

## Cost of a Minimum Essential Standard of Living 2010

- 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+)
- This work is following best international practice and similar studies have been in carried out in the EU and UK ([www.minimumincomestandard.org](http://www.minimumincomestandard.org)).
- 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](http://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 June 2010

<b>Household Types</b>	<b>Pensioner Couple (age 66-69)</b>	<b>Lone Female Pensioner (age 70+)</b>	<b>Lone Parent and Two Children (age 3 &amp; 10) Full-time worker<sup>1</sup></b>	<b>Two parents and Two Children (age 3 &amp; 10) 1 parent working</b>	<b>Two Parents and Two Children (age 10 &amp; 15) 1 parent working</b>	<b>Single Adult Male (age 25+) working full time</b>
<b>Food</b>	81.56	66.57	87.77	103.54	132.73	72.63
<b>Clothing</b>	17.81	11.13	16.99	22.77	30.38	13.28
<b>Personal Care</b>	14.18	9.82	12.92	20.67	27.25	9.44
<b>Health Related Costs</b>	18.84	9.33	7.49	9.59	10.20	2.24
<b>Household Goods</b>	21.69	19.64	22.44	26.37	28.28	8.79
<b>Household Services</b>	7.41	7.31	8.61	8.61	8.61	00.00
<b>Communications</b>	13.20	11.37	5.86	11.42	27.78	15.97
<b>Social Inclusion and Participation</b>	55.22	48.23	49.78	70.65	100.62	54.77
<b>Educational Costs</b>	00.00	00.00	6.03	6.03	20.91	2.94
<b>Public Transport</b>	00.00	00.00	28.28	51.36	51.36	28.08
<b>Household Fuel</b>	39.76	39.57	38.02	38.22	39.34	8.37
<b>Personal Costs</b>	5.43	7.42	4.95	4.95	4.95	4.95
<b>Childcare Costs</b>	00.00	00.00	226.76	00.00	00.00	00.00
<b>Insurance Costs</b> Health & home contents	42.29	23.17	29.12	43.43	43.43	14.32
<b>Savings/ contingency Costs</b>	31.50	10.68	14.25	29.21	29.21	15.75
<b>Total costs</b>	<b>348.89</b>	<b>264.24</b>	<b>559.27</b>	<b>446.82</b>	<b>555.05</b>	<b>251.53</b>

**Please Note:** Our website [www.budgeting.ie](http://www.budgeting.ie) 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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<sup>1</sup> Please note the 2010 figure for childcare has been revised as the cost of childcare for 2010 had been underestimated