployment Benefit	320.07	326.36	6.29 (shortfall)

The household with the highest shortfall is that consisting of a full time and a part time worker with a car, while the household with the highest discretionary income is that of the one full time worker without a car. The cost of childcare also contributes to the shortfall. Those on unemployment benefit have a shortfall of €6.29 and are not car owners.

### **3.2.3 Two Parent And Two Children Household – Participating In a Local Authority Tenant Purchase Scheme**

	€
Market value of house (Ballyfermot)	167,000.00
Fixed weekly payment <sup>11</sup>	127.00
LCA Budget costs (one full-time worker less rent, non-car owner plus house insurance)	<u>308.53</u>
<b>Total weekly expenditure</b>	<b><u>435.53</u></b>

<sup>10</sup> Less healthcare costs where applicable.

<sup>11</sup> See appendix 2 for details of sales scheme for Dublin City Council Tenant Purchase Scheme

A two parent and two children household seeking to have a Low-Cost but Acceptable standard of living and at the same time participate in the Local Authority Tenant Purchase Scheme will need a minimum income of €435.53. This figure indicates that only people with a weekly income close to the Average Industrial Earnings can afford to participate in a tenant purchase scheme and still enjoy a Low Cost but Acceptable standard of living.

The regulations of Dublin City Council for people applying for a mortgage loan stipulate that in addition to the mortgage loan a disposable income of €180 plus €20 per child is required. A weekly expenditure of €220 would not allow the household to have a Low Cost but Acceptable standard of living. The regulations also specify that the principal earner must be in permanent employment for at least one year and that as well as earning the foregoing amount (€180 + €40 + mortgage loan repayment) the household income must be sufficient to deal with all other loan repayments.

### 3.3 Educational costs

The FBU in the UK does not provide a separate budget component to reflect educational costs. For the FBU budgets, the costs of education are contained within the clothing, leisure and household goods budget components. For the purpose of this research the costs have been drawn out from these components and included in one budget – educational costs. Table 17 summarises the LCA budget standards cost for education:

**Table 17 – Educational Costs**

Item	Cost per week €
Clothing total	<b>3.86</b>
Stationery total	<b>1.64</b>
Total school books	<b>1.77</b>
Total school trips	<b>0.73</b>
Total Educational costs	<b>8.00</b>

The total weekly educational costs are €8.00. The BSCFA is €1.54 per week which leaves a shortfall of €6.46 for the LCA educational costs.

#### 3.4.1 Pensioner couple - Expenditure

Table 18 presents the weekly cost of each of the budget components for the pensioner households. This table also includes the totals of the weekly expenditure on the LCA standards for each pensioner household.



**Table 18 - Pensioner Couple Budget Costs**

FBU SUMMARY BUDGETS AT LCA LEVEL				
PENSIONER COUPLE AGED 66 - 69 YEARS - owner occupier in Phibsboro				
Euro per week June 2004 prices				
Household types	In receipt of contrib. pension / no car	In receipt of contrib. pension / car owner	In receipt of non- contrib. pension / no car	In receipt of non- contrib. pension / car owner
Food	76.72	76.72	76.72	76.72
Clothing	16.36	16.36	16.36	16.36
Personal Care (without healthcare)	10.58	10.58	10.58	10.58
Household goods	16.00	16.00	16.00	16.00
Household services	15.72	15.72	15.72	15.72
Leisure (social inclusion)	44.08	44.08	44.08	44.08
Housing (waste management and house insurance)	11.30	11.30	11.30	11.30
Housing – Owner Occupier	<i>No mortgage repayments</i>	<i>No mortgage repayments</i>	<i>No mortgage repayments</i>	<i>No mortgage repayments</i>
Fuel	18.21	18.21	18.21	18.21
Transport (no car)				
Transport - car owner car costs		79.31		79.31
Healthcare	12.02	12.02	12.02	12.02
Savings for funeral costs	<i>none</i>	<i>none</i>	<i>none</i>	<i>none</i>
Debts / fines / maintenance orders	<i>none</i>	<i>none</i>	<i>none</i>	<i>none</i>
Job-related costs	<i>none</i>	<i>none</i>	<i>none</i>	<i>none</i>
Pets	<i>none</i>	<i>none</i>	<i>none</i>	<i>none</i>
Alcohol	<i>none</i>	<i>none</i>	<i>none</i>	<i>none</i>
Charitable donations	2.00	2.00	2.00	2.00
<b>Total costs</b>	222.99	302.30	222.99	302.30
Deduct health costs*			12.02	12.02
<b>Total costs (less healthcare where applicable)</b>	222.99	302.30	210.97	290.28
*Health costs are deducted for those who qualify for a medical card				

Car ownership accounts for the main differences in total budget costs. Healthcare costs are deducted for those in receipt of a non-contributory pension as they qualify for a medical card. Food costs for the household are €76.72, with leisure costs at €44.08. Housing costs of €11.30 are made up of waste management charges and house insurance premiums (contents and structure). There are no mortgage repayments or rent payments to be made as it is assumed the couple own their own home and have their mortgage paid. There are no public transport costs as all persons over 66 years of age are entitled to free travel. Healthcare for the pensioner couple costs €12.02. Each household has fuel costs of €18.21. Car ownership and eligibility for a medical card account for the variation in costs.

### 3.4.2 Pensioner Couple – Income Scenarios

Table 19 shows the total cash income for each of the households. This table also includes an additional scenario whereby income from a private pension in addition to contributory pension is taken into consideration. The LCA Budget costs for this scenario are the same as those for the households with income from a contributory pension alone.

**Table 19 – Pensioner Couple Total Cash Income and Total LCA Budget Costs**

FBU SUMMARY BUDGETS AT LCA LEVEL			
PENSIONER COUPLE AGED 66 - 69 YEARS - owner occupier in Phibsboro			
Euro per week June 2004 prices			
Income scenario	Total cash income	Total LCA Budget costs <sup>12</sup>	Shortfall / Discretionary Income
Income from contributory pension / no car	316.75*	222.99	93.76 (discretionary income)
Income from contributory pension / car owner	316.75*	302.30	14.45 (discretionary income)
Income from non-contributory pension / no car	276.05*	210.97	65.08 (discretionary income)
Income from non-contributory pension / car owner	276.05*	290.28	14.23 (shortfall)
Contributory pension plus private pension of €70 / no car	366.50	222.99	143.51 (discretionary income)
Contributory pension plus private pension of €70 / car owner	366.50	302.30	64.20 (discretionary income)

\*Households qualify for households benefits package, therefore an additional €20.25 is added on to pension.

The only pensioner household with a shortfall is a car-owning household with an income from a non-contributory pension. Households which depend on a non-contributory pension cannot

<sup>12</sup> Less healthcare costs for those in receipt of non-contributory pension where applicable.

afford to run a car. A discretionary income of €65.08 is less than the weekly cost of running a car- €79.31 as per the LCA budget standards.

If the pensioner couple has a private pension of €70, their income will exceed their total budget costs regardless of whether they are a car owner or not. However as a result they will not be eligible for the household benefits package or the medical card.

### 3.5 Changes to the LCA budget proposed by focus groups

The focus groups in their detailed consideration of each item in the different budgets were in agreement for the most part with the content of the LCA budgets as developed by the British FBU. A small number of changes were proposed in the areas of food, clothing and household goods. The changes to the food budget were as follows:

**Table 20 – Changes to LCA Budgets for households with children - Food**

Household	Changes
Lone parent and two children household	Add – one extra loaf of bread
	Add – 1lb of sausages
	Take out – frozen burgers
Two parent and two children household	Add – one extra loaf of bread
	Add – 1lb of sausages
	Take out – one pizza
	Add – 250g of pasta
Pensioner couple	Increase the number of yoghurts to 4
	Take out - canned milk puddings
	Add – lean meat
	Take out – meat pies
	Take out – pickles

In financial terms the proposed changes to the food budget would increase the lone parent food budget by €1.88. For the two parent and two children the food budget would decrease by €0.12. The pensioner budget will increase by €0.77.

The remainder of the changes concerned the quantity or lifespan of items in the clothing and household goods budgets.

**Table 21 – Changes To LCA Budgets For Households With Children – Clothing and Household Goods**

<b>Item</b>	<b>Quantity FBU</b>	<b>Life / years FBU</b>	<b>Revised quantity</b>	<b>Revised life / years</b>
Clothing – girl aged 4				
Pants, cotton, pack of 5	2	1	3	1
Clothing – boy aged 10				
Tracksuit top and bottoms	1	1	2	1
Household goods				
Quilt cover, double, 2 pillowcases, polycotton	2	12	3	12
Sheet, fitted, double, 2 pillowcases, polycotton	2	12	4	12
Towel, hand cotton, kitchen 2	2	6	3	6
Towel, tea, cotton, 3	3	6	2	1
Mop head, cloth	1	1	2	1
Broom head, nylon	1	7	2	7
Foil, 10m, 30cm wide	1	1	2	1
Household matches, 6 box pack	1	1	2	1
Refuse sack, plastic, pk. of 20	1	1	2	1

In financial terms these changes increase the lone parent and two children and the two parent and two children household budgets by € 0.71.

**Table 22 – Changes To LCA Budgets For Pensioner Couple Household – Household Goods**

<b>Item</b>	<b>Life / years</b>	<b>Revised life / years</b>
Single fitted sheet	15	3-5 years
Double fitted sheet	9	5
Plain pillowcases	9	5
Tea towel	5	2
Electric under-blanket	10	3-4 as per guarantee
Canister set, screw top, 4 piece	5	10
Vacuum flask	10	6
Hot water bottle	10	4
Household gloves, pack of 2 pairs	I pack per year	2 packs per year

These changes would increase the budget by €0.42. Table 23 shows the total difference if all these changes were made.

**Table 23 – Financial changes to LCA budget as per focus groups changes**

<b>Household type</b>	<b>Number of changes</b>	<b>Increase in budget total</b>
Lone mother and two children	13	€2.59
Two parents and two children	14	€0.59
Pensioner Couple	11	€1.19

As can be seen, the biggest increase is for the lone mother and two children household at €2.59. The pensioner household's budget increases by €1.19 while the two parent and two children household increases by €0.59.

## CHAPTER 4 – DISCUSSION OF RESULTS

### 4.1 Introduction

The discussion of results is presented under two headings

- Income
- Key budget items of expenditure

One of the principal aims of this study is to explore the adequacy of income from Social Welfare and National Minimum Wage payments. It is important to remember that the Low Cost but Acceptable Budget Standards (LCA) do not allow for the unexpected (such as the death of a close relation), pension contributions, loan repayments, fines, debts, alcohol and cigarettes.

### 4.2 Income

#### 4.2.1 Lone mother and two children

**Table 24 – Lone mother and two children LCA budget expenditure and income**

<b>Income scenario</b>	<b>Total cash income</b>	<b>Total LCA Budget costs<sup>13</sup></b>	<b>Shortfall / Discretionary Income</b>
Dependent on Social Welfare	235.67	259.29	23.62 (shortfall)
Part-time worker	445.89	403.57	42.32 (discretionary income)
Full-time worker	473.89	535.07	61.18 (shortfall)

As can be seen from Table 24, the costs of a Low Cost but Acceptable budget is well above the income received from Social Welfare payments. The Commission on Social Welfare (1986) noted that a key feature of adequacy is that payments are linked to actual living standards. The shortfall for a lone mother on social welfare indicates that the current social welfare payments are inadequate in terms of obtaining a Low Cost-but Acceptable standard of living. The National Anti-Poverty Strategy (NAPS) and the National Action Plan against Poverty and Social Exclusion (NAP/Incl.) reiterate the need to set incomes at a level that is adequate to sustain dignity (NAPS, 2002; NAP/Incl.2003). Both set a target of setting minimum Social Welfare payments at €150 per week (2002 terms) by 2007. This figure falls well below the LCA budget standard for a lone mother on social welfare which is €259.29. Under the previous social partnership agreement, the Programme for Prosperity and Fairness, the Social Welfare Benchmarking and Indexation Group was established. The benchmarking of Social Welfare payments illustrates a more transparent approach to setting Social Welfare

<sup>13</sup> Less healthcare costs where applicable.

payments as opposed to arbitrarily setting payments as is the case with current government policy.

In contrast to the first scenario which took account of a lone mother dependent solely on Social Welfare the LCA budget expenditure rises considerably when the lone mother takes up employment on both a part-time and full-time basis. The rise in costs can be attributed to the high cost of childcare and after school care along with other job related costs such as bus fares to work and union fees.

From the point of view of full time employment the lone parent is worst off in this scenario as the household has the largest shortfall at €61.18. This is in part due to the loss of secondary benefits such as the medical card, Back to School Clothing and Footwear Allowance and also a reduced payment from One Parent Family Payment. The INOU (2004) notes that the threshold for retaining secondary benefits remained unchanged in the last decade. While this household will also receive Family Income Supplement this is offset by high childcare and after school care costs. Childcare costs for this scenario account for 45% of the household's income, leaving only 55% of disposable income remaining in order to cover all other costs.

When comparing the expenditures from the three scenarios with the income received the best economic position for the lone mother is in part-time employment. This is the only situation where the household has a discretionary income rather than a shortfall. This discretionary income must meet the unexpected costs that were outlined at the start of this chapter. OPEN's (2004) analysis of the Government's approach to lone parents also finds that they are better off working part-time. The danger of this is of trapping lone parents in low-waged, low skilled, insecure employment (OPEN, 2004). Central to part-time work being the best option for lone parents is the earnings disregard. This is a combination of the earnings, childcare and travel allowances provided for in the Lone Parent Allowance. The earnings disregard (€146.50) enables the lone parent to keep all of her lone parent family payment and also to apply for FIS. However, it is perhaps the inadequacy of this figure to offset against childcare and job-related costs that causes the lone parent to have a shortfall when she takes up full-time employment.

### **Some Typical Comments from the Lone Parent and Two Children Focus Groups**

*“I can’t live with debts. I really dread a knock on the door to take away the telly. So the first thing I do on a Thursday is pay my bills. What’s left goes on food”.*

*“ On a Thursday I do my shopping and that comes to nearly €100.00. I haven’t much left for the bills. When the bills get bad, I panic. The Welfare Officer and the Vincent de Paul help out and so does my Ma”.*

*“I hate myself for being a bad mother. No matter how hard I try, I can’t give the kid things they see other kids with. It’s hard not to be able to let the kids go to the fridge when they want something”.*

*“ I had to send the school photos back - €50!”*

*“A day out for us is St. Stephen’s Green and that’s the best of €30 for the three of us between fares and McDonalds”.*

*“He has lost four teeth, but I can’t pay the tooth fairy; I keep telling him that she will come soon”.*

*“All the family pitch in for the play station he wants, but I told him it’s no party then. I can’t manage both”.*

### **With Reference to the LCA Budget Standards:**

*“There is a humanity about these budget sheets”.*

*“I would be made up if I had all those things but they make sense and I would like to be able to afford them”.*

*“The clothes like the tracksuit bottoms would never last that long. You’d need to double the amount”.*

*“It would be great to be able to buy all that food. Two meals like that (lunch and dinner) are out for us. It is either one or the other. Not both”.*

*“That menu sheet gives me a good idea of what we should be eating. I must say we eat quite a lot of those items – but not in such a planned way”.*



#### 4.2.2 Two parent and two children household

**Table 25 – Two parent household and two children**

<b>Income scenario</b>	<b>Total income</b>	<b>cash</b>	<b>Total LCA Budget costs<sup>14</sup></b>	<b>Shortfall / Discretionary Income</b>
1 Full-time worker / no car	427.07		349.83	77.24 (discretionary income)
1 Full-time worker / car owner	427.07		413.28	13.79 (discretionary income)
1 Full-time worker and 1 Part-time worker / no car	483.23		480.55	2.68 (discretionary income shortfall)
1 Full-time worker and 1 Part-time worker / car owner	483.23		544.00	60.77 (shortfall)
Income from Unemployment Benefit	320.07		326.36	6.29 (shortfall)

Households dependent on unemployment benefit incur an annual shortfall of €327.08. None of these households can afford a low cost but acceptable standard of living. A shortfall will have a negative impact on important aspects of human living such as food, health and heat. Households with both parents working (one part-time) do not earn enough to make ends meet. In the case of these households where two adults are working on the minimum wage, there is a weekly shortfall regardless of car ownership (data from the 1999 / 2000 HBS shows that 74% of the population own a car). In these households, the cost of childcare is also a significant factor in the development of a shortfall.

The households with one full time worker have a discretionary income. This is largely due to the fact that expenditure on childcare is unnecessary. A discretionary income is not necessarily a surplus since it must cover the items the LCA budget does not allow for. In order to have a discretionary income it is necessary for one parent to remain at home, thereby removing the preference to enter the labour market thus limiting life choice. In addition to having a discretionary income the household will retain secondary benefits such as the Medical Card and Back to School Clothing and Footwear Allowance. This is a further disincentive for the second adult to enter the labour market. This is noted by the INOU (2004) in their call to widen the threshold for secondary benefits.

For the households dependent on Unemployment Benefit, the shortfall of €6.29 per week is influenced by recent government policy which has frozen Child Dependent Allowances (CDAs) which are paid to those dependent on Social Welfare. Combat Poverty (2003) state

<sup>14</sup> Less healthcare costs where applicable.

that the freeze in CDAs has effectively devalued the payments. Should the CDAs be increased, this payment may enable the householders dependent on Social Welfare reach a low cost but acceptable standard of living.

The household dependent on Unemployment Benefit is particularly vulnerable regarding the three risks that Daly and Leonard (2002) identify – risk of social exclusion from their peers, early school leaving and anti-social behaviour. The Vincentian Partnership for Social Justice study (2000) points to the difficulty experienced by parents in providing their children with clothing used by their peers. Children were seen to drop out of school rather than appear different. In many cases bullying was also a consequence of not wearing socially acceptable clothing. Daly and Leonard (2002) also found that low income prevented many young people from engaging in appropriate leisure activities. They noted that most of the households in their research had no money left over at the end of the week and that they had shortfalls which prevented them from paying bills – e.g. rent, electricity and telephone. Daly and Leonard (2002) highlight the barriers to employment and identify lack of affordable child care, loss of welfare benefits on return to work and lack of acceptable rates of pay. They recommend that there be greater investment in education and training for unemployed people. In their report Daly and Leonard (2002) draw attention to the generally inadequate provision of public housing and the absence of affordable private sector housing.

#### **LCA budget Standard and Excluded Costs**

While the LCA allows for unexpected demands – expenditure on such items as breakages, hospitalisation, etc. - these outlays cannot be prolonged for any prolonged period. Such unexpected demands on income are part of life and need to be taken into consideration if people are not to fall into serious debt. Important items such as participation in savings and pension schemes are not taken into account in the LCA budgets. They are noted but not allowed for in the calculations of expenditure. At present, there is considerable emphasis at national level on the need for all citizens to contribute to pension schemes. The total cost of the LCA budgets need to be increased to take account of unexpected expenditure and to allow for the cost of payments to saving and pension schemes. Factoring in these costs would increase the total expenditure necessary for a low cost but acceptable standard of living. However, the adjusted total would reflect more fully the expenditure necessary to meet important additional costs, e.g. unexpected contingencies and payments into savings and pension schemes.

The totals given for the LCA budgets for each household type in this study should be interpreted in the light of the missing costs – contingencies and payments into savings and

pension schemes. The shortfall found in relation to some household types will increase as a result and the discretionary income of other households types will be reduced.

In light of the omission in the LCA budgets to include the cost of contingencies and payments into savings accounts, it is reasonable to conclude that, at best, it would be very difficult for two parent and two children households dependent on the minimum wage to have a low cost but acceptable standard of living.

### **Some Typical Comments from Two Parent and Two Children Focus Groups**

*“All the time you have to manage tightly. You learn where and when to stop”.*

*“Prices keep going up and up so I often leave the kids at home when I shop”.*

*“Childcare – you must be joking! I could not afford it. So I just hope the day will come when I can work for a few hours”.*

*“You need to get out of the house – sometimes I think I will go crazy, but who could afford childcare”.*

*“Pets are expensive but they are part of life. The dog is teaching him to be more thoughtful and not just think of himself”.*

*“Life is short and we need some fun! To survive, you need to get out”.*

*“I worry when he’ll when he’ll want more brand names. Where will I get the money? I don’t want him to be different”.*

*“There is good childcare here at a great price but you need to get their names down when they are born”.*

*“The price of clothes! The back to school allowance is better than nothing but it goes nowhere”.*

*“There is a great school book rental scheme here, so we can’t complain”.*

### **Referring to the LCA Budget Standard Sheets:**

*“Everything is here but the amounts are tight. Sheets would never last that long!”*

*“The food menus are good. They make you think. Mine eat that food but not in such a ‘controlled’ way. We eat more bread in Ireland!”*

*“I am glad they put in the pets and holidays. You need both to be more human”.*

*“Some of the cheaper brands are good value, but there are some you just won’t buy, especially the tea and cereals”.*

*“A lot of thought has gone into these budgets. You wouldn’t be badly off if you had everything on the sheets. But some things could never last as long as they say”.*

*“I wish our Government realised that everyone needs to have a holiday!”*

*“They don’t know they’re born in England! Education is really free there and the health charges are reasonable. I lived there, so I know”.*

#### 4.2.3 Pensioner couple households

**Table 26 – Pensioner couple LCA budget expenditure and income**

<b>Income scenario</b>	<b>Total cash income</b>	<b>Total LCA Budget costs<sup>15</sup></b>	<b>Shortfall / Discretionary Income</b>
Income from contributory pension / no car	316.75*	222.99	93.76 (discretionary income)
Income from contributory pension / car owner	316.75*	302.30	14.45 (discretionary income)
Income from non-contributory pension / no car	276.05*	210.97	65.08 (discretionary income)
Income from non-contributory pension / car owner	276.05*	290.28	14.23 (shortfall)
Contributory pension plus private pension of €70 / no car	366.50	222.99	143.51 (discretionary income)
Contributory pension plus private pension of €70 / car owner	366.50	302.30	64.20 (discretionary income)

It must be remembered that all of the pensioner households in this study are owner occupiers and do not have mortgage repayments. The assumption that pensioner couples are house owners is significant as it contributes to a lower LCA budget standard expenditure than the households with children who have rent costs. It also enables a discretionary income in five out of the six income scenarios.

It is not possible for a pensioner couple dependent on a non-contributory pension to own a car. Should it be necessary for this household to purchase a car, a low cost but acceptable standard of living will no longer be possible. The highest discretionary income is possessed

by a couple on a contributory pension and a private pension without a car. The cost of care needs to be factored into the costs of the LCA budget standard. The figure for the pensioner couple on a low cost but acceptable budget standard of living in this study represents the situation of homeowners between the ages of 65 – 69 years. It does not allow for the cost of care, rent or for payment into funeral plan schemes.

The cost of care and other items of expenditure which increase with age, (e.g. house maintenance, heating, etc.), should be taken into account in both expenditure and pension incomes. The discretionary income recorded in this study for the pensioner couple should be interpreted in the context of the unrecognised costs – e.g. care, rent, additional heating, or house maintenance. The inclusion of these and other age related costs would considerably reduce the discretionary income found in this study for ‘young’ pensioner couples. It is reasonable to conclude that while both the non- contributory and the contributory pensions appear to cover the cost of a LCA standard of living, there would be a very small amount of money left which could be properly designated as discretionary.

When adjusted for household size 76.6% of the respondents in the recent SLAN study (2004) were found to have a weekly income less than €320 a week, while 68.8% had an income of less than €260. The Low Cost Acceptable standard of living for a pensioner couple without a car and dependent on a non-contributory pension was €210.97. 40% of respondents in the SLAN study have an income of less than €190 per week. In light of this finding it can be surmised that the living standards of these people were below the LCA. The SLAN report also shows that while there were very high rates of home ownership - approximately 68%, this represented a 10% decrease from 1998 figures. An increase in the number who own their own home with a mortgage and an increase in the percentage renting local authority housing was also reported. This trend will have implications for pensioner expenditure patterns in the future.

The cost of a low cost but acceptable food budget for the pensioner couple came to €76.72 per week. The SLAN report (2004) shows that 54% of the respondents believe they could eat more healthily. However, the results shows “*a dramatic decline in the consumption of cereals, breads and potatoes from 1998 – 2002 and an increase in the consumption of fruit, vegetables and dairy products*” (SLAN, 2004: 29). The consumption of meat, fish and alternatives were found to remain the same. These findings correspond with the observations of the pensioner focus groups, in the current study, on the need for healthy living and the costs associated with this. Consideration is given in the SLAN report (2004) to quality of life.

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<sup>15</sup> Less healthcare costs for those in receipt of non-contributory pension where applicable.

Over 81% of people between 65 – 69 years indicated that the quality of their lives was very good or good. The report also shows that older respondents exceed the national average when membership of religious and voluntary organisations and social clubs is taken into consideration. Discussion with the focus group made clear that leisure activities are seen in terms of social participation and active involvement in the life of the community.

Saunders (2004) notes that in Australia relatively little attention has been paid to income adequacy in the course of debates on the ageing population. He points out that the level of retirement incomes “*will reflect overall patterns of poverty and inequality, as well as consumption and economic and social participation - the main determinants of living standards among the aged*” (Saunders, 2004: 5). While the importance of maintaining a safety net for people dependent on a full rate pension is recognised, he stresses the need to consider “*adequacy in the context of rising incomes – and explanations of successive cohorts of moderately well off retirees. These groups have experienced unprecedented prosperity during their working lives and will expect to sustain a corresponding standard after they retire*” (Saunders, 2004: 5). Saunders (2004) refers to research which captured this higher standard through the development of a new “*comfortably affluent but sustainable standard*”. The CAS budgets exceed the existing MBA budgets in three main ways - clothing, healthcare and leisure. The MBA budgets were revised to make them a more accurate representation of the everyday expenditure and needs of moderately well off older Australians.

(Saunders, 2004: 5)

#### **Some Typical Comments from Pensioner Focus Groups:**

*“If makes such a difference to be able to come to the clubs”.*

*“The trips help to keep you looking forward to the future”.*

*“Heat is important to me, so I spend about €20 a week on a gas card”.*

*“It is nice to be able to give to collections and good causes”.*

*“I don’t do as much cooking as I used to, but I am careful about a balanced diet”.*

*“When you are our age, you can do your own gardening and painting. But in a few years time, I will have to get someone to do this”.*

*“I worry about the future. Will I have enough to get the care I will need when I am much older”.*

#### **With Reference to LCA Budget Standards**

*“I don’t have all those things myself but I agree that people should have them”.*

*“We’re glad they include leisure. Going out is very important for people who live alone”.*

*“The food menus give you good ideas. They are a check. My husband and I would eat most of those foods but not necessarily in the one week”.*

*“There could be a problem making some things last so long like tea towels and pillowcases but they have forgotten nothing”.*

*“It is good to see a cat is included! They can be great company when you are on your own in the house”.*

*“I must say these budget sheets are comprehensive. This is a good way to get a real idea of what it costs to live. There isn't much we'd change”.*

### **4.3 Key budget items of expenditure**

This section will discuss some of the key items of expenditure contained within the LCA budget standards.

#### **4.3.1 Food**

**Table 27 – Food budget by household type**

<b>Household</b>	<b>Food budget total</b>
Lone parent and two children	75.43
Two parents and two children	107.97
Pensioner couple	74.07

The food budget was constructed by the Family Budget Unit (FBU) in Britain and priced in Ireland by the Vincentian Partnership for Social Justice. The FBU's primary aim was to establish a low cost food budget that meets healthy eating guidelines while taking account of societal preferences. The cost for a lone parent and two children family is €75.43; for a two parent and 2 children family it is €107.97 and for a pensioner couple €74.07.

The budget is based on the following assumptions that households:

- have access to information on a nutritionally adequate diet
- can access retail outlets with affordable food
- consume food strictly in accordance to the recommended daily allowances.

The reality of obtaining this diet is difficult. Previous research (Friel and Conlon, 2004) demonstrate that there is a lack of access to affordable food in Ireland. In addition to this, the *Living in Ireland Survey* shows children often go without food due to household financial constraints. Furthermore children in Low Income Households consume foods high in fat and sugar more so than children in more advantaged households (Friel and Conlon, 2004). In addition to this lack of income to obtain an adequate diet is commonplace amongst social welfare recipients (Vincentian Partnership for Social Justice, 2002).

The focus groups held in Ireland indicated that the FBU food menus were broadly acceptable but some alterations in the basket would be desirable to the local population. These alterations will cause a change in the nutrient basket as described below<sup>16</sup>:

*Pensioner couple*

- Omit meat pies
- Omit pickles
- Increase the number of yoghurts to 4

Omitting the pickles would not significantly affect the nutrient balance. Substituting yoghurts for the canned milk pudding will increase the calorific intake by approximately 225 Kcals, which is not a significant problem. However omitting the meat pies would decrease the energy intake by approximately 1072 Kcals, (for 400g steak and kidney pie) which could not be recommended over the long term. The addition of lean meat (e.g. 610g of raw stewing steak) would be a suggestion to compensate for this.

*Two parent families*

- Increase the bread by one large loaf per week
- Include 1 lb. of sausages
- Change canned pasta for dried pasta (250g per week)

The addition of one large loaf of bread to the family basket would increase the total calorie intake by 1750 Kcal per week, for the bread alone and the spread used for the bread would further increase the calorie intake as well as the total fat intake. This could result in an increase in weight over a period of time. A compromise could be the inclusion of the extra loaf of bread and the removal of the biscuits and cakes. The addition of 1 lb. of sausages similarly would increase the total intake by approximately 1442 Kcals and the total intake of fat by 109g. The ratio of polyunsaturated to saturated fat could also be altered. The sausages could be substituted for the beef burgers, and this would reduce the calorie intake by approximately 600 Kcals or pizza which would increase the calorific intake by 267 Kcals. Altering the consumption of canned pasta to 250g of dried pasta would also increase the calorific value of the diet by 470 Kcals.

The alterations suggested by the focus group if maintained over a period of time, could lead to a weight gain, and therefore could not be recommended without minor alterations to the basket. These menus are only representative menus and meals will vary from week to week, so these minor alterations may be of little significance in the long term.

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<sup>16</sup> We are grateful to Sian Burr, Nutritionist at the FBU of the University of York for her analysis of the



### *Lone parent family*

A similar pattern of changes was indicated by the lone parent family

- Increase the bread by one large loaf per week
- Include 1 lb. of sausages
- Change canned pasta for dried pasta (250g per week).

The same logic would apply and such alterations could not be recommended without minor adjustments to the basket.

### **4.3.2 Educational costs**

Both the two parent household with two children and the lone mother with two children household have educational costs of €8. This €8 related to the costs of sending the ten year old boy to school. The yearly cost of sending this child to school is €416. The Back to School Clothing and Footwear Allowance of €80 (or €1.54 per week) fails to meet this cost. This gives further support to the argument to increase the allowance and also the threshold for the retention of the payment (INOUE, 2003; CPA, 2003; SVP, 2003). The National Parents Council – Primary conducted a survey last year outlining the minimum, average and maximum costs of sending a child back to school. Their research showed that on average it cost €2554.94 to send a child to school in the 2002-2003 school year (NPC-P, 2003). This equates to nearly €50 per week. This is substantially higher than the costs in the LCA budget.

### **4.3.3 Housing**

For the purpose of this research it was assumed that the households with children were housed in good quality Local Authority housing with a rent of 15% of income. The housing profiles were constructed with two key principles in mind –

- the primary objective of the Department of the Environment to ensure every household “has a dwelling suitable to its needs, located in an acceptable environment, at a price or rent it can afford” (*A Plan for Social Housing*, Department of the Environment, 1991 p.1 quoted in Curry, 2003: 46), and
- the bedroom standard outlined in the English House Condition Survey which assigns a separate bedroom for each cohabiting couple or unattached adult over 21 and a separate room for children over 10 who are unable to share with another child of the same gender (Watson and Whelan, 2003).

The use of these assumptions, while useful in establishing a rationale behind the construction of a housing budget, often does not reflect the reality of the current housing situation. The INSHQ (2003) found that lone parents in Local Authority accommodation were most likely to fall below the bedroom standard. The use of Local Authority housing does not take account of

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changes to the food budget proposed by the focus group.

the increases in household expenditures which have occurred in the private rented sector (Fahey et al 2004). The costing of rental in the private sector would substantially increase the LCA budget expenditures.

In order to participate in the tenant purchase scheme a two parent and two children family would require a weekly income of €441.88 if they are to have a low cost but acceptable standard of living. This indicates that the present regulations with regard to the scheme need to be adjusted to allow a greater number of households to become tenant purchasers. Implicit in the Department of the Environment's key objective in a *Plan for Social Housing* is the concept of affordability. The current regulations with regard to tenant purchasing do not appear to concur with this.

#### **4.3.4 Fuel**

A breakdown of the 1999 – 2000 HBS figures for fuel and light was obtained from the Central Statistics Office (CSO), in order to ascertain the average weekly expenditure on fuel for the three household types in the current study. These figures illustrate average weekly expenditure on fuel for the three households. The following presents a comparison between the Central Statistics Office figures and those calculated for this study by Wilkinson (fuel expert Family Budget Unit, York).

<i>Household</i>	<i>Central Statistics Office</i>	<i>Family Budget Unit</i>
Lone Parent and Two Children	€19.20	€16.57
Two Parent and Two Children	€23.57	€17.23
Pensioner Couple	€19.48	€18.21

The differences in the figures can be explained by the fact that the CSO data represents the average cost for each of the household types while the Wilkinson data (Family Budget Unit) is based on actual houses in the Ballyfermot and Phibsboro area.

The Wilkinson figures also represent the Low Cost but Acceptable fuel standard (see 49 for a description of the methods used in calculating the fuel cost for this study). It also needs to be noted that the local authority house used in this study had been completely refurbished two years ago to the highest standards (insulation, health and safety regulations). The house owned by the pensioner couple had been refurbished twenty years and was described by the owners as warm and comfortable.

The conditions, described by Healy (2003), which create fuel poverty, were frequently mentioned by members of each of the three focus groups. Reference was made to poor insulation, the inability to pay for double glazing and the inadequacy of the fuel allowance which is restricted to 29 weeks. Members of the focus groups representing the Two Parent and Two Children Household referred to their inability to invest in energy saving measures as their weekly income '*could not stretch that far*'. The ignorance of energy efficiency measures to which Healy (2003) refers was also reflected.

Tenants of newly refurbished local authority houses spoke of the improvement they experienced in the efficiency of the heating system and the consequent decrease in the expenditure. Apart from pensioner focus groups, the responses of members of the two other focus groups to questions concerning expenditure on fuel, dealt in general, with the difficulty of meeting the cost in winter time of keeping the house warm, the added cost of ensuring that an elderly family member had sufficient heating and the benefits of living in a newly refurbished house.

#### **4.3.5 Childcare**

The lone parent household undertaking full-time employment on the National Minimum Wage has a weekly shortfall of €61.81. As was previously noted a contributory factor to this shortfall is the high cost associated with childcare and after school care. The two parent and two children household with one adult working full-time on the National Minimum Wage has a surplus of €77.24 for a non-car owning household and €13.79 for a car owning household. This is a substantially different situation to that of the lone parent household. Childcare remains a major barrier to lone parents taking up employment. The barrier is reinforced by the stabilising of the income disregard contained in the One Parent Family payment which does not take account of the substantial increases in childcare costs in recent years. For the two parent household childcare is the responsibility of both parents. It can be surmised that in households where one parent has the full responsibility of childcare there would be severe financial implications should that parent decide to enter the labour market.

The National Household Survey (2003) for the fourth quarter of 2002 showed that 40% of all families with preschool children use non-parental childcare facilities. Lone Parents with preschool children were found to use non-parental childcare to a lesser degree with just over 30% availing of such services on a regular basis. The average cost of childcare in the period covered by the survey was €97.47, and this varied from €79.42 in the border counties to €118.96 in the Dublin area.

Families with school-going children required shorter periods of childcare with over 44,000 requiring twenty hours or less and 6,700 requiring over thirty hours childcare. The most popular service cited for primary school children was ‘after school activity based programme’. However, 45.7% of respondents referred to its non-availability. A report by the National Parents Council (2004) found that parents of primary school children are paying up to €10,000 a year for after school care. The evident need for a range of measures such as tax relief and community based childcare facilities was highlighted. The OPEN 2004 report highlighted childcare as the most insurmountable barrier encountered by lone parents in taking up employment. Affordability of costs such as €170 a week meant that employment could not be an option. This report showed that some lone parents were able to overcome the childcare barrier by relying on informal childcare arrangements. Participants in the OPEN study gave the following as reasons for working outside the home – the ambition to independent of social welfare payments, lack of money, the need to build self confidence and the desire to be a role model for their children. Lack of affordable childcare means that these aspirations cannot be realised.

The findings of the OECD 2004 report reflected the experience of members of the lone parent and two parent focus groups:

*“Supports for women with children are few, parental leave is meagre, affordable early childhood services are scarce and financial support for young children in childcare does not yet exist. The situation is particularly critical for women earning modest salaries”.*

The OECD report also highlights the low employment rate of lone parents in Ireland (45%), in comparison with that of other countries, Austria - 81%, France - 76% and Japan - 84%.

#### **4.3.6 Leisure – Social Inclusion and participation**

It is interesting to note the frequency with which social inclusion is mentioned in reports of poverty eradication or reduction by statutory and non-statutory groups. In its interim report the Social Welfare Benchmarking and Indexation Group (2001) consider that adequacy can be taken to mean that the *“income standard is sufficient to allow the recipients to cover the costs of living and to participate in activities which are the norm for other people in society”* (Social Welfare Benchmarking and Indexation Group, 2001: 3). Combat Poverty in its recommendations to the Adequacy Benchmarking and Indexation Working Group made a similar point: *“(A) Minimum Income Standard (MIS) should be defined in relation to prevailing living standard, with a minimum goal being to prevent relative poverty as defined by the National Anti-Poverty Strategy (and measured both in terms of income and deprivation)”* (Combat Poverty Agency, 2001: 18). Sustaining Progress (2003) has a core objective *“to build a fair and inclusive society and to ensure that people have the resources*

*and opportunities to live life with dignity and have access to the quality public services that underpin life chances and experiences”* (Sustaining Progress, 2003: 56).

Both the NAPS (2002) definition and the description by Parker (1998) of Low Cost but Acceptable make reference to social inclusion for people. NAPS (2002) refers to participation in activities which are considered the norm for other people in society and Parker (1998) highlights a living standard which takes account of social needs and social integration. Parker (1998) gives the following examples of social integration – birthday presents for children, outings for children and adults, attendance at clubs and sharing a cup of tea, a pint of beer or a glass of wine with friends. The LCA budget allows for expenditure on items and activities which make social inclusion possible. While these items and activities can be labelled as leisure, they actualise social inclusion. Failure to allow for expenditure on such items and activities means that social inclusion remains a theoretical ideal.

Daly and Leonard (2002) refer to the concerns of parents who are unable to afford leisure activities for their children. From experience these parents know that joyriding, drug use and other forms of anti-social behaviour are the result of non-access to appropriate social and sport activities. The Vincentian Partnership for Social Justice (2000) study shows that expenditure on newspapers, travel and holidays help to make it possible for people to keep in touch with neighbours and to participate in socially inclusive activities. This study also showed how difficult it is for lone parents to have any social life. They are dependent on the help of family and friends to have an occasional night off. Depression and isolation were seen as some of the consequences of being house bound.

A key feature of people’s experience of social exclusion is their inability to have the ‘right’ clothes. This was outlined in previous research examining family life on a low income (Vincentian Partnership for Social Justice, 2000; Daly and Leonard, 2002). Daly and Leonard’s (2002) acknowledgement that most definitions for standard of living include access to “*adequate, warm, weather-proof clothing*” (Daly and Leonard, 2002:123). This is central to the research as it includes a detailed clothing budget. However the notion that this does not take account of consumerisation and mass advertising is central to the experience of social exclusion. This is best noted from previous research by the Vincentian Partnership for Social Justice when one respondent noted “*when I dress it means I put on something clean, I have no best*” (Vincentian Partnership for Social Justice, 2000: 137). The lack of clothes for specific occasions was also noted in this research. The inclusion of clothes for special occasions in the LCA clothing budget tries to overcome this element of exclusion. However, it must be noted that the budget provides for a minimum.

