

**2006**  
**Lone Female Pensioner (age 70+) – In receipt State Pension (Contributory) - no entitlement to secondary benefits – Housing and Car costs excluded**

**Section 1A**

ITEM	DESCRIPTION	COST	ITEM	DESCRIPTION	COST
	<b>Total =</b>	<b>66.15</b>	<b>Social Inclusion &amp; Participation</b>	Newspapers, magazines, books	10.24
<b>Food</b>				Audio	0.14
	<b>Total =</b>	<b>14.87</b>		Games	0.15
<b>Clothing</b>	Woman			Seasonal items	0.26
				Knitting & Photography	0.895
				Gardening	0.25
<b>Personal Care</b>	Over the counter healthcare	1.35		Sports & leisure activities	7.39
	Personal hygiene	7.53		Outings	1.44
	Cosmetics	2.07		Holiday Expenses	11.54
	<b>Total =</b>	<b>10.95</b>		Socialising	5.77
			<b>Total =</b>	<b>38.08</b>	
<b>Health related costs<sup>1</sup></b>	<b>Total =</b>	<b>18.13</b>	<b>Transport (no car)</b>	Free Travel	00.00
				<b>Total =</b>	<b>00.00</b>
<b>Household Goods</b>	Lounge/dining furniture	1.98			
	Bed/bathroom furniture	2.75	<b>Fuel</b>	Gas costs	20.00
	Floor coverings	3.94		Electricity costs	12.00
				<b>Total =</b>	<b>32.00</b>
	Textiles & soft furnishings	1.758	<b>Personal costs</b>	Charity donations	5.00
	Appliances gas/electric	2.03		Personal Alarm	1.83
				<b>Total =</b>	<b>6.83</b>
	Stationery/paper goods	0.878	<b>Savings/ contingencies</b>	Life assurance (including top up policy)	13.46
	Kitchen & hardware	1.353		Savings	5.00
	Toilet paper/ cleaning materials	4.18		Emergencies/ contingencies	5.00
	Miscellaneous	2.469		<b>Total =</b>	<b>23.46</b>
	<b>Total =</b>	<b>21.34</b>			
<b>Household Services</b>	Postage	0.42		Weekly Expenditure	- 18.13
	Telephone	10.70		Deduct Health Related Costs	
	Shoe Repairs	0.15			
	Television	8.14			
	Dry cleaning	0.19			
	Window Cleaning	1.15			
	<b>Total =</b>	<b>20.75</b>			
<b>Pet costs</b>	<b>Total =</b>	<b>6.73</b>			
				<b>Total Weekly Expenditure</b>	<b>241.16</b>

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

All pensioners over 70 years of age are entitled to a medical card therefore in this budget health related costs are deducted from the Total Weekly Expenditure

## Section 1B

### Lone Female Pensioner (age 70+)

#### Weekly Household Expenditure for the following income situations:

- In receipt of contributory pension – no car
- In receipt of contributory pension – car owner
- In receipt of non-contributory pension – no car
- In receipt of non-contributory pension – car owner
- In receipt of contributory pension – no benefits

<b>CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL</b>					
Lone Female Pensioner (70+)					
Euro per week mid-June 2006 prices					
<b>Household Types</b>	<b>In receipt of state pension (Contributory) / no car</b>	<b>In receipt of state pension (Contributory)/ car owner</b>	<b>In receipt of state pension (Non-Contributory)/ no car</b>	<b>In receipt of state pension (Non-Contributory)/ car owner</b>	<b>In receipt of state pension (Contributory)/ no benefits</b>
Food	66.15	66.15	66.15	66.15	66.15
Clothing	14.87	14.87	14.87	14.87	14.87
Personal Care	10.95	10.95	10.95	10.95	10.95
Health Related Costs	18.13	18.13	18.13	18.13	18.13
Household goods	21.34	21.34	21.34	21.34	21.34
Household services	20.75	20.75	20.75	20.75	20.75
Social inclusion and participation	38.08	38.08	38.08	38.08	38.08
Housing	28.29	28.29	26.60	26.60	Nil
Transport	00.00	44.92	00.00	44.92	Nil
Household Fuel	32.00	32.00	32.00	32.00	32.00
<sup>2</sup> Personal costs	6.83	6.83	6.83	6.83	6.83
Pet Costs	6.73	6.73	6.73	6.73	6.73
<sup>3</sup> Savings/ contingency costs	23.46	23.46	23.46	23.46	23.46
<b>Total costs</b>	<b>287.58</b>	<b>332.50</b>	<b>285.89</b>	<b>330.81</b>	<b>259.29</b>
Deduct health costs*	18.13	18.13	18.13	18.13	18.13
<b>Total costs (less health care where applicable)</b>	<b>269.45</b>	<b>314.37</b>	<b>267.76</b>	<b>312.68</b>	<b>241.16</b>
*Health costs are deducted for those who qualify for a medical card					

<sup>2</sup> In the case of a Lone Female Pensioner, the Personal Costs Budget also includes the cost of a Personal Alarm for security reasons.

<sup>3</sup> Savings/ Contingency costs budget also includes a Top Up Life Assurance Policy of €10 per week for a Lone Female Pensioner

**2006**  
**Lone Female Pensioner (age70+)**

**Total weekly income, expenditure and shortfall/discretionary income for the 4  
different family income situations<sup>4</sup>**

<b>Income Expenditure Scenario</b>	<b>Total cash income</b>	<b>Total ME Budget costs<sup>5</sup></b>	<b>Shortfall/ Discretionary Income</b>
Income from Contributory. Pension/ no car	224. 10	269.45	45.35 (shortfall)
Income from Contributory. Pension/ car owner	224. 10	314.37	90.27 (shortfall)
Income from Non-Contributory. Pension/ no car	212. 80	267.76	54.96 (shortfall)
Income from Non-Contributory. Pension/ car owner	212. 80	312.68	99.88 (shortfall)

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<sup>4</sup> 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.

<sup>5</sup> Less healthcare costs where applicable