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Some practical examples follow the tables which should help to show how the level for reasonable living expenses is determined and how it is then used in calculating monthly net disposable income.

Tables of Reasonable Living Expenses

Table 1. One adult household, no vehicle

SINGLE ADULT, WORKING AGE (LIVING ALONE)

Mar 2013



MONTHLY NO CAR NEEDED

Total set costs	€ 900.08
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OTHER COSTS

Housing
Special circumstances

Reasonable Living Expenses

Table 1 One adult household, no vehicle

SET COST BREAKDOWN - FOR INFORMATIONAL PURPOSES ONLY:

Food	€ 247.04
Clothing	€ 35.73
Personal Care	€ 33.40
Health	€ 31.09
Household Goods	€ 31.47
Household Services	€ 28.61
Communications	€ 43.45
Social Inclusion & Participation	€ 125.97
Education	€ 24.50
Transport (Public)	€ 136.29
Household Electricity	€ 48.87
Home Heating	€ 57.31
Personal Costs	€ 0.79
Home Insurance	€ 12.22
Car Insurance	€ 0.00
Savings & Contingencies	€ 43.33
Total monthly set costs	€ 900.08

Table 2. One adult household, vehicle

SINGLE ADULT, WORKING AGE (LIVING ALONE)

Mar 2013



MONTHLY CAR NEEDED

Total set costs	€ 1,029.83
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OTHER COSTS

Housing

Special circumstances

Reasonable Living Expenses

Table 2 One adult household, vehicle

SET COST BREAKDOWN - FOR INFORMATIONAL PURPOSES ONLY:

Food	€ 247.04
Clothing	€ 35.73
Personal Care	€ 33.40
Health	€ 31.09
Household Goods	€ 31.47
Household Services	€ 28.61
Communications	€ 43.45
Social Inclusion & Participation	€ 125.97
Education	€ 24.50
Transport (Private)	€ 240.13
Household Electricity	€ 48.87
Home Heating	€ 57.31
Personal Costs	€ 0.79
Home Insurance	€ 12.22
Car Insurance	€ 25.91
Savings & Contingencies	€ 43.33
Total monthly set costs	€ 1,029.83

Table 3. One adult household, one or more children, no vehicle


ONE ADULT HOUSEHOLD						NO CAR NEEDED		
Mar 2013								
MONTHLY		Adult	Infant	Child Age Groups			Adjustment if more than two children	
				Pre-School	Primary	Secondary	Third Child	Fourth Child
Total before deductions		€ 898.96	€ 372.49	€ 207.41	€ 347.30	€ 559.82	€ 9.83	€ 9.27
LESS child benefit		€ 0.00	-€ 130.00	-€ 130.00	-€ 130.00	-€ 130.00	€ 0.00	-€ 10.00
Total set costs		€ 898.96	€ 242.49	€ 77.41	€ 217.30	€ 429.82	€ 9.83	-€ 0.73
OTHER COSTS								
Childcare								
Housing								
Special circumstances								
Reasonable Living Expenses								

Table 3 One adult household, one or more children, no vehicle

SET COST BREAKDOWN - FOR INFORMATIONAL PURPOSES ONLY:

	Adult	Infant	Child Age Groups		
			Pre-School	Primary	Secondary
Food	€ 219.00	€ 133.30	€ 103.46	€ 159.87	€ 212.50
Clothing	€ 35.72	€ 72.79	€ 22.10	€ 30.23	€ 55.05
Personal Care	€ 31.71	€ 46.98	€ 6.16	€ 11.86	€ 36.80
Health	€ 28.97	€ 35.69	€ 18.70	€ 18.45	€ 24.30
Household Goods	€ 64.50	€ 47.69	€ 12.18	€ 13.62	€ 16.59
Household Services	€ 29.25	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Communications	€ 43.32	€ 0.00	€ 0.00	€ 0.00	€ 21.67
Social Inclusion & Participation	€ 99.21	€ 7.72	€ 10.03	€ 49.53	€ 93.23
Education	€ 11.93	€ 0.00	€ 0.00	€ 28.97	€ 64.90
Transport (Public)	€ 112.98	€ 0.00	€ 12.42	€ 12.42	€ 12.42
Household Electricity	€ 69.68	€ 5.80	€ 0.00	€ 0.00	€ 0.00
Home Heating	€ 74.02	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Personal Costs	€ 0.78	€ 0.86	€ 0.69	€ 0.69	€ 0.69
Home Insurance	€ 18.38	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Car Insurance	€ 0.00	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Savings & Contingencies	€ 59.52	€ 21.67	€ 21.67	€ 21.67	€ 21.67
Total before deductions	€ 898.96	€ 372.49	€ 207.41	€ 347.30	€ 559.82
LESS child benefit	€ 0.00	-€ 130.00	-€ 130.00	-€ 130.00	-€ 130.00
Total monthly set costs	€ 898.96	€ 242.49	€ 77.41	€ 217.30	€ 429.82