#### **4.3.7 Healthcare**

The General Medical Service Board report (2003) states that at national level the cost for each person eligible for a medical card is as follows - €247.66 for GP visits and €561.82 for pharmacy costs. These figures include people with illnesses which range from minor conditions (such as colds and flu) to severe chronic ill health (such as asthma and arthritis). However, they indicate that the figure given for health care in the current study is conservative. They are illustrative of a low cost but acceptable standard of living and do not allow for the situation in which illness can take weeks to spread through a family.

When commenting on the healthcare of children in low-income families which are not eligible for the medical card, Wren (2003) noted that such children are often doubly deprived as the health of both the children and their parents is at risk. This has serious repercussions for low income families. Only 29% of the population have medical cards at present in comparison with 39% of the population twenty five years ago. (The 29% figure includes many 70 year olds with substantial incomes). The weekly threshold for a medical card for a couple with two children is €258.50 (before allowance is made for housing costs over €26 and travel to work costs exceeding €23). A family with an income which is a few Euro above the €258.50 ceiling would need €40 to meet the cost of a visit to the GP and approximately €20 to pay for prescriptions.

Wren (2003) also noted that children in low income families are more likely than others to grow up in the care of adults who are suffering from untreated psychiatric illnesses including depression.

#### **4.4 Conclusion**

As stated at the beginning of this chapter, the LCA budget costs for this study do not allow for the unexpected (such as the death of a close relation), pension contributions, loan repayments, fines, debts, alcohol and cigarettes. Parker (1998) points out that, in the short term, the economies in the LCA budget can be made. However, she notes that they cannot be sustained in the long term. The long term consequence of ignoring the realities mentioned above is that the households have a life long risk of poverty. Such households cannot provide for old age or the accumulation of savings to meet typical family cost (e.g. third level education for children). The prospect of the unexpected preys on their consciousness and diminishes their quality of life. This stress can lead to depression, lingering illness and inability to live life in a positive manner.

## CHAPTER 5 – CONCLUSIONS AND RECOMMENDATIONS

### Conclusions

1. The minimum expenditure required for a low cost but acceptable standard of living for the following households is:
  - €259.29 a week for a one parent and two children family dependent on social welfare. (Present income = €235.67)
  - €326.36 a week for a two parent and two children household dependent on unemployment benefit (Present income = €320.07)
  - €210.97 a week for a pensioner couple on a non contributory pension (Present income = €276.05)

(This report shows that expenditure varies across household types according to circumstances, e.g. part or fulltime worker)

2. A low cost but acceptable standard of living is not viable at present for people dependent on one parent family payments or unemployment payments. This means that approximately 19,000\* one parent and two children households in receipt of the one parent family payment will not have a standard of living which meets their physical, psychological and social needs. Among the 166,500 individuals in receipt of unemployment payments (August 2004 seasonally adjusted figures) will be many heads of households. Among both groups there will be a considerable proportion of households which will be dependent indefinitely on these payments. For them, the consequences are inadequate diet, risks to health, the likelihood of debt and possible social exclusion. The NAPS definition of poverty describes their situation:

*“people are living in poverty if their income and resources are so inadequate as to preclude them from having a standard of living which is recognised by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities which are considered the norm for other people in society”.*

3. While the LCA allows for unexpected demands - expenditure on items such as breakages, hospitalisation, etc. – these outlays cannot be sustained for any prolonged period. Such unexpected demands on income are part of life and need to be taken into consideration if people are not to fall into serious debt. Important items such as participation in savings and pension schemes are not taken into account in the LCA budgets. They are noted but not allowed for in the calculations of expenditure. At present there is considerable emphasis at national level on the need for all citizens to contribute to pension schemes. Incentives should be provided to encourage people on a low income to participate in these schemes. The total cost of an LCA budget needs to be increased to take account of unexpected expenditure and to allow for the cost of payments to savings and pension schemes. Factoring in these costs would increase the total expenditure necessary for a low cost but acceptable standard of living. However, the adjusted total would reflect more fully the expenditure necessary to meet important additional costs, e.g. unexpected contingencies and payments into savings and pension schemes. The totals given for the LCA

budgets for each household type in this study should be interpreted in the light of the missing costs – contingencies and payments into savings and pension schemes. The shortfall found in relation to some household types will, as a result, become greater and the discretionary income of other household types will be reduced.

*Households with Children:*

4. The cost of full time childcare makes full time employment an unrealistic option for the lone parent household. Affordable and accessible childcare is very limited and there is a waiting list for existing services. The lack of appropriate childcare creates a serious barrier to employment and education. While part time employment can be financially advantageous for the lone parent household in receipt of the one parent family payment, this work is frequently low paid and low skilled. Part time work because of its nature has limited prospects for promotion or advancement. The lack of affordable and accessible childcare means that the aspirations of lone parents to become independent of the social welfare system, to develop their skills and to provide a role model for their children, will not be realised. In addition, Ireland will continue to have one of the lowest employment rates of lone parents in Europe.
5. In addition to the high cost of childcare, the loss of secondary benefits such as the medical card and the Back to School Clothing and Footwear Allowance as well as the reduction in the One Parent Family Payment, create difficulties for the lone parent who wishes to take up full time employment. A lone parent on full time employment on a minimum wage would need an income of €535.07 to afford a low cost but acceptable standard of living. Raising the household eligibility for a medical card and reviewing the regulations concerning the retention of secondary benefits with the provision of affordable childcare would make full time employment more advantageous for the lone parent.
6. If the cost of contingencies and payments into saving schemes were factored into the cost of the LCA budget for the two parent and two children household dependent on the minimum wage, it can be reasonably concluded that these households would find it difficult to have a low cost but acceptable standard of living.
7. The high cost of childcare, the ineligibility for a medical card and the Back to School Clothing and Footwear Allowance (BSCFA) create difficulties for both the two parent and one parent households in seeking full time employment.

*Pensioner Household:*

8. The cost of care needs to be factored into the costs of the LCA budget standard. The figure for the pensioner couple on a low cost but acceptable budget standard in this study represents the situation of homeowners who are between the ages of 65 – 69 years. It does not allow for the cost of care, rent, or for payment into funeral plan schemes. The cost of care and other items of expenditure which increase with age, (e.g. house maintenance, heating, etc.), need to be taken into account in both expenditure budgets and pension incomes. The discretionary income recorded in this study for the pensioner



couple should be interpreted in the context of unrecognised costs – e.g. care, rent, additional heating, house maintenance, etc. The inclusion of these costs would considerably reduce the discretionary income found for pensioner couples in this study.

Both the contributory and non-contributory appear to meet the costs of a LCA standard of living. However, it can be predicted that the factoring of the cost of rent, care, and other expenditure related to increasing age into the budget costs would show that the both pensions provide a very limited discretionary income.

*General:*

9. There is need to undertake research on budget standards at the low cost but acceptable level for different age groups to ensure that social welfare rates and the minimum wage contribute to the elimination of poverty.
10. Ireland is not a third world country. There is need to aspire to more than survival standards for all households, especially for those with children. The U.N. Convention on the Rights of the Child aspires to more than survival for children in a rich country such as Ireland.
11. While the implementation of the budget standard method of determining the actual cost of a particular standard of living is time consuming, it makes the cost of that standard of living transparent and the work and time involved is fully justified. It is difficult to envisage how Government can determine the cost of an acceptable standard of living without recourse to such methods.

\* Statistical Information on Social Services 2002

## **Recommendations**

*All Households:*

1. Social Welfare and the National Minimum Wage rate should be benchmarked to an amount which allows for, at a minimum, a Low Cost but Acceptable (LCA) standard of living and a more equitable distribution of national resources.
2. Increase payments to the following households types in order to make possible a Low Cost but Acceptable standard of living:
  - Lone Parent and Two children – increase to €259.29 per week
  - Two Parents and Two children dependent on unemployment benefit to €326.36 per week
  - Equivalent payments to be made to other households dependent on the one family payment and unemployment benefit.
3. When calculating social welfare payments, in addition to covering the cost of basic physical, social and psychological needs, include a specific sum to allow for contingencies and payments into savings schemes.

4. Provide incentives for people on low incomes to participate in savings schemes; (e.g. providing a “once off start up grant”).
5. Provide real access to financial institutions with choice of affordable credit for people on a low income.

*Households with Children:*

6. Tackle the greatest barrier to return to education and employment for lone parents in receipt of the One Parent Family Payment and two parent households on a low income by:
  - i) making childcare affordable (related to income) and accessible (increase the number of community based services)
  - ii) providing tax incentives related to the cost of childcare.
7. To facilitate the return to full time employment, in addition to the provision of affordable and accessible childcare, extend the Back to Work Enterprise Allowance Scheme to lone parent households in receipt of the one parent family payment and to two parent households on low income. (This scheme allows a person to retain a portion of their social welfare payment for four years. It also allows the retention of secondary benefits for four years, providing the weekly household income is less than €317.43 gross).
8. Treat people who return to work on the minimum wage in the same way as those on the Back to Work schemes regarding eligibility for benefits.
9. Extend the medical card to all workers on the minimum wage, including their children (0 – 18 years).
10. Raise the threshold of eligibility for the Back to School Clothing and Footwear Allowance (BSCFA) for all households with an income equivalent to or less than the minimum wage and increase the allowance to reflect the actual cost of clothing and footwear; (a minimum increase to €150 at primary school level).
11. Increase financial support for the school book rental schemes and extend these schemes to all schools in disadvantaged areas.
12. Undertake new research on “The Cost of a Child”.

*Pensioner Couples:*

13. Provide a cost of care payment through the social welfare system or the health boards.
14. Make provision for “long term care insurance schemes” for elderly people. In order to finance long term care, the Government should also investigate schemes such as the home reversion scheme and the equity release scheme to ensure that people can either remain at home receiving the necessary care or be cared for in a nursing home, allowing the State to recoup costs posthumously.

15. Make medical cards available to all over 65 years.
16. In order to target poverty among the elderly and especially among those people living alone, bring the pension for the single adult living alone up to the single adult equivalent rate of a couple.
17. To facilitate social inclusion, older people should be able, if they so wish, to participate in phased retirement schemes and to extend their working lives without negative financial consequences.

*General Conclusions:*

18. Resources to be provided at Government level to undertake budget standards research at the low cost but acceptable levels for different age groups in Ireland to ensure that Social Welfare payments and the National Minimum Wage contribute to the eradication of poverty.
19. Alternatives to the present social welfare system should be actively explored to ensure that everybody has an income which is sufficient to live with dignity, e.g. the Basic Income System as proposed by C.O.R.I.
20. An ongoing public debate on the type of society that Irish people want for the future to be initiated in order to promote a greater understanding on the values, rights and responsibilities of citizenship which would facilitate a more just and inclusive society.

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# **APPENDIX 1**

## **Income Scenarios for Three Household Types**

## APPENDIX 1

### Scenarios Lone Parent + 2 children<sup>1</sup>

#### SCENARIO 1: Income from Social Welfare only

<b>One parent family payment (OFP)</b>	<b>Weekly</b>	<b>Yearly</b>
Personal rate	134.80	7009.60
Two children	38.60	2007.20
<b>Total OFP</b>	<b>173.40</b>	<b>9016.80</b>
<b>Child income supports</b>		
Child Benefit – (€263.20 x 12 / 52)	60.73	3157.96
BS CFA <sup>2</sup> (€80 per child per year)	1.54	80.00
<b>Total Child income</b>	<b>62.27</b>	<b>3238.04</b>
<b>Cash income</b>		
Total OFP	173.40	9016.80
Total Child Income	62.27	3238.04
<b>Total cash income</b>	<b>235.67</b>	<b>12254.84</b>
Calculation of local authority rent		
Total weekly income	235.67	
<i>Less disregards:</i> Child Benefit	60.74	
Income disregard	31.74	
Assessable income	143.19	
Rent (15% of €143.19)	21.47	

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<sup>1</sup> The authors wish to acknowledge research undertaken on behalf of OPEN by Camille Loftus, “*One Size Fits All? Irish Governments’ Failed Approach to One Parent Families*, Dublin: OPEN which provided an excellent template for the calculation of the income scenarios for this research.

<sup>2</sup> Income limit for Back To School Clothing And Footwear Allowance (BS CFA) is 260.50 for a one parent family with 2 children. Therefore this scenario qualifies for this payment. The 4 year old child is a non-school going child therefore payment of BS CFA is only for the ten year old boy.

### Eligibility for medical card

The gross income limit for a medical card for a lone parent living with two children is as follows:

Married couple aged up to 66 years <sup>3</sup>	206.50
Each dependent child under 16 years (2 x €26.00)	52.00
Housing expenses (€21.47 - €26.00)	0.00
Cost of travelling to work (no work undertaken)	00.00
Income limit for this family	258.50

No earned income for this family therefore they automatically qualify for a medical card.

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<sup>3</sup> Comhairle (2004) in their Information about Medical Cards state “*Lone parents with dependants are generally regarded as married couples for the purpose of the (means test) guidelines*” (Comhairle, 2004: 5)

**SCENARIO 2: Part-time work employment on the NMW**

	<b>Weekly</b>	<b>Yearly</b>
<b>Income from part-time work</b>		
National Minimum Wage €7.00 per hour x 20 hours	140.00	<b>7280.00</b>
<b>Assessment of earned income against OFP</b>		
Earned income below €146.50, full personal rate payable	134.80	7009.60
Two children	38.60	2007.20
Total weekly OFP	173.40	9016.80
Tax and PRSI		
Total taxable income (OFP + wage)	313.40	16296.80
Tax due		
Tax due at (€16296.80 at standard rate 20%)		3259.36
Tax credit		
Personal Credit	1520.00	
One-Parent Credit	1520.00	
Employee Credit	1040.00	
Total Credits		4080.00
Tax due minus tax credits		(820.64)
<i>Negative income tax liability</i>		
PRSI		
Earned income is below threshold of €287 per week		<i>No PRSI payable</i>
Net income after tax <b>(OFP + wage)</b>	<b>313.40</b>	<b>16296.80</b>

### **Family Income Supplement (FIS)**

Weekly income threshold for

one parent, two children 433.00

Assessable income (total after tax): 313.40

FIS payable

**(€433.00 – €313.40) x 60% 71.76**

### **Total income**

OFP & earned income after tax 313.40

FIS 71.76

Child Benefit 60.73

Total cash income 445.89 23177.96

*BSCFA income threshold €260.50, no entitlement*

### **Calculation of local authority rent**

Total weekly income (incl. FIS) 445.89

Less disregards

Child Benefit 60.74

Income disregard 31.74

Assessable income 353.41

Rent (15% of €353.41) 53.01

### **Eligibility for medical card**

The income limit for a medical card for a lone parent living with two children is as follows:

Married couple aged up to 66 years<sup>4</sup> 206.50

Each dependent child under 16 years (2 x €26) 52.00

Housing expenses in excess of €26.00 (€52.99 - €26.00) 26.99

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<sup>4</sup> Comhairle (2004) in their Information about Medical Cards state “Lone parents with dependants are generally regarded as married couples for the purpose of the (means test) guidelines” (Comhairle, 2004: 5)

Cost of travelling to work in excess of 23.00 <sup>5</sup>	00.00
Gross income limit for this family	285.49
<b>Gross income from employment<sup>6</sup></b>	<b>140.00</b>
<b>Plus OPF</b>	<b>173.40</b>
Total income	<b>313.40</b>

No medical card granted. However, in certain medical circumstances this may change.

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<sup>5</sup> The cost of travelling to work as per low cost but acceptable transport budget adapted from the Family Budget Unit in the UK and costed by the Vincentian Partnership for Social Justice was €14.50

<sup>6</sup> FIS is not taken into account when calculating the means test (Comhairle, 2004)

**SCENARIO 3: Full-time employment on National Minimum Wage**

<b>Gross earned income</b>	<b>Weekly</b>	<b>Yearly</b>
National Minimum Wage		
€7.00 x 37.5hrs	262.50	13650.00

*Assessment of earned income against OFP*

Earned income over €146.50 is assessed at 50%

New personal rate at means of €58	82.30	
Two children	38.60	
<b>Total weekly OFP</b>	<b>120.90</b>	6286.60
Total taxable income (OFP + wage)	383.40	19936.80

Tax due

Tax due ( 20% of €19936.80) 3987.36

Tax credit

Personal Credit 1520.00

One-Parent Credit 1520.00

Employee Credit 1040.00

Total Credits 4080.00

Tax due minus tax credits (92.64)

PRSI

Earned income is below threshold of €287 per week

*No PRSI payable*

Net income after tax 383.40 19947.20

Family Income Supplement (FIS)

Weekly income threshold for

one parent, two children 433.00

Assessable income (total after tax) 383.40

FIS payable (433.00 – 383.40) x 60% 29.76

### *Total Income*

OFP & earned income after tax	383.40
FIS	29.76
Total Income	413.16

Child Benefit	60.73
<b>Total cash income</b>	<b>473.89</b>

BSCFA income threshold €260.50, no entitlement<sup>7</sup>

### **Calculation of local authority rent**

Total weekly income	473.89
Less disregards	
Child Benefit	60.74
Income disregard	31.74
Assessable income	381.41
Rent (15% of €381.41)	57.21

### **Eligibility for medical card**

The gross income limit for a medical card for a lone parent living with two children is as follows:

Married couple aged up to 66 years <sup>8</sup>	206.50
Each dependent child under 16 years (2 x €26.00)	52.00
Housing expenses (€57.21 - €26.00)	31.21
Cost of travelling to work (no work undertaken)	00.00
Income limit for this family	289.71

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<sup>7</sup> The means for this family for calculation of BS CFA is €444.13, i.e. total cash income less FIS (€473.89 – €29.76).

<sup>8</sup> Comhairle (2004) in their Information about Medical Cards state “Lone parents with dependants are generally regarded as married couples for the purpose of the (means test) guidelines” (Comhairle, 2004: 5)



<b>Gross income from employment<sup>9</sup></b>	<b>262.50</b>
<b>Plus OPF</b>	<b>173.40</b>
Total income	<b>435.90</b>

No medical card granted. However, in certain medical circumstances this may change.

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The lone parent and two children (boy aged 10 years and a girl aged 4 years) are living in local authority housing in Ballyfermot. As per the guidelines set down in SW17, National Fuel Scheme, this family will not qualify for fuel allowance.

“You will NOT get a Fuel Allowance if, for example

*You are living in Local Authority housing where heating is provided at low cost”.*

(Department of Social and Family Affairs, (2002) *SW 7 – National Fuel Scheme*

Dublin)

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<sup>9</sup> FIS is not taken into account when calculating the means test (Comhairle, 2004)

## Scenarios Two Parent + 2 Children<sup>10</sup>

### SCENARIO 1: One adult working full-time employment on NMW

	Weekly	Yearly
<b>Income from on adult working full-time on NMW</b>		
National Minimum Wage		
€7.00 per hour x 37.5hrs	<b>262.50</b>	<b>13650.00</b>
Tax due		
Tax due at (€13650 at standard rate 20%)		2730.00
Tax credit		
Married couple's tax credit	3040.00	
Employee Credit	1040.00	
Total Credits		4080.00
Tax due minus tax credits		(1350.00)
<i>Negative income tax liability</i>		
PRSI		
Earned income is below threshold of €287 per week		<i>No PRSI payable</i>
Net income after tax	262.50	13650.00
<b>Family Income Supplement</b>		
Weekly income threshold for		
Two parent, two children	433.00	
Assessable income (total after tax)	262.50	
FIS payable (€433.00 – €262.50) x 60%	102.30	

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<sup>10</sup> The authors wish to acknowledge research undertaken on behalf of OPEN by Camille Loftus, "One Size Fits All? Irish Governments' Failed Approach to One Parent Families, Dublin: OPEN which provided an excellent template for the calculation of the income scenarios for this research.

<b>Total Income</b>	
Weekly income	262.50
FIS	102.30
<b>Total Income</b>	<b>364.80</b>
Child Benefit	60.73
BS CFA	1.54
<b>Total cash income</b>	<b>427.07</b>

BS CFA threshold for this family is €367.40. Therefore this family will qualify for this payment<sup>11</sup>.

#### **Calculation of local authority rent**

Total weekly income (incl. FIS and BSCFA)	427.07
Less disregards	
Child Benefit	60.74
Income disregard	63.49
Assessable income	302.84
<b>Rent (15% of €302.84)</b>	<b>45.43</b>

#### **Eligibility for medical card<sup>12</sup>**

The income limit for a two parent family living with two children is as follows:

Married couple (aged up to 66 years)	206.50
Each dependent child under 16 years (2 x €26)	52.00
Housing expenses in excess of €26.00 (€45.66 – €26.00)	19.66
Cost of travelling to work in excess of €23.00 <sup>13</sup>	00.00
<b>Gross income limit for this family</b>	<b>278.16</b>
Gross income from employment	262.50

<sup>11</sup> The means for this family for calculation of BS CFA is €326.31 i.e. total cash income minus FIS (€428.61 – €102.30).

<sup>12</sup> Family Income Supplement not taken into consideration.

<sup>13</sup> The cost of travelling to work as per low cost but acceptable transport budget adapted from the Family Budget Unit in the UK and costed by the Vincentian Partnership for Social Justice was €14.50.

**SCENARIO 2: One adult working full-time and one adult working part-time – both on NMW**

**Full-time employment on NMW**

<b>Gross earned income</b>	<b>Weekly</b>	<b>Yearly</b>
National Minimum Wage €7.00 x 37.5hrs	<b>262.50</b>	<b>13650.00</b>

**Part-time work employment on the NMW**

Gross earned income		
National Minimum Wage €7.00 per hour x 20 hrs.	<b>140.00</b>	<b>7280.00</b>
Total income for 2 adults	402.50	20930.00

**Tax due at (€20930 standard rate of 20%)** **4186.00**

Tax credit

Married couple's tax credit 3040.00

Employee Credit (€1040 x 2) 2080.00

Total Credits 5120.00

Tax due minus tax credits (934.00)

Negative income tax liability

**PRSI**

No PRSI due

**Family Income Supplement**

Weekly income threshold for two parent, two children	433.00
Assessable income (total after tax)	402.50
FIS payable (€433.00 – €402.50) x 60%	18.30
Minimum FIS paid	20.00

**Total Income**

Weekly income	402.50
FIS	20.00
Total Income	422.50
Child Benefit	60.73
<b>Total cash income</b>	<b>483.23</b>

BS CFA threshold for this family is €367.40. Therefore this family will not qualify for this payment as they have a total income of €483.23.

**Calculation of local authority rent**

Total weekly income (incl. FIS)	483.23
Less disregards	
Child Benefit	60.74
Income disregard	63.49
Assessable income	359.00
<b>Rent (15% of €359.00)</b>	<b>53.85</b>

### **Eligibility for medical card**

The income limit for a lone parent living with two children is as follows:

Married couple (aged up to 66 years)	206.50
Each dependent child under 16 years (2 x €26)	52.00
Housing expenses in excess of €26.00 (€53.85 – €26.00)	27.85
Cost of travelling to work <sup>14</sup> in excess of €23.00 (29.00 – 23.00)	6.00
<b>Gross income limit for this family</b>	<b>292.35</b>

**Gross income from employment<sup>15</sup> 402.50**

Ineligible for medical card<sup>16</sup>.

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<sup>14</sup> The cost of travelling to work as per low cost but acceptable transport budget adapted from the Family Budget Unit in the UK and costed by the Vincentian Partnership for Social Justice was €14.50.

<sup>15</sup> Family Income Supplement not taken into consideration.

<sup>16</sup> In certain medical circumstances this may change.

### SCENARIO 3 : Income from Social Welfare only (Unemployment Benefit)

<b>Unemployment Benefit (UB)</b>	<b>Weekly</b>	<b>Yearly</b>
Personal rate	134.80	8699.60
Qualified Adult Allowance	89.40	5798.00
Two children	33.60	2007.20
<b>Total UB</b>	<b>257.80</b>	<b>16504.80</b>

#### **Child income supports**

Child Benefit – (€263.20 x 12 / 52)	60.73	3157.96
BS CFA <sup>17</sup> (€80 per child per year)	1.54	80.00
<b>Total Child income</b>	<b>62.27</b>	<b>3238.04</b>

#### **Cash income**

Total UB	257.80	13405.60
Total Child Income	62.27	3317.96
<b>Total cash income</b>	<b>320.07</b>	<b>16640.64</b>

#### **Calculation of local authority rent**

Total weekly income	320.07
Less disregards	
Child Benefit	60.74
Income disregard	63.49
Assessable income	196.44
Rent (15% of €196.44)	29.46

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<sup>17</sup> Income limit for Back To School Clothing And Footwear Allowance is €367.40 for a couple with two children. Therefore this scenario qualifies for this payment.

**Eligibility for medical card**

Married couple aged up to 66 years	206.50
Each dependent child under 16 years (2 x €26.00)	52.00
Housing expenses (€29.60 - €26.00)	3.60
Cost of travelling to work (no work undertaken)	00.00

Income limit for this family 262.10

No earned income for this family therefore they automatically qualify for a medical card.



## Scenarios Pensioner couple (66 – 69 years) <sup>18</sup>

### SCENARIO 1: Income from Contributory Pension

	<b>Weekly</b>	<b>Yearly</b>
Personal rate	167.30	8699.60
Qualified Adult	129.20	6718.40
Total income from contributory pension	296.50	15418.00
Tax Free Allowance (TFA)		15000.00

No tax payable

Additional entitlements:

#### **Bus pass<sup>19</sup>**

#### Eligibility for medical card<sup>i</sup>

The income threshold for this household to qualify for a medical card is €231.00. This household's income is €296.50. Therefore based on the means test this household would not qualify. However this decision may vary depending on medical circumstances.

#### **Household Benefits Package<sup>20</sup>**

	<b>Weekly</b>	<b>Yearly</b>
TV licence	2.92	152.00
ESB	4.43	230.36
Fuel Allowance <sup>21</sup>	5.02	261.00
Smokeless fuel allowance <sup>22</sup>	2.18	113.10
Telephone	5.70	296.34
Total household benefits <sup>23</sup>	20.25	1052.80
<b>Total income</b>	<b>316.75</b>	

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<sup>18</sup> The authors wish to acknowledge research undertaken on behalf of OPEN by Camille Loftus, “*One Size Fits All? Irish Governments’ Failed Approach to One Parent Families*, Dublin: OPEN which provided an excellent template for the calculation of the income scenarios for this research.

<sup>19</sup> All adults over 66 years qualify for a bus pass.

<sup>20</sup> This household is in receipt of a qualifying payment so therefore they qualify for the household benefits payment

<sup>21</sup> This scheme and the smokeless fuel scheme run for 29 weeks.

<sup>22</sup> The pensioner couple is located in Phisborough so will therefore qualify for this additional allowance.

<sup>23</sup> Exclusive of cost of ESB or Gas cost (to be determined later)

**SCENARIO 2: Income from Non contributory Old Age Pension**

	<b>Weekly</b>	<b>Yearly</b>
Personal rate	154.00	8008.00
Qualified Adult	101.80	
Total income from non-contributory pension	255.80	13301.60
Tax Free Allowance (TFA)		15000.00
No tax payable		

Additional entitlements:

Bus pass<sup>24</sup>

Eligibility for medical card (see endnote 1)

The income threshold for this household to qualify for a medical card is €231.00. This household's income is €255.80. Therefore based on the means test this household would not qualify. However this decision may vary depending on medical circumstances.

**Household Benefits Package<sup>25</sup>**

	<b>Weekly</b>	<b>Yearly</b>
TV licence	2.92	152.00
ESB	4.43	
Fuel Allowance <sup>26</sup>	5.02	261.00
Smokeless fuel allowance <sup>27</sup>	2.18	113.10
Telephone	5.70	296.34
Total additional benefits <sup>28</sup>	20.25	1349.40
<b>Total income</b>	<b>276.05</b>	

<sup>24</sup> All adults over 66 years qualify for a bus pass.

<sup>25</sup> This household is in receipt of a qualifying payment so therefore they qualify for the household benefits payment

<sup>26</sup> This scheme and the smokeless fuel scheme run for 29 weeks.

<sup>27</sup> The pensioner couple is located in Phisborough so will therefore qualify for this additional allowance.

<sup>28</sup> Exclusive of cost of ESB or Gas cost (to be determined later)

### SCENARIO 3: Contributory pension plus private pension

Contributory Pension	Weekly	Yearly
Personal rate	167.30	8699.60
Qualified adult	129.20	6718.40
<b>Total income from contributory pension</b>	<b>296.50</b>	<b>15418.00</b>
Private pension / income	70.00	3640.00
Total income	366.50	19058.00

No tax as income is below €31000

Additional entitlements

Bus pass<sup>29</sup>

Eligibility for medical card\*

The income threshold for this household to qualify for a medical card is €231.00. This household's income is €366.50 therefore based on the means test this household would not qualify. However this decision may vary depending on medical circumstances.

### Eligibility for household benefits package

#### Weekly means limit

Contributory Pension personal rate	167.30
PLUS	38.09
PLUS dependent adult	129.20
Appropriate weekly means	<b>334.59</b>

Weekly means of household is €366.50 therefore they will not qualify for household benefits package.

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<sup>29</sup> All adults over 66 years qualify for a bus pass.

\* Comhairle (2004) note "It used to be the case that, if your only income was a social welfare payment, your income would be below the guideline figure. This has changed in recent years especially for people receiving pensions. This issues mainly affects people aged 65 – 7. The Health Boards have been told by the Department of Health and Children that Medical Card holders should not lose their card solely because of an increase in their social welfare pension. This means that, if you have a medical card and the annual increase in your social welfare payment puts your income above the guideline figure, you should to be able to keep your card. However, if you do not have a Medical Card and you apply when you retire and are on a social welfare pension, before age 70 you may not qualify if you do not pass the means test" (Comhairle, 2004 *Information about medical cards*)

## **APPENDIX 2**

### **Tenant Purchase Scheme**

## APPENDIX 2

	€
Dublin City Council Housing Sales Scheme	
Estimate of Market Value of house in Ballyfermot	167,000
Tenancy Discount of 30% and grant of €3,810	113,090
Net purchase plus €800 fees	113,890
Weekly repayment (25 years) variable rate weekly (less mortgage relief)	127

These figures are based on an interest rate of 3.548 variable inclusive of mortgage protection (0.598%)

## **APPENDIX 3**

### **Low Cost But Acceptable Budget Lone Parent and Two Children Household**

LCA basket of food for one week: lone mother with girl aged 4 and boy aged 10					
Item	Quantity	Brand	Retailer	Cost per KG	Unit Price €
semi and other skimmed milk	6 pints/wk	Premier	Tesco	0.69 / litre	2.35
other liquid milk, full proce	4 pints	Yazoo	Tesco	2.74 / litre	6.22
yoghurt	6 x 125g		Tesco	0.25 each	1.5
cheese, natural hard, cheddar and cheddar type	3 medium chunks / sandwiches		Tesco	4.96 / kg	0.59
	640g, 1 large (220g cooked), 1 medium (140g cooked), 1 small (100g cooked) portion			2.69 / kg	1.72
beef, minced	250g, 6 back rashers (cooked 25g/rasher)		Tesco	10.45 / kg	2.61
bacon and ham, uncooked, rashers, pre-packed					
broiler chicken, uncooked. Including frozen	small 1.2kg chicken		Tesco	2.69 / kg	3.23
frozen burgers	3 x 56g (raw) economy burger		Tesco	2.50 / kg	0.42
	610g raw, 2 large (175g), 1 medium fillet (120g cooked), 1 small fillet/steak (50g cooked)				
fish, white, uncooked frozen	450g tuna, 3 x 45g sandwich portions, 3 x 100g av portions		Tesco	17.69 / kg	10.79
other canned or bottled fish					
frozen convenience fish products	9 fish fingers (28g each cooked)		Tesco	2.20 / kg	0.59
eggs	10 eggs		Tesco	0.83 / 6 eggs	1.38
butter	30g/wk (100g/4wk)	Avonmore Light	Tesco	2.41 / kg	0.07
	80g/wk (250g/3wk - 11medium spreadings/wk)				
soft margarine	1 litre/5wk	Flora Light	Tesco	3.64 / kg	0.29
vegetable and salad oils	250g/wk (36 medium spreadings / wk)		Tesco	0.62 / litre	0.12
reduced fat spreads	1.5kg/10wk (38 level tsp)		Tesco	3.64 / kg	0.91
sugar	135g, 9 av spreadings/wk		Tesco	0.86 / kg	0.13
jams, jellies, fruit curds	2.3kg, 5 large (220g cooked), 4 medium (175g) and 4 small portions (120g)		Tesco	5.03 / kg	0.68
current year's crop potatoes purchased Jan to Aug	275g, 1 large (120g), 1 medium (95g), 1 small (60g portions)		Tesco	1.48 / kg	3.4
cabbages, fresh	390g, 2 large (120g), 1 medium (90g), 1 small (60g portions)		Tesco	0.89 each	0.89
cauliflower, fresh	120g, 6 sandwich portions (4 leaves per 20g portion)		Tesco	1.49 each	1.49
leafy salads, fresh	640g/wk, 4 large (85g), 3 medium (60g edible), 3 small (40g edible)		Tesco	0.59 each	0.59
carrots, fresh			Tesco	0.99 / kg	0.63

Food

Vincentian Partnership for Social Justice

June 2004 Prices

onions, shallots, leeks, fresh	3 x 150g medium raw onions	Tesco	1.39 / kg	0.63
mushrooms, fresh	168g, 3 stewed av servings	Tesco	2.59 / kg	0.44
tomatoes, fresh	510g, 6 medium (85g)	Tesco	2.39 / kg	1.22
tomatoes, canned or bottled	2 large (400g) tins	Tesco	0.88 / kg	0.7
peas, canned	210g, 1 large (100g), 1 medium (70g), 1 small (40g) portion	Tesco	1.27 / kg	0.26
beans, canned (including baked beans)	810g/wk, 2 large (190g), 2 medium (135g), 2 small (80g) portions	Tesco	0.19 / 420g	0.37
frozen chips and other frozen convenience potato products	370g oven , 1 medium (165g), 2 av small (100g) portion	McCains	2.12 / kg	0.78
all frozen vegetables and frozen vegetables products not specified elsewhere	255g/wk, 3 av (85g) portion sweetcorn	Tesco	3.49 / kg	0.89
oranges, fresh	1540g, 9 medium (120g without skin)	Tesco	1.49 / 7	1.92
apples, fresh	1 kg, 9 medium (112g) with core	Tesco	2.39 / 10	2.15
bananas, fresh	1800g, 12 medium (100g) without skin	Tesco	1.23 / kg	2.21
canned peaches, pears and pineapples	405g, 3 av portions pears (135g)	Tesco	2.40 / kg	0.97
fruit juices	3360g, 21 x 160g av glass	Tesco	0.99 / litre	3.33
bread, white, sliced standard	1 x 800g large, 1 x 400g small	Tesco	0.65 / 800g	0.97
bread, wholemeal, sliced	1 x 800g large, 1 x 400g small	Tesco	2.38 / kg	2.86
flour	1kg/4wk	Irish Pride	0.62 / kg	0.16
buns, scones and teacakes	420g, 7 x 60g teacakes	Tesco	1.09	1.09
biscuits, other than chocolate	1 x 200g pack/2wk, 12 x lincoln	Tesco	1.04 / packet	0.52
biscuits, chocolate	1 x 200g pack/2wk, 13 chocolate and nut cookies	Jacobs	7.30 / kg	0.73
high fibre breakfast cereals	560g, 4 weetabix (20g bix) per day, 1 box 24	Tesco	1.91 / kg	1.07
rice	140g dry, 2 small cooked (100g), 1 medium cooked (180g) portions	Tesco	1.19 / kg	0.17
canned pasta	660g, 3 x 220g av portions, 1 large (440g), 1 small (215g) can	Tesco	0.59 / kg	0.39
other cereal convenience foods	150g dry, 2 small (150g) and 1 medium (220g) cooked portions	Tesco	5.00 / kg	0.75
tea	75g/wk	Capital	1.58 / 250g	0.53
coffee, instant	50g/wk	Tesco	12.50 / kg	0.63

Food

Vincentian Partnership for Social Justice

June 2004 Prices



soups, canned	670g, 1 small (150g), 1 medium (220g) portion, 1 large (300g)	Tesco	1.98 / kg	1.33	
salad dressings	3 x 12g (1 portion each)	Tesco	6.69 / kg	0.24	
pickles and sauces	9 x 12g (3 portions each)	Chef	4.20 / kg	0.45	
meat and yeast extracts	18g, 9 x 2g medium spreadings Marmite, plus 3 x 5g gravy browning	Tesco	g = 9.39 / kg ; m = 14.8 / kg	0.4	
ice-cream	2 av portions (75g each) and 1 scoop	Tesco	1.27 / 2 litres	0.13	
salt	1 level tsp	Tesco	1.19 / kg	0.02	
soft drinks, concentrated	12 x 50g av measures	Tesco	1.28 / litre	0.76	
soft drinks, unconcentrated	3 x 500ml bottles	Tesco	0.50 / litre	0.75	
chocolate coated filled bar / sweets	3 x std Mars bars (65g)	Tesco	0.57 each	1.71	
boiled sweets and jellies	2 tubes fruit gums	Tesco	2.12 / a pack of 4	1.06	
Total		Maynards		<b>75.43</b>	
<b>Food consumed away from home</b>					
<b>Item</b>	<b>Retailer</b>	<b>Quantity</b>	<b>Unit price €</b>	<b>Cost per year €</b>	<b>Cost per week €</b>
Happy meal	Macdonalds	24	3.5	84.00	1.62
Bic Mac Meal	Macdonalds	12	5.25	63.00	1.21
Mac Flurry	Macdonalds	36	1.75	63.00	1.21
			10.5	210	<b>4.04</b>

<b>Clothing: Woman in household with young children</b>									
Item	Brand	Retailer	Unit Price €	Quantity	Life/Years	Total Price €	Cost/ Year €	Cost/Week €	
<b>Coats, jackets</b>									
coat, winter, 3/4 length, button front, wool/nylon		Guineys	45.000	1	4	45.00	11.25	0.216	
jacket, thick, casual, quilted, polyester		Guineys	25.000	1	4	25.00	6.25	0.120	
jacket, waterproof, fur collar, belt, nylon		Guineys	35.000	1	3	35.00	11.67	0.224	
jacket, summer, 3/4 length, zip front	St. Bernard	Dunnes Stores	20.000	1	3	20.00	6.67	0.128	
<b>Coats, jackets total</b>									
						125.00	35.83	0.689	
<b>Main clothing</b>									
suit, smart, straight skirt, polyester	St. Bernard	Dunnes Stores	55.000	1	4	55.00	13.75	0.264	
dress, long, special, polyester/panne velvet	Michael H	Boyers	135.000	1	4	135.00	33.75	0.649	
Top and trouser set, cotton and viscose	Sasha	Sasha	51.000	1	4	51.00	12.75	0.245	
skirt, elastic waist, lycra	St. Bernard	Dunnes Stores	12.000	2	2	24.00	12.00	0.231	
trousers, winter, turnups, polyester/elastane	St. Bernard	Dunnes Stores	15.000	2	2	30.00	15.00	0.288	
jeans, denim, 100% cotton	St. Bernard	Dunnes Stores	15.000	3	2	45.00	22.50	0.433	
tracksuit, top and bottoms	St. Bernard	Dunnes Stores	10.000	1	2	10.00	5.00	0.096	
sweatshirt, long sleeve, poly/cotton	St. Bernard	Dunnes Stores	15.000	2	2	30.00	15.00	0.288	
sweater, winter, long sleeve, crew neck, acrylic	St. Bernard	Dunnes Stores	15.000	2	4	30.00	7.50	0.144	
cardigan, winter, round neck, button front, acrylic	St. Bernard	Dunnes Stores	15.000	2	3	30.00	10.00	0.192	
blouse, smart, long sleeves, satin, polyester	St. Bernard	Dunnes Stores	20.000	1	3	20.00	6.67	0.128	
blouse, smart, long sleeve, satin, viscose	St. Bernard	Dunnes Stores	25.000	2	3	50.00	16.67	0.321	
dress, summer, short sleeve, polyester	St. Bernard	Dunnes Stores	10.000	1	3	10.00	3.33	0.064	
dress, sun, sleeveless, cotton/lycra	St. Bernard	Dunnes Stores	15.000	1	4	15.00	3.75	0.072	
skirt, summer, long, polyester	St. Bernard	Dunnes Stores	15.000	1	3	15.00	5.00	0.096	
skirt, summer, viscose	St. Bernard	Dunnes Stores	10.000	2	3	20.00	6.67	0.128	
trousers, summer, elasticated waist, cotton/polyester	St. Bernard	Dunnes Stores	10.000	1	4	10.00	2.50	0.048	
shorts, cycle, cotton/elastane	St. Bernard	Dunnes Stores	12.000	1	2	12.00	6.00	0.115	
sweater, summer, long sleeves, crew neck, acrylic	St. Bernard	Dunnes Stores	15.000	1	4	15.00	3.75	0.072	

