

2006

Pensioner Couple (age 66-69) – in receipt of State Pension (Contributory) - no entitlement to secondary benefits – Housing and Car costs excluded

Section 1A

ITEM	DESCRIPTION	COST	ITEM	DESCRIPTION	COST
Food	Total =	81.05	Social Inclusion & Participation	Newspapers, magazines, books	10.226
Clothing	Woman	14.18		Audio	0.96
	Man	9.39		Games	0.15
	Total =	23.57		Seasonal items	0.26
Personal Care	Over the counter healthcare	2.09		Knitting & Photography	0.744
	Personal hygiene	11.44		Gardening	0.25
	Cosmetics	2.28		Sports & leisure activities	12.93
	Total =	15.81		Outings	2.63
Health related costs¹	Total =	36.28	Transport (no car)	Holiday Expenses	15.39
				Socialising	11.54
				Total =	55.08
Household Goods	Lounge/dining furniture	2.03		Free Travel	00.00
	Bed/bathroom furniture	4.15	Fuel	Total =	00.00
	Floor coverings	3.23		Gas costs	20.00
	Textiles & soft furnishings	1.76		Electricity costs	12.00
	Appliances gas/electric	1.76	Personal costs	Total =	32.00
	Stationery/paper goods	0.908		Charity donations	Total = 5.00
	Kitchen & hardware	1.313	Savings/ contingencies	Life assurance	6.92
	Toilet paper/ cleaning materials	5.72		Savings	20.00
	Miscellaneous	2.579		Emergencies/ contingencies	10.00
	Total =	23.45		Total =	36.92
Household Services	Postage	0.33			
	Telephone	10.70			
	Shoe Repairs	0.31			
	Television	8.14			
	Dry cleaning	0.61			
	Window Cleaning	1.15			
	Total =	21.24			

Total Weekly Expenditure 330.40

¹ Health related costs are deducted from total weekly expenditure where the household is entitled to a medical card.

Housing costs differ when the income scenario of the household changes.

Section 1B

Pensioner Couple (age 66-69)

Weekly Household Expenditure for the following income situations:

- In receipt of 1 contributory pension & 1 non-contributory pension – no car
- In receipt of 1 contributory pension & 1 non-contributory pension – car owner
- In receipt of 1 contributory pension & qualified adult payment – no car
- In receipt of 1 contributory pension & qualified adult payment – car owner
- In receipt of contributory pension – no benefits

Household Types	1 in receipt of the full state pension (Contributory) & 1 in receipt of the full state pension Non-Contributory/ no car	1 in receipt of the full state pension (Contributory) pension & 1 in receipt of the full state pension (Non-Contributory)/ car owner	In receipt of full state pension (Contributory) & qualified adult payment. / no car	In receipt of full state pension (Contributory) & qualified adult payment. / car owner	In receipt of state pension (Contributory)/ no benefits
Pensioner couple aged 66-69					
Euro per week mid June 2006 prices					
Food	81.05	81.05	81.05	81.05	81.05
Clothing	23.57	23.57	23.57	23.57	23.57
Personal Care	15.81	15.81	15.81	15.81	15.81
Health Related Costs	36.28	36.28	36.28	36.28	36.28
Household goods	23.45	23.45	23.45	23.45	23.45
Household services	21.24	21.24	21.24	21.24	21.24
Social inclusion and participation	55.08	55.08	55.08	55.08	55.08
Housing	49.64	49.64	44.73	44.73	Nil
Transport	00.00	52.97	00.00	52.97	Nil
Household Fuel	32.00	32.00	32.00	32.00	32.00
Personal costs	5.00	5.00	5.00	5.00	5.00
Savings/ contingency costs	36.92	36.92	36.92	36.92	36.92
Total costs	380.04	433.01	375.13	428.10	330.40
Deduct health costs*	36.28	36.28	36.28	36.28	Nil
Total costs (less health care where applicable)	343.76	396.73	338.85	391.82	330.40

2006
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Total weekly income, expenditure and shortfall/discretionary income for the different family income types²

Income Expenditure Scenario	Total cash income	Total ME Budget costs³	Shortfall/ Discretionary Income
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 Contributory Pension & qualified adult/ no car	365. 70	338.85	26.85 (discretionary income)
Income from Contributory. Pension + qualified adult/ car owner	365. 70	391.82	26.12 (shortfall)

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.

³ Less healthcare costs where applicable