



## Minimum Essential Budgets for six households

**The Vincentian Partnership for Social Justice**

Working for social and economic change tackling poverty and social exclusion

# Introduction

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**This briefing is divided into two parts:**

Part One presents a summary of the main findings and recommendations of the study – Minimum Essential Budgets for Six Households, which was undertaken by the Vincentian Partnership for Social Justice (VPSJ) in 2006.

Part Two presents Minimum Essential Budgets (MEB) for each of the household types. These tables show the income necessary for each household type to have a minimum essential standard of living without entitlement to secondary benefits and excluding housing and car costs.

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# Contents

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## Part 1

The Aims of the Study .....	1
Key Findings .....	3
Key Recommendations .....	4

## Part 2

Contents of Component Budgets .....	5
Conclusions .....	7
Budget – Two Parents Two Children Household (3yr & 10yr old) .....	8
Budget – Two Parents Two Children Household (10yr & 15yr old) .....	9
Budget – Lone Parent Two Children Household (3yr & 10yr old) .....	10
Budget – Pensioner Couple (66yr - 69yr old) .....	11
Budget – Single Female Pensioner (70yr old plus) .....	12
Budget – Single Adult Male (25yr plus) .....	13
Acknowledgements .....	15

# Part 1

## Summary of the main findings

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### Why this study?

The context of this study is an Ireland in which almost one fifth of the population is at risk of poverty (EU-SILC, 2004), and where there is recognition in the National Anti Poverty Strategy, 2002 that:

‘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 other people in society’.

### The aim of the 2006 study is to:

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

### A Minimum Essential Standard of Living – What is it?

‘A Minimum Essential Standard of Living is one which meets a person’s physical, moral, spiritual and social wellbeing’. (UN Definition of an Adequate Lifestyle)

### Minimum Essential Budgets – What are they?

The Budget Standard Method involves pricing specific goods and services, which when priced can represent a particular standard of living for different family types.

Budget standards methods are designed to answer the question ‘how much does it cost to reach an acceptable living standard?’ The two main methodologies that have been used to develop budget standards in Britain in recent years are those of The Family Budget Unit, University of York (Low Cost but Acceptable Budget Standards) and those of the Centre for Research in Social Policy, Loughborough University, (The Consensual Budget

Standards). The Family Budget Unit (FBU) methodology uses surveys of household consumption, consultation with small groups and expert committees to develop budgets for a variety of household types. The Centre for Research in Social Policy (CRSP) - methodology while similar, focuses on ordinary people in the formation of its budget standard committees. Current joint research taking place in the UK, involves the FBU and CRSP and combines the methodologies of the CRSP and FBU:

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

The Vincentian Partnership for Social Justice study used a combined approach – the Consensual Budget Standards of Loughborough University and the Low Cost but Acceptable Budget Standards developed by the Family Budget Unit, University of York. In order to construct a Minimum Essential Budget Standard, people living in the household types for which it is designed were brought together in focus groups to act as their own budget standard committees. Each focus group was designed to include people from different social backgrounds and economic circumstances. The actual expenditure choices and judgements that are made by people in real life as they manage their money, contribute to the final consensus. Ultimately, the people themselves are the ‘experts’. (Middleton, 2000:62-63)

### Process of Applying Consensual Budget Standards to the Irish Situation

- Focus groups were established for each household type
- 161 participants were drawn from a variety of areas across Dublin
- Each group included people from different social, economic and geographical backgrounds
- A total of 18 focus groups – 3 focus groups for each household type
- People living in the household circumstances for which the budget standard was intended drew up the Minimum Essential Budget Standard over a series of meetings
- Researchers – costed the lists of budget items; identified any issues; consulted experts and drew up standards

# “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 other people in society. JJ



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## Household Types

**Six household types were selected as the focus of this study:**

1. Two parents and two children (3 year old girl and 10 year old boy)
2. Two parents and two children (10 year old girl and 15 year old girl/ boy)
3. Lone parent and two children (3 year old girl and 10 year old boy)
4. Pensioner couple (age 66-69)
5. Lone female pensioner (age 70+)
6. Single adult male (age 25+)

## Method of Validation of Research Process

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

## Research Advisory Committee

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

## Expert Group

A group of experts were also involved in the study in an advisory capacity. The FBU, University of York provided ongoing guidance and support in relation to the methodology employed in the research. In addition to this, nutritionists associated with the FBU assisted with the nutrition analysis of the menus and food budgets.

