

O'Hanlon Tax Limited: ISI Table of Reasonable Living Expenses

Household With Children

One adult household, one or more children, no vehicle

Monthly	Adult	Infant	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

	Adult	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 (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	€898.97	€372.50	€207.41	€347.31	€559.82		
LESS child benefit	€0.00	-€130.00	-€130.00	-€130.00	-€130.00		
Total monthly set costs	€898.97	€242.50	€77.41	€217.31	€429.82		

One adult household, one or more children, vehicle

Monthly	Adult	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

	Adult	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	€372.50	€194.99	€334.89	€547.40		
LESS child benefit	€0.00	-€130.00	-€130.00	-€130.00	-€130.00		
Total monthly set costs	€1,066.75	€242.50	€64.99	€204.89	€417.40		

Two adult household, one or more children, vehicle

Monthly	Couple	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

	Adult	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	€372.50	€176.09	€307.14	€509.74		
LESS child benefit	€0.00	-€130.00	-€130.00	-€130.00	-€130.00		
Total monthly set costs	€1,305.77	€242.50	€46.09	€177.14	€379.74		

Two adult household, one or more children, vehicle

Monthly	Couple	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

	Adult	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	€1,359.66	€372.50	€163.67	€294.72	€497.32		
LESS child benefit	€0.00	-€130.00	-€130.00	-€130.00	-€130.00		
Total monthly set costs	€1,359.66	€242.50	€33.67	€164.72	€367.32		

This tax table gives a general guide to reasonable living expenses. O'Hanlon Tax Limited takes no responsibility for damage suffered as a result of relying on the tables above, and recommends that formal tax advice be obtained in all cases.

*Figures provided by Insolvency Service of Ireland