Item	Brand	Retailer	Unit Price €	Quantity	Life/Years	Total Price €	Cost/Year €	Cost/Week €
sweater, summer, long sleeves, round neck, acrylic	St. Bernard	Dunnes Stores	15.000	1	2	15.00	7.50	0.144
cardigan, summer, v neck, button front, acrylic	St. Bernard	Dunnes Stores	15.000	1	4	15.00	3.75	0.072
shirt, summer, short sleeve, cotton	St. Bernard	Dunnes Stores	10.000	2	2	20.00	10.00	0.192
blouse, smart, short sleeves, polycotton, pack of 2	St. Bernard	Dunnes Stores	12.000	1	4	12.00	3.00	0.058
t shirt, summer, long, polyester/viscose	St. Bernard	Dunnes Stores	5.000	1	2	5.00	2.50	0.048
t shirt, round neck, short sleeves, polycotton	St. Bernard	Dunnes Stores	8.000	5	2	40.00	20.00	0.385
swim suit, all-in-one, nylon/elastane	St. Bernard	Dunnes Stores	10.000	1	4	10.00	2.50	0.048
leggings, cotton/elastane	St. Bernard	Dunnes Stores	10.000	4	1	40.00	40.00	0.769
<b>Main clothing total</b>						764.00	290.83	5.593
<b>Underwear/Nightwear</b>								
pants, cotton, pack of 5	St. Bernard	Dunnes Stores	5.000	2	1	10.00	10.00	0.192
bra, lace trim, nylon,	St. Bernard	Dunnes Stores	2.500	4	2	10.00	5.00	0.096
vest, sleeveless, cotton	St. Bernard	Dunnes Stores	6.000	2	4	12.00	3.00	0.058
vest and pant set, cotton	St. Bernard	Dunnes Stores	10.000	1	2	10.00	5.00	0.096
nightshirt, winter, 3/4 length, flannelette	St. Bernard	Dunnes Stores	12.000	3	2	36.00	18.00	0.346
dressing gown, wrap-over, polyester	St. Bernard	Dunnes Stores	8.000	1	5	8.00	1.60	0.031
tights, 20 denier, pack of 2	St. Bernard	Dunnes Stores	3.000	14	1	42.00	42.00	0.808
tights, winter, 70 denier, pack of 2	St. Bernard	Dunnes Stores	4.500	4	1	18.00	18.00	0.346
socks, slouch, pack of 5	St. Bernard	Dunnes Stores	4.000	1	4	4.00	1.00	0.019
socks, boot, pack of 3	St. Bernard	Dunnes Stores	5.000	1	3	5.00	1.67	0.032
socks, thermal		Boyers	10.000	2	2	20.00	10.00	0.192
socks, summer, short length, pack of 4	St. Bernard	Dunnes Stores	4.000	1	2	4.00	2.00	0.038
<b>Underwear/Nightwear total</b>						179.00	117.27	2.255
<b>Accessories</b>								
hat and gloves set, knitted, acrylic	Inuslate	Guineys	6.00	1	4	6.00	1.50	0.029
scarf, chenille	(no brand)	Guineys	8.00	1	4	8.00	2.00	0.038
hat, sun, baseball	St. Bernard	Dunnes Stores	8.000	1	3	8.00	2.67	0.051

Item	Brand	Retailer	Unit Price €	Quantity	Life/Years	Total Price €	Cost/Year €	Cost/Week €
<b>Accessories total</b>						22.00	6.17	<b>0.119</b>
<b>Footwear</b>								
shoes, fashion, thick heel, synthetic uppers	St. Bernard	Dunnes Stores	25.000	2	3	50.00	16.67	<b>0.321</b>
boots, ankle length, leather uppers	Jenny	O'Neills	70.00	1	4	70.00	17.50	<b>0.337</b>
sandals, buckle, low heel, leather uppers	St. Bernard	Dunnes Stores	20.000	1	4	20.00	5.00	<b>0.096</b>
shoes, rubber sole, leather upper	St. Bernard	Dunnes Stores	12.000	1	2	12.00	6.00	<b>0.115</b>
shoe laces, pack of 2		Tescos	1.240	1	1	1.24	1.24	<b>0.024</b>
trainers, lace-up, synthetic uppers	St. Bernard	Dunnes Stores	15.000	1	1	15.00	15.00	<b>0.288</b>
boots, wellington		O'Neills	15.000	1	8	15.00	1.88	<b>0.036</b>
slippers, moccasin, slip-on, leather uppers	St. Bernard	Dunnes Stores	6.000	1	4	6.00	1.50	<b>0.029</b>
<b>Footwear total</b>						189.24	64.78	<b>1.246</b>
<b>Total woman's clothing</b>						1279.24	514.88	<b>9.902</b>

<b>Clothing: Girl age 4 years</b>										
<b>Item</b>	<b>Brand</b>	<b>Retailer</b>	<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/Years</b>	<b>Total Price €</b>	<b>Cost/Year €</b>	<b>Cost/Week €</b>		
<b>Coats, jackets</b>										
coat, medium weight, zip front, cotton/polyester	St. Bernard	Dunnes Stores	12.000	1	1	12.00	12.00	0.231		
denim jacket	St. Bernard	Dunnes Stores	8.000	1	1	8.00	8.00	0.154		
<b>Coats, jackets total</b>										
						20.00	20.00	0.385		
<b>Main clothing</b>										
dress, long sleeves, velour, polyester	St. Bernard	Dunnes Stores	30.000	2	1	60.00	60.00	1.154		
dress, smart, long sleeve, brushed check, cotton	St. Bernard	Dunnes Stores	12.000	2	2	24.00	12.00	0.231		
pinafore and top, winter, polyester/elastine	St. Bernard	Dunnes Stores	12.000	1	1	12.00	12.00	0.231		
tracksuit top and bottoms, with logo, polycotton	St. Bernard	Dunnes Stores	16.000	1	1	16.00	16.00	0.308		
trousers, smart, boot leg, mixed fibres	St. Bernard	Dunnes Stores	8.000	1	1	8.00	8.00	0.154		
jog pants, knitted cotton/polyester	St. Bernard	Dunnes Stores	8.000	3	1	24.00	24.00	0.462		
skirt, winter, elasticated waist, polyester	St. Bernard	Dunnes Stores	8.000	1	1	8.00	8.00	0.154		
jumper, winter, long sleeves, crew neck, acrylic	St. Bernard	Dunnes Stores	10.000	2	1	20.00	20.00	0.385		
cardigan, acrylic	St. Bernard	Dunnes Stores	10.000	1	1	10.00	10.00	0.192		
dress, summer, short sleeves, cotton jersey, pk of 2	St. Bernard	Dunnes Stores	8.000	1	1	8.00	8.00	0.154		
skirt summer, elasticated waist, polycotton	St. Bernard	Dunnes Stores	8.000	2	1	16.00	16.00	0.308		
top, short sleeve, to match above	St. Bernard	Dunnes Stores	8.000	2	1	16.00	16.00	0.308		
trousers, summer, elasticated waist, cotton	St. Bernard	Dunnes Stores	10.000	2	1	20.00	20.00	0.385		
shorts, elasticated waist, cotton	St. Bernard	Dunnes Stores	8.000	2	2	16.00	8.00	0.154		
t shirt, short sleeves, crew neck, cotton	St. Bernard	Dunnes Stores	5.000	6	1	30.00	30.00	0.577		
sweatshirt, cropped, print front, cotton/polyester	St. Bernard	Dunnes Stores	8.000	2	1	16.00	16.00	0.308		
top, polo neck, long sleeve, polycotton, pack of 2	St. Bernard	Dunnes Stores	5.000	1	1	5.00	5.00	0.096		
cardigan, summer, knitted cotton	St. Bernard	Dunnes Stores	10.000	1	2	10.00	5.00	0.096		
swimsuit, all-in-one, nylon/elastine	St. Bernard	Dunnes Stores	4.000	1	1	4.00	4.00	0.077		
leggings and top set, with Spice Girl pattern	St. Bernard	Dunnes Stores	8.000	2	1	16.00	16.00	0.308		
<b>Main clothing total</b>										
						339.000	314.000	6.038		

Item	Brand	Retailer	Unit Price €	Quantity	Life/Years	Total Price €	Cost/Year €	Cost/Week €
<b>Underwear/Nightwear</b>								
pants, cotton, pack of 5	St. Bernard	Dunnes Stores	3.000	2	1	6.00	6.00	0.115
vests, sleeveless, cotton, pack of 2	St. Bernard	Dunnes Stores	3.750	2	1	7.50	7.50	0.144
nightshirt, long sleeves, polyester	St. Bernard	Dunnes Stores	5.000	4	1	20.00	20.00	0.385
dressing gown, brushed cotton	St. Bernard	Dunnes Stores	5.000	1	2	5.00	2.50	0.048
socks, knee length, cotton/nylon, pack of 2	St. Bernard	Dunnes Stores	3.000	5	1	15.00	15.00	0.288
tights, ribbed, pack of 2	St. Bernard	Dunnes Stores	2.750	2	1	5.50	5.50	0.106
socks, ankle, cotton/nylon/elastine, pack of 5	St. Bernard	Dunnes Stores	3.000	2	1	6.00	6.00	0.115
socks, slouch, pack of 3	St. Bernard	Dunnes Stores	2.250	1	3	2.25	0.75	0.014
<b>Underwear/Nightwear total</b>								
						67.25	63.25	1.216
<b>Accessories</b>								
hat, scarf, glove set, winter, acrylic	St. Bernard	Dunnes Stores	10.000	1	1	10.00	10.00	0.192
hat, sun, cotton	St. Bernard	Dunnes Stores	3.000	1	2	3.00	1.50	0.029
<b>Accessories total</b>								
						13.00	11.50	0.221
<b>Footwear</b>								
shoes, velcro strap, leather uppers		Tylers	14.990	2	1	29.98	29.98	0.577
trainers, velcro strap, synthetic uppers	St. Bernard	Dunnes Stores	12.000	3	1	36.00	36.00	0.692
boots, wellington, blue/mauve, pvc	St. Bernard	Dunnes Stores	10.000	1	2	10.00	5.00	0.096
sandals, buckle, leather uppers	St. Bernard	Dunnes Stores	14.000	1	1	14.00	14.00	0.269
shoe, canvas, velcro strap	St. Bernard	Dunnes Stores	10.000	1	1	10.00	10.00	0.192
plimsoll, slip-on, canvas	St. Bernard	Dunnes Stores	5.000	1	1	5.00	5.00	0.096
slippers, moccasins		Tylers	4.990	1	1	4.99	4.99	0.096
<b>Footwear total</b>								
						109.97	104.97	2.019
<b>Total girl's clothing</b>								
						549.22	513.72	9.88

<b>Clothing: Boy age 10 years</b>										
<b>Item</b>	<b>Brand</b>	<b>Retailer</b>	<b>Unit Price</b>	<b>Quantity</b>	<b>Life/Years</b>	<b>Total Price</b>	<b>Cost/Year</b>	<b>Cost/Week</b>		
			€			€	€	€		
<b>Coats, jackets</b>										
jacket, water resistant, zip front, nylon, padded	St. Bernard	Dunnes Stores	16.000	1	1	16.000	16.00	<b>0.308</b>		
jacket, summer, zip front, waterproof	St. Bernard	Dunnes Stores	10.000	1	1	10.000	10.00	<b>0.192</b>		
jacket, casual	St. Bernard	Dunnes Stores	25.000	1	2	25.000	12.50	<b>0.240</b>		
<b>Coats, jackets total</b>						51.000	38.500	<b>0.740</b>		
<b>Main clothing</b>										
tracksuit top and bottoms, with logo, polycotton	St. Bernard	Dunnes Stores	16.000	1	1	16.000	16.00	<b>0.308</b>		
jeans, denim	St. Bernard	Dunnes Stores	12.000	4	1	48.000	48.00	<b>0.923</b>		
trousers, smart, pleated front, woven poly/vis	Guineys	Guineys	12.990	1	1	12.990	12.99	<b>0.250</b>		
shirt, smart, stone twill, cotton	St. Bernard	Dunnes Stores	12.000	1	1	12.000	12.00	<b>0.231</b>		
shirt, casual, long sleeves, checked, cotton	St. Bernard	Dunnes Stores	10.000	2	1	20.000	20.00	<b>0.385</b>		
sweater, smart, v neck, acrylic	St. Bernard	Dunnes Stores	12.000	1	1	12.000	12.00	<b>0.231</b>		
jumper, winter, long sleeves, crew neck, acrylic	St. Bernard	Dunnes Stores	10.000	3	2	30.000	15.00	<b>0.288</b>		
sweatshirt, long sleeves, crew neck, polycotton	St. Bernard	Dunnes Stores	10.000	1	2	10.000	5.00	<b>0.096</b>		
t shirt, sport, tape trim, knitted cotton	St. Bernard	Dunnes Stores	6.000	1	2	6.000	3.00	<b>0.058</b>		
t shirt, polyester, logo	St. Bernard	Dunnes Stores	8.000	4	1	32.000	32.00	<b>0.615</b>		
t shirt, polo, polycotton	St. Bernard	Dunnes Stores	8.000	2	1	16.000	16.00	<b>0.308</b>		
shorts, casual, elasticated waist, cotton	St. Bernard	Dunnes Stores	8.000	2	2	16.000	8.00	<b>0.154</b>		
swimming trunks, nylon/elastine	St. Bernard	Dunnes Stores	4.000	1	1	4.000	4.00	<b>0.077</b>		
<b>Main clothing total</b>						234.990	203.990	<b>3.923</b>		

Item	Brand	Retailer	Unit Price	Quantity	Life/Years	Total Price	Cost/Year	Cost/Week
			€			€	€	€
<b>Underwear/Nightwear</b>								
vests, sleeveless, cotton, pack of 2	St. Bernard	Dunnes Stores	4.500	2	1	9.000	9.00	0.173
underpants, boxer, cotton, pack of 2	St. Bernard	Dunnes Stores	3.000	4	1	12.000	12.00	0.231
pyjamas, patterned, cotton	St. Bernard	Dunnes Stores	8.000	3	1	24.000	24.00	0.462
socks, winter, medium length, cotton/nylon, pack of 2	St. Bernard	Dunnes Stores	2.250	5	1	11.250	11.25	0.216
socks, summer, short length, cotton/nylon	St. Bernard	Dunnes Stores	2.250	9	1	20.250	20.25	0.389
socks, football, long, nylon, pack of 2	St. Bernard	Dunnes Stores	3.500	1	2	3.500	1.75	0.034
<b>Underwear total</b>						80.000	78.25	1.505
<b>Accessories</b>								
hat, baseball, cotton	St. Bernard	Dunnes Stores	3.000	1	1	3.000	3.00	0.058
hat, winter, acrylic	St. Bernard	Dunnes Stores	2.500	1	2	2.500	1.25	0.024
scarf, knitted, acrylic	St. Bernard	Dunnes Stores	4.000	1	2	4.000	2.00	0.038
gloves,	St. Bernard	Dunnes Stores	1.500	1	1	1.500	1.50	0.029
<b>Accessories total</b>						11.000	7.75	0.149
<b>Footwear</b>								
shoes, heavy duty, lace-up, leather upper	St. Bernard	Dunnes Stores	20.000	2	1	40.00	40.00	0.769
shoe laces, pack of 2		Tesco	1.240	1	1	1.24	1.24	0.024
trainers, lace-up, synthetic upper	St. Bernard	Dunnes Stores	16.000	3	1	48.00	48.00	0.923
boots, football	Umbro	Lifestyle	32.000	1	1	32.00	32.00	0.615
boots, wellington, heavy duty	St. Bernard	Dunnes Stores	10.000	1	2	10.00	5.00	0.096
slippers, moccasin		Tylers	6.990	1	1	6.99	6.99	0.134
<b>Footwear total</b>						138.23	133.23	2.562
<b>Boy 10 clothing total</b>						515.22	461.72	8.879



<b>Clothing: Sewing materials - families with young children</b>										
<b>Item</b>	<b>Brand</b>	<b>Retailer</b>	<b>Unit Price</b>	<b>Quantity</b>	<b>Life/Years</b>	<b>Total Price</b>	<b>Cost/ Year</b>	<b>€</b>	<b>Cost/ Week</b>	<b>€</b>
needles, assorted, pack of 12		Ellies	1.85	2	5	3.70	0.74	0.74	0.014	
dressmaking pins, pack of 60		Ellies	1.00	1	10	1.00	0.10	0.10	0.002	
polyester thread, 100m		Ellies	2.22	5	5	11.10	2.22	2.22	0.043	
dressmaking scissors, 8"		Ellies	10.00	1	10	10.00	1.00	1.00	0.019	
shoe laces		Ellies	1.24	1	2	1.24	0.62	0.62	0.012	
training shoe laces, 100cm		Ellies	1.24	1	2	1.24	0.62	0.62	0.012	
buttons, shirt/blouse, card of 7		Ellies	0.70	1	1	0.70	0.70	0.70	0.013	
darning wool		Ellies	0.80	1	5	0.80	0.16	0.16	0.003	
wool repair kit, 6 needles		Hickeys	2.85	2	2	5.70	2.85	2.85	0.055	
seam ripper		Ellies	1.00	1	5	1.00	0.20	0.20	0.004	
tape measure, 150cm x 60"		Ellies	1.55	1	5	1.55	0.31	0.31	0.006	
<b>Sewing repair kit total</b>						38.03	9.52	9.52	0.183	
<b>Total family sewing repair kit</b>						38.03	9.52	9.52	0.183	

Personal Care: Lone mother with young children									
Item	Brand	Retailer	Unit Price €	Quality	Life/ Years	Total Price €	Cost/ Year €	Cost/Week €	
<b>Health care</b>									
first aid book		Easons	18.000	1	5	18.00	3.60	0.07	
scissors, first aid		Tesco	1.990	1	5	1.99	0.40	0.01	
fabric plasters, lightweight, pack of 40		Boots	2.520	1	1	2.52	2.52	0.05	
bandage, white open wove, 5cm x 5m		Boots	0.400	1	5	0.40	0.08	0.00	
bandage, white open wove, 7.5cm x 5m		Boots	0.500	1	5	0.50	0.10	0.00	
bandage, crepe with pin, 7.5cm x 4.5m		Boots	1.550	1	5	1.55	0.31	0.01	
bandage, triang calico, 90cm x 127cm		Boots	2.200	1	7	2.20	0.31	0.01	
gauze swabs, sterile, 7.5cm x 7.5 cm, 5		Boots	0.500	2	1	1.00	1.00	0.02	
microporous tape, 2.5cm x 5m		Boots	3.150	1	1	3.15	3.15	0.06	
dressing, melolin, 5cm x 5cm, 5		Boots	1.250	1	1	1.25	1.25	0.02	
dressing, melolin, 10cm x 10cm, 5		Boots	0.550	10	5	5.50	1.10	0.02	
lotion, calamine, 200ml		Boots	3.200	1	2	3.20	1.60	0.03	
safety pins, assorted, pack of 50		Ellies	1.000	1	10	1.00	0.10	0.00	
paracetamol, 24		Ellies	1.900	1	1.5	1.90	1.27	0.02	
paracetamol syrup		Tesco	3.100	1	1	3.10	3.10	0.06	
thermometer		Boots	9.450	1	10	9.45	0.95	0.02	
indigestion tablets, 48		Tesco	2.990	1	2	2.99	1.50	0.03	
cough mixture, adult, 150ml		Boots	4.990	1	2	4.99	2.50	0.05	
cough mixture, junior, 150ml		Boots	4.500	1	1	4.50	4.50	0.09	
suntan lotion, factor 8, adult, 200ml		Tesco	4.990	1	1	4.99	4.99	0.10	
suntan lotion, factor 25, child, 150ml		Tesco	7.990	2	1	15.98	15.98	0.31	
<b>Health care total</b>						90.16	50.29	0.97	

Item	Brand	Retailer	Unit Price €	Quality	Life/ Years	Total Price €	Cost/Year €	Cost/Week €
<b>Personal hygiene</b>								
soap, toilet, 4 x 125gm		Tesco	0.690	9	1	6.21	6.21	0.12
toothpaste, 125ml		Tesco	0.790	9	1	7.11	7.11	0.14
toothbrush, regular, adult, pack of 2		Tesco	0.650	2	1	1.30	1.30	0.03
toothbrush, child, pack of 4		Tesco	1.000	2	1	2.00	2.00	0.04
dental floss		Tesco	0.990	2	1	1.98	1.98	0.04
tissues, facial, 250		Tesco	0.690	2	1	1.38	1.38	0.03
hairbrush, woman's		Tesco	3.000	1	3	3.00	1.00	0.02
hairbrush, man's		Tesco	0.000	0	0	0.00	0.00	0.00
comb, large plastic, woman's		Tesco	0.990	1	2	0.99	0.50	0.01
comb, large plastic, man's		Tesco	0.990	0	0	0.00	0.00	0.00
comb, pocket, plastic		Tesco	0.590	2	2	1.18	0.59	0.01
shampoo, 300ml		Tesco	0.990	12	1	11.88	11.88	0.23
conditioner, 300ml		Tesco	0.990	4	1	3.96	3.96	0.08
sanitary towels, regular, 20		Tesco	1.090	12	1	13.08	13.08	0.25
razor & blades, disposable, 10		Tesco	5.990	3	1	17.97	17.97	0.35
nail clipper, medium		Tesco	2.490	1	5	2.49	0.50	0.01
emery boards, large, 6		Tesco	2.490	1	1	2.49	2.49	0.05
deodorant, roll-on, 50ml	Mum	Tesco	1.590	4	1	6.36	6.36	0.12
deodorant, stick, 75g		Tesco	1.270	0	0	0.00	0.00	0.00
talcum powder, 450g		Tesco	1.090	2	1	2.18	2.18	0.04
haircut, blow dry, woman's		Vinnie's	16.950	3	1	50.85	50.85	0.98
hair trimmers, mains, set including scissor	Remington	Argos	22.990	1	8	22.99	2.87	0.06
<b>Personal hygiene total</b>						159.40	134.21	2.58

Item	Brand	Retailer	Unit Price €	Quality	Life/ Years	Total Price €	Cost/Year €	Cost/Week €
<b>Personal accessories</b>								
suitcase set, 3 pieces	Phoenix	Roches Stores	94.850	1	10	94.85	9.49	0.18
holdall	Phoenix	Roches Stores	9.950	1	7	9.95	1.42	0.03
toilet bag, nylon		Penneys	7.990	1	5	7.99	1.60	0.03
handbag, leather look, tan	St. Bernard	Dunnes Stores	8.000	1	6	8.00	1.33	0.03
handbag, leather look, black	St. Bernard	Dunnes Stores	8.000	1	6	8.00	1.33	0.03
Ladies leather wallet	St. Bernard	Dunnes Stores	5.000	1	5	5.00	1.00	0.02
wallet, leather	St. Bernard	Dunnes Stores	5.000	1	0	5.00	0.00	0.00
backpack, child's	Quarterback	Roches Stores	9.950	1	3	9.95	3.32	0.06
watch, woman's, gold plated case	Sekonda	Argos	32.990	1	10	32.99	3.30	0.06
watch, man's	Sekonda	Argos	24.990	1	10	24.99	2.50	0.05
watch battery		H Samuel	9.990	1	2	9.99	5.00	0.10
earrings, studs, set of 3	Elizabeth Duke	Argos	12.990	1	7	12.99	1.86	0.04
earrings, hoops, 9ct gold	Elizabeth Duke	Argos	7.990	1	7	7.99	1.14	0.02
necklace, earrings set, gold plated		H. Samuel	18.000	1	7	18.00	2.57	0.05
ring, 9ct gold	Elizabeth Duke	Argos	37.990	1	20	37.99	1.90	0.04
hair slide, large		Claire's	2.500	1	7	2.50	0.36	0.01
hair slide, child, pack of 6	Atmosphere	Penneys	1.500	1	1	1.50	1.50	0.03
umbrella, man's		Penneys	4.000	0	0	0.00	0.00	0.00
umbrella, woman's		Penneys	7.000	1	10	7.00	0.70	0.01
shaver, electric, mains, man's	Remington	Roches Stores	28.950	0	0	0.00	0.00	0.00
mirror, shaving	Lyod, Pascal & Co	Roches Stores	12.950	0	0	0.00	0.00	0.00
mirror, wall, oval	Lyod, Pascal & Co	Roches Stores	11.950	1	15	11.95	0.80	0.02
clock, alarm, hand wound	Westclox	Roches Stores	10.950	1	10	10.95	1.10	0.02
clock, quartz, wood look case	Staiger	Argos	24.990	1	15	24.99	1.67	0.03
sunglasses, woman	Giovanni	Roches Stores	20.000	1	7	20.00	2.86	0.05
sunglasses, man	Giovanni	Roches Stores	20.000	0	0	0.00	0.00	0.00

Item	Brand	Retailer	Unit Price €	Quality	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
<b>Personal accessories total</b>						372.57	46.72	<b>0.90</b>

Item	Brand	Retailer	Unit Price €	Quality	Life/ Years	Total Price €	Cost/Year €	Cost/Week €
<b>Cosmetics</b>								
moisturiser, vitamin E, 100ml	Boots	Boots	6.250	3	2	18.75	9.38	0.18
hand/body lotion, 200ml	Tesco	Tesco	1.710	2	1	3.42	3.42	0.07
lipstick	Forever lip colour	Boots	7.290	1	2	7.29	3.65	0.07
aftershave, 125ml	Boots	Boots	3.900	0	0	0.00		0.00
<b>Cosmetics total</b>						29.46	16.44	0.32
<b>Personal care total</b>						651.59	247.661	4.76
prescription items, adult		local chemist	16.000	2	1	32.00	32.00	0.62
Prescription items, child		local chemist	15.000	2	1	30.00	30.00	0.58
GP visit		local GP	40.000	7	1	280.00	280.00	5.38
spectacles, prescription, adult		Specsavers	99.000	1	2	99.00	49.50	0.95
sight test		Specsavers	25.000	1	2	25.00	12.50	0.24
dental care, exam, scale and polish		local dentist	75.000	2	2	150.00	75.00	1.44
dental care, filling		local dentist	85.000	1	1	85.00	85.00	1.63
<b>Healthcare Total</b>						701.00	564.00	10.85

Household goods: Lone mother with children									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €	
<b>Lounge/dining furniture</b>									
tv/video stand/unit	Bush	Argos	62.990	1	20	62.99	3.15	0.06	
cupboard unit	Beech Effect	Argos	54.990	1	20	54.99	2.75	0.05	
chest of drawers, 4-drawer	Beech Effect	Argos	129.990	1	20	129.99	6.50	0.12	
kitchen/dining table, plus 4 chairs	Bargain Town	Bargain Town	169.000	1	20	169.00	8.45	0.16	
suite, 3 piece, velour	Ascot	Argos	729.950	1	17	729.95	42.94	0.83	
coffee tables, nest of 3	Hardwood Bargain Town	Bargain Town	59.000	1	20	59.00	2.95	0.06	
bookshelf, slatted pine, 5 shelf	Bargain Town	Bargain Town	79.000	1	20	79.00	3.95	0.08	
<b>Lounge/dining furniture total</b>									
						1284.92	70.69	1.36	
<b>Bedroom/bathroom furniture</b>									
divan, double, 2-drawer, plus mattress	Perfecta Beds	Argos	279.990	1	18	279.99	15.56	0.30	
mattress, double (replacement)	Perfecta Beds	Argos	149.990	1	9	149.99	16.67	0.32	
divan, single, 2-drawer, plus mattress	Perfecta Beds	Argos	149.990	2	16	299.98	18.75	0.36	
mattress, single (replacement)	Airsprung beds	Argos	139.990	2	8	279.98	35.00	0.67	
head board, double		Argos	49.990	1	18	49.99	2.78	0.05	
head board, single	President	Argos	32.990	1	16	32.99	2.06	0.04	
wardrobe, tall, double	Beech Effect Range	Bargain Town	199.000	1	20	199.00	9.95	0.19	
chest of drawers, 5-drawer	Beech Effect Range	Bargain Town	199.000	1	20	199.00	9.95	0.19	
chest of drawers, 3+2 drawers	Genoa Beech Effect	Argos	79.990	2	20	159.98	8.00	0.15	
chest, bedside, 3 drawer	Beech Effect Range	Bargain Town	69.000	2	20	138.00	6.90	0.13	
wardrobe, combination, child	Modena	Argos	109.990	2	15	219.98	14.67	0.28	
bathroom cabinet, pine effect	Antique Pine	Argos	28.990	1	20	28.99	1.45	0.03	
<b>Bedroom/bathroom furniture total</b>									
						2037.87	141.72	2.73	

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
<b>Floor coverings</b>								
vinyl, kitchen, including fitting (9 Euro sq m)		Des Kelly	200.000	1	10	200.00	20.00	0.38
carpet hall/stairs, underlay and fit, 50% wool (12 Euro sq yd)	Barnsby	Des Kelly	350.000	1	10	350.00	35.00	0.67
carpet lounge, underlay and fit, 50% wool (9 Euro sq yd)	Dreams	Des Kelly	241.000	1	10	241.00	24.10	0.46
Lino bathroom, (9 Euro sq yard)	Des Kelly	Des Kelly	70.000	1	10	70.00	7.00	0.13
carpet bedroom 1, (9 Euro sq yard)	Dreams	Des Kelly	187.000	1	10	187.00	18.70	0.36
carpet bedroom 2, underlay and fit, foam back (9 Euro sq yd)	Dreams	Des Kelly	137.000	1	10	137.00	13.70	0.26
carpet bedroom 3, underlay and fit, (9 Euro sq yd)	Dreams	Des Kelly	124.000	1	10	124.00	12.40	0.24
<b>Floor coverings total</b>						1309.00	130.90	2.52
<b>Textiles and soft furnishings</b>								
quilt cover, double, 2 pillowcases, polycotton	St. Bernard	Dunnes Stores	20.000	2	12	40.00	3.33	0.06
quilt cover, single, polycotton, 1 pillowcase	St. Bernard	Dunnes Stores	15.000	4	9	60.00	6.67	0.13
sheet, fitted, double, 2 pillowcases, polycotton	St. Bernard	Dunnes Stores	26.000	2	12	52.00	4.33	0.08
sheet, fitted, single, 1 pillowcase, polycotton	St. Bernard	Dunnes Stores	20.000	4	9	80.00	8.89	0.17
quilt, double, twin, polyester fill, 4.5 & 10.5 tog	St. Bernard	Dunnes Stores	40.000	1	13	40.00	3.08	0.06
quilt, single, twin, polyester fill, 4.5 & 10.5 tog	St. Bernard	Dunnes Stores	29.000	2	10	58.00	5.80	0.11
pillows, pack of 2, polyester fill, adult	St. Bernard	Dunnes Stores	14.000	2	10	28.00	2.80	0.05
pillows, pack of 2, polyester fill, child	St. Bernard	Dunnes Stores	14.000	2	8	28.00	3.50	0.07
flannel, face, cotton, pack of 3	St. Bernard	Dunnes Stores	3.000	1	1	3.00	3.00	0.06
towel, hand, cotton, kitchen, 2	St. Bernard	Dunnes Stores	8.000	2	6	16.00	2.67	0.05
towel, hand, cotton	St. Bernard	Dunnes Stores	4.000	3	12	12.00	1.00	0.02
towel, medium bath, cotton, adult	St. Bernard	Dunnes Stores	8.000	3	12	24.00	2.00	0.04
towel, medium, child	St. Bernard	Dunnes Stores	8.000	7	8	56.00	7.00	0.13
sheet, bath, cotton	St. Bernard	Dunnes Stores	14.000	1	12	14.00	1.17	0.02
towel, tea, cotton, 3	Guineys	Guineys	2.990	3	6	8.97	1.50	0.03
apron and oven mits	Guineys	Guineys	7.980	1	5	7.98	1.60	0.03
bath mat set, cotton, slip resistant	St. Bernard	Dunnes Stores	8.000	1	9	8.00	0.89	0.02
cushion and cover, mixed fibres	St. Bernard	Dunnes Stores	12.000	2	13	24.00	1.85	0.04
<b>Textiles and soft furnishings total</b>						559.95	61.06	1.17
<b>Curtains</b>								
Curtain, Patio Door, 68 x 84		Duffy's	79.96	2	10	159.92	15.99	0.31



Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year	Cost/ Week €
blind, kitchen, pva coated, polycotton	Brazil	Duffy's	32.990	2	10	65.98	6.60	0.13
curtains, lounge, thermal back, viscose/polyester, 90 x 72	Concept	Duffy's	62.990	2	10	125.98	12.60	0.24
blind, bathroom, pva coated, polycotton, 120x158cm		Duffy's	32.990	1	10	32.99	3.30	0.06
curtains, bedroom, cotton, 46 x 54, adult		Duffy's	15.000	2	10	30.00	3.00	0.06
curtains, bedroom, cotton, 46 x 54, child		Duffy's	15.000	3	10	45.00	4.50	0.09
curtain track with fittings, (36 x 49)		Duffy's	15.000	7	10	105.00	10.50	0.20
curtain hooks, pack of 25		Hickeys	2.100	6	20	12.60	0.63	0.01
<b>Curtains total</b>						577.47	57.12	1.10
<b>Lampshades</b>								
lampshade, living room/hall, plain round, large	Oval	Roches Stores	12.950	4	20	51.80	2.59	0.05
lampshade, kitchen, plain round, medium	Oval	Roches Stores	7.950	1	12	7.95	0.66	0.01
lampshade, bedroom	Massive	Roches Stores	6.950	1	20	6.95	0.35	0.01
lampshade, bedroom	Massive	Roches Stores	6.950	2	10	13.90	1.39	0.03
light bowl, bathroom, 24cm round	Massive	Roches Stores	13.950	1	10	13.95	1.40	0.03
<b>Lampshades total</b>						94.55	6.39	0.12
<b>Gas and electrical appliances</b>								
fridge/freezer	Bosch	ESB Shop Elect	349.000	1	7	349.00	49.86	0.96
gas cooker (interest free credit over 52 wks)	Cannon	ESB Shop Elect	519.990	1	7	519.99	74.28	1.43
kettle, automatic jug	Philips	ESB Shop Elect	24.990	1	8	24.99	3.12	0.06
washing machine, 800/400 spin (credit over 104 wks)	Candy	ESB Shop Elect	459.360	1	7	459.36	65.62	1.26
hair dryer	Babyliss	ESB Shop Elect	29.990	1	12	29.99	2.50	0.05
iron, steam/spray/dry	Philips	ESB Shop Elect	16.990	1	11	16.99	1.54	0.03
lawn mower, hover	Flymo	Woodies DIY	104.990	1	10	104.99	10.50	0.20
drill, power, hammer	Power Devil	Argos	29.990	1	20	29.99	1.50	0.03
vacuum cleaner, cylinder, no dust bags	Morphy Richards	ESB Shop Elect	99.990	1	7	99.99	14.28	0.27
lamp, table, bedroom, 2		Argos	24.990	2	10	49.98	5.00	0.10
lamp, table, sitting room	Carolina	Argos	24.990	1	13	24.99	1.92	0.04
cable, extension reel, 13A, 10m	Master plug	Argos	12.990	1	20	12.99	0.65	0.01
light bulbs, pack of 2, 100w		Dunnes Stores	1.400	14	2	19.60	9.80	0.19
light bulbs, pack of 2, 60w		Dunnes Stores	1.400	8	2	11.20	5.60	0.11
plug, 3 pin; fuses 13 amp,		Dunnes Stores	0.990	22	12	21.78	1.82	0.03

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year	Cost/ Week €
repair gas cooker, service only			0.000	2	12	0.00	0.00	0.00
<b>Gas and electrical appliances total</b>						1775.83	248.00	4.77
<b>Kitchen and hardware</b>								
crockery set, 16 piece, everyday		Argos	25.000	1	7	25.00	3.57	0.07
coffee mug		Tesco	0.990	4	1	3.96	3.96	0.08
teapot, 6 cup		Dunnes Stores	10.000	1	10	10.00	1.00	0.02
casserole set, 3 piece		Argos	16.490	1	15	16.49	1.10	0.02
oven proof dish set, 4 piece		Argos	21.990	1	15	21.99	1.47	0.03
cruet set, acrylic		Tesco	3.990	1	10	3.99	0.40	0.01
egg cups, stainless steel,2		Tesco	0.990	2	10	1.98	0.20	0.00
glasses set, 18 piece		Argos	11.990	1	8	11.99	1.50	0.03
cutlery set, 24 piece, everyday		Argos	5.990	2	17	11.98	0.70	0.01
jug, measuring, glass, 550ml		Dunnes Stores	1.990	2	8	3.98	0.50	0.01
mixing bowl, glass, 1 litre		Poundworld	5.000	2	8	10.00	1.25	0.02
baking sheet, non-stick		Tesco	4.490	1	13	4.49	0.35	0.01
colander, metal		Tesco	4.990	1	6	4.99	0.83	0.02
scales, kitchen		Argos	5.990	1	10	5.99	0.60	0.01
saucepan set, non-stick, 5 piece		Argos	39.990	1	10	39.99	4.00	0.08
knife set and rack, 6 piece		Argos	7.990	1	10	7.99	0.80	0.02
utensil set and stand, 6 piece		Argos	9.990	1	14	9.99	0.71	0.01
tin opener, butterfly		Argos	1.250	1	1	1.25	1.25	0.02
potato peeler		Argos	1.490	1	3	1.49	0.50	0.01
corkscrew, lever arm		Dunnes Stores	3.990	1	12	3.99	0.33	0.01
scissors, kitchen, stainless steel		Tesco	2.000	1	12	2.00	0.17	0.00
spoon set, wooden, 3 piece		Dunnes Stores	1.490	1	4	1.49	0.37	0.01
nut crackers, metal		Walkaround	1.500	1	12	1.50	0.13	0.00
balloon whisk, metal		Poundworld	2.990	1	7	2.99	0.43	0.01
cheese grater, stainless steel		Dunnes Stores	2.990	1	7	2.99	0.43	0.01
chopping board, plastic, medium		Tesco	1.490	1	4	1.49	0.37	0.01
bread bin, metal		Argos	12.990	1	5	12.99	2.60	0.05
spice rack and spices, 12		Poundworld	4.990	1	19	4.99	0.26	0.01
vegetable rack, plastic, wheels		Argos	11.990	1	10	11.99	1.20	0.02

