

June 2009

## 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=€70.35	Social Inclusion & Participation	Newspapers, magazines, books	Total=€39.15
Clothing	Woman	Total=€12.19		Audio	
Personal Care	Over the counter healthcare Personal Hygiene Cosmetics	Total=€12.31		Knitting	
Health Related Costs <sup>1</sup>		Total=€20.43		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=€20.04	Photography	Transport	Total=€0.00
Household Services	Postage Telephone Television Dry Cleaning Window Cleaning Shoe Repairs	Total=€19.49	Gardening		
			Leisure Activities		
			Outings		
			Holiday Expenses	Fuel	Total=€32.42
			Socialising		
				Free Travel	Total=€0.00
				Gas costs	Total=€7.68
				Electricity Costs	
				Charity Donations	Total=€6.92
				Personal Alarm	
					Savings/ Contingencies
					Total=€26.38

**Total Weekly Expenditure €267.36**

<sup>1</sup> Prior to 2009 all those aged 70 and above were entitled to a medical card. Due to changes in the eligibility criteria medical card this is no longer the case and automatic entitlement has been abolished.  
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

<b>CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL</b>					
Lone Female Pensioner (70+)					
Euro per week mid June 2009 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	70.35	70.35	70.35	70.35	70.35
Clothing	12.19	12.19	12.19	12.19	12.19
Personal Care	12.31	12.31	12.31	12.31	12.31
Health Related Costs	20.43	20.43	20.43	20.43	20.43
Household goods	20.04	20.04	20.04	20.04	20.04
Household services	19.49	19.49	19.49	19.49	19.49
Social inclusion and participation	39.15	39.15	39.15	39.15	39.15
Housing	33.88	33.88	32.19	32.19	Nil
Transport	00.00	45.43	00.00	45.43	Nil
Household Fuel	32.42	32.42	32.42	32.42	32.42
<sup>2</sup> Personal costs	7.68	7.68	7.68	7.68	7.68
Pet Costs	6.92	6.92	6.92	6.92	6.92
Savings/ contingency costs <sup>3</sup>	26.38	26.38	26.38	26.38	26.38
<b>Total costs</b>	<b>301.24</b>	<b>346.67</b>	<b>299.55</b>	<b>344.98</b>	<b>267.36</b>
Deduct health costs*	20.43	20.43	20.43	20.43	Nil <sup>4</sup>
<b>Total costs (less health care where applicable)</b>	<b>280.81</b>	<b>326.24</b>	<b>279.12</b>	<b>324.55</b>	<b>267.36</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

<sup>4</sup> Health costs are not deducted for this scenario as there is no longer automatic entitlement to medical card at the age of 70.

## Lone Female Pensioner (age70+)

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

<b>Income Expenditure Scenario</b>	<b>Total cash income<sup>5</sup> €</b>	<b>Total ME Budget costs* €</b>	<b>Shortfall/ Discretionary Income €</b>
Income from Contributory. Pension/ no car	269.02	280.81	11.79 (shortfall)
Income from Contributory Pension/ car owner	269.02	326.24	57.22 (shortfall)
Income from Non-Contributory Pension/ no car	257.72	279.12	21.40 (shortfall)
Income from Non-Contributory Pension/ car owner	257.72	324.55	66.83 (shortfall)

---

<sup>5</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.

\*Less healthcare costs where applicable