Table 4. One adult household, one or more children, vehicle

ONE ADULT HOUSEHOLD						PRIVATE CAR NEEDED	
Mar 2013							
MONTHLY	Adult	Child Age Groups				Adjustment if more than two children	
		Infant	Pre-School	Primary	Secondary	Third Child	Fourth Child
Total before deductions	€ 1,066.75	€ 372.49	€ 194.99	€ 334.88	€ 547.40	€ 9.83	€ 52.23
LESS child benefit	€ 0.00	-€ 130.00	-€ 130.00	-€ 130.00	-€ 130.00	€ 0.00	-€ 10.00
Total set costs	€ 1,066.75	€ 242.49	€ 64.99	€ 204.88	€ 417.40	€ 9.83	€ 42.23

OTHER COSTS

Childcare	
Housing	
Special circumstances	
Reasonable Living Expenses	

Table 4 One adult household, one or more children, vehicle

SET COST BREAKDOWN - FOR INFORMATIONAL PURPOSES ONLY:

	Adult	Child Age Groups			
		Infant	Pre-School	Primary	Secondary
Food	€ 219.00	€ 133.30	€ 103.46	€ 159.87	€ 212.50
Clothing	€ 35.72	€ 72.79	€ 22.10	€ 30.23	€ 55.05
Personal Care	€ 31.71	€ 46.98	€ 6.16	€ 11.86	€ 36.80
Health	€ 28.97	€ 35.69	€ 18.70	€ 18.45	€ 24.30
Household Goods	€ 64.50	€ 47.69	€ 12.18	€ 13.62	€ 16.59
Household Services	€ 29.25	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Communications	€ 43.32	€ 0.00	€ 0.00	€ 0.00	€ 21.67
Social Inclusion & Participation	€ 99.21	€ 7.72	€ 10.03	€ 49.53	€ 93.23
Education	€ 11.93	€ 0.00	€ 0.00	€ 28.97	€ 64.90
Transport (Private)	€ 252.55	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Household Electricity	€ 69.68	€ 5.80	€ 0.00	€ 0.00	€ 0.00
Home Heating	€ 74.02	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Personal Costs	€ 0.78	€ 0.86	€ 0.69	€ 0.69	€ 0.69
Home Insurance	€ 18.38	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Car Insurance	€ 28.21	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Savings & Contingencies	€ 59.52	€ 21.67	€ 21.67	€ 21.67	€ 21.67
Total before deductions	€ 1,066.75	€ 372.49	€ 194.99	€ 334.88	€ 547.40
LESS child benefit	€ 0.00	-€ 130.00	-€ 130.00	-€ 130.00	-€ 130.00
Total monthly set costs	€ 1,066.75	€ 242.49	€ 64.99	€ 204.88	€ 417.40

Table 5. Two adult household, one or more children, no vehicle

TWO ADULT HOUSEHOLD						NO CAR NEEDED	
Mar 2013							
MONTHLY	Couple	Child Age Groups				Adjustment if more than two children	
		Infant	Pre-School	Primary	Secondary	Third Child	Fourth Child
Total before deductions	€ 1,305.77	€ 372.49	€ 176.09	€ 307.13	€ 509.74	€ 9.83	€ 9.27
LESS child benefit	€ 0.00	-€ 130.00	-€ 130.00	-€ 130.00	-€ 130.00	€ 0.00	-€ 10.00
Total set costs	€ 1,305.77	€ 242.49	€ 46.09	€ 177.13	€ 379.74	€ 9.83	-€ 0.73

OTHER COSTS	
Childcare	
Housing	
Special circumstances	
Reasonable Living Expenses	

Table 5 Two adult household, one or more children, no vehicle

SET COST BREAKDOWN - FOR INFORMATIONAL PURPOSES ONLY:

	Couple	Child Age Groups			
		Infant	Pre-School	Primary	Secondary
Food	€ 278.75	€ 133.30	€ 72.14	€ 119.70	€ 162.42
Clothing	€ 67.47	€ 72.79	€ 22.10	€ 30.23	€ 55.05
Personal Care	€ 65.56	€ 46.98	€ 6.16	€ 11.86	€ 36.80
Health	€ 44.81	€ 35.69	€ 18.70	€ 18.45	€ 24.30
Household Goods	€ 69.93	€ 47.69	€ 12.18	€ 13.62	€ 16.59
Household Services	€ 36.17	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Communications	€ 65.00	€ 0.00	€ 0.00	€ 0.00	€ 21.67
Social Inclusion & Participation	€ 157.86	€ 7.72	€ 10.03	€ 49.53	€ 93.23
Education	€ 11.93	€ 0.00	€ 0.00	€ 28.97	€ 64.90
Transport (Public)	€ 225.96	€ 0.00	€ 12.42	€ 12.42	€ 12.42
Household Electricity	€ 90.97	€ 5.80	€ 0.00	€ 0.00	€ 0.00
Home Heating	€ 92.65	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Personal Costs	€ 1.56	€ 0.86	€ 0.69	€ 0.69	€ 0.69
Home Insurance	€ 18.38	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Car Insurance	€ 0.00	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Savings & Contingencies	€ 78.77	€ 21.67	€ 21.67	€ 21.67	€ 21.67
Total before deductions	€ 1,305.77	€ 372.49	€ 176.09	€ 307.13	€ 509.74
LESS child benefit	€ 0.00	-€ 130.00	-€ 130.00	-€ 130.00	-€ 130.00
Total monthly set costs	€ 1,305.77	€ 242.49	€ 46.09	€ 177.13	€ 379.74