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year	Cost/ Week €
vacuum flask, medium		Tesco	7.990	1	10	7.99	0.80	0.02
mop bucket, plastic		Poundworld	3.000	1	12	3.00	0.25	0.00
mop, cloth head		Poundworld	2.990	1	12	2.99	0.25	0.00
mop head, cloth		Poundworld	1.990	1	1	1.99	1.99	0.04
bucket, plastic, 10 litre		Poundworld	2.990	2	12	5.98	0.50	0.01
dust pan and brush, plastic		Poundworld	0.990	1	12	0.99	0.08	0.00
brush, scrubbing		Tesco	1.190	1	3	1.19	0.40	0.01
brush, shoe, pack of 2		Poundworld	1.990	2	7	3.98	0.57	0.01
brush, washing up, plastic		Poundworld	1.000	3	1	3.00	3.00	0.06
bowl, washing up, plastic	St. Bernard	Dunnes Stores	3.500	1	5	3.50	0.70	0.01
bin, swing lid, 50 litre, plastic		All Rooms	13.990	1	12	13.99	1.17	0.02
basket, waste paper		Poundworld	1.000	4	10	4.00	0.40	0.01
dustbin, plastic		Poundworld	2.000	1	12	2.00	0.17	0.00
broom head, nylon		Poundworld	3.000	1	7	3.00	0.43	0.01
broom handle		Tesco	3.000	1	12	3.00	0.25	0.00
battery, LR6, pack of 4		Poundworld	2.000	3	1	6.00	6.00	0.12
battery, LR14, pack of 2		Poundworld	2.000	1	1	2.00	2.00	0.04
battery, LR20, pack of 2		Poundworld	2.000	1	1	2.00	2.00	0.04
candles, household, box of 12		Tesco	3.990	1	10	3.99	0.40	0.01
food bags, pack of 100		Tesco	0.980	1	1	0.98	0.98	0.02
napkins, paper, pack of 50		Poundworld	2.000	1	2	2.00	1.00	0.02
cling film, 60m, 30cm wide		Tesco	1.690	1	1	1.69	1.69	0.03
foil, 10m, 30cm wide		Tesco	0.980	1	1	0.98	0.98	0.02
ironing board, 120X35cm steel mesh top		Poundworld	15.990	1	10	15.99	1.60	0.03
ironing board cover		Poundworld	3.990	1	2	3.99	2.00	0.04
clothes airer, indoor		Argos	12.990	1	20	12.99	0.65	0.01
washing line, plastic coated		Poundworld	3.500	1	10	3.50	0.35	0.01
clothes pegs, wooden, spring clip, 48		Poundworld	2.000	2	5	4.00	0.80	0.02
laundry bin/basket		Poundworld	6.990	1	5	6.99	1.40	0.03
peg bag and pegs		Poundworld	3.990	1	2	3.99	2.00	0.04
bath mat, rubber		Poundworld	3.000	1	3	3.00	1.00	0.02
toilet brush set, plastic		Poundworld	1.000	1	3	1.00	0.33	0.01
water bottle, rubber		Poundworld	5.990	2	4	11.98	3.00	0.06

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year	Cost/ Week €
table mat, heat resistant, set of 6		Dunnes Stores	6.000	1	10	6.00	0.60	0.01
garden tool set, 5 piece		Argos	34.990	1	10	34.99	3.50	0.07
shears, hedge		B & Q	10.000	1	5	10.00	2.00	0.04
watering can and tools, plastic		Poundworld	5.990	1	10	5.99	0.60	0.01
garden and indoor brushes, 4		Poundworld	4.000	1	10	4.00	0.40	0.01
hand torch, rubber		Poundworld	2.000	1	4	2.00	0.50	0.01
<b>Kitchen and hardware total</b>						454.61	77.67	1.49
<b>Stationery and paper goods</b>								
cards, birthday/special, pack of 3		Poundworld	2.000	4	1	8.00	8.00	0.15
cards, other occasion		Pound King	0.800	2	1	1.60	1.60	0.03
cards, christmas, box of 50		Pound world	2.50	1	2	2.50	1.25	0.02
gift wrap, 5 sheets,		Pound world	2.00	1	1	2.00	2.00	0.04
paper, christmas wrapping, roll, 6m		Poundworld	2.000	1	1	2.00	2.00	0.04
envelopes, pack of 50	Letterbox	Easons	1.990	2	5	3.98	0.80	0.02
writing pad, 100 sheets	Letterbox	Easons	2.150	1	1	2.15	2.15	0.04
paper, A4, lined, 80 sheets		Easons	1.500	2	1	3.00	3.00	0.06
note book, spiral bound	Easons	Easons	0.800	1	1	0.80	0.80	0.02
exercise book, 88 sheets	Easons	Easons	0.350	1	1	0.35	0.35	0.01
document wallet, A4, pack of 5	Elite	Easons	0.320	1	6	0.32	0.05	0.00
correcting fluid, 20ml bottle	Tipp-ex Rapid	Easons	1.500	1	1	1.50	1.50	0.03
scissors, general purpose, 8"	Club	Easons	2.990	1	10	2.99	0.30	0.01
string, ball, 40m	Club	Easons	1.990	1	5	1.99	0.40	0.01
drawing pins, box of 50	Handipack	Easons	0.500	3	4	1.50	0.38	0.01
glue stick, small	Pritt-Stick	Easons	1.250	1	1	1.25	1.25	0.02
blu-tack, small	Bostik	Easons	1.000	1	3	1.00	0.33	0.01
sellotape, 12mm x 66m	Sellotape	Easons	2.150	3	1	6.45	6.45	0.12
pen, ball point, 4	Bic Cristall	Easons	2.000	1	1	2.00	2.00	0.04
felt tip pens, pack of 20		Poundworld	1.000	1	1	1.00	1.00	0.02
pen, highlighter, pack of 4	Stabilo Boss	Easons	5.500	1	2	5.50	2.75	0.05
pen, laundry marker	Club	Easons	1.990	1	1	1.99	1.99	0.04
<b>Stationery and paper goods total</b>						53.87	40.34	0.78

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year	Cost/ Week €
<b>Toilet paper and cleaning materials</b>								
toilet paper, 12 rolls		Tesco	1.980	13	1	25.74	25.74	0.50
household matches, 6 box pack		Poundworld	2.000	1	1	2.00	2.00	0.04
fire lighters, 28		Tesco	0.990	1	2	0.99	0.50	0.01
soap, household, 2 x 155g		Tesco	1.130	1	1	1.13	1.13	0.02
stain remover, liquid, 1 litre	Vanish	Tesco	2.790	1	1	2.79	2.79	0.05
washing-up liquid, 500ml		Tesco	0.890	9	1	8.01	8.01	0.15
washing powder, automatic, E15		Tesco	3.750	10	1	37.50	37.50	0.72
fabric conditioner, 1 litre		Tesco	1.220	7	1	8.54	8.54	0.16
bleach, thick, 750ml		Tesco	0.650	2	1	1.30	1.30	0.03
lavatory (toilet) cleaner, 750ml		Tesco	1.190	8	1	9.52	9.52	0.18
air freshener, 400ml		Tesco	0.670	6	1	4.02	4.02	0.08
furniture polish, aerosol, 300ml		Tesco	0.790	2	1	1.58	1.58	0.03
disinfectant, thick, 1 litre		Tesco	0.790	3	1	2.37	2.37	0.05
scouring cleanser, liquid, 750ml		Tesco	0.690	4	1	2.76	2.76	0.05
shoe polish, 50ml		Tesco	0.950	2	1	1.90	1.90	0.04
shoe cream, 75ml		Dunnes Stores	1.770	1	1	1.77	1.77	0.03
carpet shampoo, 550ml		Tesco	1.770	4	2	7.08	3.54	0.07
soap pads, steel wool, 15		Tesco	0.690	1	1	0.69	0.69	0.01
dish cloths, cotton, pack of 5		Tesco	0.990	2	1	1.98	1.98	0.04
floor cloth, pack of 2		Tesco	1.490	1	1	1.49	1.49	0.03
household gloves, rubber, pack of 2		Tesco	1.290	2	1	2.58	2.58	0.05
sponge scourers, pack of 3		Tesco	0.690	2	1	1.38	1.38	0.03
duster, yellow		Tesco	0.590	2	1	1.18	1.18	0.02
refuse sack, plastic, pack of 20		Tesco	1.190	1	1	1.19	1.19	0.02
<b>Toilet paper and cleaning materials total</b>						129.49	125.46	2.41
<b>Home security</b>								
window locks,		Lenehans	1.990	10	10	19.90	1.99	0.04
front door bolt, 4"	Phoenix	Woodies DIY	3.990	1	10	3.99	0.40	0.01
back door bolt, 4"	Tower Bolt	Woodies DIY	4.990	1	10	4.99	0.50	0.01
smoke detector with battery	100B	Woodies DIY	8.990	1	10	8.99	0.90	0.02
<b>Home security total</b>						37.87	3.79	0.07

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year	Cost/ Week €
<b>Tools</b>								
screw driver set, pack of 6	Stanley	Woodies DIY	11.490	1	20	11.49	0.57	0.01
spanner set, chrome, 24 piece	Draper	Woodies DIY	16.590	1	20	16.59	0.83	0.02
hammer, claw, wooden handle, metal head	Draper	Woodies DIY	13.990	1	20	13.99	0.70	0.01
pliers, plastic handle	Orbis	Woodies DIY	13.990	1	20	13.99	0.70	0.01
tape measure, auto-lock	Stanley	Woodies DIY	6.490	1	20	6.49	0.32	0.01
rule, metal, 1m		McQuillans	38.950	1	20	38.95	1.95	0.04
saw, tenon, plastic handle	Sandvik	Woodies DIY	16.990	1	20	16.99	0.85	0.02
hacksaw, 300mm blade		Lenehans	6.990	1	20	6.99	0.35	0.01
knife, safety, retractable blade	Stanley	Woodies DIY	3.990	1	20	3.99	0.20	0.00
blades, safety knife, 5		Lenehans	2.99	1	20	2.99	0.15	0.00
paint brush, pack of 3	Dosco	Woodies DIY	6.490	1	5	6.49	1.30	0.02
paint brush, 7.7cm, plastic, natural bristle	Harris	Woodies DIY	8.790	1	5	8.79	1.76	0.03
paste brush, plastic handle, manmade bristle	Harris	Woodies DIY	7.790	1	5	7.79	1.56	0.03
ladder, 3 way, aluminium	Youngman	Woodies DIY	59.990	1	20	59.99	3.00	0.06
tool box, plastic	Rubbermaid	Woodies DIY	15.990	1	20	15.99	0.80	0.02
<b>Tools total</b>						231.51	15.04	0.29
<b>Paint, wallpaper, timber</b>								
paint roller set, 9"	Promotional	Woodies DIY	5.190	1	2	5.19	2.60	0.05
paint, gloss, 1 litre	Crown	Woodies DIY	5.950	3.5	5	20.83	4.17	0.08
paint, emulsion, 1 litre	Crown	Woodies DIY	7.950	35	5	278.25	55.65	1.07
wallpaper, roll, plain embossed		Gerry Keanes	4.990	35	10	174.65	17.47	0.34
<b>Paint, wallpaper, timber total</b>						478.92	79.88	1.54
<b>Small materials</b>								
screws, pack of 200		Lenehans	2.590	1	14	2.59	0.19	0.00
wall plugs, pack of 40	Woodworkers	Woodies DIY	1.290	3	7	3.87	0.55	0.01
nuts and bolts, pack of 25	Fabory	Woodies DIY	2.390	2	10	4.78	0.48	0.01
nails, all sizes, 250g		Woodies DIY	0.200	1	7	0.20	0.03	0.00
brush cleaner, for paint, 500ml		Lenehans	3.990	4	1	15.96	15.96	0.31
filler, interior, 1.5g		Lenehans	5.480	1	5	5.48	1.10	0.02

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
sandpaper, 5 sheets	3M	Woodies DIY	3.490	2	5	6.98	1.40	0.03
wallpaper adhesive, 20 rolls	Solvite	Woodies DIY	5.990	2	10	11.98	1.20	0.02
<b>Small materials total</b>						51.84	20.89	0.40
<b>Total Household goods</b>						9077.70	1078.928	20.75

<b>Household Services: Lone mother with children</b>									
Item	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €		
<b>Postage</b>									
stamps, 100g	An Post	0.48	34	1	16.32	16.32	0.314		
stamps, 100g	An Post	0.48	38	1	18.24	18.24	0.351		
letter post, 250	An Post	0.96	1	1	0.96	0.96	0.018		
parcel post, 500g	An Post	2.40	1	1	2.40	2.40	0.046		
overseas post, christmas cards, priority	An Post	0.60	1	1	0.60	0.60	0.012		
<b>Postage total</b>					38.52	38.52	0.741		
<b>Telephone</b>									
telephone line rental per month including VAT	Eircom	29.99	12	1	359.88	359.88	6.921		
telephone connection charges	Eircom	129.99	1	10	129.99	13.00	0.250		
local calls (3x5min calls per day) per quarter incl VAT	Eircom	17.33	4	1	69.32	69.32	1.333		
national calls (2x5min calls per week) per quarter incl VAT	Eircom	8.26	4	1	33.02	33.02	0.635		
<b>Telephone total</b>					592.21	475.22	9.139		
<b>Shoe repairs and dry-cleaning</b>									
shoe repairs, heel and sole, women's	Crilly's	19.00	1	1	19.00	19.00	0.365		
shoe repairs, sole, women's		0.00	1	3	0.00	0.00	0.000		
shoe repairs, heel and sole, men's	Crilly's	34.00	0	0	0.00	0.00	0.000		
shoe repairs, sole, men's		0.00	0	0	0.00	0.00	0.000		
dry clean woman's coat	Benson's	8.50	1	3	8.50	2.83	0.054		
dry clean man's jacket	Benson's	5.70	0	0	0.00	0.00	0.000		
baby sitting, per evening	local	20.00	3	1	60.00	60.00	1.154		
<b>Shoe repairs and dry-cleaning total</b>					87.50	81.83	1.574		
<b>Household services total</b>					718.23	595.57	11.453		



Leisure: Lone Mother and two children									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/Week €	
<b>TV, audio, video, &amp; repairs</b>									
midi system, radio, cassette player	Sony	ESB Shop Electric	229.990	1	12	229.99	19.17	0.37	
radio/cassette player, mains/battery	Philips	ESB Shop Electric	49.990	1	12	49.99	4.17	0.08	
television, colour, 20" (cr 100 wks)	Philips	ESB Shop Electric	279.990	1	12	279.99	23.33	0.45	
video recorder (cr 100 wks)	Samsung	ESB Shop Electric	139.990	1	12	139.99	11.67	0.22	
Micro system	Philips	ESB Shop Electric	119.990	1	2	119.99	60.00	1.15	
telephone, radial & mute facilities	Eircom	Eircom shop	19.950	1	12	19.95	1.66	0.03	
television, colour, repairs		FMS video and TV	50.000	1	12	50.00	4.17	0.08	
video recorder, repairs		FMS video and TV	40.000	1	12	40.00	3.33	0.06	
tapes, video, blank, 180, pack of 5	Sony	ESB Shop Electric	9.990	1	5	9.99	2.00	0.04	
tapes, cassette, blank, pack of 10	Sony	ESB Shop Electric	8.950	1	10	8.95	0.90	0.02	
cassette, music, pre-recorded	Andrei Bocelli	Golden Discs	13.950	2	1	27.90	27.90	0.54	
cassette, music, child's	Roald Dahl	Easons	7.400	3	3	22.20	7.40	0.14	
cassette, pre-recorded, child's story	Word counting	Easons	8.080	2	3	16.16	5.39	0.10	
tape, video, hire		Xtra-vision	5.000	6	1	30.00	30.00	0.58	
video tape cleaner		Golden Discs	10.000	1	3	10.00	3.33	0.06	
<b>TV, audio, video, &amp; repairs total</b>						1055.10	204.40	3.93	
<b>Sports goods</b>									
football, laceless, pvc	Nike	Champion Sports	15.000	1	5	15.00	3.00	0.06	
arm bands, inflatable, pack of 2	Speedo	Champion Sports	9.000	1	3	9.00	3.00	0.06	
<b>Sports goods total</b>						24.00	6.00	0.12	
<b>Newspapers, magazines, books</b>									
dictionary, paperback, pocket size	Collins	Easons	11.600	1	5	11.60	2.32	0.04	

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
book, basic DIY	Expert Books	Easons	9.990	1	15	9.99	0.67	0.01
book, basic gardening	D & K	Easons	15.950	1	15	15.95	1.06	0.02
book, cookery	Crescent Press	Easons	10.400	1	10	10.40	1.04	0.02
book, cookery, family meals	Women's Weekly	Easons	8.750	1	10	8.75	0.88	0.02
atlas, world	Philips publishing	Easons	8.700	1	10	8.70	0.87	0.02
encyclopaedia	Collins Paperback	Easons	21.150	1	15	21.15	1.41	0.03
bible, New International	RSV	Cathedral Books	16.990	1	20	16.99	0.85	0.02
book, paperback, novel	Cornett	Easons	8.500	2	1	17.00	17.00	0.33
book, paperback, novel	Penguin	Easons	2.250	2	1	4.50	4.50	0.09
book, paperback, fiction, boy's	O'Briens Press	Easons	6.050	2	1	12.10	12.10	0.23
book, reference	University Press	Easons	6.990	2	15	13.98	0.93	0.02
book, puzzle	Rightway Publishers	Easons	7.400	1	1	7.40	7.40	0.14
book, activity, child's	Byeway Books	Easons	3.600	12	1	43.20	43.20	0.83
book, hardback, young child's	Edgemont Books	Easons	9.990	4	2	39.96	19.98	0.38
book, work, young child's	Usbourne Books	Easons	3.000	1	1	3.00	3.00	0.06
book, story	Brown and Watson	Easons	3.990	1	5	3.99	0.80	0.02
book, album, football	Club Super	Easons	10.990	1	2	10.99	5.50	0.11
newspaper, Sunday	Sunday Independent		2.000	52	1	104.00	104.00	2.00
newspaper, local	Evening Hearld		1.000	52	1	52.00	52.00	1.00
comic, boy's	Boy's Entertainment	Easons	1.990	12	1	23.88	23.88	0.46
calendar	Hynde	Easons	5.950	1	1	5.95	5.95	0.11
book, address, medium	Coldborders	Easons	5.990	1	10	5.99	0.60	0.01
diary, pocket	O'Brien	Easons	6.990	1	1	6.99	6.99	0.13
<b>total</b>						458.46	316.92	6.09
<b>Household games</b>								

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
playing cards, pack	Falcon	Smyths	1.750	1	3	1.75	0.58	0.01
game, Scrabble	Original	Smyths	21.500	1	15	21.50	1.43	0.03
game, Monopoly	Waddingtons	Smyths	17.990	1	15	17.99	1.20	0.02
game, snakes and ladders	Original	Smyths	5.990	1	1	5.99	5.99	0.12
<b>Household games total</b>						47.23	9.21	0.18
<b>Toys</b>								
Lego all terrain vehicle with motor	Racer lego	Smyths	22.990	1	4	22.99	5.75	0.11
game, LCD	Formula 1	Smyths	7.990	1	3	7.99	2.66	0.05
game, football, LCD	Intelivision	Smyths	14.990	1	3	14.99	5.00	0.10
jigsaw, 500 piece	King Puzzle	Smyths	6.990	1	5	6.99	1.40	0.03
game, Cluedo	Parker	Smyths	19.990	1	5	19.99	4.00	0.08
model sports car kit, pack of 2	Model Kit	Smyths	9.980	1	2	9.98	4.99	0.10
paint/colour kit	Six finger prints	Early Learning Centre	7.500	1	1	7.50	7.50	0.14
in-line skates	Runner PTX	Toymaster	29.950	1	3	29.95	9.98	0.19
knee pads, 1 pair	Bicycle Accessories	Smyths	7.990	1	3	7.99	2.66	0.05
helmet, safety	Turtles	Smyths	19.990	1	3	19.99	6.66	0.13
swing soccer/tennis	Reflex soccer	Smyths	14.990	1	7	14.99	2.14	0.04
bicycle, mountain, child's	Hunter	Smyths	149.990	1	5	149.99	30.00	0.58
bicycle helmet, older child's	Arego	Smyths	14.990	1	5	14.99	3.00	0.06
bicycle helmet, younger child's	Arego	Smyths	14.990	1	5	14.99	3.00	0.06
bicycle inner tube	Raleigh	Smyths	2.990	1	5	2.99	0.60	0.01
bicycle puncture repair kit	Raleigh	Smyths	2.990	1	2	2.99	1.50	0.03
doll, baby, 30cm	Simba	Smyths	8.990	1	5	8.99	1.80	0.03
doll's buggy	Chuli	Smyths	19.990	1	5	19.99	4.00	0.08
doll outfit	Simba	Smyths	7.990	1	3	7.99	2.66	0.05

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
play dough set	Soft stuff	Early Learning Centre	7.500	1	2	7.50	3.75	0.07
scissors, child's	Easy cut	Early Learning Centre	3.000	1	2	3.00	1.50	0.03
paint and crayon set	Art centre kit	Early Learning Centre	15.000	1	1	15.00	15.00	0.29
glue, child's	Washable glue	Early Learning Centre	3.000	1	1	3.00	3.00	0.06
paint brush, medium	Early learning	Early Learning Centre	1.500	2	1	3.00	3.00	0.06
gummed squares, pack of 20	Gummed squares	Early Learning Centre	2.250	1	1	2.25	2.25	0.04
crayons, wax, thick, pack of 10	Washable crayons	Early Learning Centre	3.000	1	1	3.00	3.00	0.06
coloured paper, A4, 6 sheets	Activity paper	Early Learning Centre	1.600	1	1	1.60	1.60	0.03
book, colouring	Megastar activities	Easons	1.500	1	1	1.50	1.50	0.03
wipe/chalk board and chalks	Double side play board	Early Learning Centre	7.500	1	2	7.50	3.75	0.07
colouring cloth & crayons	Let's Draw	Smyths	6.990	1	2	6.99	3.50	0.07
painting book, magic	Byeway	Early Learning Centre	3.750	1	1	3.75	3.75	0.07
fuzzy felt	Felt adventures	Smyths	6.990	1	2	6.99	3.50	0.07
jigsaw puzzle	Ravensberger	Early Learning Centre	10.500	1	2	10.50	5.25	0.10
jigsaw puzzle	Spot's in a box	Early Learning Centre	6.000	2	2	12.00	6.00	0.12
game, picture pairs, memory	Activities	Easons	3.990	1	3	3.99	1.33	0.03
snap cards	Falcon	Smyths	5.990	1	3	5.99	2.00	0.04
blow bubbles, pack of 2	Bubble Trouble	Early Learning Centre	1.500	1	1	1.50	1.50	0.03
bead set, plastic popper	Bead Bucket	Early Learning Centre	7.500	1	2	7.50	3.75	0.07
vehicle set,5	Matchbox	Smyths	6.990	4	3	27.96	9.32	0.18
toy, soft	Softsa	Smyths	9.990	1	4	9.99	2.50	0.05
play house	Sunshine	Smyths	89.990	1	2	89.99	45.00	0.87
lego set	Creator	Smyths	17.990	1	5	17.99	3.60	0.07
bucket and sand tool set, large	Nemo Activities	Smyths	5.990	1	2	5.99	3.00	0.06
paddling pool, inflatable, 122cm	Splash	Smyths	9.990	1	3	9.99	3.33	0.06
football, soft	Team Captain	Smyths	6.990	1	2	6.99	3.50	0.07

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
bicycle, with stabilisers	Point Spirit	Smyths	89.990	1	3	89.99	30.00	0.58
swing, tubular steel frame	TP Severn Swings	Smyths	54.950	1	8	54.95	6.87	0.13
<b>Toys total</b>						806.67	275.30	5.29
<b>Seasonal items</b>								
tree lights, christmas 40	Illuminations	Argos	7.990	1	5	7.99	1.60	0.03
tree and stand, christmas, artificial	Canadian Christ mast	Argos	24.990	1	10	24.99	2.50	0.05
pull-out garland, foil	Pastel Bowa	Argos	7.990	4	5	31.96	6.39	0.12
piece	Red Bows	Argos	12.990	1	5	12.99	2.60	0.05
advent calendar	Obein	Easons	6.990	1	1	6.99	6.99	0.13
balloons, pack of 12	Theme Balloons	Argos	1.490	2	1	2.98	2.98	0.06
<b>Seasonal items total</b>						87.90	23.06	0.44
<b>equipment/processing</b>								
camera, disposable, 27 photo		Boots	14.280	3	12	42.84	3.57	0.07
film, colour print, 24 x 35mm			0.000	3	1	0.00	0.00	0.00
film processing, 24 prints, 3 days		Boots	5.000	3	1	15.00	15.00	0.29
photo album	Innola	Easons	11.990	1	1	11.99	11.99	0.23
photographs, booth, set of 4	Tescos	Tescos	6.000	1	2	6.00	3.00	0.06
<b>equipment/processing total</b>						75.83	33.56	0.65
<b>Plants, flowers, garden products</b>								
rose bush, triple pack		Woodies DIY	18.000	1	10	18.00	1.80	0.03
seeds, flower, small packet	Pansies	Tescos	2.800	2	1	5.60	5.60	0.11
plants, bedding, pack of 6	Marigolds	Tescos	2.890	1	1	2.89	2.89	0.06
compost, potting	Miracle Grow	Tescos	5.490	1	2	5.49	2.75	0.05

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
bulbs, small bag, 30	Garden Centre	Tescos	6.990	1	2	6.99	3.50	0.07
fertiliser, general purpose, 40 litre	Erin	Tescos	3.990	1	2	3.99	2.00	0.04
seed, grass, 500g	Rapid Green	Tescos	3.990	1	4	3.99	1.00	0.02
flowers, cut, small bunch	Tesco Flowers	Tescos	3.990	1	1	3.99	3.99	0.08
plant, flowering, begonia in pot	Quality Plants	Tescos	4.990	2	1	9.98	9.98	0.19
plant, house, small	Tesco Plants	Tescos	2.990	1	5	2.99	0.60	0.01
<b>Total</b>						63.91	34.09	0.66
<b>Leisure goods total</b>						2619.10	902.54	17.36
<b>Leisure activities</b>								
<b>Sports activities</b>								
swimming, woman		Ballyfermot pool DCC	3.600	26	1	93.60	93.60	1.80
swimming, man			3.600	0	0	0.00		
swimming, child 10			1.800	26	1	46.80	46.80	0.90
swimming, child 4			1.800	26	1	46.80	46.80	0.90
pool, 3 games of		Dr. Quirky's	6.000	0	0	0.00		
Yoga class		Eccles street	13.300	26	1	345.80	345.80	6.65
<b>Sports activities total</b>						533.00	533.00	10.25
<b>Arts, entertainment, outings</b>								
cinema, woman, evening		UGC	8.500	3	1	25.50	25.50	0.49
cinema, man			8.500	0	0	0.00		
cinema, child, 10		UGC	5.000	3	1	15.00	15.00	0.29

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
cinema, child, 4		UGC	5.000	2	1	10.00	10.00	0.19
concert, popular/classical	D.Rice & C. Moore	The Point	30.000	1	2	30.00	15.00	0.29
theatre, pantomime, adult		The Gaiety	26.000	1	2	26.00	13.00	0.25
theatre, pantomime, child		The Gaiety	26.000	2	2	52.00	26.00	0.50
theme park/zoo, adult		Dublin Zoo	12.500	1	3	12.50	4.17	0.08
theme park/zoo, child		Dublin Zoo	8.000	2	3	16.00	5.33	0.10
eden farm insight, adult		Kilcoole	4.250	1	3	4.25	1.42	0.03
eden farm insight, child		Kilcoole	3.500	2	3	7.00	2.33	0.04
<b>Arts, entertainment, outings total</b>						198.25	117.75	2.26
<b>TV licence</b>								
tv licence, colour	RTE	An Post	152.000	1	1	152.00	152.00	2.92
<b>TV licence total</b>						152.00	152.00	2.92
<b>School, club expenses</b>								
holiday chalet, Tramore, 7 nights		Bord Failte	658.000	1	1	658.00	658.00	12.65
<b>Holiday expenses total</b>						658.00	658.00	12.65
<b>Leisure activities total</b>						1541.25	1460.75	28.09
<b>Total Leisure</b>						4160.35	2363.286	45.45

Item	Retailer	Unit Price £	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
<b>Lone mother plus two children - housing</b>							
Housing - Lone mother plus two children dependent on social welfare rent		21.470	52	1	1116.44	1116.44	21.470
Waste charges	Dublin City Council	195.000	1	1	195.00	195.00	3.750
Home contents insurance, 12 payments, + 5%	Royal and Sun Alliance	156.190	1	1	156.19	156.19	3.004
<b>Rent and rates total</b>					1467.63	1467.63	28.22
<b>Housing - Lone mother plus two children Part-time worker</b>							
rent		53.010	52	1	2756.52	2756.52	53.010
Waste charges	Dublin City Council	195.000	1	1	195.00	195.00	3.750
Home contents insurance, 12 payments, + 5%	Royal and Sun Alliance	156.190	1	1	156.19	156.19	3.004
<b>Rent and rates total</b>					3107.71	3107.71	59.76
<b>Housing - Lone mother plus two children Full-time worker</b>							
rent		57.210	52	1	2974.92	2974.92	57.210
Waste charges	Dublin City Council	195.000	1	1	195.00	195.00	3.750
Home contents insurance, 12 payments, + 5%	Royal and Sun Alliance	156.190	1	1	156.19	156.19	3.004
<b>Rent and rates total</b>					3326.11	3326.11	63.96



Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
<b>Lone mother and two children - Transport</b>								
<b>Fares and other travel costs</b>								
coach travel to Bray, return fare, family rambler		Dublin Bus	7.500	2	3	15.000	5.000	0.096
			0.000	2	3	0.000	0.000	0.000
			0.000	2	3	0.000	0.000	0.000
coach travel to Tramore, return fare, adult		Bus Eireann	15.000	1	1	15.000	15.000	0.288
coach travel to Tramore, return fare, child 10		Bus Eireann	9.500	1	1	9.500	9.500	0.183
coach travel to Tramore, return fare, child 4		Bus Eireann	9.500	1	1	9.500	9.500	0.183
bus travel, local, Ballyfermot to City Centre return fare, adult		Dublin Bus	2.900	104	1	301.600	301.600	5.800
bus travel, local, Ballyfermot to City Centre, return fare, child		Dublin Bus	1.600	104	1	166.400	166.400	3.200
taxi, local, Ballyfermot to Crumlin		Taxi - Allied Co-op Society Crumlin	17.500	2	1	35.000	35.000	0.673
bicycle, adult, second-hand		McCormacks	75.000	1	5	75.000	15.000	0.288
bicycle inner tube		McCormacks	4.000	1	2	4.000	2.000	0.038
bicycle tyre		McCormacks	10.000	1	3	10.000	3.333	0.064
lubricating oil		McCormacks	3.500	1	4	3.500	0.88	0.017
bicycle puncture repair kit	Raleigh	Smyths	2.990	1	2	2.990	1.500	0.029
<b>Fares and other travel costs total</b>						<b>647.49</b>	<b>564.70</b>	<b>10.86</b>
<b>Travel to work</b>								
Bus travel, Ballyfermot to City Centre local return fare, 1 adults, 5 journeys each week		Dublin Bus	2.900	260	1	754.000	754.000	14.500
<b>Seeking work costs</b>								
Bus travel, Ballyfermot to City Centre, local return fare, 1 adults, 1 journeys each week		Dublin Bus	2.900	72	1	208.800	208.800	4.015

Item	Brand	Retailer	Unit Price £	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
<b>Pet and pet expenses</b>								
cat food, 400g	Tesco	Tesco	0.650	242	1	157.30	157.30	3.025
biscuit rings, 375g	Friskys	Tesco	1.490	26	1	38.74	38.74	0.745
cat comb	Hartz	Tesco	4.690	1	5	4.69	0.94	0.018
feeding bowl	Pet Friends	Tesco	1.490	1	5	1.49	0.30	0.006
water bowl	Pet Friends	Tesco	1.490	1	5	1.49	0.30	0.006
cat flap		Walkers Pets	16.000	1	10	16.00	1.60	0.031
cat basket		Walkers Pets	25.000	1	7	25.00	3.57	0.069
carrying basket		Paddy's Pets	19.990	1	14	19.99	1.43	0.027
flea powder, 100g		Paddy's Pets	8.000	2	1	16.00	16.00	0.308
worming tablets, 6 tablets	Troxan 100	Tesco	6.590	2	1	13.18	13.18	0.253
cat tray		Walker's Pets	5.000	1	7	5.00	0.71	0.014
cat litter, 1 litre		Dublin pet store, Capel Street	6.990	12	1	83.88	83.88	1.613
litter scoop	Woodies	Woodies DIY	4.000	1	1	4.00	4.00	0.077
cat purchase, medium, rescued		Rathfarnham DSPCA	70.000	1	14	70.00	5.00	0.096
cat neuter		Lissenhall Vets	80.000	1	14	80.00	5.71	0.110
immunisation booster		Lissenhall Vets	25.000	1	1	25.00	25.00	0.481
<b>Pet and pet expenses Total</b>								
							357.66	6.878

<b>Lone mother and two children - Educational Costs</b>									
Item	Brand	Retailer	Unit Price €	Quantity	Life/Years	Total €	Cost/ Year €	Cost/ Week €	
<b>Clothing</b>									
trousers, school, woven polyester	St. Bernard	Dunnes Stores	12.000	3	1	36.00	36.00	0.69	
shirt, school, long sleeves, polycotton	St. Bernard	Dunnes Stores	10.000	4	1	40.00	40.00	0.77	
jumper, school, long sleeves, crew neck, acrylic	St. Bernard	Dunnes Stores	10.000	3	1	30.00	30.00	0.58	
sweatshirt, school, long sleeves, crew neck, polycotton	St. Bernard	Dunnes Stores	6.000	2	1	12.00	12.00	0.23	
shirt, school, short sleeves, polycotton	St. Bernard	Dunnes Stores	7.000	2	1	14.00	14.00	0.27	
tracksuit, school/sports, polyester	St. Bernard	Dunnes Stores	12.000	1	1	12.00	12.00	0.23	
P E shirt, short sleeves, cotton, pack of 2	St. Bernard	Dunnes Stores	7.000	1	2	7.00	3.50	0.07	
P E shorts, elasticated waist, nylon	St. Bernard	Dunnes Stores	8.000	1	1	8.00	8.00	0.15	
P E plimsoll, slip-on, canvas	St. Bernard	Dunnes Stores	5.000	1	1	5.00	5.00	0.10	
shoes, heavy duty, lace-up, leather upper	St. Bernard	Dunnes Stores	20.000	2	1	40.00	40.00	0.77	
<b>Clothing total</b>						204.00	200.50	3.86	
<b>Stationery, etc</b>									
backpack, child's	Quarterback	Roches Stores	9.950	1	3	9.95	3.32	0.06	
crayons, wax, thick, pack of 10	Washable crayons	Early Learning	3.000	1	1	3.00	3.00	0.06	
photographs, school, 1 big and 4 small	Ballyfermot		30.000	2	1	60.00	60.00	1.15	
pen, ball point, 4	Bic Cristall	Easons	1.600	1	1	1.60	1.60	0.03	
felt tip pens, pack of 50		Poundworld	2.000	1	1	2.00	2.00	0.04	
felt tip pens, pack of 20		Poundworld	1.000	1	1	1.00	1.00	0.02	
pencil crayon set, pack of 12	Club	Easons	2.000	1	1	2.00	2.00	0.04	
pencil crayons, thick, pack 8	Crayola	Easons	1.750	1	1	1.75	1.75	0.03	
pencil, HB/2B, with erasers, 10	Conte Evolution	Easons	2.600	1	1	2.60	2.60	0.05	
ruler, 30cm,	Rexel	Easons	0.250	1	1	0.25	0.25	0.00	
stationery set, maths	Helix	Easons	2.990	1	4	2.99	0.75	0.01	
calculator, pocket		Easons	2.490	1	8	2.49	0.31	0.01	
erasers, various, pack of 3	Milani	Easons	1.250	1	1	1.25	1.25	0.02	
pencil sharpener, novelty	RJ Gray	Easons	0.850	1	3	0.85	0.28	0.01	
pencil case, pvc	Lambo	Easons	4.990	2	2	9.98	4.99	0.10	



Lone mother and two children - Fuel budget					
Item	Quantity kWh	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
<b>Quarterly credit charges</b>					
Space heating	10536	1	0.00	257.00	4.942
Water heating	4031	1	0.00	98.00	1.885
Cooking gas	667			16.00	0.308
Cooking electricity	389	1	0.00	49.00	0.942
Lights/appliances	1668	1	0.00	210.00	4.038
GAS Standing charges		1	0.00	185.00	3.558
Electricity Standing charges		1	0.00	47.00	0.904
<b>Total Fuel : Quarterly credit charges</b>				862.00	16.577

Personal costs

Lone Mother and two children - personal costs									
Item	Brand	Retailer	Unit	Quantity	Life/	Total	Cost/ Year €	Cost/ Week €	
<b>Personal costs</b>									
trade union membership, full-time		ICTU	3.70	52	1	192.40	192.40	3.700	
trade union membership, part-time		ICTU	1.40	52	1	72.80	72.80	1.400	
trade union membership, childcare, full time work				52	1	0.00	0.00	0.000	
childcare, part time work		Local	215.00	52	1	11180.00	11180.00	215.000	
donations to charities		Local	90.00	52	1	4680.00	4680.00	90.000	
			1.00	52	1	52.00	52.00	1.000	
<b>Total</b>						16177.20	16177.20	311.100	

## **APPENDIX 4**

### **Low Cost But Acceptable Budget Two parent and Two Children Household**

<b>LCA basket of food for one week: Two parent with girl aged 4 and boy aged 10</b>					
<b>Item</b>	<b>Quantity</b>	<b>Brand</b>	<b>Retailer</b>	<b>Cost per KG</b>	<b>Unit Price €</b>
semi and other skimmed milk	12 pints	Premier	Tesco	0.69 / litre	<b>4.70</b>
other liquid milk, full proce	4 pints	Yazoo	Tesco	2.74 / litre	<b>6.23</b>
yoghurt	12 x 125g yoghurts		Tesco	0.25 each	<b>3.00</b>
cheese, natural hard, cheddar and cheddar type	4 medium (4 x 40g) chunks		Tesco	4.96 / kg	<b>0.79</b>
beef, minced	940g, 2 large (220g cooked), 1 medium (140g cooked), 1 small (100g cooked) portion		Tesco	2.69 / kg	<b>2.53</b>
bacon and ham, uncooked, rashers, pre-packed	340g, 8 x 25g back rashers (cooked 25g/rasher)		Tesco	10.45 / kg	<b>3.55</b>
broiler chicken, uncooked. Including frozen	2kg chicken		Tesco	2.69 / kg	<b>5.38</b>
frozen burgers	336g, 6 x 56g (raw) economy burger		Tesco	2.50 / kg	<b>0.84</b>
fish, white, uncooked frozen	820g raw, 3 large (175g), 1 medium fillet (120g cooked), 1 small fillet/steak (50g cooked)		Tesco	17.69 / kg	<b>14.50</b>
other canned or bottled fish	600g tuna, 4 sandwich portions, 4 av portions		Tesco	4.97 / kg	<b>2.98</b>
frozen convenience fish products	360g, 12 x 28g(cooked) fishfingers		Tesco	2.20 / kg	<b>0.79</b>
eggs	12 eggs		Tesco	0.83 / 6 eggs	<b>1.66</b>
butter	40g/wk (200g/4wk)	Avonmore Light	Tesco	2.41 / kg	<b>0.10</b>
soft margarine	80g/wk (250g/3wk - 11medium spreadings/wk)	Flora light	Tesco	3.64 / kg	<b>0.36</b>
vegetable and salad oils	250ml/wk, 1 litre/4wk		Tesco	0.62 / litre	<b>0.16</b>



reduced fat spreads	300g/wk (42 medium spreadings / wk)		Tesco		3.64 / kg	<b>1.09</b>
sugar	225g/wk (56 tsp)		Tesco		0.86 / kg	<b>0.19</b>
jams, jellies, fruit curds	240g, 16 spreadings/wk		Tesco		5.03 / kg	<b>1.21</b>
current year's crop potatoes purchased Jan to Aug	3.9kg, 11 large (220g cooked), 5 medium (175g) and 5 small portions (120g)		Tesco		1.48 / kg	<b>5.77</b>
cabbages, fresh	400g, 2 large (120g), 1 medium (95g), 1 small (60g portions)		Tesco		0.89 each	<b>0.89</b>
cauliflower, fresh	510g, 3 large (120g), 1 medium (90g), 1 small (60g portions)		Tesco		1.49 each	<b>1.49</b>
leafy salads, fresh	160g, 8 x 20g sandwich portions (4 leaves per 20g portion)	Round Lettuce	Tesco		0.59 each	<b>0.59</b>
carrots, fresh	900/wk, 7 large (85g), 3 medium (60g edible), 3 small (40g edible)		Tesco		0.99 / kg	<b>0.89</b>
onions, shallots, leeks, fresh	720g, 3 medium onion (240g)		Tesco		1.39 / kg	<b>1.00</b>
tomatoes, fresh	510g, 6 x 85g medium		Tesco		2.39 / kg	<b>1.22</b>
tomatoes, canned or bottled	1200g, 3 x 400g tins				0.88 / kg	<b>1.06</b>
peas, canned	310g, 2 large (100g), 1 medium (70g), 1 small (40g) portion		Tesco		1.27 / kg	<b>0.39</b>
beans, canned (including baked beans)	1190g/wk, 4 large (190g), 2 medium (135g), 2 small (80g) portions		Tesco		0.19 / 420g	<b>0.54</b>
Canned vegetables, other than pulses, potatoes or tomatoes	340g, 4 x 85g portions sweetcorn		Tesco		2.50 / kg	<b>0.85</b>

frozen chips and other frozen convenience potato products	530g oven , 2 medium (165g), 2 av small (100g) portion	McCain	Tesco	2.12 / kg	1.12
all frozen vegetables and frozen vegetables products not specified elsewhere	255g/wk, 3 av (85g) portion sweetcorn	First Choice	Tesco	3.49 / kg	0.89
oranges, fresh	1820g, 8 medium 2 x 160g peeled each)		Tesco	1.49 / 7 oranges	1.70
apples, fresh	1800g, 16 medium apples (4x 112g)		Tesco	2.39 / 10	3.82
bananas, fresh	2400g, 16 medium bananas (4 x 100g peeled each)		Tesco	1.23 / kg	2.95
canned peaches, pears and pineapples	540g, 4 x 135g portions		Tesco	2.40 / kg	1.30
fruit juices	4.7 litre, 28 x 170g glasses (1 glass / day each)		Tesco	0.99 / litre	4.65
bread, white, sliced standard	1 x 800g large, 1 x 400g small		Tesco	0.65 / 800g	0.98
bread, wholemeal, sliced	2.5 x 800g large loaves	Irish Pride	Tesco	2.38 / kg	4.76
rolls	4 x 48g wholemeal	O'Haras	Tesco	1.34 / 6	0.89
flour	250g / wk		Tesco	0.62 / kg	0.16
buns, scones and teacakes	720g, 12 x 60g teacakes		Tesco	1.09	1.09
biscuits, other than chocolate	1 x 200g pkt	Jacobs	Tesco	1.04	1.04

