

Cost of a Minimum Essential Standard of Living 2009

- A Minimum Essential Standard of Living is one which meets a person's physical, psychological and social needs.
- In 2006 the Vincentian Partnership for Social Justice developed budget standards which show the cost of a Minimum Essential Standard of Living for 6 household types. The six households are;
 - > Pensioner Couple (age 66 69)
 - ➤ Lone Female Pensioner (age 70+)
 - > Two Parents and Two Children (age 3 and 10)
 - > Two parents and Two Children (age 10 and 15)
 - **➤** Lone parent and Two Children (age 3 and 10)
 - ➤ Single Adult Male (age 25+)



- The purpose of this work is to provide policy-makers with detailed information on what is needed by people to have a minimum socially acceptable standard of living. It is also hoped that the information will be of use to organisations which work with people living on a low income.
- The budgets consist of approximately 2,000 items goods and services.
- The budgets are updated on an annual basis.
- Detailed information on the construction of the budgets and other related material is available on our website www.budgeting.ie
- A summary description of some the budget items are presented below.

Example of some of the Budget Components:

- **➤** Health Related Costs:
 - GP visits; prescription items; dentist visits and optician visits.
- > Household Services:
 - Domestic related services such as postage; mobile phone costs; television license.
- > Social Inclusion and Participation:
 - This budget includes a range of items necessary for social participation.
- > Personal Care:
 - Includes healthcare items such as over the counter medicines, personal hygiene and toiletries.
- > Savings/Contingency Costs:
 - A minimum weekly amount towards savings, (for example for Christmas, birthdays etc); the cost of life assurance and a minimum weekly amount towards any contingencies/ emergencies/ unexpected expenses.



Minimum Essential Budgets for 6 household types; No entitlement to secondary benefits and housing and car costs excluded

Euro per week mid Ju	une 2009	•				
Household Types	Pensioner Couple (age 66-69)	Lone Female Pensioner (age 70+)	Lone Parent and Two Children (age 3& 10) Full-time worker	Two parents and Two Children (age 3 & 10) 1 parent working	Two Parents and Two Children (age 10 & 15) 1 parent working	Single Adult Male (age 25+) working full time
Food	86.20	70.35	92.76	109.43	140.28	76.75
Clothing	19.32	12.19	18.90	25.17	33.82	14.49
Personal Care	17.77	12.31	16.06	25.24	34.04	11.32
Health Related Costs	40.87	20.43	30.98	44.64	45.73	15.17
Household Goods	22.02	20.04	22.97	27.00	28.99	9.20
Household Services	19.94	19.49	14.65	20.33	25.75	23.02
Social Inclusion and Participation	56.63	39.15	49.61	73.05	97.26	45.82
Educational Costs	Nil	Nil	7.43	7.43	35.63	2.69
Public Transport	Nil	Nil	31.56	58.06	58.06	31.50
Household Fuel	32.42	32.42	35.47	35.47	37.49	8.11
Personal Costs	5.62	7.68	5.39	5.39	4.26	5.39
Childcare Costs	Nil	Nil	247.34	Nil	Nil	Nil
Pet Costs	Nil	6.92	Nil	Nil	6.36	Nil
Savings/ contingency Costs	41.50	26.38	15.14	30.26	30.26	20.76
Total costs	342.29	267.36	588.26	461.47	577.93	264.22

Please Note: Our website <u>www.budgeting.ie</u> shows the detailed impact of Social Welfare payments on household income and the impact of Local Authority rent and car costs on household expenditure.

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