

June 2008

Lone Female Pensioner (age 70+)

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=€72.75	Social Inclusion & Participation	Newspapers, magazines, books	Total=€39.31
Clothing	Woman	Total=€13.88		Audio	
Personal Care	Over the counter healthcare Personal Hygiene Cosmetics	Total=€11.35		Knitting	
Health Related Costs ¹		Total=€19.76		Seasonal items	
Household Goods	Lounge/dining furniture Bed/bathroom furniture Floor Coverings Textile and Soft Furnishings Appliances gas/electric Stationary/paper goods Kitchen and hardware Toilet paper/cleaning materials Miscellaneous	Total=€20.70	Photography	Transport	Total=€0.00
Household Services	Postage Telephone Television Dry Cleaning Window Cleaning Shoe Repairs	Total=€20.13	Gardening		
			Leisure Activities		
			Outings		
			Holiday Expenses	Fuel	Total=€43.58
			Socialising		
				Personal Costs	Total=€7.08
				Charity Donations Personal Alarm	
				Pet Costs	Total=€6.95
				Savings/Contingencies	Total=€24.31
				Life assurance Savings Emergencies/contingencies	
				Deduct Health Costs	€19.76

Total Weekly Expenditure	€260.04
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¹ Health Related costs are deducted from total weekly expenditure where the household is entitled to a medical card.
Housing and Personal Costs differ when the income scenario of the household changes

Section 1B

Lone Female Pensioner (age 70+)

Weekly Household Expenditure for the following income situations:

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

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL					
Lone Female Pensioner (70+)					
Euro per week Mid June 2008 prices					
Household Types	In receipt of state pension (Contributory) / no car	In receipt of state pension (Contributory)/ car owner	In receipt of state pension (Non-Contributory)/ no car	In receipt of state pension (Non-Contributory)/ car owner	In receipt of state pension (Contributory)/ no benefits
Food	72.75	72.75	72.75	72.75	72.75
Clothing	13.88	13.88	13.88	13.88	13.88
Personal Care	11.35	11.35	11.35	11.35	11.35
Health Related Costs	19.76	19.76	19.76	19.76	19.76
Household goods	20.70	20.70	20.70	20.70	20.70
Household services	20.13	20.13	20.13	20.13	20.13
Social inclusion and participation	39.31	39.31	39.31	39.31	39.31
Housing	33.85	33.85	32.16	32.16	Nil
Transport	00.00	48.38	00.00	48.38	Nil
Household Fuel	43.58	43.58	43.58	43.58	43.58
² Personal costs	7.08	7.08	7.08	7.08	7.08
Pet Costs	6.95	6.95	6.95	6.95	6.95
Savings/ contingency costs ³	24.31	24.31	24.31	24.31	24.31
Total costs	313.65	362.03	311.96	360.34	279.80
Deduct health costs*	19.76	19.76	19.76	19.76	19.76
Total costs (less health care where applicable)	293.89	342.27	292.20	340.58	260.04

*Health costs are deducted for those who qualify for a medical card

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

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

Lone Female Pensioner (age70+)

Total weekly income, expenditure and shortfall/discretionary income for the 4 different family income situations

Income Expenditure Scenario	Total cash income⁴ €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from Contributory. Pension/ no car	259.89	293.89	34.00 (shortfall)
Income from Contributory Pension/ car owner	259.89	342.27	82.38 (shortfall)
Income from Non-Contributory Pension/ no car	248.59	292.20	43.61 (shortfall)
Income from Non-Contributory Pension/ car owner	248.59	340.58	91.99 (shortfall)

⁴ 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