The Combat Poverty Agency provided information with regard to the fuel budget. Conference of Religious of Ireland (CORI) gave ongoing practical help on issues relating to income and taxation. Assistance was also sought from an experienced community welfare officer regarding social welfare rates and entitlements. Educational experts and home economists were also consulted.

## Key Findings – (Based on June 2006 Figures)

1. The income necessary for each household type to have a minimum essential standard of living without entitlement to secondary benefits and excluding housing and car costs is as follows:
  - Two parent households with 2 children (3 & 10yr old) €435.22
  - Two parent households with 2 children (10 & 15yr old) €546.42
  - Lone parent households with 2 children (3 & 10yr old) €545.01
  - Pensioner couple household €330.40
  - Lone female pensioner household €241.16
  - Single adult male household €251.84
2. A minimum essential standard of living was not possible for five of the six household types. The exception was the two pensioner household with a contributory pension and without a car
3. Households unable to reach a minimum essential standard of living will:
  - Struggle to cope on a daily basis
  - Have un-met physical, mental, spiritual and social needs.
  - Become trapped in povertyTo cope with a seriously inadequate income they either:
  - have no choice but to borrow and live with the consequent social problems or
  - stay within budget with a very poor standard of living

## Households with Children:

4. Childcare costs & the scaling down of secondary benefits account for the small increase in income when both parents work – one full-time, one part-time

5. Households with a teenager face considerable additional costs – food, clothing, education, social inclusion and participation. The National Minimum Wage does not provide households that include a teenager with the resources necessary for a minimum essential standard of living
6. The lack of affordable childcare and the potential decrease in secondary benefits are disincentives for lone parents to return to education and/or full-time employment
7. Many people in the lowest paid jobs are outside the tax net – they do not gain from changes in the annual budget. They are among the working poor

#### Pensioner Households:

8. In order for a pensioner couple to have a minimum essential standard of living it is necessary for them to have a contributory pension and to be without the expenses of car ownership
9. The single female pensioner dependent on the current widow's contributory or non-contributory pension has an income that falls very short of a minimum essential standard of living

#### Single Adult Male Households:

10. The cost of private rented accommodation and the almost insurmountable obstacles to accessing local authority housing account for the substantial weekly shortfall of the single adult male for meeting the costs of a minimum essential standard of living

### Key Recommendations:

#### All Households:

1. Benchmark social welfare payments and the rate for the National Minimum Wage to an amount which allows for a minimum essential standard of living
2. Address issues in the tax credit area i.e. tax credits should be refundable and increased
3. Address the situation for households dependent on the National Minimum Wage in which at present the financial benefits of having one full-time and one part-time worker in the one household are minimal:

- increase the National Minimum Wage rate to make a minimum essential standard of living possible
- increase current subventions i.e. Family Income Supplement

4. Develop schemes that involve the participation of mainstream financial institutions to make it possible for low income households to borrow at an appropriate interest rate
  - Develop saving schemes such as those proposed by MABS, SVP and CPA

#### Households with Children:

5. Make childcare more affordable and accessible in particular for low income households thereby removing a major obstacle to accessing education and employment:
  - increase the Early Childcare Supplement for all children under 6
  - extend the scheme to cover 6-12 year olds
  - increase provision of pre-school education under the National Childcare Investment Programme
6. Increase Child Benefit – making particular allowance for teenagers or develop another mechanism for households with teenagers to ensure a minimum essential standard of living

#### Pensioner Households:

7. Bring the contributory and non-contributory old age pensions in line with the costs of a minimum essential standard of living (which for many necessitates owning a car)
8. Take immediate action to address the situation in which a single female pensioner dependent on state pensions has an income which makes a minimum essential standard of living impossible
9. Increase the fuel allowance to reflect the actual cost of heating a house adequately for the period beginning of September – end of April

#### Single Adult Male Households

10. Provide access for single adults on low incomes to local authority housing by raising the present rent cap to a realistic sum

# Part 2

## Minimum Essential Budgets (MEB) for each of the household types

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This section of the briefing presents Minimum Essential Budgets (MEB) for each of the household types:

- The actual cost of a minimum essential standard of living for each household type (as determined in the Vincentian Partnership for Social Justice 2006 study)
- The full report presents both weekly expenditure and income. It also contains the income and expenditure patterns for different income scenarios for each family type e.g. Two Parent and Two Children Households, a) dependent on social welfare, b) one earner working full time on the National Minimum Wage or c) having one full-time earner and one part time earner on the National Minimum Wage. These different income/expenditure scenarios for each family type include the cost of housing and in some cases contain the cost of owning a car. The foregoing information, which is too detailed for inclusion in a summary version of the study is available from the Vincentian Partnership for Social Justice.