	100g	McVities	Tesco	7.30 / kg	0.73
biscuits, chocolate	840g, 42 weetabix (2 x 20g bix per parent, 1 bix per child)		Tesco		
high fibre breakfast cereals	310g dry, 2 large (290g cooked), 1 medium cooked (220g), 1 small (100g)		Tesco	1.91 / kg	1.60
rice	2 x 350g large, 2 x 250g		Tesco	1.19 / kg	0.37
canned pasta	1 large 750g	Green Isle	Tesco	0.59 / kg	0.71
Pizza	260g dry, 2 large (270g cooked), 1 medium (220g), 1 small (150g)		Tesco	5.79 / kg	2.59
other cereal	250g/wk (62 teabags/wk)				
convenience foods	50g/wk				
tea	970g, 1 small (150g), 1 medium (220g) portion, 2 large (300g)	Kellogg's Rice Cr Capital	Tesco	5.00 / kg	1.30
coffee, instant	8 x 12g (2 portions each)		Tesco	1.58 / 80 bags	1.22
soups, canned	16 x 12g (4 portions each)		Tesco	12.50 / kg	0.63
salad dressings	16g, 8 x 2g medium spreadings Marmite, plus 4 tsp gravy granules		Tesco	1.98 / kg	1.92
pickles and sauces	285ml, 3 av 75g portions, 1 x 60g scoop		Tesco	6.69 / kg	0.64
meat and yeast extracts	1 heaped tsp	Chef Mixed Pickl	Tesco	1.23 / kg	0.24
ice-cream	10 x 50g av measures				
salt	3 litres				
soft drinks, concentrated	4 x std Mars bars (65g)	Mars			
soft drinks, unconcentrated	2 tubes fruit gums	Maynards Wine C			
chocolate coated filled bar / sweets					
boiled sweets and jellies					
<b>Total</b>				2.12 / pack of 4	<b>107.97</b>

<b>Food consumed away from home</b>							
<b>Item</b>	<b>Retailer</b>	<b>Quantity</b>	<b>Lifetime</b>	<b>Unit price</b>	<b>Cost per year</b>	<b>Cost per week</b>	
Happy meal	Macdonalds	24	1	3.50	84.00	1.62	
Bic Mac Meal	Macdonalds	24	1	5.25	126.00	2.42	
Mac Flurry	Macdonalds	48	1	1.75	84.00	1.62	
				10.5	294.00	5.65	

<b>Clothing: Woman in household with young children</b>									
Item	Brand	Retailer	Unit Price €	Quantity	Life/Years	Total Price €	Cost/ Year €	Cost/ Week €	
<b>Coats, jackets</b>									
coat, winter, 3/4 length, button front, woolnylon		Guineys	45.00	1	4	45.00	11.25	0.216	
jacket, thick, casual, quilted, polyester		Guineys	25.00	1	4	25.00	6.25	0.120	
jacket, waterproof, fur collar, belt, nylon		Guineys	35.00	1	3	35.00	11.67	0.224	
jacket, summer, 3/4 length, zip front	St Bernard	Dunnes Stores	20.00	1	3	20.00	6.67	0.128	
<b>Coats, jackets total</b>									
						125.00	35.83	0.689	
<b>Main clothing</b>									
suit, smart, straight skirt, polyester	St. Bernard	Dunnes Stores	55.00	1	4	55.00	13.75	0.264	
dress, long, special, polyester/panne velvet	Michael H	Boyers	135.00	1	4	135.00	33.75	0.649	
Top and trouser set, cotton and viscose	Sasha	Sasha	51.00	1	4	51.00	12.75	0.245	
skirt, elastic waist, lycra	St. Bernard	Dunnes Stores	12.00	2	2	24.00	12.00	0.231	
trousers, winter, turnups, polyester/elastane	St. Bernard	Dunnes Stores	15.00	2	2	30.00	15.00	0.288	
jeans, denim, 100% cotton	St. Bernard	Dunnes Stores	15.00	3	2	45.00	22.50	0.433	
tracksuit, top and bottoms	St. Bernard	Dunnes Stores	10.00	1	2	10.00	5.00	0.096	
sweatshirt, long sleeve, polycotton	St. Bernard	Dunnes Stores	15.00	2	2	30.00	15.00	0.288	
sweater, winter, long sleeve, crew neck, acrylic	St. Bernard	Dunnes Stores	15.00	2	4	30.00	7.50	0.144	
cardigan, winter, round neck, button front, acrylic	St. Bernard	Dunnes Stores	15.00	2	3	30.00	10.00	0.192	
blouse, smart, long sleeves, satin, polyester	St. Bernard	Dunnes Stores	20.00	1	3	20.00	6.67	0.128	
blouse, smart, long sleeve, satin, viscose	St. Bernard	Dunnes Stores	25.00	2	3	50.00	16.67	0.321	
dress, summer, short sleeve, polyester	St. Bernard	Dunnes Stores	10.00	1	3	10.00	3.33	0.064	
dress, sun, sleeveless, cotton/lycra	St. Bernard	Dunnes Stores	15.00	1	4	15.00	3.75	0.072	
skirt, summer, long, polyester	St. Bernard	Dunnes Stores	15.00	1	3	15.00	5.00	0.096	
skirt, summer, viscose	St. Bernard	Dunnes Stores	10.00	2	3	20.00	6.67	0.128	
trousers, summer, elasticated waist, cotton/polyester	St. Bernard	Dunnes Stores	10.00	1	4	10.00	2.50	0.048	
shorts, cycle, cotton/elastane	St. Bernard	Dunnes Stores	12.00	1	2	12.00	6.00	0.115	
sweater, summer, long sleeves, crew neck, acrylic	St. Bernard	Dunnes Stores	15.00	1	4	15.00	3.75	0.072	
sweater, summer, long sleeves, round neck, acrylic	St. Bernard	Dunnes Stores	15.00	1	2	15.00	7.50	0.144	
cardigan, summer, v neck, button front, acrylic	St. Bernard	Dunnes Stores	15.00	1	4	15.00	3.75	0.072	

Item	Brand	Retailer	Unit Price €	Quantity	Life/Years	Total Price €	Cost/Year €	Cost/Week €
shirt, summer, short sleeve, cotton	St. Bernard	Dunnes Stores	10.00	2	2	20.00	10.00	0.192
blouse, smart, short sleeves, polycotton, pack of 5	St. Bernard	Dunnes Stores	12.00	1	4	12.00	3.00	0.058
t shirt, summer, long, polyester/viscose	St. Bernard	Dunnes Stores	5.00	1	2	5.00	2.50	0.048
t shirt, round neck, short sleeves, polycotton	St. Bernard	Dunnes Stores	8.00	5	2	40.00	20.00	0.385
swim suit, all-in-one, nylon/elastane	St. Bernard	Dunnes Stores	10.00	1	4	10.00	2.50	0.048
leggings, cotton/elastane	St. Bernard	Dunnes Stores	10.00	4	1	40.00	40.00	0.769
<b>Main clothing total</b>						764.00	290.83	5.593
<b>Underwear/Nightwear</b>								
pants, cotton, pack of 5	St. Bernard	Dunnes Stores	5.00	2	1	10.00	10.00	0.192
bra, lace trim, nylon,	St. Bernard	Dunnes Stores	2.50	4	2	10.00	5.00	0.096
vest, sleeveless, cotton	St. Bernard	Dunnes Stores	6.00	2	4	12.00	3.00	0.058
vest and pant set, cotton	St. Bernard	Dunnes Stores	10.00	1	2	10.00	5.00	0.096
nightshirt, winter, 3/4 length, flannelette	St. Bernard	Dunnes Stores	12.00	3	2	36.00	18.00	0.346
dressing gown, wrap-over, polyester	St. Bernard	Dunnes Stores	8.00	1	5	8.00	1.60	0.031
tights, 10 denier, pack of 2	St. Bernard	Dunnes Stores	3.00	14	1	42.00	42.00	0.808
tights, winter, 70 denier, pack of 2	St. Bernard	Dunnes Stores	4.50	4	1	18.00	18.00	0.346
socks, slouch, pack of 5	St. Bernard	Dunnes Stores	4.00	1	4	4.00	1.00	0.019
socks, boot, pack of 3	St. Bernard	Dunnes Stores	5.00	1	3	5.00	1.67	0.032
socks, thermal		Boyers	10.00	2	2	20.00	10.00	0.192
socks, summer, short length, pack of 4	St. Bernard	Dunnes Stores	4.00	1	2	4.00	2.00	0.038
<b>Underwear/Nightwear total</b>						179.00	117.27	2.255
<b>Accessories</b>								
hat and gloves set, knitted, acrylic	Inuslate	Guineys	6.00	1	4	6.00	1.50	0.029
scarf, chenille	(no brand)	Guineys	8.00	1	4	8.00	2.00	0.038
hat, sun, baseball	St. Bernard	Dunnes Stores	8.00	1	3	8.00	2.67	0.051
<b>Accessories total</b>						22.00	6.17	0.119
<b>Footwear</b>								
shoes, fashion, thick heel, synthetic uppers	St. Bernard	Dunnes Stores	25.00	2	3	50.00	16.67	0.321

Item	Brand	Retailer	Unit Price €	Quantity	Life/Years	Total Price €	Cost/Year €	Cost/Week €
boots, ankle length, leather uppers	Jenny	O'Neills	70.00	1	4	70.00	17.50	0.337
sandals, buckle, low heel, leather uppers	St. Bernard	Dunnes Stores	20.00	1	4	20.00	5.00	0.096
shoes, rubber sole, leather upper	St. Bernard	Dunnes Stores	12.00	1	2	12.00	6.00	0.115
shoe laces, pack of 2		Tesco	1.24	1	1	1.24	1.24	0.024
trainers, lace-up, synthetic uppers	St. Bernard	Dunnes Stores	15.00	1	1	15.00	15.00	0.288
boots, wellington		O'Neills	15.00	1	8	15.00	1.88	0.036
slippers, moccasin, slip-on, leather uppers	St. Bernard	Dunnes Stores	6.00	1	4	6.00	1.50	0.029
<b>Footwear total</b>						189.24	64.78	1.246
<b>Total woman's clothing</b>						1279.240	514.882	9.902

<b>Clothing: Man in household with young children</b>										
<b>Item</b>	<b>Brand</b>	<b>Retailer</b>	<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/Years</b>	<b>Total Price €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>		
<b>Coats, jackets</b>										
jacket, winter, casual, blouson, padded, nylon		Guineys	40.00	1	4	40.00	10.00	0.192		
jacket, waterproof, zip front, nylon	St. Bernard	Dunnes Stores	15.00	1	4	15.00	3.75	0.072		
jacket, smart, buttoned front, polyester/viscose	St. Bernard	Dunnes Stores	45.00	1	4	45.00	11.25	0.216		
jacket, summer, zip front, nylon	St. Bernard	Dunnes Stores	15.00	1	4	15.00	3.75	0.072		
jacket, summer, denim	St. Bernard	Dunnes Stores	25.00	1	4	25.00	6.25	0.120		
<b>Coats, jackets total</b>										
						140.00	35.00	0.673		
<b>Main clothing</b>										
trousers, smart, polyester/viscose	St. Bernard	Dunnes Stores	25.00	2	4	50.00	12.50	0.240		
trousers, belt, woven polyester	St. Bernard	Dunnes Stores	25.00	1	4	25.00	6.25	0.120		
jeans, denim	St. Bernard	Dunnes Stores	10.00	4	4	40.00	10.00	0.192		
tracksuit top, cotton/polyester	St. Bernard	Dunnes Stores	25.00	1	2	25.00	12.50	0.240		
tracksuit trousers, cotton/polyester	St. Bernard	Dunnes Stores	8.00	1	2	8.00	4.00	0.077		
shirt, long sleeves, button front, cotton	St. Bernard	Dunnes Stores	10.00	6	2	60.00	30.00	0.577		
shirt, casual, long sleeves, cotton twill	St. Bernard	Dunnes Stores	10.00	2	3	20.00	6.67	0.128		
shirt, plain, smart, polyester	St. Bernard	Dunnes Stores	20.00	1	2	20.00	10.00	0.192		
sweatshirt, long sleeves, cotton	Wrangler	Guineys	45.00	3	4	135.00	33.75	0.649		
sweater, v neck, knitted acrylic	St. Bernard	Dunnes Stores	30.00	2	5	60.00	12.00	0.231		
sweater, winter, long sleeves, acrylic	St. Bernard	Dunnes Stores	15.00	2	2	30.00	15.00	0.288		
trousers, summer, Chino type, cotton	St. Bernard	Dunnes Stores	15.00	1	4	15.00	3.75	0.072		
shorts, elasticated waist, cotton	St. Bernard	Dunnes Stores	10.00	1	5	10.00	2.00	0.038		
shirt, casual, short sleeves, cotton	St. Bernard	Dunnes Stores	10.00	3	2	30.00	15.00	0.288		
t shirt, short sleeves, cotton jersey	St. Bernard	Dunnes Stores	8.00	3	3	24.00	8.00	0.154		
vest, round neck, cotton, pack of 2	St. Bernard	Dunnes Stores	8.00	1	2	8.00	4.00	0.077		
sweater, summer, curl trim neck, cotton/acrylic	St. Bernard	Dunnes Stores	16.00	1	5	16.00	3.20	0.062		



Item	Brand	Retailer	Unit Price €	Quantity	Life/Years	Total Price €	Cost/Year €	Cost/Week €
swimming trunks, elasticated, draw string, nylon/lycra	St. Bernard	Dunnes Stores	5.00	1	3	5.00	1.67	0.032
<b>Main clothing total</b>						581.00	190.28	3.659
<b>Underwear/Nightwear</b>								
boxer shorts, pack of 3	St. Bernard	Dunnes Stores	6.00	2	1	12.00	12.00	0.231
pyjamas, elasticated waist, cotton, pack of 2	St. Bernard	Dunnes Stores	15.00	2	4	30.00	7.50	0.144
bath robe, wrap over, cotton/nylon	St. Bernard	Dunnes Stores	15.00	1	8	15.00	1.88	0.036
socks, winter, calf length, cotton/nylon, 2 pairs	St. Bernard	Dunnes Stores	5.00	4	2	20.00	10.00	0.192
socks, summer, sports, towelling, pack of 4	St. Bernard	Dunnes Stores	4.00	2	2	8.00	4.00	0.077
socks, boot, pack of 2	St. Bernard	Dunnes Stores	7.00	1	1	7.00	7.00	0.135
<b>Underwear/Nightwear total</b>						92.00	42.38	0.815
<b>Accessories</b>								
scarf, acrylic	Thinsulate	Guineys	8.00	1	5	8.00	1.60	0.031
hat, knitted	Thinsulate	Guineys	5.00	1	5	5.00	1.00	0.019
gloves, acrylic	Thinsulate	Guineys	8.00	1	5	8.00	1.60	0.031
tie	St. Bernard	Dunnes Stores	6.00	5	5	30.00	6.00	0.115
belt, buckle, medium width, leather	St. Bernard	Dunnes Stores	8.00	1	5	8.00	1.60	0.031
hat, baseball	St. Bernard	Dunnes Stores	3.00	1	3	3.00	1.00	0.019
<b>Accessories total</b>						62.00	12.80	0.246
<b>Footwear</b>								
shoes, smart, lace-up, leather uppers	St. Bernard	Dunnes Stores	25.00	1	3	25.00	8.33	0.160
boot, leather upper	St. Bernard	Dunnes Stores	50.00	1	3	50.00	16.67	0.321
trainers, lace-up, synthetic uppers	St. Bernard	Dunnes Stores	25.00	1	1	25.00	25.00	0.481
boots, wellington, calf length, synthetic	(no brand)	O'Neills	20.00	1	8	20.00	2.50	0.048
shoes, lace-up, rough wear, synthetic uppers	St. Bernard	Dunnes Stores	15.00	2	2	30.00	15.00	0.288
slippers, moccasin, leather upper	St. Bernard	Dunnes Stores	5.00	1	3	5.00	1.67	0.032
<b>Footwear total</b>						155.00	69.17	1.330
<b>Total man's clothing</b>						1030.00	349.63	6.724

<b>Clothing: Girl age 4 years</b>										
Item	Brand	Retailer	Unit Price €	Quantity	Life/Years	Total Price £	Cost/Year €	Cost/Week €		
<b>Coats, jackets</b>										
coat, medium weight, zip front, cotton/polyester	St. Bernard	Dunnes Stores	12.00	1	1	12.00	12.00	0.23		
denim jacket	St. Bernard	Dunnes Stores	8.00	1	1	8.00	8.00	0.15		
<b>Coats, jackets total</b>										
						20.00	20.00	0.38		
<b>Main clothing</b>										
dress, long sleeves, velour, polyester	St. Bernard	Dunnes Stores	30.00	2	1	60.00	60.00	1.15		
cotton	St. Bernard	Dunnes Stores	12.00	2	2	24.00	12.00	0.23		
pinafore and top, winter, polyester/elastine	St. Bernard	Dunnes Stores	12.00	1	1	12.00	12.00	0.23		
tracksuit top and bottoms, with logo, polycotton	St. Bernard	Dunnes Stores	16.000	1	1	16.00	16.00	0.308		
trousers, smart, boot leg, mixed fibres	St. Bernard	Dunnes Stores	8.00	1	1	8.00	8.00	0.15		
jog pants, knitted cotton/polyester	St. Bernard	Dunnes Stores	8.00	3	1	24.00	24.00	0.46		
skirt, winter, elasticated waist, polyester	St. Bernard	Dunnes Stores	8.00	1	1	8.00	8.00	0.15		
jumper, winter, long sleeves, crew neck, acrylic	St. Bernard	Dunnes Stores	10.00	2	1	20.00	20.00	0.38		
cardigan, acrylic	St. Bernard	Dunnes Stores	10.00	1	1	10.00	10.00	0.19		
dress, summer, short sleeves, cotton jersey, pack of 2	St. Bernard	Dunnes Stores	8.00	1	1	8.00	8.00	0.15		
skirt summer, elasticated waist, polycotton	St. Bernard	Dunnes Stores	8.00	2	1	16.00	16.00	0.31		
top, short sleeve, to match above	St. Bernard	Dunnes Stores	8.00	2	1	16.00	16.00	0.31		
trousers, summer, elasticated waist, cotton	St. Bernard	Dunnes Stores	10.00	2	1	20.00	20.00	0.38		
shorts, elasticated waist, cotton	St. Bernard	Dunnes Stores	8.00	2	2	16.00	8.00	0.15		
t shirt, short sleeves, crew neck, cotton	St. Bernard	Dunnes Stores	5.00	6	1	30.00	30.00	0.58		
sweatshirt, cropped, print front, cotton/polyester	St. Bernard	Dunnes Stores	8.00	2	1	16.00	16.00	0.31		
top, polo neck, long sleeve, polycotton, pack of 2	St. Bernard	Dunnes Stores	5.000	1	1	5.00	5.00	0.096		
cardigan, summer, knitted cotton	St. Bernard	Dunnes Stores	10.00	1	2	10.00	5.00	0.10		
swimsuit, all-in-one, nylon/elastine	St. Bernard	Dunnes Stores	4.00	1	1	4.00	4.00	0.08		
leggings and top set,	St. Bernard	Dunnes Stores	8.00	2	1	16.00	16.00	0.31		

Item	Brand	Retailer	Unit Price €	Quantity	Life/Years	Total Price £	Cost/Year €	Cost/Week €
<b>Main clothing total</b>						339.00	314.00	6.04
<b>Underwear/Nightwear</b>								
pants, cotton, pack of 5	St. Bernard	Dunnes Stores	3.00	2	1	6.00	6.00	0.12
vests, sleeveless, cotton, pack of 2	St. Bernard	Dunnes Stores	3.75	2	1	7.50	7.50	0.14
nightshirt, long sleeves, polyester	St. Bernard	Dunnes Stores	5.00	4	1	20.00	20.00	0.38
dressing gown, brushed cotton	St. Bernard	Dunnes Stores	5.00	1	2	5.00	2.50	0.05
socks, knee length, cotton/nylon, pack of 2	St. Bernard	Dunnes Stores	3.00	5	1	15.00	15.00	0.29
tights, ribbed, pack of 2	St. Bernard	Dunnes Stores	2.75	2	1	5.50	5.50	0.11
socks, ankle, cotton/nylon/elastane, pack of 5	St. Bernard	Dunnes Stores	3.00	2	1	6.00	6.00	0.12
socks, slouch, pack of 3	St. Bernard	Dunnes Stores	2.25	1	3	2.25	0.75	0.01
<b>Underwear/Nightwear total</b>						67.25	63.25	1.22
<b>Accessories</b>								
hat, scarf, glove set, winter, acrylic	St. Bernard	Dunnes Stores	10.00	1	1	10.00	10.00	0.19
hat, sun, cotton	St. Bernard	Dunnes Stores	3.00	1	2	3.00	1.50	0.03
<b>Accessories total</b>						13.00	11.50	0.22
<b>Footwear</b>								
shoes, velcro strap, leather uppers		Tylers	14.99	2	1	29.98	29.98	0.58
trainers, velcro strap, synthetic uppers	St. Bernard	Dunnes Stores	12.00	3	1	36.00	36.00	0.69
boots, wellington, blue/mauve, pvc	St. Bernard	Dunnes Stores	10.00	1	2	10.00	5.00	0.10
sandals, buckle, leather uppers	St. Bernard	Dunnes Stores	14.00	1	1	14.00	14.00	0.27
shoe, canvas, velcro strap	St. Bernard	Dunnes Stores	10.00	1	1	10.00	10.00	0.19
plimsoll, slip-on, canvas	St. Bernard	Dunnes Stores	5.00	1	1	5.00	5.00	0.10
slippers, moccasins		Tylers	4.99	1	1	4.99	4.99	0.10
<b>Footwear total</b>						109.97	104.97	2.02
<b>Total clothing</b>						529.22	513.75	9.88

<b>Clothing: Boy age 10 years</b>									
<b>Item</b>	<b>Brand</b>	<b>Retailer</b>	<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/Years</b>	<b>Total Price €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>	
<b>Coats, jackets</b>									
jacket, water resistant, zip front, nylon, padded	St. Bernard	Dunnes Stores	16.00	1	1	16.00	16.00	0.308	
jacket, summer, zip front, waterproof	St. Bernard	Dunnes Stores	10.00	1	1	10.00	10.00	0.192	
jacket, casual	St. Bernard	Dunnes Stores	25.00	1	2	25.00	12.50	0.240	
<b>Coats, jackets total</b>									
						51.00	38.50	0.740	
<b>Main clothing</b>									
tracksuit top and bottoms, with logo, polycotton	St. Bernard	Dunnes Stores	16.00	1	1	16.00	16.00	0.308	
jeans, denim	St. Bernard	Dunnes Stores	12.00	4	1	48.00	48.00	0.923	
trousers, smart, pleated front, woven polyester/	Guineys	Guineys	12.99	1	1	12.99	12.99	0.250	
shirt, smart, stone twill, cotton	St. Bernard	Dunnes Stores	12.00	1	1	12.00	12.00	0.231	
shirt, casual, long sleeves, checked, cotton	St. Bernard	Dunnes Stores	10.00	2	1	20.00	20.00	0.385	
sweater, smart, v neck, acrylic	St. Bernard	Dunnes Stores	12.00	1	1	12.00	12.00	0.231	
jumper, winter, long sleeves, crew neck, acrylic	St. Bernard	Dunnes Stores	10.00	3	2	30.00	15.00	0.288	
sweatshirt, long sleeves, crew neck, polycotton	St. Bernard	Dunnes Stores	10.00	1	2	10.00	5.00	0.096	
t shirt, sport, tape trim, knitted cotton	St. Bernard	Dunnes Stores	6.00	1	2	6.00	3.00	0.058	
t shirt, polyester, logo	St. Bernard	Dunnes Stores	8.00	4	1	32.00	32.00	0.615	
t shirt, polo, polycotton	St. Bernard	Dunnes Stores	8.00	2	1	16.00	16.00	0.308	
shorts, casual, elasticated waist, cotton	St. Bernard	Dunnes Stores	8.00	2	2	16.00	8.00	0.154	
swimming trunks, nylon/elastine	St. Bernard	Dunnes Stores	4.00	1	1	4.00	4.00	0.077	
<b>Main clothing total</b>									
						234.99	203.99	3.923	

Item	Brand	Retailer	Unit Price €	Quantity	Life/Years	Total Price €	Cost/ Year €	Cost/ Week €
<b>Underwear/Nightwear</b>								
vests, sleeveless, cotton, pack of 2	St. Bernard	Dunnes Stores	4.50	2	1	9.00	9.00	0.173
underpants, boxer, cotton, pack of 2	St. Bernard	Dunnes Stores	3.00	4	1	12.00	12.00	0.231
pyjamas, patterned, cotton	St. Bernard	Dunnes Stores	8.00	3	1	24.00	24.00	0.462
socks, winter, medium length, cotton/nylon, pack of 2	St. Bernard	Dunnes Stores	2.25	5	1	11.25	11.25	0.216
socks, summer, short length, cotton/nylon	St. Bernard	Dunnes Stores	2.25	9	1	20.25	20.25	0.389
socks, football, long, nylon, pack of two	St. Bernard	Dunnes Stores	3.50	1	2	3.50	1.75	0.034
<b>Underwear total</b>						80.00	78.25	1.505
<b>Accessories</b>								
hat, baseball, cotton	St. Bernard	Dunnes Stores	3.00	1	1	3.00	3.00	0.058
hat, winter, acrylic	St. Bernard	Dunnes Stores	2.50	1	2	2.50	1.25	0.024
scarf, knitted, acrylic	St. Bernard	Dunnes Stores	4.00	1	2	4.00	2.00	0.038
gloves, padded	St. Bernard	Dunnes Stores	1.50	1	1	1.50	1.50	0.029
<b>Accessories total</b>						11.00	7.75	0.149
<b>Footwear</b>								
shoes, heavy duty, lace-up, leather upper	St. Bernard	Dunnes Stores	20.00	1	1	20.00	20.00	0.385
shoe laces, pack of 2		Tesco	1.24	1	1	1.24	1.24	0.024
trainers, lace-up, synthetic upper	St. Bernard		16.00	3	1	48.00	48.00	0.923
boots, football	Umbro	Lifestyle	32.00	1	1	32.00	32.00	0.615
boots, wellington, heavy duty	St. Bernard	Dunnes Stores	10.00	1	2	10.00	5.00	0.096
slippers, moccasin		Tylers	6.99	1	1	6.99	6.99	0.134
<b>Footwear total</b>						118.23	113.23	2.178
<b>Boy 10 clothing total</b>						495.22	441.72	8.495

<b>Clothing: Sewing materials - families with young children</b>									
<b>Item</b>	<b>Brand</b>	<b>Retailer</b>	<b>Unit Price</b>	<b>Quantity</b>	<b>Life/Years</b>	<b>Total Price €</b>	<b>Cost/Year €</b>	<b>Cost/Week €</b>	
needles, assorted, pack of 12		Ellies	1.85	2	5	3.70	0.74	0.014	
dressmaking pins, pack of 60		Ellies	1.00	1	10	1.00	0.10	0.002	
polyester thread, 100m		Ellies	2.22	5	5	11.10	2.22	0.043	
dressmaking scissors, 8"		Ellies	10.00	1	10	10.00	1.00	0.019	
shoe laces		Ellies	1.24	1	2	1.24	0.62	0.012	
training shoe laces, 100cm		Ellies	1.24	1	2	1.24	0.62	0.012	
buttons, shirt/blouse, card of 7		Ellies	0.70	1	1	0.70	0.70	0.013	
darning wool		Ellies	0.80	1	5	0.80	0.16	0.003	
wool repair kit, 6 needles		Hickeys	2.85	2	2	5.70	2.85	0.055	
seam ripper		Ellies	1.00	1	5	1.00	0.20	0.004	
tape measure, 150cm x 60"		Ellies	1.55	1	5	1.55	0.31	0.006	
<b>Sewing repair kit total</b>						38.03	9.52	0.183	
<b>Total family sewing repair kit</b>						38.03	9.52	0.183	

Personal Care: Couple with young children									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €	
<b>Health care</b>									
first aid book		Easons	18.00	1	5	18.00	3.60	0.07	
scissors, first aid		Tesco	1.99	1	5	1.99	0.40	0.01	
fabric plasters, lightweight, pack of 40		Boots	2.52	1	1	2.52	2.52	0.05	
bandage, white open weave, 5cm x 5m		Boots	0.40	1	5	0.40	0.08	0.00	
bandage, white open weave, 7.5cm x 5m		Boots	0.50	1	5	0.50	0.10	0.00	
bandage, crepe with pin, 7.5cm x 4.5m		Boots	1.55	1	5	1.55	0.31	0.01	
bandage, triangular calico, 90cm x 127cm		Boots	2.20	1	7	2.20	0.31	0.01	
gauze swabs, sterile, 7.5cm x 7.5 cm, 5		Boots	0.50	2	1	1.00	1.00	0.02	
microporous tape, 2.5cm x 5m		Boots	3.15	1	1	3.15	3.15	0.06	
dressing, melolin, 5cm x 5cm, 5		Boots	1.25	1	1	1.25	1.25	0.02	
dressing, melolin, 10cm x 10cm, 5		Boots	2.75	2	5	5.50	1.10	0.02	
lotion, calamine, 200ml		Boots	3.20	1	2	3.20	1.60	0.03	
safety pins, assorted, pack of 50		Ellies	1.00	1	10	1.00	0.10	0.00	
paracetamol, 24		Ellies	1.90	1	1	1.90	1.90	0.04	
paracetamol syrup		Tesco	3.10	1	1	3.10	3.10	0.06	
thermometer		Boots	9.45	1	10	9.45	0.95	0.02	
indigestion tablets, 48		Tesco	2.99	1	1	2.99	2.99	0.06	
cough mixture, adult, 150ml		Boots	4.99	1	1	4.99	4.99	0.10	
cough mixture, junior, 150ml		Boots	4.50	1	1	4.50	4.50	0.09	
suntan lotion, factor 8, adult, 200ml		Tesco	4.99	2	1	9.98	9.98	0.19	
suntan lotion, factor 25, child, 150ml		Tesco	7.99	2	1	15.98	15.98	0.31	
<b>Health care total</b>						95.15	59.91	1.15	
<b>Personal hygiene</b>									
soap, toilet, 4 x 125gm		Tesco	0.69	12	1	8.28	8.28	0.16	

Item	Brand	Retailer	Unit Price €	Quantity	Lif/ Years	Total Price €	Cost/ Year €	Cost/ Week €
toothpaste, 125ml		Tesco	0.79	12	1	9.48	9.48	0.18
toothbrush, regular, adult pack of 2		Tesco	0.65	4	1	2.60	2.60	0.05
toothbrush, child, pack of 4		Tesco	1.00	2	1	2.00	2.00	0.04
dental floss		Tesco	0.99	2	1	1.98	1.98	0.04
tissues, facial, 250		Tesco	0.69	2	1	1.38	1.38	0.03
hairbrush, woman's		Tesco	3.00	1	3	3.00	1.00	0.02
hairbrush, man's		Tesco	2.49	1	2	2.49	1.25	0.02
comb, large plastic, woman's		Tesco	0.99	1	2	0.99	0.50	0.01
comb, large plastic, man's		Tesco	0.99	1	2	0.99	0.50	0.01
comb, pocket, plastic		Tesco	0.59	2	2	1.18	0.59	0.01
shampoo, 300ml		Tesco	0.99	16	1	15.84	15.84	0.30
conditioner, 300ml		Tesco	0.99	5	1	4.95	4.95	0.10
sanitary towels, regular, 20		Tesco	1.09	12	1	13.08	13.08	0.25
razor & blades, disposable, 10		Tesco	5.99	3	1	17.97	17.97	0.35
nail clipper, medium		Tesco	2.49	1	5	2.49	0.50	0.01
emery boards, large, 6		Tesco	2.49	1	1	2.49	2.49	0.05
deodorant, roll-on, 50ml	Mum	Tesco	1.59	4	1	6.36	6.36	0.12
deodorant, stick, 75g		Tesco	1.27	2	1	2.54	2.54	0.05
talcum powder, 450g		Tesco	1.09	2	1	2.18	2.18	0.04
haircut, blow dry, woman's		Vinnies	16.95	3	1	50.85	50.85	0.98
hair trimmers, mains, set including scissors	Remington	Argos	22.99	1	8	22.99	2.87	0.06
<b>Personal hygiene total</b>						176.11	149.18	2.87
<b>Personal accessories</b>								
suitcase set, 3 pieces	Phoenix	Roches Stores	94.85	1	10	94.85	9.49	0.18
holdall	Phoenix	Roches Stores	9.95	1	7	9.95	1.42	0.03
toilet bag, nylon		Penneys	7.99	1	5	7.99	1.60	0.03
handbag, leather look, tan		Dunnes Stores	8.00	1	6	8.00	1.33	0.03
handbag, leather look, black		Dunnes Stores	8.00	1	6	8.00	1.33	0.03



Item	Brand	Retailer	Unit Price €	Quantity	Lif/ Years	Total Price €	Cost/ Year €	Cost/ Week €
Ladies leather wallet		Dunnes Stores	5.00	1	5	5.00	1.00	0.02
wallet, leather		Dunnes Stores	5.00	1	5	5.00	1.00	0.02
backpack, child's		Roches Stores	9.95	1	3	9.95	3.32	0.06
watch, woman's, gold plated case	Sekonda	Argos	32.99	1	10	32.99	3.30	0.06
watch, man's	Sekonda	Argos	24.99	1	10	24.99	2.50	0.05
watch battery		H. Samuel	9.99	2	2	19.98	9.99	0.19
earrings, studs, set of 3	Elizabeth Duke	Argos	12.99	1	7	12.99	1.86	0.04
earrings, hoops, 9ct gold	Elizabeth Duke	Argos	7.99	1	7	7.99	1.14	0.02
necklace, earrings set, gold plated		H. Samuel	18.00	1	7	18.00	2.57	0.05
ring, 9ct gold	Elizabeth Duke	Argos	37.99	1	20	37.99	1.90	0.04
hair slide, large		Claire's	2.50	1	7	2.50	0.36	0.01
hair slide, child, pack of 6	Atmosphere	Penneys	1.50	1	1	1.50	1.50	0.03
umbrella, man's		Penneys	4.00	1	10	4.00	0.40	0.01
umbrella, woman's		Penneys	7.00	1	10	7.00	0.70	0.01
shaver, electric, mains, man's	Remington	Roches Stores	28.95	1	5	28.95	5.79	0.11
mirror, shaving	Lyod, Pascal & Co.	Roches Stores	12.95	1	10	12.95	1.30	0.02
mirror, wall, oval	Lyod, Pascal & Co.	Roches Stores	11.95	1	15	11.95	0.80	0.02
clock, alarm, hand wound	Westclox	Roches Stores	10.95	1	10	10.95	1.10	0.02
clock, quartz, wood look case	Staiger	Argos	24.99	1	15	24.99	1.67	0.03
sunglasses, woman	Giovanni	Roches Stores	20.00	1	7	20.00	2.86	0.05
sunglasses, man	Giovanni	Roches Stores	20.00	1	7	20.00	2.86	0.05
<b>Personal accessories total</b>						448.46	63.06	1.21
<b>Cosmetics</b>								
moisturiser, vitamin E, 100ml	Boots	Boots	6.25	3	2	18.75	9.38	0.18
hand/body lotion, 400ml	Tesco	Tesco	1.71	2	1	3.42	3.42	0.07
lipstick	Forever lip colour	Boots	7.29	1	2	7.29	3.65	0.07
aftershave, 125ml	Boots	Boots	3.90	1	1	3.90	3.90	0.08

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
<b>Cosmetics total</b>						33.36	20.34	<b>0.39</b>
<b>Total Personal care</b>						753.08	292.48	<b>5.62</b>
<b>Healthcare</b>								
prescription items, adult		local chemist	16.00	4	1	64.00	64.00	<b>1.23</b>
Prescription items, child		local chemist	15.00	2	1	30.00	30.00	<b>0.58</b>
GP visit		local GP	40.00	10	1	400.00	400.00	<b>7.69</b>
spectacles, prescription, adult		Specsavers	99.00	2	2	198.00	99.00	<b>1.90</b>
sight test		Specsavers	25.00	2	2	50.00	25.00	<b>0.48</b>
dental care, exam, scale and polish		local dentist	75.00	4	2	300.00	150.00	<b>2.88</b>
dental care, filling		local dentist	85.00	2	2	170.00	85.00	<b>1.63</b>
<b>Healthcare total</b>						1212.00	853.00	<b>16.40</b>

