Comparisons 2006-2008

Pensioner Couple (age 66 – 69)

Total weekly income, expenditure and shortfall for the 6 different family income situations¹ from 2006-2009

2006:

Income Expenditure Scenario	Total cash income €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from Contributory. Pension (1personal rate + qualified adult) / no car	365. 70	338.85	26.85 (discretionary income)
Income from Contributory. Pension (1 personal rate + qualified adult)/ car owner	365. 70	391.82	26.12 (shortfall)
Income from 1 Contributory Pension & 1 Non-Contributory Pension/ no Car	398.40	343.76	54.64 (discretionary income)
Income from 1 Contributory Pension & 1 Non-Contributory Pension/ car owner	398.40	396.73	1.67 (discretionary income)
Income from Non-Contributory. Pension/ no car (both in receipt of the full Non-Contributory. pension)	387.10	343.94	43.16 (discretionary income)
Income from Non-Contributory. Pension/ car owner (both in receipt of the full Non-Contributory. pension)	387.10	396.91	9.81 (shortfall)

2007:

Income Expenditure Scenario	Total cash income €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from Contributory Pension (1 personal rate + qualified adult) / no car	410.51	353.98	56.53 (discretionary income)
Income from Contributory Pension (1 personal rate + qualified adult) / car owner	410.51	407.85	2.66 (discretionary income)
Income from 1 Contributory pension & 1 Non-Contributory Pension/ no car	437.51	358.03	79.48 (discretionary income)
Income from 1 Contributory Pension & 1 Non-Contributory Pension/ car owner	437.51	411.90	25.61 (discretionary income)
Income from Non-Contributory. Pension / no car (both in receipt of the full Non-Contributory. pension)	428.21	356.63	71.58 (discretionary income)
Income from Non-Contributory. Pension / car owner (both in receipt of the full Non-Contributory. pension)	428.21	410.50	17.71 (discretionary income)

¹ When calculating the Net cash income for each income scenario, income from the Household Benefits Package was taken into account. Eligibility for medical card was also considered.

^{*} Less healthcare costs where applicable

2008:

Income Expenditure Scenario	Total cash income ²	Total ME Budget costs*	Shortfall/ Discretionary Income
	€	€	€
Income from Contributory. Pension & qualified adult/ no car	452.19	372.64	79.55 (discretionary income)
Income from Contributory. Pension & qualified adult/ car owner	452.19	429.69	22.50 (discretionary income)
Income from 1 contributory pension & 1 Non-Contributory. Pension/ no car	464.19	374.44	89.75 (discretionary income)
Income from 1 contributory pension & 1 Non-Contributory. Pension/ car owner	464.19	431.49	32.70 (discretionary income)
Income from Non-Contributory. Pension/ no car (both in receipt of the full non-contributory pension)	452.89	372.74	80.15 (discretionary income)
Income from Non-Contributory. Pension/ car owner (both in receipt of the full non-contributory pension)	452.89	429.79	23.10 (discretionary income)

2009

Income Expenditure Scenario	Total cash income ³	Total ME Budget costs*	Shortfall/ Discretionary Income
	€	€	€
Income from Contributory. Pension	467.62	360.29	107.33
& qualified adult/ no car			(discretionary income)
	467.62	413.86	53.76
Income from Contributory. Pension & qualified adult/ car owner			(discretionary income)
	480.32	362.20	118.12
Income from 1 contributory			(discretionary income)
pension & 1 Non-Contributory.			
Pension/ no car			
Income from 1 contributory	480.32	415.77	64.55
pension & 1 Non-Contributory.			(discretionary income)
Pension/ car owner			
Income from Non-Contributory.	469.02	360.50	108.52
Pension/ no car (both in receipt of			(discretionary income)
the full non-contributory pension)			
Income from Non-Contributory.	469.02	414.07	54.95
Pension/ car owner (both in receipt			(discretionary income)
of the full non-contributory			
pension)			

² When calculating the Net cash income for each income scenario, income from the Household Benefits Package was taken into account. Eligibility for medical card also considered.
*Less healthcare costs where applicable
³ When calculating the Net cash income for each income scenario, income from the Household Benefits Package was taken into account. Eligibility for medical card also considered.

^{*}Less healthcare costs where applicable