### Contents of Component Budgets

The minimum essential budget standards in this study consist of a number of component budgets:

- **Food** – includes all food and drink items regularly consumed and purchased throughout the week.
- **Clothing** – the main elements of the minimum essential clothing budget are underwear and nightwear; coats, jackets; main clothing (i.e. jumpers, trousers, t-shirts etc); footwear and personal accessories (watches, sunglasses, wallet etc) for each household member.
- **Personal care** – includes healthcare items (i.e. over the counter medicines/treatments); personal hygiene (for example shampoo, deodorant, razor blades, haircut etc) and cosmetics.
- **Health related costs** – The main elements in this budget are GP costs, Prescription items, Dentist visits, Optician visits and Health Insurance cover. When calculating the overall budget, eligibility for a medical card was taken into account.
- **Household goods** – includes the following items: lounge/dining furniture; bedroom furniture; floor coverings; textiles and soft furnishings; curtains and blinds; gas and electrical appliances; kitchen and hardware; other household items; stationery and paper goods; toilet paper and cleaning materials; home security; tools; and paint.
- **Household services** – presents the costs of domestic related services. It includes the following items: postage; mobile phone costs; television charges; window cleaning and dry cleaning.
- **Social Inclusion and Participation** – this budget includes a vast range of items and activities such as books; newspapers; magazines; games; toys; hobbies; sports goods and activities; seasonal goods; entertainment; socialising; outings and holidays.
- **Education** – includes the following items: school uniform; stationery; schoolbooks and photocopying; education/school trips; school sponsorship; clubs and concerts. In the case of a 15 year old, the cost of exam papers; school entrance fees; Junior Certificate fees and After school study are also taken into account.
- **Housing** – the housing profile chosen for the majority of household types was a Local Authority Rented three bed semi-detached house in the Dublin City Council district. Private rented accommodation – a self-contained bedsit in the Dublin City Council district – was chosen in the case of the single adult male household. As well as the cost of household rent, this budget contains waste management charges and home contents insurance.
- **Transport** – this budget is divided into households with a car and households without a car. For households without a car, the budget includes the cost of a weekly Dublin Bus ticket and any extra bus fares. For households with a car, the budget includes the cost of a car, car insurance, car tax, national car test (NCT), maintenance and repairs and petrol but does not include an allocation for public transport.
- **Household Fuel** – provides for the cost of energy in the house. It includes gas costs and electricity costs.
- **Personal costs** – includes trade union membership and donations to charity.
- **Childcare** – depending on the employment status, a number of Childcare arrangements are taken into account: Private Crèche fees for 3 year old (part-time, throughout the year); private crèche fees for 3 year old (full-time, throughout the year); Childcare costs for 10 year old with relative/friend/club (part-time, 3 months of year) and Childcare costs for 10 year old with relative/friend/club (part-time, throughout the year). Private crèche facilities were chosen in each case due





“Out

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to the difficulties expressed in accessing government supported/ subsidised childcare facilities.

- Pet Costs - two of the household types chose to have a pet included in the minimum essential budget. This budget contains the cost of purchasing a cat/dog; vet charges and pet food.
- Savings/ Contingencies - contains the following items: a minimum weekly amount towards savings (for example for Christmas, Birthdays etc.); a minimum weekly amount towards any contingencies/emergencies/unexpected expenses.

The cost of Life assurance is also included.

