

**Case Study: Income Scenario- Pensioner Couple (66-69)
Income from 1 State Pension (Contributory) & 1 State Pension (Non-Contributory) only**

	Weekly	Yearly
<u>State Pension (Contributory)</u>		
Personal Rate	209.30	10883.60
<u>State Pension (Non-Contributory) Pension</u>		
Personal Rate	200.00	10400.00
Total Pension income	409.30	21283.60
No tax payable		(34, 000)

Additional Entitlements

Free Travel

Eligibility for a medical card:

This couple will qualify for a medical card as their income is solely derived from a social welfare payment

Household Benefits Package

Television Licence (€158 per year)	3.04	158. 00
Electricity allowance ¹	9.43	490.32
Fuel Allowance ²	10.04	522.00
Telephone ³	5. 70	296. 34
Total Household Benefits	28.21	1466.66
Total Income	437.51	22750.26

Calculation of Local Authority Rent:

Total weekly income	409.30
Income disregard (couple)	64. 00
Assessable income	345.30
Rent (15% of 345.30)	51.80

¹ Electricity Allowance covers normal standing charges and up to 400 units of electricity in each two-monthly billing period throughout the year. ESB charge January 2007 1 unit=14.35c/kWh (domestic urban rate); Annual standing charge=€87.60; VAT @ 13.5%;

² Fuel allowance paid from early October – late April (29 weeks). An additional €3.90 per week is available if you live in a smokeless fuel area.

³ Telephone allowance- €49.39 (including VAT) is paid as a credit on the bill if you are billed every 2 months Since April 2007, people who receive the Telephone Allowance can choose to have a mobile instead of a fixed land line.