

Lone Female Pensioner (age 70+)
Total weekly shortfall/discretionary income for the 4 different family
income situations from 2006-2009

	2006	2007	2008	2009
Income Expenditure Scenario	Shortfall/ Discretionary Income €	Shortfall/ Discretionary Income €	Shortfall/ Discretionary Income €	Shortfall/ Discretionary Income €
Income from Contributory. Pension/ no car	46.60 (shortfall)	35.58 (shortfall)	34.00 (shortfall)	11.79 (shortfall)
Income from Contributory. Pension/ car owner	90.27 (shortfall)	81.26 (shortfall)	82.38 (shortfall)	57.22 (shortfall)
Income from Non-Contributory. Pension/ no car	54.96 (shortfall)	43.49 (shortfall)	43.61 (shortfall)	21.40 (shortfall)
Income from Non-Contributory. Pension/ car owner	99.88 (shortfall)	89.17 (shortfall)	91.99 (shortfall)	66.83 (shortfall)

Comments:

- In this study all female pensioners living alone are unable to afford a Minimum Essential Standard of Living despite increases in state pensions in 2007, 2008 and 2009.
- Despite increases in social welfare rates between 2007 and 2008, they were nevertheless almost totally absorbed by the rising cost of basic commodities such as food and fuel which rose by 7.3% and 11.1% respectively between mid June 2007 and mid June 2008.
- In 2009 the Lone female pensioners' shortfall was reduced considerably due in most part to a fall in the cost of living with items such as food for example falling by 3.3% in the period mid June 2008-mid June 2009. Notwithstanding the decrease in the cost of goods and services in 2009 it is clear that it is more economical when there is more than one person living in a household to help share the burden of the cost of heating, food and household goods etcetera. If older people living alone are to remain in their own homes and retain their independence there is an urgent need to increase the Living Alone Allowance which at present stands at €7.70 per week and has not been increased since 1996.
- The cost of a car represents a significant financial cost for many older people. In this study lone female pensioners with a car see their expenditure costs rise significantly, however for a considerable number it is a cost they cannot do without out as a car is seen by many older people not only as a necessity, but also important for safety and social inclusion and participation in their community.
- Despite a fall in the cost of living in 2009, older people living alone will continue to struggle on a daily basis and may go into debt to meet their basic needs or have to forgo basic commodities such as food and fuel in order to stay within budget.