<b>Household goods: Couple with children</b>										
<b>Item</b>	<b>Brand</b>	<b>Retailer</b>	<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/ Years</b>	<b>Total Price €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>		
<b>Lounge/dining furniture</b>										
tv/video stand/unit	Bush	Argos	62.99	1	20	62.99	3.15	0.061		
cupboard unit	Beech Effect	Argos	54.99	1	20	54.99	2.75	0.053		
chest of drawers, 4-drawer	Beech Effect	Argos	129.99	1	20	129.99	6.50	0.125		
kitchen/dining table, plus 4 chairs	Bargain Town	Bargain Town	169.00	1	20	169.00	8.45	0.163		
kitchen chair			0.00	4	20	0.00	0.00	0.000		
suite, 3 piece, velour	Ascot	Argos	729.95	1	17	729.95	42.94	0.826		
coffee tables, nest of 3	Hardwood Bargain Town	Bargain Town	59.00	1	20	59.00	2.95	0.057		
bookshelf, slatted pine, 5 shelf	Bargain Town	Bargain Town	79.00	1	20	79.00	3.95	0.076		
<b>Lounge/dining furniture total</b>						1284.92	70.69	1.359		
<b>Bedroom/bathroom furniture</b>										
divan, double, 2-drawer, plus mattress	Perfecta Beds	Argos	279.99	1	18	279.99	15.56	0.299		
mattress, double (replacement)	Perfecta Beds	Argos	149.99	1	9	149.99	16.67	0.320		
divan, single, 2-drawer, plus mattress	Perfecta Beds	Argos	149.99	2	16	299.98	18.75	0.361		
mattress, single (replacement)	Airsprung beds	Argos	139.99	2	8	279.98	35.00	0.673		
head board, double		Argos	49.99	1	18	49.99	2.78	0.053		
head board, single	President	Argos	32.99	1	16	32.99	2.06	0.040		
wardrobe, tall, double	Beech effect range	Bargain Town	199.00	2	20	398.00	19.90	0.383		
chest of drawers, 5-drawer	Beech effect range	Bargain Town	199.00	2	20	398.00	19.90	0.383		
chest of drawers, 3+2 drawers	Beech effect range	Bargain Town	79.99	2	20	159.98	8.00	0.154		
chest, bedside, 3 drawer	Beech effect range	Bargain Town	69.00	2	20	138.00	6.90	0.133		
wardrobe, combination, child	Modena	Argos	109.99	2	15	219.98	14.67	0.282		
bathroom cabinet, pine effect	Antique Pine	Argos	28.99	1	20	28.99	1.45	0.028		
<b>Bedroom/bathroom furniture total</b>						2435.87	161.62	3.108		
<b>Floor coverings</b>										
vinyl, kitchen, including fitting (9 euro sq yard)										
carpet hall/stairs, underlay and fit, (12 Euro sq yard)	Barnsby	Des Kelly	200.00	1	10	200.00	20.00	0.385		
carpet lounge, underlay and fit, (9 Euro sq yard)	Dreams	Des Kelly	350.00	1	10	350.00	35.00	0.673		
			241.00	1	10	241.00	24.10	0.463		

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
Lino bathroom, (9 Euro sq yard)		Des Kelly	70.00	1	10	70.00	7.00	0.135
carpet bedroom 1, underlay and fit, foam back (9 Euro sq y)	Dreams	Des Kelly	187.00	1	10	187.00	18.70	0.360
carpet bedroom 2, underlay and fit, foam back (9 Euro sq y)	Dreams	Des Kelly	137.00	1	10	137.00	13.70	0.263
carpet bedroom 3, underlay and fit, foam back (9 Euro sq y)	Dreams	Des Kelly	124.00	1	10	124.00	12.40	0.238
<b>Floor coverings total</b>						1309.000	130.900	2.517
<b>Curtains</b>								
Curtain, Patio Door, 68 x 84		Duffy's	79.96	2	10	159.92	15.99	0.308
curtain hooks, pack of 25		Hickeys	2.10	6	20	12.60	0.63	0.012
blind, kitchen, pva coated, polycotton 38 x 48	Brazil	Duffy's	32.99	2	10	65.98	6.60	0.127
curtains, lounge, thermal back, viscose/polyester, 90 x 72	Concept	Duffy's	62.99	2	10	125.98	12.60	0.242
blind, bathroom, pva coated, polycotton, 120x158cm	Brazil	Duffy's	32.99	1	10	32.99	3.30	0.063
curtains, bedroom, cotton, 46 x 54, adult	Zodiac	Duffy's	15.00	2	10	30.00	3.00	0.058
curtains, bedroom, cotton, 46 x 54, child	Zodiac	Duffy's	15.00	3	10	45.00	4.50	0.087
curtain track with fittings, 36 x 49		Duffy's	14.12	7	10	98.84	9.88	0.190
<b>Curtains total</b>						411.39	40.51	1.087
<b>Textiles and soft furnishings</b>								
quilt cover, double, 2 pillowcases, polycotton	St. Bernard	Dunnes Stores	20.00	2	12	40.00	3.33	0.064
quilt cover, single, polycotton, 1 pillowcase	St. Bernard	Dunnes Stores	15.00	4	9	60.00	6.67	0.128
sheet, fitted, double, 2 pillowcases, polycotton	St. Bernard	Dunnes Stores	26.00	2	12	52.00	4.33	0.083
sheet, fitted, single, 1 pillowcase, polycotton	St. Bernard	Dunnes Stores	20.00	4	9	80.00	8.89	0.171
quilt, double, twin, polyester fill, 4.5 & 10.5 tog	St. Bernard	Dunnes Stores	40.00	1	13	40.00	3.08	0.059
quilt, single, twin, polyester fill, 4.5 & 10.5 tog	St. Bernard	Dunnes Stores	29.00	2	10	58.00	5.80	0.112
pillows, pack of 2, polyester fill, adult	St. Bernard	Dunnes Stores	14.00	2	10	28.00	2.80	0.054
pillows, pack of 2, polyester fill, child	St. Bernard	Dunnes Stores	14.00	2	8	28.00	3.50	0.067
flannel, face, cotton, pack of 3	St. Bernard	Dunnes Stores	3.00	1	1	3.00	3.00	0.058
towel, hand, cotton, kitchen, 2	St. Bernard	Dunnes Stores	8.00	2	6	16.00	2.67	0.051
towel, hand, cotton	St. Bernard	Dunnes Stores	4.00	5	12	20.00	1.67	0.032
towel, medium bath, cotton, adult	St. Bernard	Dunnes Stores	8.00	5	12	40.00	3.33	0.064
towel, medium, child	St. Bernard	Dunnes Stores	8.00	7	8	56.00	7.00	0.135
sheet, bath, cotton	St. Bernard	Dunnes Stores	14.00	2	12	28.00	2.33	0.045
towel, tea, cotton, 3	Guineys		2.99	3	6	8.97	1.50	0.029

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
apron and oven mits		Guineys	7.98	1	5	7.98	1.60	0.031
bath mat set, cotton, slip resistant	St. Bernard	Dunnes Stores	8.00	1	9	8.00	0.89	0.017
cushion and cover, mixed fibres	St. Bernard	Dunnes Stores	12.00	2	13	24.00	1.85	0.036
<b>Textiles and soft furnishings total</b>						597.95	64.23	1.235
<b>Lampshades</b>								
lampshade, living room/hall, plain round, large	Oval	Roches Stores	12.95	4	20	51.80	2.59	0.050
lampshade, kitchen, plain round, medium	Oval	Roches Stores	7.95	1	12	7.95	0.66	0.013
lampshade, bedroom	Massive	Roches Stores	6.95	1	20	6.95	0.35	0.007
lampshade, bedroom	Massive	Roches Stores	6.95	2	10	13.90	1.39	0.027
light bowl, bathroom, 24cm round	Massive	Roches Stores	13.95	1	10	13.95	1.40	0.027
<b>Lampshades total</b>						94.55	6.39	0.123
<b>Gas and electrical appliances</b>								
fridge/freezer	Bosch	ESB Shop Elec	349.00	1	7	349.00	49.86	0.959
gas cooker (interest free credit over 52 wks)	Cannon	ESB Shop Elec	519.99	1	7	519.99	74.28	1.429
gas cooker, fitting			0.00	1	12	0.00	0.00	0.000
kettle, automatic jug	Philips	ESB Shop Elec	24.99	1	8	24.99	3.12	0.060
washing machine, 800/400 spin (credit over 104 wks)	Candy	ESB Shop Elec	459.36	1	7	459.36	65.62	1.262
hair dryer	Babyliiss	ESB Shop Elec	29.99	1	10	29.99	3.00	0.058
iron, steam/spray/dry	Philips	ESB Shop Elec	16.99	1	10	16.99	1.70	0.033
lawn mower, hover	Flymo	Woodies DIY	104.99	1	10	104.99	10.50	0.202
drill, power, hammer	Power Devil	Argos	29.99	1	20	29.99	1.50	0.029
vacuum cleaner, cylinder, no dust bags	Morphy Richards	ESB Shop Elec	99.99	1	7	99.99	14.28	0.275
lamp, table, bedroom, 2		Argos	24.99	2	10	49.98	5.00	0.096
lamp, table, sitting room	Carolina Table lamp	Argos	24.99	1	13	24.99	1.92	0.037
cable, extension reel, 13A, 10m	Master plug	Argos	12.99	1	20	12.99	0.65	0.012
light bulbs, pack of 2, 100w		Dunnes Stores	1.40	14	2	19.60	9.80	0.188
light bulbs, pack of 2, 60w		Dunnes Stores	1.40	8	2	11.20	5.60	0.108
plug, 3 pin, fuses 13 amp,		Dunnes Stores	0.99	22	12	21.78	1.82	0.035
repair gas cooker, service only			0.00	2	12	0.00	0.00	0.000
<b>Gas and electrical appliances total</b>						1775.83	248.65	4.782

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
<b>Kitchen and hardware</b>								
crockery set, 16 piece, everyday		Argos	25.00	1	7	25.00	3.57	0.069
coffee mug		Tesco	0.99	4	1	3.96	3.96	0.076
teapot, 6 cup	St. Bernard	Dunnes Stores	10.00	1	10	10.00	1.00	0.019
casserole set, 3 piece		Argos	16.49	1	15	16.49	1.10	0.021
oven proof dish set, 4 piece		Argos	21.99	1	15	21.99	1.47	0.028
cruet set, acrylic		Tesco	3.99	1	10	3.99	0.40	0.008
egg cups, stainless steel, 2		Tesco	0.99	2	10	1.98	0.20	0.004
glasses set, 18 piece		Argos	11.99	1	8	11.99	1.50	0.029
cutlery set, 24 piece, everyday		Argos	5.99	2	17	11.98	0.70	0.014
jug, measuring, glass, 550ml		Dunnes Stores	1.99	2	8	3.98	0.50	0.010
mixing bowl, glass, 1 litre		Poundworld	5.00	2	8	10.00	1.25	0.024
baking sheet, non-stick		Tesco	4.49	1	13	4.49	0.35	0.007
colander, metal		Tesco	4.99	1	6	4.99	0.83	0.016
scales, kitchen		Argos	5.99	1	10	5.99	0.60	0.012
saucepan set, non-stick, 5 piece		Argos	39.99	1	10	39.99	4.00	0.077
knife set and rack, 6 piece		Argos	7.99	1	10	7.99	0.80	0.015
utensil set and stand, 6 piece		Argos	9.99	1	14	9.99	0.71	0.014
tin opener, butterfly		Argos	1.25	1	1	1.25	1.25	0.024
potato peeler		Argos	1.49	1	3	1.49	0.50	0.010
corkscrew, lever arm		Dunnes Stores	3.99	1	12	3.99	0.33	0.006
scissors, kitchen, stainless steel,		Tesco	2.00	1	12	2.00	0.17	0.003
spoon set, wooden, 3 piece		Dunnes Stores	1.49	1	4	1.49	0.37	0.007
nut crackers, metal		Walkaround	1.50	1	12	1.50	0.13	0.002
balloon whisk, metal		Poundworld	2.99	1	7	2.99	0.43	0.008
cheese grater, stainless steel		Dunnes Stores	2.99	1	7	2.99	0.43	0.008
chopping board, plastic, medium		Tesco	1.49	1	4	1.49	0.37	0.007
bread bin, metal		Argos	12.99	1	5	12.99	2.60	0.050
spice rack and spices, 12		Poundworld	4.99	1	19	4.99	0.26	0.005
vegetable rack, plastic, wheels		Argos	11.99	1	10	11.99	1.20	0.023
lunch box		Tesco	0.99	1	5	0.99	0.20	0.004
vacuum flask, medium		Tesco	7.99	1	10	7.99	0.80	0.015
mop bucket, plastic		Poundworld	3.00	1	12	3.00	0.25	0.005

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
mop, cloth head		Poundworld	2.99	1	12	2.99	0.25	0.005
mop head, cloth		Poundworld	1.99	1	1	1.99	1.99	0.038
bucket, plastic, 10 litre		Poundworld	2.99	2	12	5.98	0.50	0.010
dust pan and brush, plastic		Poundworld	0.99	1	12	0.99	0.08	0.002
brush, scrubbing		Tesco	1.19	1	3	1.19	0.40	0.008
brush, shoe, pack of 2		Poundworld	1.99	2	7	3.98	0.57	0.011
brush, washing up, plastic, pack of 2		Poundworld	2.00	2	1	4.00	4.00	0.077
bowl, washing up, plastic	St. Bernard	Dunnes Stores	3.50	1	5	3.50	0.70	0.013
bin, swing lid, 50 litre, plastic		All Rooms	13.99	1	12	13.99	1.17	0.022
basket, waste paper		Poundworld	1.00	4	10	4.00	0.40	0.008
dustbin, plastic		Poundworld	2.00	1	12	2.00	0.17	0.003
broom head, nylon		Poundworld	3.00	1	7	3.00	0.43	0.008
broom handle		Tesco	3.00	1	12	3.00	0.25	0.005
battery, LR6, pack of 4		Poundworld	2.00	3	1	6.00	6.00	0.115
battery, LR14, pack of 2		Poundworld	2.00	1	1	2.00	2.00	0.038
battery, LR20, pack of 2		Poundworld	2.00	1	1	2.00	2.00	0.038
candles, household, box of 12		Tesco	3.99	1	10	3.99	0.40	0.008
food bags, pack of 100		Tesco	0.98	1	1	0.98	0.98	0.019
napkins, paper, pack of 50		Poundworld	2.00	1	2	2.00	1.00	0.019
cling film, 60m, 30cm wide		Tesco	1.69	1	1	1.69	1.69	0.033
foil, 10m, 30cm wide		Tesco	0.98	1	1	0.98	0.98	0.019
ironing board, 120X35cm steel mesh top		Poundworld	15.99	1	10	15.99	1.60	0.031
ironing board cover		Poundworld	3.99	1	2	3.99	2.00	0.038
clothes airer, indoor		Argos	12.99	1	20	12.99	0.65	0.012
washing line, plastic coated		Poundworld	3.50	1	10	3.50	0.35	0.007
clothes pegs, wooden, spring clip, 48		Poundworld	2.00	2	5	4.00	0.80	0.015
laundry bin/basket		Poundworld	6.99	1	5	6.99	1.40	0.027
peg bag and pegs		Poundworld	3.99	1	2	3.99	2.00	0.038
bath mat, rubber		Poundworld	3.00	1	3	3.00	1.00	0.019
toilet brush set, plastic		Poundworld	1.00	1	3	1.00	0.33	0.006
water bottle, rubber		Poundworld	5.99	2	4	11.98	3.00	0.058
table mat, heat resistant, set of 6		Dunnes Stores	6.00	1	10	6.00	0.60	0.012
hand torch, rubber		Poundworld	2.00	1	4	2.00	0.50	0.010

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
<b>Kitchen and hardware total</b>						401.62	72.37	1.392
<b>Stationery and paper goods</b>								
cards, birthday/special, pack of 3		Pound world	2.00	4	1	8.00	8.00	0.154
cards, other occasion		Pound King	0.80	2	1	1.60	1.60	0.031
cards, christmas, box of 50		Poundworld	2.50	2	2	5.00	2.50	0.048
gift wrap, 5 sheets,		Poundworld	2.00	1	1	2.00	2.00	0.038
paper, christmas wrapping, roll, 6m		Poundworld	2.00	1	1	2.00	2.00	0.038
envelopes, pack of 50	Letterbox Range	Easons	2.15	2	5	4.30	0.86	0.017
writing pad, 100 sheets	Letterbox Range	Easons	2.15	1	1	2.15	2.15	0.041
paper,A4, lined, 80 sheets		Easons	1.50	2	1	3.00	3.00	0.058
note book, spiral bound	Easons	Easons	0.80	1	1	0.80	0.80	0.015
exercise book, 88 sheets	Easons	Easons	0.35	1	1	0.35	0.35	0.007
document wallet, A4,	Elite	Easons	0.32	5	6	1.60	0.27	0.005
correcting fluid, 20ml bottle	Tipp-Ex Rapid	Easons	1.50	1	1	1.50	1.50	0.029
scissors, general purpose, 8"	Club	Easons	2.99	1	10	2.99	0.30	0.006
calculator, pocket		Easons	2.49	1	8	2.49	0.31	0.006
string, ball, 40m	Club	Easons	1.99	1	5	1.99	0.40	0.008
drawing pins, box of 50	Handi-pack	Easons	0.50	3	4	1.50	0.38	0.007
glue stick, small	Pritt	Easons	1.25	1	1	1.25	1.25	0.024
blu-tack, small	Bostik	Easons	1.00	1	3	1.00	0.33	0.006
sellotape, 12mm x 66m	Sellotape	Easons	2.15	3	1	6.45	6.45	0.124
pen, ball point, 4	Bic	Easons	1.60	2	1	3.20	3.20	0.062
felt tip pens, pack of 20		Poundworld	1.00	1	1	1.00	1.00	0.019
pen, highlighter, pack of 4	Stabilo Boss	Easons	5.50	1	2	5.50	2.75	0.053
pen, laundry marker	Club	Easons	1.99	1	1	1.99	1.99	0.038
<b>Stationery and paper goods total</b>						61.66	43.38	0.834
<b>Toilet paper and cleaning materials</b>								
toilet paper, 12 rolls		Tesco	1.98	17	1	33.66	33.66	0.647
household matches, 6 box pack		Poundworld	2.00	1	1	2.00	2.00	0.038
fire lighters, 28		Tesco	0.99	1	2	0.99	0.50	0.010
soap, household, 2 x 155g		Tesco	1.13	1	1	1.13	1.13	0.022



Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
stain remover, liquid, 1 litre	Vanish	Tesco	2.79	1	1	2.79	2.79	0.054
washing-up liquid, 500ml		Tesco	0.89	9	1	8.01	8.01	0.154
washing powder, automatic, E15		Tesco	3.75	12	1	45.00	45.00	0.865
fabric conditioner, 1 litre		Tesco	1.22	7	1	8.54	8.54	0.164
bleach, thick, 750ml		Tesco	0.65	2	1	1.30	1.30	0.025
lavatory (toilet) cleaner, 750ml		Tesco	1.19	8	1	9.52	9.52	0.183
air freshener, 300ml		Tesco	0.67	6	1	4.02	4.02	0.077
furniture polish, aerosol, 300ml		Tesco	0.79	2	1	1.58	1.58	0.030
disinfectant, thick, 1 litre		Tesco	0.79	3	1	2.37	2.37	0.046
scouring cleanser, liquid, 750ml		Tesco	0.69	4	1	2.76	2.76	0.053
shoe polish, 50ml		Tesco	0.95	2	1	1.90	1.90	0.037
shoe cream, 75ml		Dunnes Stores	1.77	1	1	1.77	1.77	0.034
carpet shampoo, 550ml		Tesco	1.77	4	2	7.08	3.54	0.068
soap pads, steel wool, 15		Tesco	0.69	1	1	0.69	0.69	0.013
dish cloths, cotton, pack of 5		Tesco	0.99	2	1	1.98	1.98	0.038
floor cloth, pack of 2		Tesco	1.49	1	1	1.49	1.49	0.029
household gloves, rubber, pack of 2		Tesco	1.29	2	1	2.58	2.58	0.050
sponge scourers, pack of 3		Tesco	0.69	2	1	1.38	1.38	0.027
duster, yellow		Tesco	0.59	2	1	1.18	1.18	0.023
refuse sack, plastic, pack of 20		Tesco	1.19	1	1	1.19	1.19	0.023
<b>Toilet paper and cleaning materials total</b>						144.91	140.88	2.709
<b>Home Security</b>								
window locks,		Lenehans	1.99	10	10	19.90	1.99	0.038
front door bolt, 6"	Phoenix	Woodies DIY	3.99	1	10	3.99	0.40	0.008
back door bolt, 4"	Tower Bolt	Woodies DIY	4.99	1	10	4.99	0.50	0.010
smoke detector with battery		Woodies DIY	8.99	1	10	8.99	0.90	0.017
<b>Home Security total</b>						37.87	3.79	0.073
<b>Gardening tools</b>								
garden tool set, 5 piece	Argos	Argos	34.99	1	10	34.99	3.50	0.067
shears, hedge		B & Q	10.00	1	5	10.00	2.00	0.038
watering can and tools, plastic		Poundworld	5.99	1	10	5.99	0.60	0.012

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
garden and indoor brushes, 4		Poundworld	4.00	1	10	4.00	0.40	0.008
<b>Gardening tools totals</b>						54.98	6.50	0.125
<b>DIY tools</b>								
screw driver set, pack of 6	Stanley	Woodies DIY	11.49	1	20	11.49	0.57	0.011
spanner set, chrome, 6 piece	Draper	Woodies DIY	15.69	1	6	15.69	2.62	0.050
hammer, claw, wooden handle, metal head	Draper	Woodies DIY	13.99	1	20	13.99	0.70	0.013
pliers, plastic handle	Orbis	Woodies DIY	13.99	1	20	13.99	0.70	0.013
tape measure, auto-lock	Stanley	Woodies DIY	6.49	1	20	6.49	0.32	0.006
rule, metal, 1m		McQuillans	38.95	1	20	38.95	1.95	0.037
saw, tenon, plastic handle	Sandvik	Woodies DIY	16.99	1	20	16.99	0.85	0.016
hacksaw, 300mm blade		Lenehans	6.99	1	20	6.99	0.35	0.007
knife, safety, retractable blade	Stanley	Woodies DIY	3.99	1	20	3.99	0.20	0.004
blades, safety knife, 5		Lenehans	2.99	1	20	2.99	0.15	0.003
paint brush, pack of 3	Dosco	Woodies DIY	6.49	1	5	6.49	1.30	0.025
paint brush, 7.7cm, plastic, man made bristle	Harris	Woodies DIY	8.79	1	5	8.79	1.76	0.034
paste brush, wooden handle, natural bristle	Harris	Woodies DIY	7.79	1	5	7.79	1.56	0.030
ladder, 3 way, aluminium	Youngman	Woodies DIY	59.99	1	20	59.99	3.00	0.058
tool box, plastic	Rubbermaid	Woodies DIY	15.99	1	20	15.99	0.80	0.015
<b>DIY tools total</b>						230.61	16.82	0.323
<b>Paint, wallpaper, timber</b>								
paint roller set, 9"	Promotional	Woodies DIY	5.19	1	2	5.19	2.60	0.050
paint, gloss, 1 litre	Crown	Woodies DIY	5.95	3.5	5	20.83	4.17	0.080
paint, emulsion, 1 litre	Crown	Woodies DIY	7.95	35	5	278.25	55.65	1.070
wallpaper, roll, plain embossed		Gery Keanes	4.99	35	10	174.65	17.47	0.336
<b>Paint, wallpaper, timber total</b>						478.92	79.88	1.536

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
<b>Small materials</b>								
screws, pack of 200		Lenehans	2.59	1	14	2.59	0.19	0.004
wall plugs, pack of 40	Woodworkers	Woodies DIY	1.29	3	7	3.87	0.55	0.011
nuts and bolts, pack of 25	Fabory	Woodies DIY	2.39	2	10	4.78	0.48	0.009
nails, all sizes, 250g	Woodies DIY	Woodies DIY	0.20	1	7	0.20	0.03	0.001
brush cleaner, for paint, 500ml		Lenehans	3.99	4	1	15.96	15.96	0.307
filler, interior, 1.5g		Lenehans	5.48	1	5	5.48	1.10	0.021
sandpaper, 5 sheets	3M	Woodies DIY	3.49	2	5	6.98	1.40	0.027
wallpaper adhesive, 284g	Solvite	Woodies DIY	5.99	2	10	11.98	1.20	0.023
<b>Small materials total</b>						51.84	20.89	0.402
<b>Total Household goods</b>						9371.915	1107.483	21.61

<b>Couple With children: Household Services</b>							
<b>Item</b>	<b>Retailer</b>	<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/ Years</b>	<b>Total Price €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>
<b>Postage</b>							
stamps, 100g	An Post	0.48	51	1	24.48	24.48	0.471
stamps, second class	An Post	0.48	57	1	27.36	27.36	0.526
letter post, heavier weight, 250g		0.96	1	1	0.96	0.96	0.018
parcel post, 500g	An Post	2.40	1	1	2.40	2.40	0.046
overseas post, christmas cards, priority	An Post	0.60	1	1	0.60	0.60	0.012
<b>Postage total</b>					681.03	55.80	1.073
<b>Telephone</b>							
telephone line rental per month including	Eircom	29.99	12	1	359.88	359.88	6.921
telephone connection charges	Eircom	129.99	1	10	129.99	13.00	0.250
local calls (3x5min calls per day) per quat	Eircom	17.33	4	1	69.32	69.32	1.333
national calls (2x5min calls per week) per	Eircom	8.26	4	1	33.02	33.02	0.635
<b>Telephone total</b>					592.21	475.22	9.139
<b>Shoe repairs and dry-cleaning</b>							
shoe repairs, heel and sole, women's	Crilly's	19.00	1	1	19.00	19.00	0.365
shoe repairs, sole, women's		0.00	1	3	0.00	0.00	0.000
shoe repairs, heel and sole, men's	Crilly's	34.00	1	2	34.00	17.00	0.327
shoe repairs, sole, men's		0.00	1	3	0.00	0.00	0.000
dry clean woman's coat	Benson's	8.50	1	3	8.50	2.83	0.054
dry clean man's jacket	Benson's	5.70	1	3	5.70	1.90	0.037
baby sitting, per evening		20.00	2	1	40.00	40.00	0.769
<b>Shoe repairs and dry-cleaning total</b>					107.20	80.73	1.553
<b>Household services total</b>					1380.44	611.75	11.764

Couple with children: Leisure goods		Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
Item									
<b>TV, audio, video, &amp; repairs</b>									
midi system, radio, cassette player	Sony	ESB Electrical Shop	229.99	1	12	229.99	19.17	0.37	
radio/cassette player, mains/battery	Philips	ESB Electrical Shop	49.99	1	12	49.99	4.17	0.08	
television, colour, 21" (cr 100 wks)	Philips	ESB Electrical Shop	279.99	1	12	279.99	23.33	0.45	
video recorder (cr 100 wks)	Samsung	ESB Electrical Shop	139.99	1	12	139.99	11.67	0.22	
microsystem	Philips	ESB Electrical Shop	119.99	1	2	119.99	60.00	1.15	
telephone, redial & mute facilities	Eircom	Eircom shop	19.95	1	12	19.95	1.66	0.03	
television, colour, repairs		FMS video and TV	50.00	1	12	50.00	4.17	0.08	
video recorder, repairs		FMS video and TV	40.00	1	12	40.00	3.33	0.06	
tapes, video, blank, 180, pack of 5	Sony	ESB Electrical Shop	9.99	1	5	9.99	2.00	0.04	
tapes, cassette, blank, pack of 10	Sony	ESB Electrical Shop	8.95	1	10	8.95	0.90	0.02	
cassette, music, pre-recorded	Andrei Bocelli	ESB Electrical Shop	13.95	2	1	27.90	27.90	0.54	
cassette, music, child's	Roald Dahl	Easons	7.40	3	3	22.20	7.40	0.14	
cassette, pre-recorded, child's story	Word counting	Easons	8.08	2	3	16.16	5.39	0.10	
tape, video, hire		Xtravision	5.00	6	1	30.00	30.00	0.58	
video tape cleaner		Golden Discs	10.00	1	3	10.00	3.33	0.06	
<b>TV, audio, video, &amp; repairs total</b>						1055.10	204.40	3.93	
<b>Sports goods</b>									
football, laceless, pvc	Nike	Champion Sports	15.00	1	5	15.00	3.00	0.06	
arm bands, inflatable, pack of 2	Speedo	Champion Sports	9.00	1	3	9.00	3.00	0.06	
<b>Sports goods total</b>						24.00	6.00	0.12	
<b>Newspapers, magazines, books</b>									
dictionary, paperback, pocket size	Collins	Easons	11.60	1	5	11.60	2.32	0.04	

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
book, basic DIY	Expert Books	Easons	9.99	1	15	9.99	0.67	0.01
book, basic gardening	D & K	Easons	15.95	1	15	15.95	1.06	0.02
book, cookery	Crescent Press	Easons	10.40	1	10	10.40	1.04	0.02
book, cookery, family meals	Women's Weekly	Easons	8.75	1	10	8.75	0.88	0.02
atlas, world	Philips Publisher	Easons	8.70	1	10	8.70	0.87	0.02
encyclopaedia	Collins	Easons	21.15	1	15	21.15	1.41	0.03
bible, New International	RSV	Cathedral Books	16.99	1	20	16.99	0.85	0.02
book, paperback, novel	Cornet	Easons	8.50	2	1	17.00	17.00	0.33
book, paperback, novel	Classic Penguin	Easons	2.25	2	1	4.50	4.50	0.09
book, paperback, fiction, boy's	O'Briens Press	Easons	6.05	2	1	12.10	12.10	0.23
book, reference	University Press	Easons	6.99	2	15	13.98	0.93	0.02
book, puzzle	Rightway publishers	Easons	7.40	1	1	7.40	7.40	0.14
book, activity, child's	Byeway books	Easons	3.60	12	1	43.20	43.20	0.83
book, hardback, young child's	Edgemont books	Easons	9.99	4	2	39.96	19.98	0.38
book, work, young child's	Usbourne	Easons	3.00	1	1	3.00	3.00	0.06
book, story	Brown and Watson	Easons	3.99	1	5	3.99	0.80	0.02
book, album, football	Club Super	Easons	10.99	1	2	10.99	5.50	0.11
newspaper, Sunday	Sunday Ind	Easons	2.00	52	1	104.00	104.00	2.00
newspaper, local	Evening Hearld	Easons	1.00	52	1	52.00	52.00	1.00
comic, boy's	Boys Entertain	Easons	1.99	12	1	23.88	23.88	0.46
calendar	Hinde	Easons	5.95	1	1	5.95	5.95	0.11
book, address, medium	Coldborders	Easons	5.99	1	10	5.99	0.60	0.01
diary, pocket	O'Briens	Easons	6.99	1	1	6.99	6.99	0.13
<b>Newspapers, magazines, books total</b>						458.46	316.92	6.09
<b>Household games</b>								

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
playing cards, pack	Falcon	Smyths	1.75	1	3	1.75	0.58	0.01
game, Scrabble	Original	Smyths	21.50	1	15	21.50	1.43	0.03
game, Monopoly	Waddington	Smyths	17.99	1	15	17.99	1.20	0.02
game, snakes and ladders	Original	Smyths	5.99	1	1	5.99	5.99	0.12
<b>Household games total</b>						47.23	9.21	0.18
<b>Toys</b>								
Lego all terrain vehicle with motor	Racer Lego	Smyths	22.99	1	4	22.99	5.75	0.11
game, LCD	Formula 1	Smyths	7.99	1	3	7.99	2.66	0.05
game, football, LCD	Intellivision	Smyths	14.99	1	3	14.99	5.00	0.10
jigsaw, 500 piece	King puzzle	Smyths	6.99	1	5	6.99	1.40	0.03
game, Cluedo	Parker	Smyths	19.99	1	5	19.99	4.00	0.08
model sports car kit, pack of 2	Model Kit	Smyths	9.98	1	2	9.98	4.99	0.10
paint/colour kit	Sinc finger prints	Early Learning Centre	7.50	1	1	7.50	7.50	0.14
in-line skates	Runner PTX	Toymaster	29.95	1	3	29.95	9.98	0.19
knee pads, 1 pair	Bicycle accessories	Smyths	7.99	1	3	7.99	2.66	0.05
helmet, safety	Turtles	Smyths	19.99	1	3	19.99	6.66	0.13
swing soccer/tennis	Reflex soccer	Smyths	14.99	1	7	14.99	2.14	0.04
bicycle, mountain, child's	Hunter	Smyths	149.99	1	5	149.99	30.00	0.58
bicycle helmet, older child's	Aergo	Smyths	14.99	1	5	14.99	3.00	0.06
bicycle helmet, younger child's	Aergo	Smyths	14.99	1	5	14.99	3.00	0.06
bicycle inner tube	Raleigh	Smyths	2.99	1	5	2.99	0.60	0.01
bicycle puncture repair kit	Raleigh	Smyths	2.99	1	2	2.99	1.50	0.03
doll, baby, 30cm	Simba	Smyths	8.99	1	5	8.99	1.80	0.03
doll's buggy	Chulli	Smyths	19.99	1	5	19.99	4.00	0.08
doll outfit	Simba	Smyths	7.99	1	3	7.99	2.66	0.05

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
play dough set	Soft stuff	Early Learning Centre	7.50	1	2	7.50	3.75	0.07
scissors, child's	Easy cut	Early Learning Centre	3.00	1	2	3.00	1.50	0.03
paint and crayon set	Art Centre kit	Early Learning Centre	15.00	1	1	15.00	15.00	0.29
glue, child's	Wahsable	Early Learning Centre	3.00	1	1	3.00	3.00	0.06
paint brush, medium	Early learning	Early Learning Centre	1.50	2	1	3.00	3.00	0.06
gummed squares, pack of 20	Gum squares	Early Learning Centre	2.25	1	1	2.25	2.25	0.04
crayons, wax, thick, pack of 10	Washable crayons	Early Learning Centre	3.00	1	1	3.00	3.00	0.06
coloured paper, A4, 6 sheets	Activity paper	Early Learning Centre	1.60	1	1	1.60	1.60	0.03
book, colouring	Mega star activities	Easons	1.50	1	1	1.50	1.50	0.03
wipe/chalk board and chalks	play board	Early Learning Centre	7.50	1	2	7.50	3.75	0.07
colouring cloth & crayons	Let's Draw	Smyths	6.99	1	2	6.99	3.50	0.07
painting book, magic	Byeway	Early Learning Centre	3.75	1	1	3.75	3.75	0.07
fuzzy felt	Felt adventures	Smyths	6.99	1	2	6.99	3.50	0.07
jigsaw puzzle	Ravensburger	Early Learning Centre	10.50	1	2	10.50	5.25	0.10
jigsaw puzzle	Spots in a box	Early Learning Centre	6.00	2	2	12.00	6.00	0.12
game, picture pairs, memory	Activities	Easons	3.99	1	3	3.99	1.33	0.03
snap cards	Falcon	Smyths	5.99	1	3	5.99	2.00	0.04
blow bubbles, pack of 2	Bubble trouble	Early Learning Centre	1.50	1	1	1.50	1.50	0.03
bead set, plastic popper	Bead bucket	Early Learning Centre	7.50	1	2	7.50	3.75	0.07
vehicle set, set of 5	Matchbox	Smyths	6.99	4	3	27.96	9.32	0.18
toy, soft	Softsa	Smyths	9.99	1	4	9.99	2.50	0.05
play house	Sunshine	Smyths	89.99	1	2	89.99	45.00	0.87
lego set	Creator	Smyths	17.99	1	5	17.99	3.60	0.07
bucket and sand tool set, large	Nemo activities	Smyths	5.99	1	2	5.99	3.00	0.06
padding pool, inflatable, 150cm	Splash	Smyths	9.99	1	3	9.99	3.33	0.06
football, soft	Team captain	Smyths	6.99	1	2	6.99	3.50	0.07



Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
bicycle, with stabilisers	Point spirit	Smyths	89.99	1	3	89.99	30.00	0.58
swing, tubular steel frame	TP Severn Swings	Smyths	54.95	1	8	54.95	6.87	0.13
<b>Toys total</b>						806.67	275.30	5.29
<b>Seasonal items</b>								
tree lights, christmas 40	illuminations	Argos	7.99	1	5	7.99	1.60	0.03
tree and stand, christmas, artificial	Canadian Christmas	Argos	24.99	1	10	24.99	2.50	0.05
pull-out garland, foil	Pastel bowa	Argos	7.99	4	5	31.96	6.39	0.12
tree decoration pack, christmas, 21 pieces	Red bows	Argos	12.99	1	5	12.99	2.60	0.05
advent calendar		Easons	6.99	1	1	6.99	6.99	0.13
balloons, pack of 12	Theme balloons	Easons	1.49	2	1	2.98	2.98	0.06
<b>Seasonal items total</b>						87.90	23.06	0.44
<b>Hobbies including photographic equipment/processing</b>								
camera, compact, 27 photo disposable	boots	Boots	14.28	3	12	42.84	3.57	0.07
film, colour print, 24 x 35mm			0.00	3	1	0.00	0.00	0.00
film processing, 24 prints, 3 days		Boots	5.00	3	1	15.00	15.00	0.29
photo album	Innola	Easons	11.99	1	1	11.99	11.99	0.23
photographs, booth, set of 4	Tesco	Tesco	6.00	1	2	6.00	3.00	0.06
<b>Hobbies including photographic equipment/processing total</b>						75.83	33.56	0.65
<b>Plants, flowers, garden products</b>								
rose bush, triple pack	Triple pack	Woodies DIY	18.00	1	10	18.00	1.80	0.03
seeds, flower, small packet	Pansies	Tescos	2.80	2	1	5.60	5.60	0.11
plants, bedding, pack of 6	Marigolds	Tescos	2.89	1	1	2.89	2.89	0.06
compost, potting, 75l	Miracle Grow	Tescos	5.49	1	2	5.49	2.75	0.05

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
bulbs, small bag, 30	Garden Centre	Tescos	6.99	2	2	13.98	6.99	0.13
fertiliser, general purpose, 40 litre	Erin	Tescos	3.99	1	2	3.99	2.00	0.04
seed, grass, 500g	Rapid Green	Tescos	3.99	1	4	3.99	1.00	0.02
flowers, cut, small bunch	Tesco Flowers	Tescos	3.99	1	1	3.99	3.99	0.08
plant, flowering, begonia in pot	Quality Plants	Tescos	4.99	1	1	4.99	4.99	0.10
plant, house, small	Tesco Plants	Tescos	2.99	1	5	2.99	0.60	0.01
<b>Plants, flowers, garden products total</b>						65.91	32.60	0.63
<b>Leisure goods total</b>						2621.10	901.04	17.33
<b>Leisure activities</b>								
<b>Sports activities</b>								
swimming, woman		Ballyfermot pool, DCC	3.60	26	1	93.60	93.60	1.80
swimming, man		Ballyfermot pool, DCC	3.60	13	1	46.80	46.80	0.90
swimming, child 10		Ballyfermot pool, DCC	1.80	26	1	46.80	46.80	0.90
swimming, child 4		Ballyfermot pool, DCC	1.80	26	1	46.80	46.80	0.90
pool, 3 games of		Dr. Quirky's	6.00	26	1	156.00	156.00	3.00
Yoga class		Eccles street	13.30	26	1	345.80	345.80	6.65
<b>Sports activities total</b>						735.80	735.80	14.15
<b>Arts, entertainment, outings</b>								
cinema, woman	Evening	UGC	8.50	3	1	25.50	25.50	0.49

Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
cinema, man	Evening	UGC	8.50	1	1	8.50	8.50	0.16
cinema, child, 10	All times	UGC	5.00	3	1	15.00	15.00	0.29
cinema, child, 4	All times	UGC	5.00	2	1	10.00	10.00	0.19
concert, popular/classical	Christy Moore & Da	The Point	30.00	2	2	60.00	30.00	0.58
theatre, pantomime, adult		Gaiety	26.00	2	2	52.00	26.00	0.50
theatre, pantomime, child		Gaiety	26.00	2	2	52.00	26.00	0.50
theme park/zoo, family ticket		Dublin Zoo	35.00	1	3	35.00	11.67	0.22
theme park/zoo, per person				0	0			
farm insight, family ticket		Kilcoole	0.00	1	3	0.00	0.00	0.00
eden farm insight, adult		Kilcoole	4.25	2	3	8.50	2.83	0.05
eden farm insight, child		Kilcoole	3.50	2	3	7.00	2.33	0.04
<b>Arts, entertainment, outings total</b>						273.50	157.83	3.04
<b>TV licence</b>								
tv licence, colour	RTE	An Post	152.00	1	1	152.00	152.00	2.92
<b>TV licence total</b>						152.00	152.00	2.92
<b>Holiday expenses</b>								
holiday chalet, Tramore, 7 nights plus food		Bord Failte	700.00	1	1	700.00	700.00	13.46
<b>Holiday expenses total</b>						700.00	700.00	13.46
						1861.30		
<b>Leisure activities total</b>							1745.63	33.57
<b>Total Leisure</b>						4482.50	2646.67	50.90