Table 6. Two adult household, one or more children, vehicle

TWO ADULT HOUSEHOLD					PRIVATE CAR NEEDED		
Mar 2013							
MONTHLY	Couple	Child Age Groups				Adjustment if more than two children	
		Infant	Pre-School	Primary	Secondary	Third Child	Fourth Child
Total before deductions	€ 1,359.67	€ 372.49	€ 163.67	€ 294.71	€ 497.32	€ 9.83	€ 52.23
LESS child benefit	€ 0.00	-€ 130.00	-€ 130.00	-€ 130.00	-€ 130.00	€ 0.00	-€ 10.00
Total set costs	€ 1,359.67	€ 242.49	€ 33.67	€ 164.71	€ 367.32	€ 9.83	€ 42.23

OTHER COSTS

Childcare	
Housing	
Special circumstances	

Reasonable Living Expenses	
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Table 6 Two adult household, one or more children, vehicle

SET COST BREAKDOWN - FOR INFORMATIONAL PURPOSES ONLY:

	Couple	Child Age Groups			
		Infant	Pre-School	Primary	Secondary
Food	€ 278.75	€ 133.30	€ 72.14	€ 119.70	€ 162.42
Clothing	€ 67.47	€ 72.79	€ 22.10	€ 30.23	€ 55.05
Personal Care	€ 65.56	€ 46.98	€ 6.16	€ 11.86	€ 36.80
Health	€ 44.81	€ 35.69	€ 18.70	€ 18.45	€ 24.30
Household Goods	€ 69.93	€ 47.69	€ 12.18	€ 13.62	€ 16.59
Household Services	€ 36.17	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Communications	€ 65.00	€ 0.00	€ 0.00	€ 0.00	€ 21.67
Social Inclusion & Participation	€ 157.86	€ 7.72	€ 10.03	€ 49.53	€ 93.23
Education	€ 11.93	€ 0.00	€ 0.00	€ 28.97	€ 64.90
Transport (Private)	€ 252.75	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Household Electricity	€ 90.97	€ 5.80	€ 0.00	€ 0.00	€ 0.00
Home Heating	€ 92.65	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Personal Costs	€ 1.56	€ 0.86	€ 0.69	€ 0.69	€ 0.69
Home Insurance	€ 18.38	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Car Insurance	€ 27.10	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Savings & Contingencies	€ 78.77	€ 21.67	€ 21.67	€ 21.67	€ 21.67
Total before deductions	€ 1,359.67	€ 372.49	€ 163.67	€ 294.71	€ 497.32
LESS child benefit	€ 0.00	-€ 130.00	-€ 130.00	-€ 130.00	-€ 130.00
Total monthly set costs	€ 1,359.67	€ 242.49	€ 33.67	€ 164.71	€ 367.32

Table 7. Two adult household, no vehicle

TWO ADULT HOUSEHOLD (NO CHILDREN)

Mar 2013



MONTHLY

NO CAR NEEDED

Total set costs	€ 1,438.01
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OTHER COSTS

Housing	
Special circumstances	

Reasonable Living Expenses	
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Table 7 Two adult household, no vehicle

SET COSTS BREAKDOWN - FOR INFORMATIONAL PURPOSES ONLY:

Food	€ 363.55
Clothing	€ 67.75
Personal Care	€ 65.20
Health	€ 49.91
Household Goods	€ 31.71
Household Services	€ 28.61
Communications	€ 65.13
Social Inclusion & Participation	€ 230.83
Education	€ 38.27
Transport (Public)	€ 272.59
Household Electricity	€ 59.33
Home Heating	€ 86.33
Personal Costs	€ 1.58
Home Insurance	€ 12.22
Car Insurance	€ 0.00
Savings & Contingencies	€ 65.00
Total monthly set costs	€ 1,438.01

Table 8. Two adult household, vehicle

TWO ADULT HOUSEHOLD (NO CHILDREN)

Mar 2013



MONTHLY CAR NEEDED

Total set costs	€ 1,431.58
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OTHER COSTS

Housing	
Special circumstances	

Reasonable Living Expenses	
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Table 8 Two adult household, vehicle

SET COST BREAKDOWN - FOR INFORMATIONAL PURPOSES ONLY:

Food	€ 363.55
Clothing	€ 67.75
Personal Care	€ 65.20
Health	€ 49.91
Household Goods	€ 31.71
Household Services	€ 28.61
Communications	€ 65.13
Social Inclusion & Participation	€ 230.83
Education	€ 38.27
Transport (Private)	€ 240.34
Household Electricity	€ 59.33
Home Heating	€ 86.33
Personal Costs	€ 1.58
Home Insurance	€ 12.22
Car Insurance	€ 25.82
Savings & Contingencies	€ 65.00
Total monthly set costs	€ 1,431.58