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

### **To Conclude:**

- To ensure the well being of all citizens and a stable society, an adequate income and appropriate access to services and supports are required
- Inadequate social welfare payments and an inadequate national minimum wage will increase demands on the exchequer – on health, education, social welfare, housing and justice systems
- The elimination of poverty is the concern of all Government departments

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

*(Middleton, 2000:60)*

*“Out of sight, out of mind. If people don’t say something nothings gonna be done about it”*

*(Jane, lone female pensioner)*

*“It’s not a very nice life when things are so tight”*

*(Mary, lone parent and mother of two)*

*“The constant worry of what’s going to hit you – that’s a fear”*

*(Bernie, mother of two older children)*

*“We are not planning on living in a bedsit for 20 years! A weekly saving of €10 won’t do much for a mortgage – you would need to save much more and you can only do that if you have a good wage”*

*(Gary, single adult male)*

## Two Parents and Two Children

**(3 year old girl and 10 year old boy) – one adult working full-time on NMW\*  
– no entitlement to secondary benefits – Housing and Car costs excluded**

Item	Description	Cost	Item	Description	Cost
<b>Food</b>		<b>Total = 102.89</b>	<b>Education</b>	School uniform, boy 10	2.67
				Stationery	0.639
<b>Clothing</b>	Woman	8.73		School books	2.48
	Man	7.00		Micellaneous	0.58
	Girl, 3 years	6.74		<b>Total = 6.37</b>	
	Boy 10 years	8.26			
	<b>Total = 30.73</b>		<b>Transport (No car)</b>	Weekly bus ticket	40.00
				Other bus fares	5.00
				<b>Total = 45.00</b>	
<b>Personal Care</b>	Over the counter healthcare	0.96	<b>Fuel</b>	Gas costs	20.00
	Personal hygiene	19.84		Electricity costs	15.00
	Cosmetics	1.65		<b>Total = 35.00</b>	
	<b>Total = 22.45</b>		<b>Personal costs</b>	Trade Union fees	2.80
<b>Health related costs<sup>1</sup></b>		<b>Total = 39.62</b>		Charity donations	2.00
				<b>Total = 4.80</b>	
<b>Household goods</b>	Lounge/dining furniture	2.09	<b>Childcare</b>	Girl, 3 years	00.00
	Bed/bathroom furniture	2.60		Boy, 10 years	00.00
	Floor coverings	3.56		<b>Total = 00.00</b>	
	Textile & soft furnishings	1.957	<b>Savings/ contingencies</b>	Life assurance	6.92
	Appliances gas/electric	2.427		Savings	10.00
	Stationery/paper goods	0.538		Emergencies/contingencies	10.00
	Kitchen & hardware	1.373		<b>Total = 26.92</b>	
	Toilet paper/cleaning materials	12.01			
	Miscellaneous	2.18			
	<b>Total = 28.74</b>				
<b>Household Services</b>	Postage	0.26			
	Telephone	11.52			
	Television	8.14			
	Dry Cleaning	0.58			
	Window Cleaning	1.15			
	<b>Total = 21.65</b>				
<b>Social Inclusion &amp; Participation</b>	Newspapers, magazines, books	8.857			
	Sports goods	0.20			
	Toys and games	3.624			
	Seasonal items	0.30			
	Photography	0.53			
	Gardening	0.29			
	Sports activities	15.46			
	Outings	5.77			
	Holiday Expenses	21.60			
	Socialising	14.42			
	<b>Total = 71.05</b>				
			<b>Total Weekly Expenditure</b>		<b>€435.22</b>

<sup>1</sup>Health related costs are deducted from total weekly expenditure where the household is entitled to a medical card. Housing, Personal Costs and Childcare differ when the income scenario of the household changes.

\*National Minimum Wage - Hourly Rate – €7.65 June 2006

## Two Parents and Two Children

**(10 year old girl & 15 year old girl) – One adult working full-time on NMW\*  
– no entitlement to secondary benefits – Housing and Car costs excluded**

