

Pensioner Couple (age 66 – 69)
Total weekly shortfall/discretionary income for the 6 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 (1personal rate & qualified adult) / no car	26.85 (discretionary income)	56.53 (discretionary income)	79.55 (discretionary income)	107.33 (discretionary income)
Income from Contributory. Pension (1 personal rate & qualified adult)/ car owner	26.12 (shortfall)	2.66 (discretionary income)	22.50 (discretionary income)	53.76 (discretionary income)
Income from 1 Contributory Pension & 1 Non-Contributory Pension/ no Car	54.64 (discretionary income)	79.48 (discretionary income)	89.75 (discretionary income)	108.12 (discretionary income)
Income from 1 Contributory Pension & 1 Non-Contributory Pension/ car owner	1.67 (discretionary income)	25.61 (discretionary income)	32.70 (discretionary income)	64.55 (discretionary income)
Income from Non-Contributory. Pension/ no car (both in receipt of the full Non-Contributory. pension)	43.16 (discretionary income)	71.58 (discretionary income)	80.15 (discretionary income)	108.52 (discretionary income)
Income from Non-Contributory. Pension/ car owner (both in receipt of the full Non-Contributory. pension)	9.81 (shortfall)	17.71 (discretionary income)	23.10 (discretionary income)	54.95 (discretionary income)

Comments:

- In this study there have been significant improvements in the financial situations for pensioner couples, highlighting the positive impact of increases in State Pensions and Qualified Adult Payments in combating poverty and exclusion amongst older people.
- This study demonstrates that pensioner households with two pensions are in a much better financial situation than those who live alone as there are two incomes to help meet the cost of living.