<b>Couple with children: Transport</b>									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €	
<b>Fares and other travel costs</b>									
coach travel to Bray, return fare, family rambler		Dublin Bus	7.50	4	3	30.00	10.00	0.192	
coach travel to Bray, return fare, child 10			0.00	2	3	0.00	0.00	0.000	
coach travel to Bray, return fare, child 4			0.00	2	3	0.00	0.00	0.000	
coach travel to Tramore, return fare, adult		Bus Eireann	15.00	2	1	30.00	30.00	0.577	
coach travel to Tramore, return fare, child 10		Bus Eireann	9.50	1	1	9.50	9.50	0.183	
coach travel to Tramore, return fare, child 4		Bus Eireann	9.50	1	1	9.50	9.50	0.183	
bus travel, local, Ballyfermot to City Centre return fare, adult		Dublin Bus	2.90	156	1	452.40	452.40	8.700	
bus travel, local, Ballyfermot to City Centre, return fare, child		Dublin Bus	1.60	104	1	166.40	166.40	3.200	
taxi, local, Ballyfermot to Crumlin		op Society	17.50	2	1	35.00	35.00	0.673	
bicycle, adult, second-hand		McCormacks	75.00	2	5	150.00	30.00	0.577	
bicycle inner tube		McCormacks	4.00	2	2	8.00	4.00	0.077	
bicycle tyre		McCormacks	10.00	3	5	30.00	6.00	0.115	
lubricating oil		McCormacks	3.50	1	3	3.50	1.17	0.022	
bicycle puncture repair kit	Raleigh	Smyths	2.99	1	2	2.99	1.50	0.029	
<b>Fares and other travel costs total</b>									
						927.29	755.46	14.528	
<b>Travel to work</b>									
Bus travel, Ballyfermot to City Centre local return fare, 1 adults, 5 journeys each week		Dublin Bus	2.90	260	1	754.00	754.00	14.500	
Bus travel, Ballyfermot to City Centre local return fare, 2 adults, 5 journeys each week		Dublin Bus	2.90	520	1	1508.00	1508.00	29.000	
<b>Seeking work costs</b>									
Bus travel, Ballyfermot to city centre, local return fare, 2 adults, 2 journey's each per/week		Dublin Bus	2.90	192	1	556.80	556.80	10.708	



<b>Couple with children: Personal Costs</b>									
<b>Item</b>		<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/ Years</b>	<b>Total Price €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>		
<b>Personal costs</b>									
trade union membership, full-time	ICTU	3.70	52	1	192.40	192.40	3.700		
trade union membership, part-time		1.40	52	1	72.80	72.80	1.400		
childcare, full time work		215.00	52	1	11180.00	11180.00	215.000		
childcare, part time work		90.00	52	1	4680.00	4680.00	90.000		
donations to charities		1.00	52	1	52.00	52.00	1.000		
<b>Total</b>					<b>16177.20</b>	<b>16177.20</b>	<b>311.10</b>		

**Couple with children: Fuel**

Item	Quantity kWh	Life/ Years	Cost/ Year €	Cost/ Week €
<b>Quarterly credit charges</b>				
Space heating	9647	1	235.00	4.519
Water heating	4698	1	115.00	2.212
Cooking gas	751	1	18.00	0.346
Cooking electricity	417	1	52.00	1.000
Lights/appliances	1946	1	244.00	4.692
GAS Standing charges		1	185.00	3.558
Electricity Standing charges		1	47.00	0.904
<b>Total Fuel : Quarterly credit charges</b>			896.00	17.231



<b>Couple with children - Educational Costs</b>										
Item	Brand	Retailer	Unit Price €	Quantity	Life/Years	Total Price €	Cost/ Year €	Cost/ Week €		
<b>Clothing</b>										
trousers, school, woven polyester	St. Bernard	Dunnes Stores	12.00	3	1	36.00	36.00	0.69		
shirt, school, long sleeves, polycotton	St. Bernard	Dunnes Stores	10.00	4	1	40.00	40.00	0.77		
jumper, school, long sleeves, crew neck, acrylic	St. Bernard	Dunnes Stores	10.00	3	1	30.00	30.00	0.58		
sweatshirt, school, long sleeves, crew neck, polycotton	St. Bernard	Dunnes Stores	6.00	2	1	12.00	12.00	0.23		
shirt, school, short sleeves, polycotton	St. Bernard	Dunnes Stores	7.00	2	1	14.00	14.00	0.27		
tracksuit, school/sports, polyester	St. Bernard	Dunnes Stores	12.00	1	1	12.00	12.00	0.23		
P E shirt, short sleeves, cotton, pack of 2	St. Bernard	Dunnes Stores	7.00	1	2	7.00	3.50	0.07		
P E shorts, elasticated waist, nylon	St. Bernard	Dunnes Stores	8.00	1	1	8.00	8.00	0.15		
P E plimsoll, slip-on, canvas	St. Bernard	Dunnes Stores	5.00	1	1	5.00	5.00	0.10		
shoes, heavy duty, lace-up, leather upper	St. Bernard	Dunnes Stores	20.00	2	1	40.00	40.00	0.77		
<b>Clothing total</b>						240.00	200.50	3.86		
<b>Stationery, etc</b>										
backpack, child's	Quarterback	Roches Stores	9.95	1	3	9.95	3.32	0.06		
crayons, wax, thick, pack of 10	Washable crayons	Early Learning Ctr	3.00	1	1	3.00	3.00	0.06		
photographs, school, 1 big and 4 small	Ballyfermot		30.00	2	1	60.00	60.00	1.15		
pen, ball point, 4	Bic Cristall	Easons	1.60	1	1	1.60	1.60	0.03		
felt tip pens, pack of 50		Poundworld	2.00	1	1	2.00	2.00	0.04		
felt tip pens, pack of 20		Poundworld	1.00	1	1	1.00	1.00	0.02		
pencil crayon set, pack of 12	Club	Easons	2.00	1	1	2.00	2.00	0.04		
pencil crayons, thick, pack 8	Crayola	Easons	1.75	1	1	1.75	1.75	0.03		
pencil, HB/2B, with erasers, 10	Conte Evolution	Easons	2.60	1	1	2.60	2.60	0.05		
ruler, 30cm,	Rexel	Easons	0.25	1	1	0.25	0.25	0.00		
stationery set, maths	Helix	Easons	2.99	1	4	2.99	0.75	0.01		
calculator, pocket		Easons	2.49	1	8	2.49	0.31	0.01		

erasers, various, pack of 3	Milan	Easons	1.25	1	1	1.25	1.25	1.25	0.02
pencil sharpener, novelty	RJ Gray	Easons	0.85	1	3	0.85	0.85	0.28	0.01
pencil case, pvc	Lambo	Easons	4.99	2	2	9.98	4.99	4.99	0.10
lunch box		Tesco	0.99	1	5	0.99	0.99	0.20	0.00
<b>Stationery total</b>						102.71	85.30		1.64
<b>Fourth class school books</b>									
Alive O	Veritas	Easons	9.65	1	1	9.65	9.65	9.65	0.19
Blue Skies - Book	Folens	Easons	12.55	1	1	12.55	12.55	12.55	0.24
Blue Skies - Activity Book	Folens	Easons	7.50	1	1	7.50	7.50	7.50	0.14
A Way With Words	Folens	Easons	4.20	1	1	4.20	4.20	4.20	0.08
Write On	Folens	Easons	4.20	1	1	4.20	4.20	4.20	0.08
My Spelling Work Book D	Folens	Easons	4.95	1	1	4.95	4.95	4.95	0.10
Maith Thu	Educational Co.	Easons	14.75	1	1	14.75	14.75	14.75	0.28
Learbans Fein		Local School	5.50	1	1	5.50	5.50	5.50	0.11
Maths Magic 4	Fallons	Easons	12.68	1	1	12.68	12.68	12.68	0.24
Table Book	Fallons	Easons	2.95	1	1	2.95	2.95	2.95	0.06
Earthlink plus activity book	Folens	Easons	11.99	1	1	11.99	11.99	11.99	0.23
Copy books, pack of 12			1.20	1	1	1.20	1.20	1.20	0.02
<b>Total school books</b>						92.12	92.12	92.12	1.77
trips, school		Ballyfermot	10.00	3	1	30.00	30.00	30.00	0.58
sponsorship, school	Walkathon	Ballyfermot	7.50	1	2	7.50	7.50	3.75	0.07
concert, school		Ballyfermot	4.00	1	1	4.00	4.00	4.00	0.08
<b>Total school trips</b>						41.50	37.75	37.75	0.73
<b>Irish Educational Costs Total</b>						440.33	415.67	415.67	7.99

Pet and pet expenses

Item	Brand	Retailer	Unit Price €	Quantity	Lifel/ Years	Total Price €	Cost/ Year €	Cost/ Week €
<b>Pet and pet expenses</b>								
cat food, 400g	Tesco	Tesco	0.65	242	1	157.30	157.30	3.025
biscuit rings, 375g		Tesco	1.49	26	1	38.74	38.74	0.745
cat comb	Hartz	Tesco	4.69	1	5	4.69	0.94	0.018
feeding bowl	Pet Friends	Tesco	1.49	1	5	1.49	0.30	0.006
water bowl	Pet Friends	Tesco	1.49	1	5	1.49	0.30	0.006
cat flap	Walkers Pets		16.00	1	10	16.00	1.60	0.031
cat basket	Walkers Pets		25.00	1	7	25.00	3.57	0.069
carrying basket	Paddy's Pets		19.99	1	14	19.99	1.43	0.027
flea powder,100g	Paddy's Pets		8.00	2	1	16.00	16.00	0.308
worming tablets, 6 tablets	Troxan 100		6.59	2	1	13.18	13.18	0.253
cat tray	Walkers Pets		5.00	1	7	5.00	0.71	0.014
cat litter, 1 litre		Dublin Pet Store, Capel St..	6.99	12	1	83.88	83.88	1.613
litter scoop	Woodies	Woodies	4.00	1	1	4.00	4.00	0.077
cat purchase, medium, rescued		Rathfarnham, DSPCA	70.00	1	14	70.00	5.00	0.096
cat neuter	Lissenhall Vets		80.00	1	14	80.00	5.71	0.110
immunisation booster	Lissenhall Vets		25.00	1	1	25.00	25.00	0.481
<b>Pet and pet expenses total</b>						561.76	357.66	6.878

## **APPENDIX 5**

### **Low Cost But Acceptable Budget Pensioner Couple**

LCA basket of food for one week: couple (one man and one woman) aged 65 - 74 years						
Item	Quantity	Brand	Retailer	Cost per KG	Unit Price €	
yoghurt	2 x 125g pots		Tesco	0.25 each	0.5	
semi and other skimmed milk	4544ml = 8 pints	Premier	Tesco	0.69 / litre	3.13	
cheese natural, hard, Cheddar and Cheddar type	2 x 45g sandwich portions		Tesco	4.96 / kg	0.45	
cheese, processed	2 x 14g cheese triangles		Tesco	6.24 / kg	0.17	
pork chops	cf pork chops = 0.63; 2 x spare rib chops grilled edible portion = 2 x 140g cooked = 444g raw		Tesco	11.39 / kg	5.05	
bacon and ham, uncooked rashers, not pre-packed	cf bacon back = 0.59; 6 x 25g cooked rashers = 254g raw		Tesco	10.45 / kg	2.65	
bacon and ham, cooked, including canned	6 x 23g av slices ham		Tesco	15.56 / kg	2.15	
broiler chicken, uncooked, including frozen	ep whole roast chicken = 0.65; cf = 0.86; 4 x 140g large portions = 1kg		Tesco	2.69 / kg	2.69	
sausages, uncooked, pork	cf grilled pork sausages = 0.72; 6 x 20g thin grilled = 167g raw		Tesco	3.29 / kg	0.55	
other frozen convenience meats	2 x turkey / chicken in crumb, purchase wt = 100g each (cf = 0.95)		Tesco	5.29 / kg	1.06	
meat pies, pasties and puddings	2 x 140g beef and onion pies		Tesco		2.65	
fish, white, filleted, fresh	cf cod baked filets = 0.81. 3 x 175g large = 648g raw		Tesco	17.69 / kg	11.46	
salmon, canned	ep canned salmon = 0.81; 1 x 110g tin salmon provides 89g edible (2 x sandwich)		Tesco	5.05 / kg	0.55	
eggs	6 eggs		Tesco	0.83 / 6 eggs	0.83	
butter	5 x 12g scone spreadings	Avonmore Light	Tesco	2.41 / kg	0.14	
soft margarine	20 x 5g thin spreadings on bread	Flora lite	Tesco	3.64 / kg	0.36	
vegetable and salad oils	10 tbsp.		Tesco	0.62 / litre	0.09	
reduced fat spreads	60 x 5g thin spreadings on bread		Tesco	3.64 / kg	1.09	
sugar	12 x 4g level tsp./day + 3 x 20g tbsp./wk		Tesco	0.86 / kg	0.09	
jams, jellies, fruit curds	19 x 15g av spreadings on bread		Tesco	5.03 / kg	1.43	

previous year's crop potatoes purchased Jan to Aug	cf = 1; 15 x 220g large portions		Tesco	1.48 / kg	<b>4.88</b>
cabbages, fresh	cf = 1; ep = 0.77; 6 x 120g large portions = 935g		Tesco	0.89 each	<b>0.89</b>
cauliflower, fresh	cf = 1; ep = 0.45; 4 x 120g large portions = 1066g		Tesco	1.49 each	<b>1.49</b>
leafy salads, fresh	ep = 0.74; 2 x 30g salad portions, 3 x 20g sandwich portions	Round Lettuce	Tesco	0.59 each	<b>0.59</b>
carrots, fresh	cf = 1; ep = 0.7; 6 x 85g large portions = 729g		Tesco	0.99 / kg	<b>0.72</b>
turnips and swedes, fresh	ep = 0.73; cf = 1; 4 x 85g large portions = 466g		Tesco	2.49 / kg	<b>1.16</b>
onions, shallots, leeks, fresh	2 x 150g medium raw		Tesco	1.39 / kg	<b>0.42</b>
tomatoes, fresh	4 x 85g medium		Tesco	2.39 / kg	<b>0.81</b>
beans, canned	1 x 420g large can		Tesco	0.19 per 420g	<b>0.19</b>
frozen peas	5 x 85g portions	Country Club	Tesco	3.94 / kg	<b>1.67</b>
frozen chips and other frozen convenience potato products not specified elsewhere	2 x 90g portions potato crunchies	McCain oven chips	Tesco	2.12 / kg	<b>0.38</b>
all frozen vegetables and frozen vegetables products not specified elsewhere	2 x 90g av portions spinach or mixed veg	First Choice	Tesco	3.49 / kg	<b>0.63</b>
oranges, fresh	2 x 120g small without skin, ep = 0.7 = 343g purchased		Tesco	1.49 / 7	<b>0.42</b>
other citrus fruit, fresh	6 x 60g raw medium without skin; ep = 0.75; = 480g purchase wt		Tesco	2.49 / kg	<b>1.19</b>
apples, fresh	10 x 112g M raw with core		Tesco	2.39 / 10	<b>2.39</b>
bananas, fresh	ep = 0.66; 8 x 100g medium without skin = 1212g purchase wt		Tesco	1.23 / kg	<b>1.49</b>
canned peaches, pears and pineapples other canned or bottled fruit	2 x 135g av portion canned pears (ep not known, small tin 300g)		Tesco	2.40 / kg	<b>0.72</b>
dried fruit and dried fruit products			Tesco		
fruit juices	2 x 30g tbsp. sultanas		Tesco	1.78 / kg	<b>0.11</b>
bread, white, sliced standard	14 x 160g av glasses		Tesco	0.99 / litre	<b>2.22</b>
bread, wholemeal, sliced	1 x 800g		Tesco	0.65 / 800g	<b>0.65</b>
rolls	1 x 800g, 1 x 400g	Irish Pride	Tesco	2.38 / kg	<b>3.57</b>
flour	7 x 48g wmeal rolls	O'Haras	Tesco	1.34 / 6	<b>1.56</b>
	270g /wk		Tesco	0.62 / kg	<b>0.17</b>

buns, scones and teacakes	5 x 50g scones or hot cross buns			Tesco	1.09 per 12	1.09
cakes and pastries	3 x 46g bakewell slices			Tesco	2.29 / 8	0.86
biscuits, other than chocolate	25 x 8g lincoln biscuits (1 packet)	Jacobs		Tesco	1.04 / packet	1.04
other high fibre breakfast cereals	28 x 20g Weetabix (2 each per day)			Tesco	1.91 / kg	1.07
canned milk pudding	1 x 425g large can - 2 portions			Tesco	0.35 / can	0.35
tea	64 x 2.5g teabags	Capital		Tesco	1.58 / 80 tea bags	1.26
coffee, instant	23 level (11 heaped) tsp.			Tesco	12.50/kg	0.19
soups, canned	1 x 405g large can			Tesco	1.98 / kg	0.8
salad dressings	4 x 12g portions mayonnaise			Tesco	6.69 / kg	0.32
pickles and sauces	6 x 20g portion tomato ketchup; 2 x 15g tsp. pickle					
meat and yeast extracts	6 x 5g tsp. gravy granules		Chef mixed pickles	Tesco	4.20 / kg; p =	0.28
ice-cream	4 x 75g av servings			Tesco	9.39 / kg	0.28
salt	2 heaped tsp.			Tesco	1.27 / 2 litres	0.64
soft drinks, unconcentrated	1 litre lemonade			Tesco	1.19 / kg	0.04
chocolate coated filled bar / sweets	2 x 49g (4 finger Kit-Kat)			Tesco	0.50 / litre	0.5
boiled sweets and jellies	bag of butterscotch		Nestle	Tesco	0.55 each	1.1
<b>Total</b>			Werther's	Tesco	1.49 each	1.49
						<b>76.72</b>

<b>Clothing: Woman 65 - 74 years</b>										
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €		
<b>Coats, jackets</b>										
winter coat, with hood, 3/4 length, wool	St. Bernard	Dunnes Stores	35.00	1	5	35.00	7.00	0.135		
coat, classic, wool/polyamide	St. Bernard	Dunnes Stores	70.00	1	10	70.00	7.00	0.135		
anorak, with hood, water resistant	Baroque	Guineys	30.00	1	2	30.00	15.00	0.288		
<b>Coats, jackets total</b>										
						135.00	29.00	0.558		
<b>Main clothing</b>										
suit, skirt & jacket, polyester	Combi	Guineys	72.00	1	6	72.00	12.00	0.231		
winter dress, velour	St. Bernard	Dunnes Stores	50.00	2	3	100.00	33.33	0.641		
trousers, tailored, comfort, polyester	St. Bernard	Dunnes Stores	25.00	2	4	50.00	12.50	0.240		
skirt, jacquard, stretch	St. Bernard	Dunnes Stores	30.00	1	3	30.00	10.00	0.192		
trousers, elasticated waist, polyester/elastane	Supastretch	Guineys	10.00	1	1	10.00	10.00	0.192		
winter sweater, long sleeves, lambswool rich	St. Bernard	Dunnes Stores	25.00	2	4	50.00	12.50	0.240		
winter cardigan, acrylic	Etiquette	Guineys	24.00	2	4	48.00	12.00	0.231		
sweatshirt, polyester/viscose	Paramour	Guineys	14.00	2	4	28.00	7.00	0.135		
ski pants, fleece	Paramour	Guineys	14.00	2	2	28.00	14.00	0.269		
shirt, long sleeve, cotton,	St. Bernard	Dunnes Stores	25.00	2	6	50.00	8.33	0.160		
blouse, long sleeves, polyester/elastane	Bold Green	Guineys	18.00	1	5	18.00	3.60	0.069		
summer jacket, shower resistant	Concept	Guineys	30.00	1	3	30.00	10.00	0.192		
summer dress, short sleeves	Bold Green	Guineys	28.00	1	4	28.00	7.00	0.135		
summer dress, short sleeves	Bold Green	Guineys	28.00	1	4	28.00	7.00	0.135		
summer skirt	Refa Classic	Guineys	18.00	1	4	18.00	4.50	0.087		
summer sweater, long sleeves, nylon/acrylic	Shola	Guineys	24.00	1	2	24.00	12.00	0.231		



<b>Clothing: Woman 65 - 74 years</b>										
<b>Item</b>	<b>Brand</b>	<b>Retailer</b>	<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/ Years</b>	<b>Total Price €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>		
summer cardigan, acrylic	Iltext	Guineys	22.00	1	4	22.00	5.50	0.106		
polo T-shirt	St. Bernard	Dunnes Stores	6.00	3	4	18.00	4.50	0.087		
swim suit, classic leg	St. Bernard	Dunnes Stores	20.00	1	10	20.00	2.00	0.038		
<b>Main clothing total</b>						672.00	187.77	3.611		
<b>Underwear</b>										
long-line briefs	National	Guineys	9.00	10	2	90.00	45.00	0.865		
bra	Surefit	Guineys	10.00	4	2	40.00	20.00	0.385		
panty girdle	Surefit	Guineys	7.00	1	3	7.00	2.33	0.045		
half slip, nylon,	St. Bernard	Dunnes Stores	10.00	3	6	30.00	5.00	0.096		
vest, thermal	National	Guineys	9.00	2	2	18.00	9.00	0.173		
tights, opaque, 70 denier, pack of 2	St. Bernard	Dunnes Stores	4.50	6	1	27.00	27.00	0.519		
support tights	St. Bernard	Dunnes Stores	6.00	2	1	12.00	12.00	0.231		
winter socks, cotton rich, pack of 2	St. Bernard	Dunnes Stores	4.00	2	3	8.00	2.67	0.051		
pop socks, knee high, pack of 3	St. Bernard	Dunnes Stores	2.00	1	1	2.00	2.00	0.038		
nightdress, polyester	Lady selena	Guineys	12.00	2	5	24.00	4.80	0.092		
nightshirt, cotton,	Le Lane	Guineys	6.00	2	3	12.00	4.00	0.077		
dressing gown, fleece	Cameo	Guineys	14.00	1	15	14.00	0.93	0.018		
<b>Underwear total</b>						284.00	134.73	2.591		
<b>Accessories</b>										
hat & gloves set, acrylic	Inuslate	Guineys	6.00	1	2	6.00	3.00	0.058		
scarf, acrylic	(no brand)	Guineys	8.00	1	1	8.00	8.00	0.154		
lightweight scarf, muslin	(no brand)	Guineys	7.60	2	8	15.20	1.90	0.037		
sun hat, cotton	St. Bernard	Dunnes Stores	8.00	1	6	8.00	1.33	0.026		
<b>Accessories total</b>						37.20	14.23	0.274		

<b>Clothing: Woman 65 - 74 years</b>										
<b>Item</b>	<b>Brand</b>	<b>Retailer</b>	<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/ Years</b>	<b>Total Price €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>		
<b>Footwear</b>										
court shoes, leather upper	Jenny	O'Neills	65.00	1	5	65.00	13.00	0.250		
boots, lined, mid-calf	Jenny	O'Neills	70.00	1	10	70.00	7.00	0.135		
shoes, flat	Jaybill	O'Neills	25.00	1	3	25.00	8.33	0.160		
sandals, leather upper	Shoe tree	O'Neills	40.00	1	6	40.00	6.67	0.128		
summer shoes, leather upper	Hotter	O'Neills	75.00	1	4	75.00	18.75	0.361		
wellington boots	(no brand)	O'Neills	15.00	1	8	15.00	1.88	0.036		
slippers	Crown	O'Neills	15.00	1	1	15.00	15.00	0.288		
<b>Footwear total</b>						305.00	70.63	1.358		
<b>Total woman's clothing</b>						1433.20	436.36	8.392		

<b>Sewing materials: couple 65 - 74 years</b>									
<b>Item</b>	<b>Brand</b>	<b>Retailer</b>	<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/ Years</b>	<b>Total Price €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>	
<b>Sewing repair kit</b>									
sewing kit		Ellies	1.99	1	1	1.99	1.99	<b>0.038</b>	
scissors		Ellies	10.00	1	10	10.00	1.00	<b>0.019</b>	
buttons, pack of 5			0.60	2	1	1.20	1.20	<b>0.023</b>	
shoe laces, 2 pairs		Tesco	1.24	2	1	2.48	2.48	<b>0.048</b>	
<b>Sewing repair kit total</b>						15.67	6.67	<b>0.128</b>	
<b>Total couple's sewing repair kit</b>						15.67	6.67	<b>0.128</b>	

<b>Clothing: Man 65 - 74 years</b>									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €	
<b>Coats, jackets</b>									
winter jacket 3/4 length padded poly cotton	Moorcraft	Guineys	55.00	1	5	55.00	11.00	0.212	
jacket, teflon	County	Guineys	35.00	1	5	35.00	7.00	0.135	
cagoule, fleece lined, water resistant	Shandon	Guineys	30.00	1	5	30.00	6.00	0.115	
<b>Coats, jackets total</b>						120.00	24.00	0.462	
<b>Main clothing</b>									
suit, gabardine, wool mix	Moorcraft	Guineys	99.00	1	7	99.00	14.14	0.272	
trousers, easy/care, polyester	Moorcraft	Guineys	45.00	3	3	135.00	45.00	0.865	
shirt, long sleeves, polyester/cotton	Chardonay	Guineys	6.00	2	3	12.00	4.00	0.077	
shirt, long sleeves, casual, plaid, cotton	Chardonay	Guineys	8.00	2	3	16.00	5.33	0.103	
pullover sleeveless, button front, mix fibres	Amidina	Guineys	14.99	1	5	14.99	3.00	0.058	
jumper, long sleeves, acrylic	Topclass	Guineys	12.00	1	3	12.00	4.00	0.077	
jumper, chenille	Barons	Guineys	30.00	1	3	30.00	10.00	0.192	
sweater, knitted acrylic	St. Bernard	Dunnes Stores	25.00	1	3	25.00	8.33	0.160	
cardigan, knitted acrylic	Barons	Guineys	30.00	1	3	30.00	10.00	0.192	
blazer, gabardine	Whytes	Guineys	99.00	1	5	99.00	19.80	0.381	
trousers, summer, polyester/viscose	Farah	Guineys	20.00	2	3	40.00	13.33	0.256	
shorts, cotton	Manville	Guineys	8.00	1	5	8.00	1.60	0.031	
shirt, short sleeves, pique, poly/cotton	Chardonay	Guineys	6.00	2	3	12.00	4.00	0.077	
shirt, polo, cotton	Barney Miller	Guineys	6.00	4	3	24.00	8.00	0.154	
sweater, summer, acrylic	Maru	Guineys	8.00	1	3	8.00	2.67	0.051	
swimming trunks, nylon/polyamide	Dupont	Guineys	9.00	1	5	9.00	1.80	0.035	
<b>Main clothing total</b>						573.99	155.01	2.981	

<b>Clothing: Man 65 - 74 years</b>									
<b>Item</b>	<b>Brand</b>	<b>Retailer</b>	<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/ Years</b>	<b>Total Price €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>	
<b>Underwear</b>									
pants, Y front, cotton	Bardoneire	Guineys	8.00	8	1	64.00	64.00	1.231	
vests, thermal, polyester/cotton	Guardian	Guineys	13.00	3	3	39.00	13.00	0.250	
pyjamas, flannelette	Champion	Guineys	20.00	3	4	60.00	15.00	0.288	
dressing gown, fleece	County	Guineys	25.00	1	10	25.00	2.50	0.048	
winter socks, acrylic/wool, pack of 3	Giovanni	Guineys	6.00	2	1	12.00	12.00	0.231	
summer socks, cotton rich, pack of 3	SB	Guineys	6.00	2	1	12.00	12.00	0.231	
boot socks	Summit	Guineys	4.00	1	5	4.00	0.80	0.015	
<b>Underwear total</b>						216.00	119.30	2.294	
<b>Accessories</b>									
hat, knitted	Thinsulate	Guineys	5.00	1	2	5.00	2.50	0.048	
scarf, acrylic	Thinsulate	Guineys	8.00	1	1	8.00	8.00	0.154	
gloves, acrylic	Thinsulate	Guineys	8.00	1	1	8.00	8.00	0.154	
tie, polyester	Guiltedge	Guineys	10.00	2	8	20.00	2.50	0.048	
belt, leather	(no make)	Guineys	11.00	1	8	11.00	1.38	0.026	
hat, baseball	(no make)	Guineys	4.00	1	4	4.00	1.00	0.019	
<b>Accessories total</b>						56.00	23.38	0.450	
<b>Footwear</b>									
shoes, leather upper	Drifters	O'Neills	55.00	2	3	110.00	36.67	0.705	
sandals, leather upper	Marlow	O'Neills	25.00	1	1	25.00	25.00	0.481	
trainers, leather upper	Gola	O'Neills	35.00	1	3	35.00	11.67	0.224	
wellington boots	(no brand)	O'Neills	20.00	1	8	20.00	2.50	0.048	
slippers	(no brand)	O'Neills	10.00	1	1	10.00	10.00	0.192	
<b>Footwear total</b>						200.00	85.83	1.651	
<b>Total man's clothing</b>						1165.99	407.52	7.837	

Personal care: Couple 65 - 74 years									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/Week€	
<b>Healthcare</b>									
plasters, fabric, pack of 40		Boots	2.52	1	1	2.52	2.52	0.048	
bandage, crepe, 7.5cm x 4.5m		Boots	1.55	2	5	3.10	0.62	0.012	
tape, microporous, 5m x 2.5cm		Boots	3.15	1	1	3.15	3.15	0.061	
melolin dressing, 5cm x 5cm, pack of 5		Boots	1.25	1	1	1.25	1.25	0.024	
bandage, cotton, 5cm X 5m		Boots	0.40	2	5	0.80	0.16	0.003	
bandage, triangular calico, 90cm x 127cm		Boots	2.20	1	5	2.20	0.44	0.008	
gauze swabs, sterile, 7.5cm x 7.5 cm, 5		Boots	0.50	1	1	0.50	0.50	0.010	
scissors, first aid		Tesco	1.99	1	10	1.99	0.20	0.004	
safety pins, pack of 50		Ellies	1.00	1	10	1.00	0.10	0.002	
paracetamol, pack of 24		Ellies	1.90	1.5	1	2.85	2.85	0.055	
thermometer		Boots	9.45	1	10	9.45	0.95	0.018	
first aid book		Easons	18.00	1	5	18.00	3.60	0.069	
suntan lotion, factor 8, adult, 200ml		Tescos	4.99	2	1	9.98	9.98	0.192	
indigestion tablets, pack of 16		Tescos	2.99	12	1	35.88	35.88	0.690	
cold powders, pack of 5	Lemsip	Tescos	2.39	4	1	9.56	9.56	0.184	
tissues, pack of 100		Tescos	0.69	18	1	12.42	12.42	0.239	
<b>Healthcare total</b>						114.65	84.17	1.619	
<b>Personal hygiene</b>									
toilet soap, 3 x 125gm		Tescos	0.69	8	1	5.52	5.52	0.106	
denture cleaning tablets, 30		Boots	3.00	24	1	72.00	72.00	1.385	
toothpaste, 125gm		Tescos	0.79	12	1	9.48	9.48	0.182	
toothbrush, regular, adult pack of 2		Tescos	0.65	4	1	2.60	2.60	0.050	
hairbrush, womens		Tescos	3.00	1	4	3.00	0.75	0.014	
hairbrush, mans		Tescos	2.49	1	4	2.49	0.62	0.012	
comb, large plastic, woman's		Tescos	0.99	2	2	1.98	0.99	0.019	
comb, large plastic, man		Tescos	0.99	2	2	1.98	0.99	0.019	
shampoo, 200ml	Pantene	Tescos	3.40	7	1	23.80	23.80	0.458	
conditioner, 200ml	Pantene	Tescos	3.40	2	1	6.80	6.80	0.131	

<b>Personal care: Couple 65 - 74 years</b>									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/Week€	
hairspray, 200ml	Pantene	Tesco	3.00	1	1	3.00	3.00	0.058	
razor, disposable, woman, pack of 10		Tesco	0.99	1	1	0.99	0.99	0.019	
nail clipper		Tesco	2.49	1	10	2.49	0.25	0.005	
emery boards, large, 6		Tesco	2.49	1	3	2.49	0.83	0.016	
deodorant, roll-on, 50ml	Mum	Tesco	1.59	3	1	4.77	4.77	0.092	
talcum powder, 450gm		Tesco	1.09	1	2	1.09	0.55	0.010	
hand cream, 100ml		Tesco	3.55	1	2	3.55	1.78	0.034	
razor, disposable, man, pack of 10		Tesco	1.10	6	1	6.60	6.60	0.127	
shaving foam 250ml		Tesco	2.59	5	1	12.95	12.95	0.249	
hair, permanent wave		Curl up and dye	62.00	2	1	124.00	124.00	2.385	
haircut, dry trim, woman		Curl up and dye	17.00	3	1	51.00	51.00	0.981	
haircut, dry trim, man		local	9.50	6	1	57.00	57.00	1.096	
<b>Personal hygiene total</b>						399.58	387.26	7.447	
<b>Personal accessories</b>									
suitcase, trolley	Phoenix	Roches Stores	39.95	2	10	79.90	7.99	0.154	
holdall	Phoenix	Roches Stores	9.95	1	10	9.95	1.00	0.019	
toilet bag		Penneys	7.99	1	3	7.99	2.66	0.051	
shopping trolley, 2 wheels	Voyager	The bag store	10.00	1	8	12.00	1.50	0.029	
handbag, synthetic		Dunnes Stores	12.00	1	8	12.00	1.50	0.029	
Ladies Leather Wallet	St. Bernard	Dunnes Stores	5.00	1	8	5.00	0.63	0.012	
wallet, leather	St. Bernard	Dunnes Stores	5.00	1	8	5.00	0.63	0.012	
hairdryer	Babyliss	ESB Shop Electric	29.99	1	4	29.99	7.50	0.144	
watch, gold-plated case	Sekonda	Argos	32.99	1	15	32.99	2.20	0.042	
watch, gold-plated case	Sekonda	Argos	24.99	1	15	24.99	1.67	0.032	
earring set, 3 pair set	Elizabeth Duke	Argos	12.99	1	15	12.99	0.87	0.017	
necklace, 16" simulated pearl		Roches Stores	20.00	1	15	20.00	1.33	0.026	
umbrella, telescopic		Penneys	7.00	2	10	14.00	1.40	0.027	
small mirror	Boots	Boots	4.80	1	10	4.80	0.48	0.009	
wall mirror	Lyod, Pascal and	Roches Stores	11.95	1	10	11.95	1.20	0.023	

<b>Personal care: Couple 65 - 74 years</b>									
<b>Item</b>	<b>Brand</b>	<b>Retailer</b>	<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/ Years</b>	<b>Total Price €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>	
shaving mirror	Lyod, Pascal and	Roches Stores	12.95	1	10	12.95	1.30	<b>0.025</b>	
clock, alarm	Westclox	Roches Stores	10.95	1	15	10.95	0.73	<b>0.014</b>	
clock, quartz, mantel	Stalger	Argos	24.99	1	15	24.99	1.67	<b>0.032</b>	
sun glasses, UVA/UVB protection	Giovanni	Roches Stores	20.00	1	5	20.00	4.00	<b>0.077</b>	
sun glasses, UVA/UVB protection	Giovanni	Roches Stores	20.00	1	5	20.00	4.00	<b>0.077</b>	
<b>Personal accessories total</b>						<b>372.44</b>	<b>44.23</b>	<b>0.851</b>	



<b>Personal care: Couple 65 - 74 years</b>									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/Week€	
<b>Cosmetics</b>									
lipstick	Forever lip colour	Boots	7.29	2	1	14.58	14.58	0.280	
moisturiser, face, 100ml	Boots	Boots	6.25	2	1	12.50	12.50	0.240	
spray perfume, 30ml		Boots	5.50	1	3	5.50	1.83	0.035	
face powder, loose		Tesco	3.49	1	2	3.49	1.75	0.034	
aftershave lotion, 125ml	Boots	Boots	3.90	1	1	3.90	3.90	0.075	
<b>Cosmetics total</b>						<b>39.970</b>	<b>34.558</b>	<b>0.665</b>	
<b>Total couple's personal care</b>									
						926.64	550.22	10.581	
<b>Healthcare</b>									
prescription items, adult		local chemist	16.00	4	1	64.00	64.00	1.231	
GP visit		local GP	40.00	8	1	320.00	320.00	6.154	
spectacles, prescription, adult		Specsavers	99.00	2	2	198.00	99.00	1.904	
sight test		Specsavers	25.00	2	2	50.00	25.00	0.481	
dental care, exam, scale and polish		local dentist	75.00	2	2	150.00	75.00	1.442	
dental care, filling		local dentist	85.00	2	4	170.00	42.50	0.817	
<b>Healthcare total</b>						<b>888.00</b>	<b>561.50</b>	<b>12.029</b>	

Household goods: Furniture, owner-occupied and local authority houses									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €	
<b>Lounge/dining furniture</b>									
suite, 3 piece	Ascot	Argos	729.95	1	15	729.95	48.66	<b>0.936</b>	
TV stand	Bush	Argos	62.99	1	25	62.99	2.52	<b>0.048</b>	
coffee tables, nest of 3	Hardwood	Bargain Town	59.00	1	25	59.00	2.36	<b>0.045</b>	
table, rectangular, 4 chairs	Sturdy and Saya	Bargain Town	169.00	1	25	169.00	6.76	<b>0.130</b>	
wall unit		Argos	54.99	1	25	54.99	2.20	<b>0.042</b>	
display cabinet	Beechglass	Argos	159.99	1	25	159.99	6.40	<b>0.123</b>	
sideboard	Brampton	Argos	139.99	1	25	139.99	5.60	<b>0.108</b>	
bookcase		Bargain Town	79.00	1	25	79.00	3.16	<b>0.061</b>	
<b>Lounge/dining furniture total</b>						1454.91	77.66	<b>1.493</b>	
<b>Kitchen furniture</b>									
<b>Bedroom 1 furniture</b>									
bed, double divan	Carlos	Bargain Town	299.00	1	20	299.00	14.95	<b>0.288</b>	
headboard, velour		Bargain Town	69.00	1	20	69.00	3.45	<b>0.066</b>	
mattress, replacement		Bargain Town	119.00	1	10	119.00	11.90	<b>0.229</b>	
wardrobe, tall, double		Bargain Town	199.00	1	25	199.00	7.96	<b>0.153</b>	
chest of drawers, bedside, 3-drawer		Bargain Town	69.00	1	25	69.00	2.76	<b>0.053</b>	
chest of drawers, double, 5-drawer		Bargain Town	199.00	1	25	199.00	7.96	<b>0.153</b>	
chest of drawers, single, 3-drawer		Bargain Town	149.00	1	25	149.00	5.96	<b>0.115</b>	
<b>Bedroom 1 furniture total</b>						1103.00	54.94	<b>1.057</b>	

Household goods: Furniture, owner-occupied and local authority houses									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €	
<b>Bedroom 2 furniture</b>									
bed, single divan, with head board	Shanghai	Bargain Town	159.00	1	25	159.00	6.36	0.122	
headboard, single, metal			0.00	1	25	0.00	0.00	0.000	
chest of drawers, bedside, 3-drawer		Bargain Town	69.00	1	25	69.00	2.76	0.053	
chest of drawers, double, 5-drawer		Bargain Town	199.00	1	25	199.00	7.96	0.153	
wardrobe, combination, 3-drawer		Argos	89.99	1	25	89.99	3.60	0.069	
tall boy unit, 1-drawer	Marlin	Argos	129.99	1	25	129.99	5.20	0.100	
bookshelf, short, wide, 3-shelf		Argos	24.99	1	25	24.99	1.00	0.019	
<b>Bedroom 2 furniture total</b>						671.97	26.88	0.517	
<b>Bathroom furniture</b>									
bathroom cabinet, 3 door mirrored	Modena	Argos	28.99	1	20	28.99	1.45	0.028	
<b>Bathroom furniture total</b>						28.99	1.45	0.028	
<b>Total furniture, owner-occupied and local authority houses</b>						3258.87	160.93	3.09	