Item	Description	Cost
<b>Food</b>		<b>Total = 131.90</b>
<b>Clothing</b>	Woman	8.80
	Man	7.34
	Girl 10 years	9.22
	Girl 15 years	15.92
	<b>Total =</b>	<b>41.28</b>
<b>Personal Care</b>	Over the counter healthcare	1.43
	Personal hygiene	25.81
	Cosmetics	3.04
	<b>Total =</b>	<b>30.28</b>
<b>Health related costs<sup>2</sup></b>		<b>Total = 40.59</b>
<b>Household goods</b>	Lounge/dining furniture	2.09
	Bed/bathroom furniture	2.87
	Floor coverings	3.56
	Textile & soft furnishings	1.957
	Appliances gas/electric	2.547
	Stationery/paper goods	0.50
	Kitchen & hardware	1.435
	Toilet paper/cleaning materials	13.73
	Miscellaneous	2.18
	<b>Total =</b>	<b>30.87</b>
<b>Household Services</b>	Postage	0.26
	Telephone	17.28
	Television	8.14
	Dry Cleaning	0.58
	Window Cleaning	1.16
	<b>Total =</b>	<b>27.42</b>
<b>Social Inclusion &amp; Participation</b>	Newspapers, magazines, books	10.19
	Sports goods	0.16
	Toys and games	2.995
	Seasonal items	0.30
	Photography	0.53
	Gardening	0.46
	Sports and leisure activities	24.46
	Outings	8.55
	Holiday Expenses	23.53
	Socialising	23.42
	<b>Total =</b>	<b>94.60</b>

Item	Description	Cost
<b>Education</b>	School uniform, girl 10	2.68
	School uniform, girl 15	3.45
	Computer costs	11.36
	Stationery	0.80
	School books, girl 10	2.48
	School books, girl 15	4.64
	Micellaneous	5.16
	<b>Total =</b>	<b>30.57</b>
<b>Transport (No car)</b>	Weekly bus ticket	40.00
	Other bus fares	5.00
	<b>Total =</b>	<b>45.00</b>
<b>Fuel</b>	Gas costs	20.00
	Electricity costs	17.00
	<b>Total =</b>	<b>37.00</b>
<b>Personal costs</b>	Trade Union fees	2.80
	Charity donations	1.00
	<b>Total =</b>	<b>3.80</b>
<b>Childcare</b>	Girl, 10 years	00.00
	<b>Total =</b>	<b>00.00</b>
<b>Pet costs</b>		<b>Total = 6.19</b>
<b>Savings/ contingencies</b>	Life assurance	6.92
	Savings	10.00
	Emergencies/contingencies	10.00
	<b>Total =</b>	<b>26.92</b>
<b>Total Weekly Expenditure</b>		<b>€546.42</b>

<sup>2</sup>Health related costs are deducted from total weekly expenditure where the household is entitled to a medical card. Housing, Personal Costs and Childcare differ when the income scenario of the household changes.

\*National Minimum Wage – Hourly Rate – €7.65 June 2006.

## Lone Parent and Two Children

**(3 year old girl and 10 year old boy) – Adult working full-time on NMW\*  
– no entitlement to secondary benefits – Housing and Car costs excluded**

Item	Description	Cost	Item	Description	Cost
<b>Food</b>		<b>Total = 87.22</b>	<b>Education</b>	School uniform, boy 10	2.67
				Stationery	0.639
<b>Clothing</b>	Woman	8.73		School books	2.48
	Girl, 3 years	6.08		Micellaneous	0.58
	Boy 10 years	8.26		<b>Total = 6.37</b>	
	<b>Total = 23.07</b>		<b>Transport (No car)</b>	Weekly bus ticket	20.00
<b>Personal Care</b>	Over the counter healthcare	0.96		Other bus fares	5.00
	Personal hygiene	11.92		<b>Total = 25.00</b>	
	Cosmetics	1.40	<b>Fuel</b>	Gas costs	20.00
	<b>Total = 14.28</b>			Electricity costs	15.00
<b>Health related costs<sup>3</sup></b>	<b>Total = 27.50</b>			<b>Total = 35.00</b>	
<b>Household goods</b>	Lounge/dining furniture	2.09	<b>Personal costs</b>	Trade Union fees	2.80
	Bed/bathroom furniture	2.60		Charity donations	2.00
	Floor coverings	3.56		<b>Total = 4.80</b>	
	Textile & soft furnishings	1.947	<b>Childcare</b>	Girl, 3 years	170.00
	Appliances gas/electric	2.297		Boy, 10 years	50.00
	Stationery/paper goods	0.538		<b>Total = 220.00</b>	
	Kitchen & hardware	1.333	<b>Savings/ contingencies</b>	Life assurance	3.46
	Toilet paper/cleaning materials	7.92		Savings	5.00
	Miscellaneous	2.17		Emergencies/contingencies	5.00
	<b>Total = 24.46</b>			<b>Total = 13.46</b>	
<b>Household Services</b>	Postage	0.26	<hr/>		
	Telephone	5.76	<b>Total Weekly Expenditure</b>	<b>€545.01</b>	
	Television	8.14	<hr/>		
	Dry Cleaning	0.29			
	Window Cleaning	1.15			
	<b>Total = 15.60</b>				
<b>Social Inclusion &amp; Participation</b>	Newspapers, magazines, books	8.677			
	Sports goods	0.20			
	Toys and games	2.984			
	Seasonal items	0.30			
	Photography	0.52			
	Gardening	0.29			
	Sports & leisure activities	10.56			
	Outings	4.16			
	Holiday Expenses	13.06			
	Socialising	7.50			
	<b>Total = 48.25</b>				

