

March 2011

URBAN Two Parents and Two Children (3 year old girl and 10 year old boy)

- No entitlement to secondary benefits – Housing and Car costs excluded

One adult working full-time on NMW*

Item	Description	Cost/PW	Item	Description	Cost/PW
Food		113.32	Social Inclusion & Participation	Holidays, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography, Gardening, Toys & Games, Seasonal Items	75.47
Clothing	Woman Man Girl, 3 years boy, 10 years Dry Cleaning	23.89	Education	Uniforms (10 year old), Books, Stationary & Miscellaneous items	6.09
Personal Care	Personal Hygiene Cosmetics	20.73	Transport	30 day Rambler Ticket Other bus tickets	53.79
Health Related Costs	Over the counter healthcare, GP, prescriptions, optician etc	9.99	Household Fuel	Gas ESB	34.38
Household Goods	Lounge/dining furniture Bed/bathroom furniture Floor Coverings Textile and Soft Furnishings Appliances gas/electric Stationary/paper goods Kitchen and hardware Toilet paper/cleaning materials Miscellaneous	25.38	Personal Costs	Trade Union Fees Charity Donations	5.20
Household Services	Window Cleaning Waste services, Boiler Service	8.28	Childcare		00.00
Communications	Postage, Telephone, Internet & Mobile phone	12.12	Insurance	Home Contents Health	43.88
			Savings & Contingencies	Life assurance Savings Emergencies/ contingencies	28.58

Total Weekly Expenditure €461.10

Section 1B

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

Weekly Household Expenditure for the following income situations:

- In receipt of unemployment benefit - living in local authority accommodation and no car
- 1 full time worker - living in local authority accommodation and no car
- 1 full time worker - living in local authority accommodation and car owner
- 1 full time worker and 1 part time worker - living in local authority accommodation and no car
- 1 full time worker and 1 part time worker - living in local authority accommodation and car owner
- 1 full time worker - no entitlement to benefits and housing excluded

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL						
Two Parent and Two Children (3 yr old girl and 10 yr old boy)						
Euro per week March 2011						
Household Types	In receipt of Jobseekers Benefit	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	With 1 F/T / no benefits
Food	113.32	113.32	113.32	113.32	113.32	113.32
Clothing	23.89	23.89	23.89	23.89	23.89	23.89
Personal Care	20.73	20.73	20.73	20.73	20.73	20.73
Health Related Costs	0.81	0.81	0.81	0.81	0.81	9.99
Household goods	25.38	25.38	25.38	25.38	25.38	25.38
Household services	6.36	6.36	6.36	6.36	6.36	8.28
Communications	12.12	12.12	12.12	12.12	12.12	12.12
Social inclusion and participation	75.47	75.47	75.47	75.47	75.47	75.47
Educational costs	6.09	6.09	6.09	6.09	6.09	6.09
Housing	44.26	61.64	61.64	70.89	70.89	00.00
Transport	53.79	53.79	58.38	53.79	58.38	53.79
Household Fuel	34.38	34.38	34.38	34.38	34.38	34.38
Personal Costs	2.17	5.20	5.20	7.26	7.26	5.20
Childcare costs ¹	00.00	00.00	00.00	85.21	85.21	00.00
Insurance Costs	4.16	4.16	11.12	4.16	11.12	43.88 ²
Savings/ contingency costs	28.58	28.58	28.58	28.58	28.58	28.58
Actual Costs	451.50	471.92	483.47	568.44	579.99	461.10
Medical Card ³	Full medical card	Full medical card	Full medical card	Full medical card	Full medical card	No medical card

¹ Childcare costs have been reduced in 2010 due to the introduction of the ECCE scheme which replaced the Early Childcare Supplement. The ECCE scheme provides a free pre-school place for children of certain ages. Childcare costs take account of the scheme

² Insurance costs made up of health which amounts to €9.72 and Home Contents of €4.16

³ Health costs & other entitlements have been deducted for those entitled to a medical card. This is made up of GP costs etc of €9.99; Health Insurance cost amounting to €9.72 and also the standing charge for waste collection with Dublin City Council which is €1.92 per week or €100 per year which comes off household services. Total deductions are €1.63

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

Total weekly income, expenditure and shortfall/discretionary income for the 5 different family income situations

Income Expenditure Scenario	Total cash income ⁴ €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from Jobseekers Benefit	440.87	451.50	10.63 Shortfall
1 Full-time worker/ no car	556.72	471.92	84.80 Discretionary Income
1 Full-time worker/car owner	556.72	483.47	73.25 Discretionary Income
1 Full-time worker and 1 Part-time worker/ no car	620.78	568.44	52.34 Discretionary Income
1 Full-time worker and 1 Part-time worker/ car owner	620.78	579.99	40.79 Discretionary Income

⁴ When calculating the Net cash income for each scenario, income where applicable from Jobseekers Benefit, Family Income Supplement, Child Benefit, Back to School Clothing and Footwear Allowance and income from paid employment was taken into account. Eligibility for medical card was also considered.

* Less health care costs where applicable.