Household goods: Floor coverings etc., owner-occupied house									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €	
<b>Floor coverings</b>									
<b>Hall, stairs and landing</b>									
carpet, fitting, underlay, grippers, door plates, 34ftx3.5	Barnsby	Des Kelly	350.00	1	13	350.00	26.92	0.518	
<b>Kitchen</b>									
vinyl, fitting, 13ftx13 ft	Sapaire	Des Kelly	169.00	1	13	169.00	13.00	0.250	
<b>Dining room</b>									
carpet, fitting, underlay, grippers, door plates, 13ftx10ft	Dreams	Des Kelly	137.00	1	13	137.00	10.54	0.203	
<b>Sitting room</b>									
carpet, fitting, underlay, grippers, door plates, 13ftx10ft	Dreams	Des Kelly	137.00	1	13	137.00	10.54	0.203	
<b>Bathroom</b>									
carpet, fitting, 7ftx6.5ft	Sapaire	Des Kelly	70.00	1	9	70.00	7.78	0.150	
<b>Bedroom 1</b>									
carpet, fitting, 13ftx14ft	Dreams	Des Kelly	187.00	1	15	187.00	12.47	0.240	
<b>Bedroom 2</b>									
carpet, fitting 13ftx11ft	Dreams	Des Kelly	150.00	1	18	150.00	8.33	0.160	
<b>Floor coverings total</b>						1200.00	89.58	1.723	

Household goods: Floor coverings etc., owner-occupied house									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €	
<b>Curtains</b>									
kitchen, blind,	TM	Duffy's	32.99	1	10	32.99	3.30	0.063	
curtain track and fittings		Duffy's	14.12	4	20	56.48	2.82	0.054	
dining room, thermal backed, pair, 46 x 54		Duffy's	19.99	1	10	19.99	2.00	0.038	
sitting room, thermal backed, pair, 46x54		Duffy's	19.99	1	10	19.99	2.00	0.038	
bathroom, blind,		Duffy's	32.99	1	10	32.99	3.30	0.063	
bedroom 1, thermal backed, pair, 46x54		Duffy's	19.99	1	10	19.99	2.00	0.038	
bedroom 2, thermal backed, pair, 46x54		Duffy's	19.99	1	10	19.99	2.00	0.038	
<b>Curtains total</b>						202.42	17.42	0.335	
<b>Lampshades</b>									
kitchen lampshade	Oval	Roches Stores	7.95	1	10	7.95	0.80	0.015	
living, dining room and hall lampshades	Oval	Roches Stores	12.95	4	15	51.80	3.45	0.066	
bedroom lampshade	Massive	Roches Stores	6.95	2	15	13.90	0.93	0.018	
bathroom light bowl	Massive	Roches Stores	13.95	1	15	13.95	0.93	0.018	
<b>Lampshades total</b>						87.60	6.11	0.117	
<b>Home security</b>									
window locks, pack of 1		Lenehans	1.99	10	15	19.90	1.33	0.026	
front door bolt, 6"	Phoenix	Woodies DIY	3.99	1	15	3.99	0.27	0.005	
back door bolt, 4"	Tower Bolt	Woodies DIY	4.99	1	15	4.99	0.33	0.006	
smoke detector, pack of 2		Woodies DIY	8.99	1	15	8.99	0.60	0.012	
<b>Home security total</b>						37.87	2.52	0.049	
<b>Total floor coverings, curtains, lampshades and home security</b>						327.89	26.05	2.224	

<b>Household Goods: Household linen, couple 65 - 74 years</b>									
<b>Item</b>	<b>Brand</b>	<b>Retailer</b>	<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/ Years</b>	<b>Total Price €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>	
single duvet cover and 1 pillowcase, guest	St. Bernard	Dunnes Stores	15.00	2	15	30.00	2.00	<b>0.038</b>	
double duvet cover and 2 pillowcases	St. Bernard	Dunnes Stores	20.00	3	9	60.00	6.67	<b>0.128</b>	
single fitted sheet, guest	St. Bernard	Dunnes Stores	12.00	2	15	24.00	1.60	<b>0.031</b>	
double fitted sheet	St. Bernard	Dunnes Stores	18.00	3	9	54.00	6.00	<b>0.115</b>	
plain pillowcases, 2	St. Bernard	Dunnes Stores	8.00	6	9	48.00	5.33	<b>0.103</b>	
double duvet, goose feather	St. Bernard	Dunnes Stores	65.00	1	10	65.00	6.50	<b>0.125</b>	
single duvet, goose feather, guest	St. Bernard	Dunnes Stores	45.00	1	15	45.00	3.00	<b>0.058</b>	
pillows, polyester fill, pack of 2	St. Bernard	Dunnes Stores	14.00	3	6	42.00	7.00	<b>0.135</b>	
face flannel, pack of 3	St. Bernard	Dunnes Stores	3.00	1	1	3.00	3.00	<b>0.058</b>	
hand towel (kitchen), pack of 2	St. Bernard	Dunnes Stores	8.00	1	5	8.00	1.60	<b>0.031</b>	
hand towel,	St. Bernard	Dunnes Stores	4.00	6	5	24.00	4.80	<b>0.092</b>	
towel, bath	St. Bernard	Dunnes Stores	8.00	4	5	32.00	6.40	<b>0.123</b>	
bath sheet	St. Bernard	Dunnes Stores	14.00	2	7	28.00	4.00	<b>0.077</b>	
bath mat set, 3 piece	St. Bernard	Dunnes Stores	8.00	1	5	8.00	1.60	<b>0.031</b>	
tea-towel, terry, 3		Guineys	2.99	2	5	5.98	1.20	<b>0.023</b>	
adult apron	Guineys	Guineys	2.99	1	10	2.99	0.30	<b>0.006</b>	
oven gloves	Guineys	Guineys	4.99	1	5	4.99	1.00	<b>0.019</b>	
cushion and cover	St Bernard	Dunnes Stores	12.00	2	8	24.00	3.00	<b>0.058</b>	
rectangular tablecloth, 135cm x 175cm	Guineys	Dunnes Stores	8.99	1	10	8.99	0.90	<b>0.017</b>	
<b>Household linen total</b>						517.95	65.89	<b>1.267</b>	
<b>Total couple's household linen</b>						517.95	65.89	<b>1.267</b>	

<b>Household goods: Gas and electric appliances, couple 65 - 74 years</b>									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €	
<b>Gas and electric appliances</b>									
fridge/freezer	Bosch	ESB Shop Electric	349.00	1	7	349.00	49.86	0.959	
cooker, gas	Cannon	ESB Shop Electric	519.99	1	7	519.99	74.28	1.429	
kettle	Philips	ESB Shop Electric	24.99	1	3	24.99	8.33	0.160	
toaster	Philips	ESB Shop Electric	16.99	1	12	16.99	1.42	0.027	
automatic washing machine	Candy	ESB Shop Electric	369.99	1	7	369.99	52.86	1.016	
electric under-blanket	Dreamland	Argos	39.99	1	10	39.99	4.00	0.077	
iron, steam/dry	Philips	ESB Shop Electric	16.99	1	12	16.99	1.42	0.027	
vacuum cleaner (upright)	Morphy Richards	Argos	110.00	1	7	110.00	15.71	0.302	
table lamp, bedroom, pair of		Argos	24.99	1	15	24.99	1.67	0.032	
table lamp, sitting room	Carolina	Argos	24.99	1	15	24.99	1.67	0.032	
<b>Gas and electric appliances total</b>						1497.92	211.20	4.062	
<b>Spares/accessories/repairs</b>									
100w light bulbs, pack of 2		Dunnes Stores	1.40	8	1	11.20	11.20	0.215	
60w light bulbs, pack of 2		Dunnes Stores	1.40	4	1	5.60	5.60	0.108	
3-pin plug, fused,		Dunnes Stores	0.99	12	10	11.88	1.19	0.023	
vacuum cleaner bags, pack of 5	Morphy Richards	Argos	9.99	2	3	19.98	6.66	0.128	
<b>Spares/accessories/repairs total</b>						48.66	24.65	0.474	
<b>Total couple's gas/electrical equipment and repairs</b>						1546.58	235.85	4.536	

Household goods: Crockery, kitchen goods etc.,									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €	
<b>Crockery/glassware/cutlery</b>									
crockery set, 24 piece		Argos	25.00	1	10	25.00	2.50	0.048	
mug set, 6 piece		Tesco	5.99	1	6	5.99	1.00	0.019	
teapot, medium		Poundworld	10.00	1	10	10.00	1.00	0.019	
casserole set, 3 piece		Argos	16.49	1	15	16.49	1.10	0.021	
ovenproof dish set, glass, 4 piece		Argos	21.99	1	15	21.99	1.47	0.028	
salt and pepper mills		Tesco	3.99	1	10	3.99	0.40	0.008	
egg cups, stainless steel, 2		Tesco	0.99	2	10	1.98	0.20	0.004	
glasses set, 18 piece		Argos	11.99	1	10	11.99	1.20	0.023	
glass water jug		Poundworld	2.00	1	4	2.00	0.50	0.010	
fruit set, glass, 7 piece		Poundworld	5.99	1	15	5.99	0.40	0.008	
44 piece cutlery set (stainless steel)		Argos	5.99	1	8	5.99	0.75	0.014	
<b>Crockery/glassware/cutlery total</b>						111.41	10.51	0.202	
<b>Kitchen equipment/utensils</b>									
glass measuring jug, 0.5 litre	St.Bernard	Dunnes Stores	1.99	1	10	1.99	0.20	0.004	
glass mixing bowl, 0.5 litre		Poundworld	2.00	1	10	2.00	0.20	0.004	
glass mixing bowl, 1.0 litre		Poundworld	5.00	1	10	5.00	0.50	0.010	
non-stick bakeware set, 15 piece		Argos	14.99	1	12	14.99	1.25	0.024	
cake tin, 20cm x 9.5cm		Fawleys	3.00	1	20	3.00	0.15	0.003	
pastry cutters		Poundworld	2.99	1	10	2.99	0.30	0.006	
cooling rack		Poundworld	2.99	1	12	2.99	0.25	0.005	
wooden rolling pin		Tesco	2.49	1	10	2.49	0.25	0.005	
sieve, metal		Tesco	1.99	1	5	1.99	0.40	0.008	
pipng bag and nozzles set		Poundworld	2.99	1	10	2.99	0.30	0.006	
plastic colander		Poundworld	1.99	1	5	1.99	0.40	0.008	
kitchen scales		Argos	5.99	1	10	5.99	0.60	0.012	
sauce pan set, stainless steel, 4 piece		Argos	21.94	1	10	21.94	2.19	0.042	
milk pan		Poundworld	3.49	1	5	3.49	0.70	0.013	
knife set and rack, 8 piece		Poundworld	10.00	1	25	10.00	0.40	0.008	
utensil set and rack, 6 piece		Argos	9.99	1	5	9.99	2.00	0.038	
butterfly tin opener		Argos	1.25	1	2	1.25	0.63	0.012	
potato peeler		Argos	1.49	1	4	1.49	0.37	0.007	



Household goods: Crockery, kitchen goods etc.,									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/Year €	Cost/Week €	
lever arm corkscrew		Dunnes Stores	3.99	1	5	3.99	0.80	0.015	
kitchen scissors, set of 3		Tesco	6.00	1	5	6.00	1.20	0.023	
wooden spoon set, 3 piece		Dunnes Stores	1.49	1	5	1.49	0.30	0.006	
plastic/wire tea strainer		Poundworld	1.19	1	5	1.19	0.24	0.005	
nut crackers		Walk Around	1.50	1	12	1.50	0.13	0.002	
metal food tongs		All Rooms	3.99	1	17	3.99	0.23	0.005	
metal balloon whisk		Pound World	2.99	1	5	2.99	0.60	0.012	
lemon squeezer		Poundworld	0.79	1	12	0.79	0.07	0.001	
cheese grater, metal		Dunnes Stores	2.99	1	3	2.99	1.00	0.019	
worktop saver, glass		Poundworld	5.00	1	7	5.00	0.71	0.014	
plastic chopping board, set of 3		Poundworld	3.99	1	8	3.99	0.50	0.010	
minute timer		Poundworld	1.00	1	10	1.00	0.10	0.002	
<b>Kitchen equipment/utensils total</b>						131.49	16.94	0.326	
<b>Storage hardware</b>									

Household goods: Crockery, kitchen goods etc.,		Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
metal bread bin			Argos	12.99	1	6	12.99	2.17	0.042
spice rack and 10 spices			Pound world	4.99	1	15	4.99	0.33	0.006
canister set, screw top, 4 piece			Euro Shop	8.00	1	5	8.00	1.60	0.031
plastic vegetable rack			Argos	11.99	1	10	11.99	1.20	0.023
lunch box			Tesco	0.99	1	5	0.99	0.20	0.004
plastic food box			Tesco	2.00	1	10	2.00	0.20	0.004
vacuum flask			Tesco	7.99	1	10	7.99	0.80	0.015
<b>Storage hardware total</b>							48.95	6.49	0.125
<b>Cleaning hardware</b>									
mop bucket			Poundworld	3.00	1	12	3.00	0.25	0.005
mop, cloth head			Poundworld	2.99	1	1	2.99	2.99	0.058
bucket, plastic, 10l			Poundworld	2.99	2	6	5.98	1.00	0.019
dust pan and brush			Poundworld	0.99	1	5	0.99	0.20	0.004
hand brush			Poundworld	2.00	1	10	2.00	0.20	0.004
scrubbing brush			Tesco	1.19	1	3	1.19	0.40	0.008
shoe brushes, pack of 2			Poundworld	1.99	2	7	3.98	0.57	0.011
washing-up brush			Poundworld	1.00	3	1	3.00	3.00	0.058
washing-up bowl		St. Bernard	Dunnes Stores	3.50	1	3	3.50	1.17	0.022
cutlery and plate drainer			Argos	7.99	1	5	7.99	1.60	0.031
Dustbin			Poundworld	2.00	1	5	2.00	0.40	0.008
pedal bin, 25l			Argos	9.99	1	10	9.99	1.00	0.019
waste basket, metal			Poundworld	1.00	4	10	4.00	0.40	0.008
dustbin, with wheels (see housing waste management)				0.00	1	12	0.00	0.00	0.000
Broom handle			Tesco	3.00	1	7	3.00	0.43	0.008
broom head			Poundworld	3.00	1	7	3.00	0.43	0.008
<b>Cleaning hardware total</b>							56.61	14.02	0.270

Household goods: Crockery, kitchen goods etc.,									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €	
<b>Household consumables</b>									
LR6 batteries, pack of 4		Poundworld	2.00	1	2	2.00	1.00	0.019	
LR14 batteries, pack of 2		Poundworld	2.00	1	2	2.00	1.00	0.019	
LR20 batteries, pack of 2		Poundworld	2.00	1	2	2.00	1.00	0.019	
household candles, box of 6		Poundworld	1.00	1	14	1.00	0.07	0.001	
freezer bags, pk of 25		Tesco	0.48	2	2	0.96	0.48	0.009	
clingfilm, 30m x 300mm wide		Tesco	1.69	1	1	1.69	1.69	0.033	
foil, 10m x300 mm wide		Tesco	0.98	1	1	0.98	0.98	0.019	
greaseproof paper, 15m		Tesco	1.20	1	1	1.20	1.20	0.023	
paper napkins, pack of 50		Poundworld	2.00	1	4	2.00	0.50	0.010	
<b>Household consumables total</b>						13.83	7.92	0.152	
<b>Other hardware</b>									
ironing board		Poundworld	15.99	1	20	15.99	0.80	0.015	
ironing board cover		Poundworld	3.99	1	5	3.99	0.80	0.015	
indoor clothes airer		Argos	12.99	1	20	12.99	0.65	0.012	
plastic coated washing line		Poundworld	3.50	1	10	3.50	0.35	0.007	
clothes pegs, pack of 50		Poundworld	3.99	1	3	3.99	1.33	0.026	
laundry basket and bin		Poundworld	6.99	1	10	6.99	0.70	0.013	
bathroom scales	Hanson	Argos	16.49	1	12	16.49	1.37	0.026	
toilet brush and holder		Poundworld	1.00	1	10	1.00	0.10	0.002	
safety bath mat		Poundworld	3.00	1	5	3.00	0.60	0.012	
hand/tap shower		Guineys	3.25	1	5	3.25	0.65	0.013	
water bottle, hot		Poundworld	5.99	1	10	5.99	0.60	0.012	
coaster set, 6 piece		Euro Shop	2.00	1	10	2.00	0.20	0.004	
table mats, 6 piece		Dunnes Stores	6.00	1	10	6.00	0.60	0.012	
tray		Guineys	4.20	1	5	4.20	0.84	0.016	
vase, glass		Guineys	5.50	1	10	5.50	0.55	0.011	
curtain hooks, pack of 25		Hickeys	2.10	8	20	16.80	0.84	0.016	
<b>Other hardware total</b>						111.68	10.979	0.211	
<b>Total kitchen and hardware</b>						473.97	66.87	1.286	

Household goods: Crockery, kitchen goods etc.,									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €	
<b>Stationery and paper goods</b>									
Birthday card, pack of 3			2.00	3	1	6.00	6.00	0.115	
occasion cards/other cards		Pound King	0.80	1	1	0.80	0.80	0.015	
Christmas cards, box of 50		Pound world	2.50	1	1	2.50	2.50	0.048	
general gift wrap, 5 sheets		Pound world	2.00	1	1	2.00	2.00	0.038	
parcel paper, 3 sheets and labels	Club	Easons	0.95	1	3	0.95	0.32	0.006	
Christmas wrapping paper, 6m		Poundworld	2.000	2	1	4.00	4.00	0.077	
writing paper A5, 40 sheets	Belvedere	Easons	2.75	1	1	2.75	2.75	0.053	
envelopes, pack of 50	Letterbox	Easons	2.15	1	2	2.15	1.08	0.021	
envelopes, pack of 50, manila		Easons	1.99	1	4	1.99	0.50	0.010	
notelets, box of 10	Hallmark	Easons	5.70	1	1	5.70	5.70	0.110	
writing paper gift pack	Glen Gallery	Easons	10.00	1	2	10.00	5.00	0.096	
note book, spiral bound	Eason	Easons	0.80	1	1	0.80	0.80	0.015	
A4 envelope file	Elite	Easons	0.35	2	5	0.70	0.14	0.003	
correcting fluid, 20ml	Tipp-ex Rapid	Easons	1.50	1	1	1.50	1.50	0.029	
erasers, pack of 3	Milan	Easons	1.25	1	5	1.25	0.25	0.005	
double pencil sharpener,	Club	Easons	0.99	1	10	0.99	0.10	0.002	
scissors	Club	Easons	2.99	1	10	2.99	0.30	0.006	
rule, 30cm	Rexel	Easons	0.25	1	5	0.25	0.05	0.001	
calculator		Easons	2.49	1	10	2.49	0.25	0.005	
string, 40m	Club	Easons	1.99	1	5	1.99	0.40	0.008	
elastic bands, 50gm	Club	Easons	0.99	1	5	0.99	0.20	0.004	
paper clips, box of 100	Rexel	Easons	0.50	1	10	0.50	0.05	0.001	
glue stick, 10 gram	Pritt	Easons	1.25	1	2	1.25	0.63	0.012	
sellotape	Sellotape	Easons	2.15	2	1	4.30	4.30	0.083	
pen, ball point, pack of 10	Staedtler	Easons	1.99	1	1	1.99	1.99	0.038	
fountain and ball point pen set, 15 cart	Parker	Easons	14.99	1	5	14.99	3.00	0.058	
pencil, pack of 5	Staedtler	Easons	1.99	1	2	1.99	1.00	0.019	
<b>Stationery and paper goods total</b>						77.81	45.58	0.877	
<b>Total Kitchen, hardware and stationery goods</b>						551.78	112.45	2.162	

Household goods: Toilet paper, matches, cleaning products, couple 65 - 74 years									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year€	Cost/ Week €	
<b>Toilet paper</b>									
toilet paper, 12 rolls		Tesco	1.98	9	1	17.82	17.82	0.343	
<b>Toilet paper total</b>						17.82	17.82	0.343	
<b>Matches</b>									
household matches, 6 boxes		Poundworld	2.00	1	1	2.00	2.00	0.038	
<b>Matches total</b>						2.00	2.00	0.038	
<b>Cleaning products</b>									
stain remover stick, 75g	Vanish	Tesco	2.44	1	1	2.44	2.44	0.047	
washing-up liquid, 500ml		Tesco	0.89	12	1	10.68	10.68	0.205	
washing powder,		Tesco	3.75	6	1	22.50	22.50	0.433	
fabric conditioner, 1 litre		Tesco	1.22	7	1	8.54	8.54	0.164	
washing liquid, 250ml		Tesco	2.12	1	1	2.12	2.12	0.041	
bleach, 750ml		Tesco	0.65	3	1	1.95	1.95	0.038	
lavatory cleaner, 750ml		Tesco	1.19	4	1	4.76	4.76	0.092	
air freshener, 300ml		Tesco	0.67	4	1	2.68	2.68	0.052	
furniture polish, 300ml		Tesco	0.79	2	1	1.58	1.58	0.030	
disinfectant, 1 litre		Tesco	0.79	4	1	3.16	3.16	0.061	
glass cleaner, 500ml	Windliene	Tesco	2.19	2	1	4.38	4.38	0.084	
scouring cleanser, 750ml		Tesco	0.69	3	1	2.07	2.07	0.040	
shoe polish, 50ml		Tesco	0.95	2	1	1.90	1.90	0.037	
brush cleaner, 500ml		Lenehans	3.99	1	1	3.99	3.99	0.077	
carpet shampoo, 550ml		Tesco	1.77	1	2	1.77	0.89	0.017	
soap pads, pack of 15		Tesco	0.69	1	2	0.69	0.35	0.007	
dish cloths, pack of 5		Tesco	0.99	2	1	1.98	1.98	0.038	
floor cloth, pack of 2		Tesco	1.49	1	1	1.49	1.49	0.029	
sponge wipes, pack of 3		Tesco	1.24	3	1	3.72	3.72	0.072	
household gloves, pack of 2 pairs		Tesco	1.29	1	1	1.29	1.29	0.025	
thick sponge		Poundworld	2.00	1	1	2.00	2.00	0.038	
scourers, pack of 2		Tesco	0.99	2	1	1.98	1.98	0.038	
duster		Tesco	0.59	2	1	1.18	1.18	0.023	
pedal bin liners, pack of 40		Tesco	0.99	2	1	1.98	1.98	0.038	
<b>Cleaning products total</b>						90.83	89.60	1.723	
<b>Total couple's toilet paper, matches, cleaning products</b>						110.65	109.42	2.104	

Household goods: Gardening, DIY, tools, materials, local authority, owner-occupied houses									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €	
garden tool set, coated steel, 5 piece		Argos	34.99	1	25	34.99	1.40	0.027	
hand shears		B & Q	10.00	1	25	10.00	0.40	0.008	
by-pass pruner	Alba	Woodies DIY	19.99	1	25	19.99	0.80	0.015	
lawn mower (hover)	Flymo	Woodies DIY	104.99	1	20	104.99	5.25	0.101	
extension cable reel	Eurospine	Woodies DIY	14.99	1	17	14.99	0.88	0.017	
gardening knee rest/seat		Newlands Garden Centre	29.99	1	15	29.99	2.00	0.038	
watering can and rose	Thermogelli	Woodies DIY	4.99	1	5	4.99	1.00	0.019	
garden broom	Desco	Woodies DIY	13.49	1	5	13.49	2.70	0.052	
gardening gloves		Woodies DIY	2.91	1	3	2.91	0.97	0.019	
screw-driver set, pack of six	Stanley	Woodies DIY	11.49	1	15	11.49	0.77	0.015	
screw-driver set, straight edge		Lenehans	14.95	1	15	14.95	1.00	0.019	
claw hammer	Draper	Woodies DIY	13.99	1	15	13.99	0.93	0.018	
pliers	Orbis	Woodies DIY	13.99	1	15	13.99	0.93	0.018	
tape measure, steel, 5m	Stanley	Woodies DIY	6.49	1	15	6.49	0.43	0.008	
stanley knife		Woodies DIY	8.99	1	15	8.99	0.60	0.012	
hacksaw		Lenehans	1.49	1	15	1.49	0.10	0.002	
nails, 1 kg		Woodies DIY	0.79	1	10	0.79	0.08	0.002	
hand torch	Everready	Woodies DIY	9.49	1	5	9.49	1.90	0.037	
paint roller and tray set	Promotional	Woodies DIY	5.19	1	10	5.19	0.52	0.010	
paint brush, pack of 3	Dosco	Woodies DIY	6.49	1	10	6.49	0.65	0.012	
paint, emulsion, 2.5 litre	Crown	Woodies DIY	19.87	2	10	39.74	3.97	0.076	
paint, gloss non-drip, 750ml	Crown	Woodies DIY	4.46	2	10	8.92	0.89	0.017	
paint, undercoat, 750ml	Crown	Woodies DIY	5.96	2	10	11.92	1.19	0.023	
tool box, plastic	Rubbermaid	Woodies DIY	15.99	1	10	15.99	1.60	0.031	
step-stool		Woodies DIY	31.46	1	15	31.46	2.10	0.040	
<b>Gardening, DIY, tools, materials total</b>						437.72	33.05	0.636	
<b>Total gardening, DIY, tools, materials, local authority, owner-occupied houses</b>						437.72	33.05	0.636	

<b>Household services: Couple 65 - 74 years</b>									
<b>Item</b>	<b>Service Outlet</b>	<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/ Years</b>	<b>Total Price €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>		
<b>Postage</b>									
first class stamps	An Post	0.48	51	1	24.48	24.48	0.471		
second class stamps	An Post	0.48	70	1	33.60	33.60	0.646		
letter postage, 250g	An Post	0.96	1	1	0.96	0.96	0.018		
parcel postage, 350g	An Post	2.40	1	1	2.40	2.40	0.046		
airmail letter, Britain, 50g priority	An Post	0.60	2	1	1.20	1.20	0.023		
airmail letter, Europe, 50g	An Post	0.83	2	1	1.66	1.66	0.032		
<b>Postage total</b>					64.30	64.30	1.237		
<b>Telephone expenses (incl VAT)</b>									
exchange line rental	Eircom	24.18	12	1	290.16	290.16	5.580		
telephone, 2 piece	Eircom	19.95	1	15	19.95	1.33	0.026		
local calls (3x5min calls per day) per quarter including VAT	Eircom	17.33	4	1	69.32	69.32	1.333		
national calls (2x5min calls per week) per quarter including VAT	Eircom	8.26	4	1	33.02	33.02	0.635		
national calls, at 20 mins		1.27	104	1	132.08	132.08	2.540		
telephone connection charges	Eircom	129.99	1	10	129.99	13.00	0.250		
<b>Telephone expenses (incl VAT) total</b>					674.52	538.91	10.364		
<b>Window cleaning</b>									
window cleaning service	local	15.00	12	1	180.00	180.00	3.462		
<b>Window cleaning total</b>					180.00	180.00	3.462		

Item	Service Outlet	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €
<b>Shoe repairs</b>							
heel, stick-on, adhesive and sole, woman	Crilly's	19.00	1	2	19.00	9.50	0.183
heel, stick-on, adhesive and sole, man	Crilly's	34.00	1	2	34.00	17.00	0.327
sole, stick-on, adhesive			2	2	0.00	0.00	0.000
<b>Shoe repairs total</b>					53.00	26.50	0.510
<b>Dry cleaning</b>							
woman's coat	Mr. Tubb's	6.80	1	2	6.80	3.40	0.065
man's suit	Mr. Tubb's	8.80	1	2	8.80	4.40	0.085
<b>Dry cleaning total</b>					15.60	7.80	0.150
<b>Total couple's household services</b>					987.42	817.51	15.721



Leisure goods: Couple 65 - 74 years, local authority, owner-occupied houses, garden									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €	
<b>Television, video and audio equipment</b>									
portable radio/cassette player	Phillips	ESB Electrical Shop	49.99	1	10	49.99	5.00	0.096	
television, colour, 66cm	Phillips	ESB Electrical Shop	279.99	1	15	279.99	18.67	0.359	
video recorder	Samsung	ESB Electrical Shop	139.99	1	10	139.99	14.00	0.269	
mini hi-fi	JVC	ESB Electrical Shop	299.99	1	12	299.99	25.00	0.481	
popular/classical cassettes/cd's	Daniel O'Donnell	Golden Discs	12.95	2	1	25.90	25.90	0.498	
blank video tapes, 180 x 3	Sony	ESB Electrical Shop	9.99	1	1	9.99	9.99	0.192	
<b>Television, video and audio equipment total</b>						805.85	98.55	1.895	
<b>TV licence</b>									
TV licence, colour			152.00	1	1	152.00	152.00	2.923	
<b>TV licence total</b>						152.00	152.00	2.923	
<b>Newspapers, magazines, books</b>									
pocket dictionary	Collins	Easons	11.40	1	20	11.40	0.57	0.011	
novel, paperback	Corgi	Easons	8.75	1	1	8.75	8.75	0.168	
book, paperback	Penguin	Easons	2.25	1	1	2.25	2.25	0.043	
basic gardening book	Expert Books	Easons	15.95	1	10	15.95	1.60	0.031	
cookery book	Crescent Press	Easons	7.61	1	15	7.61	0.51	0.010	
bible	New Standard Rev'd ed	Cathedral Books	16.99	1	25	16.99	0.68	0.013	
daily newspaper	Evening Hearld	Easons	1.00	52	1	52.00	52.00	1.000	
local free press	Northside People		0.00	52	1	0.00	0.00	0.000	
Sunday newspaper	Sunday Independent	Easons	2.00	52	1	104.00	104.00	2.000	
magazine	Ireland's Own	Easons	1.70	12	1	20.40	20.40	0.392	
woman's magazine	Woman's Weekly	Easons	1.60	12	1	19.20	19.20	0.369	
calendar	Hinde	Easons	5.95	1	1	5.95	5.95	0.114	
telephone and address book	Cold Borders	Easons	5.99	1	3	5.99	2.00	0.038	
theatre program	Abbey		5.00	1	1	5.00	5.00	0.096	
gift voucher		Easons	20.00	6	1	120.00	120.00	2.308	
<b>Newspapers, magazines, books total</b>						395.49	342.90	6.594	

Leisure goods: Couple 65 - 74 years, local authority, owner-occupied houses, garden									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/ Year €	Cost/ Week €	
<b>Household games</b>									
pack of cards	Falcon	Smiths	1.75	1	10	1.75	0.18	0.003	
Scrabble set	Original	Smiths	21.50	1	20	21.50	1.08	0.021	
jigsaw, 500 piece	Falcon	Easons	8.99	1	5	8.99	1.80	0.035	
chess set	Spears Games	Smiths	12.99	1	20	12.99	0.65	0.012	
domino set	Original	Smiths	8.99	1	20	8.99	0.45	0.009	
<b>Household games total</b>									
						54.22	4.15	0.080	
<b>Knitting, photographic equipment, processing</b>									
knitting wool, double, 100g x 5	Tivoli	Hickeys	16.30	3	1	48.90	48.90	0.940	
knitting needles	whitesoft	Hickeys	3.00	1	5	3.00	0.60	0.012	
knitting pattern	Peter Pan	Hickeys	3.00	2	1	6.00	6.00	0.115	
buttons, pack of 5	Knitwear	Hickeys	1.30	3	1	3.90	3.90	0.075	
Disposable Camera		Boots	14.28	1	1	14.28	14.28	0.275	
colour print film, 24 x 35mm	Fuji Films	Boots	7.88	1	1	7.88	7.88	0.152	
film processing, 24 prints (3 days)		Boots	5.00	1	1	5.00	5.00	0.096	
photo album	Innola	Easons	11.99	1	3	11.99	4.00	0.077	
<b>Knitting, photographic equipment, processing total</b>									
						100.95	90.56	1.741	
<b>Seasonal items</b>									
Christmas tree, lights and decorations, 40"		Tesco	37.99	1	5	37.99	7.60	0.146	
standard tinsel, 9'		Tesco	3.00	2	5	6.00	1.20	0.023	
Christmas dinner candles, set of 2		Tesco	3.99	1	1	3.99	3.99	0.077	
<b>Seasonal items totals</b>									
						47.98	12.79	0.246	
<b>Garden and house plants, flowers and products</b>									
rose bush, triple pack		Woodies DIY	18.00	1	10	18.00	1.80	0.035	
bedding plant, 6 matigolds		Tesco	2.89	4	2	11.56	5.78	0.111	
spring bulbs, 30		Garden Centre	6.99	1	2	6.99	3.50	0.067	
fertiliser, general purpose, 40 litre	Erin	Tesco	3.99	1	2	3.99	2.00	0.038	
cut flowers	Tesco Flowers	Tesco	3.99	6	1	23.94	23.94	0.460	
flowers, mixed spray, local delivery	Rosery Florist	Rosery	30.00	1	3	30.00	10.00	0.192	
flower plant	Quality Plants	Tesco	4.99	1	2	4.99	2.50	0.048	

<b>Leisure goods: Couple 65 - 74 years, local authority, owner-occupied houses, garden</b>									
<b>Item</b>	<b>Brand</b>	<b>Retailer</b>	<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/ Years</b>	<b>Total Price €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>	
houseplant, small	Tesco Plants	Tesco	2.99	2	5	5.98	1.20	0.023	
houseplant, medium	Tesco Plants	Tesco	7.99	1	5	7.99	1.60	0.031	
<b>Garden and house plants, flowers and products totals</b>						113.44	52.30	1.006	
<b>Total couple's leisure goods, local authority, owner-occupied houses, garden</b>						1669.93	753.24	14.485	

<b>Leisure activities: Couple 65 - 74 years</b>						
	<b>Service Outlet</b>	<b>Freq/ Year</b>	<b>Cost/ Unit €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>	
<b>Sports activities</b>						
walking (2 miles+), man		37	0.00	0.00	<b>0.000</b>	
walking (2 miles+), woman		33	0.00	0.00	<b>0.000</b>	
ballroom dancing		40	8.00	320.00	<b>6.154</b>	
bingo (20 times a year per person)	Local	40	15.00	600.00	<b>11.538</b>	
swimming (20 times a year per person)	Dublin City Council	12	3.20	38.40	<b>0.738</b>	
<b>Sports activities total</b>			26.20	958.40	<b>18.431</b>	
<b>Arts, entertainment, outings</b>						
theatre, amateur		2		0.00	<b>0.000</b>	
cinema	UGC, Parnell Street	2	6.00	12.00	<b>0.231</b>	
museum	National Museum	2	0.00	0.00	<b>0.000</b>	
museum	St. Patrick's Cathedral	2	3.20	6.40	<b>0.123</b>	
National Gallery		4		0.00	<b>0.000</b>	
day trip, wicklow	Dublin Bus	4	28.00	112.00	<b>2.154</b>	
<b>Arts, entertainment, outings total</b>			37.20	130.40	<b>2.508</b>	
<b>Holiday expenses</b>						
holiday, 7 nights, Tramore self catering	Bord Failte	1	450.00	450.00	<b>8.654</b>	
<b>Holiday expenses total</b>			450.00	450.00	<b>8.654</b>	
<b>Total couple's leisure activities</b>			513.40	1538.80	<b>29.592</b>	

<b>Housing owner occupier: Couple 65 - 74 years</b>									
<b>Item</b>	<b>Retailer</b>	<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/ Years</b>	<b>Total Price €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>		
<b>Owner occupied housing - couple households</b>									
waste management	Dublin City Council	195.000	1	1	195.000	195.000	3.750		
House insurance (contents and house)	Royal and Sun Alliance	392.720	1	1	392.720	392.720	7.552		
<b>Total</b>					587.72	587.72	11.302		

<b>Transport: Single person 65 - 74 years, no car</b>									
<b>Transport: Couple 65 - 74 years, no car</b>									
Item	Brand	Retailer	Unit Price €	Quantity	Life/ Years	Total Price €	Cost/Year €	Cost/Week €	
bus pass		local		2	1	0.00	0.00	0.00	0.000
<b>Total couple's transport, no car</b>						0.00	0.00	0.00	0.000
<b>Car owner budget</b>									
Motor vehicle depreciation			1600.000	1	1	1600.00	1600.00		30.769
Insurance (fully comprehensive)			550.000	1	1	550.00	550.00		10.577
Road Tax			180.000	1	1	180.00	180.00		3.462
Petrol and oil			1592.500	1	1	1592.50	1592.50		30.625
Repairs and maintenance			180.000	1	1	180.00	180.00		3.462
Car parking			1.800	12	1	21.60	21.60		0.415
<b>Total</b>						4124.10	4124.10		79.310

<b>Fuel: Couple 65 - 74 years owner occupied house</b>				
Item	Quantity kWh	Life/ Years	Cost/ Year €	Cost/ Week €
<b>Quarterly credit charges</b>				
Space heating	17264	1	421.00	8.096
Water heating	3308	1	81.00	1.558
Cooking gas	584	1	14.00	0.269
Cooking electricity	334	1	42.00	0.808
Lights/appliances	1251	1	157.00	3.019
GAS Standing charges		1	185.00	3.558
Electricity Standing charges		1	47.00	0.904
<b>Total Fuel : Quarterly credit charges</b>			947.00	18.212

<b>Other costs: Older people age 65-74 years</b>						
<b>Item</b>	<b>Unit Price €</b>	<b>Quantity</b>	<b>Life/ Years</b>	<b>Total Price €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>
Charitable giving	2.000	52	1	104.00	104.00	2.000



<b>Pet costs: Cat - Older people age 65-74 years</b>									
<b>Item</b>	<b>Brand</b>	<b>Retailer</b>	<b>Cost/ Unit €</b>	<b>Quantity</b>	<b>Life/ Years</b>	<b>Total Cost €</b>	<b>Cost/ Year €</b>	<b>Cost/ Week €</b>	
<b>Cat &amp; accessories</b>									
cat food, 400g	Tesco	Tesco	0.65	242	1	157.30	157.30	3.025	
biscuit rings, 375g	Friskies	Tesco	1.49	26	1	38.74	38.74	0.745	
cat comb	Hartz	Tesco	4.69	1	5	4.69	0.94	0.018	
cat basket		Wakers Pets	25.00	1	7	25.00	3.57	0.069	
feeding bowl	Pet Friends	Tesco	1.49	2	5	2.98	0.60	0.011	
cat flap		Wakers Pets	16.00	1	10	16.00	1.60	0.031	
carrying basket		Paddys Pets	19.99	1	14	19.99	1.43	0.027	
flea powder, 113g		Paddys Pets	8.00	2	1	16.00	16.00	0.308	
worming tablets, 6	Troxan 100	Tesco	6.59	2	1	13.18	13.18	0.253	
cat tray		Wakers Pets	5.00	1	7	5.00	0.71	0.014	
cat litter, 1 litre		Dublin Pet Store Capel Street	6.99	12	1	83.88	83.88	1.613	
cat purchase	Rathfarnam Shelter	DSPCA	70.00	1	14	70.00	5.00	0.096	
Litter scoop	Woodies	Woodies DIY	4.00	1	1	4.00	4.00	0.077	
<b>Veterinary fees</b>									
immunisation booster		Lissenhall Vets	80.00	1	14	80.00	5.71	0.110	
cat neuter,		Lissenhall Vets	25.00	1	1	25.00	25.00	0.481	
<b>Total pet costs, cat</b>						561.76	357.66	6.878	



Vincentian Partnership for Social Justice,  
Ozanam House, 53 Mountjoy Square, Gardiner Street, Dublin 1  
Telephone: 01 878 0425 Fax: 01 878 0423  
E-mail: [vpj@eircom.net](mailto:vpj@eircom.net) Web: [www.vpsj.ie](http://www.vpsj.ie)

Vincentian Initiative for Social and Economic Change,  
Tackling Poverty and Exclusion