<sup>3</sup>Health related costs are deducted from total weekly expenditure where the household is entitled to a medical card. Housing, Personal Costs and Childcare differ when the income scenario of the household changes.

\*National Minimum Wage – Hourly Rate – €7.65 June 2006.

## Pensioner Couple (age 66-69)

– In receipt of Old Age Contributory Pension - no entitlement to secondary benefits

– Housing and Car costs excluded

Item	Description	Cost
<b>Food</b>		<b>Total = 81.05</b>
<b>Clothing</b>	Woman	14.18
	Man	9.39
	<b>Total =</b>	<b>23.57</b>
<b>Personal Care</b>	Over the counter healthcare	2.09
	Personal hygiene	11.44
	Cosmetics	2.28
	<b>Total =</b>	<b>15.81</b>
<b>Health related costs<sup>4</sup></b>		<b>Total = 36.28</b>
<b>Household goods</b>	Lounge/dining furniture	2.03
	Bed/bathroom furniture	4.15
	Floor coverings	3.23
	Textile & soft furnishings	1.76
	Appliances gas/electric	1.76
	Stationery/paper goods	0.908
	Kitchen & hardware	1.313
	Toilet paper/cleaning materials	5.72
	Miscellaneous	2.579
	<b>Total =</b>	<b>23.45</b>
<b>Household Services</b>	Postage	0.33
	Telephone	10.70
	Shoe Repairs	0.31
	Television	8.14
	Dry Cleaning	0.61
	Window Cleaning	1.15
	<b>Total =</b>	<b>21.24</b>
<b>Social Inclusion &amp; Participation</b>	Newspapers, magazines, books	10.226
	Audio	0.96
	Games	0.15
	Seasonal items	0.26
	Knitting & Photography	0.744
	Gardening	0.25
	Sports and leisure activities	12.93
	Outings	2.63
	Holiday Expenses	15.39
	Socialising	11.54
	<b>Total =</b>	<b>55.08</b>

Item	Description	Cost
<b>Transport (No car)</b>	Free Bus Pass	00.00
	<b>Total =</b>	<b>00.00</b>
<b>Fuel</b>	Gas costs	20.00
	Electricity costs	12.00
	<b>Total =</b>	<b>32.00</b>
<b>Personal costs</b>	Charity donations	5.00
	<b>Total =</b>	<b>5.00</b>
<b>Savings/contingencies</b>	Life assurance	6.92
	Savings	20.00
	Emergencies/contingencies	10.00
	<b>Total =</b>	<b>36.92</b>
<b>Total Weekly Expenditure</b>		<b>€330.40</b>

<sup>4</sup>Health related costs are deducted from total weekly expenditure where the household is entitled to a medical card. Housing costs differ when the income scenario of the household changes.

## Lone Female Pensioner (age 70+)

- In receipt of Widow's Contributory Pension - no entitlement to secondary benefits

- Housing and Car costs excluded

Item	Description	Cost
<b>Food</b>		<b>Total = 66.15</b>
<b>Clothing</b>	Woman	14.87
		<b>Total = 14.87</b>
<b>Personal Care</b>	Over the counter healthcare	1.35
	Personal hygiene	7.53
	Cosmetics	2.07
		<b>Total = 10.95</b>
<b>Health related costs<sup>5</sup></b>		<b>Total = 18.13</b>
<b>Household goods</b>	Lounge/dining furniture	1.98
	Bed/bathroom furniture	2.75
	Floor coverings	3.94
	Textile & soft furnishings	1.758
	Appliances gas/electric	2.03
	Stationery/paper goods	0.878
	Kitchen & hardware	1.353
	Toilet paper/cleaning materials	4.18
	Miscellaneous	2.469
		<b>Total = 21.34</b>
<b>Household Services</b>	Postage	0.42
	Telephone	10.70
	Shoe Repairs	0.15
	Television	8.14
	Dry Cleaning	0.19
	Window Cleaning	1.15
		<b>Total = 20.75</b>
<b>Pet costs</b>		<b>Total = 6.73</b>
<b>Social Inclusion &amp; Participation</b>	Newspapers, magazines, books	10.24
	Audio	0.14
	Games	0.15
	Seasonal items	0.26
	Knitting & Photography	0.895
	Gardening	0.25
	Sports and leisure activities	7.39
	Outings	1.44
	Holiday Expenses	11.54
	Socialising	5.77
		<b>Total = 38.08</b>

Item	Description	Cost
<b>Transport (No car)</b>	Free Bus Pass	00.00
		<b>Total = 00.00</b>
<b>Fuel</b>	Gas costs	20.00
	Electricity costs	12.00
		<b>Total = 32.00</b>
<b>Personal costs</b>	Charity donations	5.00
	Personal alarm	1.83
		<b>Total = 6.83</b>
<b>Savings/contingencies</b>	Life assurance (including top up policy)	13.46
	Savings	5.00
	Emergencies/contingencies	5.00
		<b>Total = 23.46</b>
	Weekly Expenditure	
	Deduct Health related costs	-18.13
		<b>Total = 241.16</b>
<b>Total Weekly Expenditure</b>		<b>€241.16</b>

<sup>5</sup>Health related costs are deducted from total weekly expenditure where the household is entitled to a medical card. All pensioners over 70 years of age are entitled to a medical card therefore in this budget health related costs are deducted from the Total Weekly Expenditure.

## Single Adult Male (age 25+)

– Income from working Full Time on NMW\* – no entitlement to secondary benefits

– Housing and Car costs excluded

Item	Description	Cost
<b>Food</b>		<b>Total = 72.17</b>
<b>Clothing</b>	Man	17.68
		<b>Total = 17.68</b>
<b>Personal Care</b>	Over the counter healthcare	0.41
	Personal hygiene	9.656
		<b>Total = 10.07</b>
<b>Health related costs<sup>6</sup></b>		<b>Total = 13.47</b>
<b>Household goods</b>	Television & audio	0.33
	Textile & soft furnishings	0.49
	Appliances gas/electric	4.16
	Stationery/paper goods	0.40
	Kitchen & hardware	1.606
	Toilet paper/cleaning materials	2.60
	Miscellaneous	0.21
		<b>Total = 9.80</b>
<b>Household Services</b>	Dry cleaning	0.58
	Postage	0.28
	Telephone	10.51
	Television	8.14
	Internet access	5.00
		<b>Total = 24.51</b>
<b>Social Inclusion &amp; Participation</b>	Newspapers, magazines, books	8.346
	Audio	2.31
	Photography	0.32
	Sports & leisure activities	7.02
	Outings	1.96
	Holiday expenses	9.61
	Socialising	15.00
		<b>Total = 44.57</b>
<b>Education</b>		<b>Total = 2.31</b>
<b>Transport</b>	Weekly bus ticket	20.00
	Other travel costs	6.00
		<b>Total = 26.00</b>

Item	Description	Cost
<b>Fuel</b>	Gas costs	5.00
	Electricity costs	3.00
		<b>Total = 8.00</b>
<b>Personal costs</b>	Trade Union fees	2.80
	Charity donations	2.00
		<b>Total = 4.80</b>
<b>Savings/ contingencies</b>	Life assurance	3.46
	Savings	10.00
	Emergencies/contingencies	5.00
		<b>Total = 18.46</b>

**Total Weekly Expenditure €251.84**

<sup>6</sup>Health related costs are deducted from total weekly expenditure where the household is entitled to a medical card.

Housing and Personal costs differ when the income scenario of the household changes.

\*National Minimum Wage - Hourly Rate – €7.65 June 2006.





“We

are not planning on living in a bedsit for 20 years! A weekly saving of €10 won't do much for a mortgage – you would need to save much more and you can only do that if you have a good wage. ”

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Research by: Bernadette Mac Mahon D.C., Joan Carey C.H.F.  
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The Vincentian Partnership for Social Justice was established in 1996  
to work for social and economic change – tackling poverty and exclusion.

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