

June 2010

Pensioner Couple (age 66 – 69)

In receipt of State Pension (Contributory) – no entitlement to secondary benefits

Housing and Car costs excluded

Item	Description	Cost	Item	Description	Cost
Food		81.56	Social Inclusion & Participation	Holidays, Pet Costs, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography, Gardening, Games, Seasonal Items	55.22
Clothing	Woman, Man Dry Cleaning Shoe Repairs	17.81	Transport	Weekly Bus ticket Other bus tickets	00.00
Personal Care	Personal Hygiene Cosmetics	14.18	Household Fuel	Gas ESB	39.76
Health Related Costs	Over the counter healthcare, GP, prescriptions, optician etc	18.84	Personal Costs	Trade Union Fees Charity Donations	5.43
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	21.69	Insurance	Home Contents Health	42.92
Household Services	Window Cleaning Waste services, Boiler Service,	7.41	Savings & Contingencies	Savings Emergencies/ contingencies	31.50
Communications	Postage, Telephone & Mobile phone	13.20			

Total Weekly Expenditure € 348.89

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

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL					
Pensioner Couple (age 66-69)					
Euro per week mid June 2009					
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
Food	81.56	81.56	81.56	81.56	81.56
Clothing	17.81	17.81	17.81	17.81	17.81
Personal Care	14.18	14.18	14.18	14.18	14.18
Health Related Costs	18.84	18.84	18.84	18.84	18.84
Household goods	21.69	21.69	21.69	21.69	21.69
Household services	7.41	7.41	7.41	7.41	7.41
Communications	13.20	13.20	13.20	13.20	13.20
Social inclusion and participation	55.22	55.22	55.22	55.22	55.22
Housing	48.75	48.75	55.89	55.89	nil
Transport	00.00	48.38	00.00	48.38	00.00
Household Fuel	39.76	39.76	39.76	39.76	39.76
Personal costs	5.43	5.43	5.43	5.43	5.43
Insurance Costs	42.29	48.91	42.29	48.91	42.29
Savings/ contingency costs	31.50	31.50	31.50	31.50	31.50
Total costs	397.64	452.64	404.78	459.78	348.89
Deduct health costs ¹	57.61	57.61	57.61	57.61	Nil
Total costs (medical card benefits where applicable)	340.03	395.03	347.17	402.17	348.89

¹ Health cost and other expenditure s are deducted for those entitled to a medical card. This includes GP costs etc of €17.86, Health Insurance costs of €38.25 and the standing charge for waste costs of €1.50, amounting to €57.61 in total.

Pensioner Couple (age 66-69)

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

Income Expenditure Scenario	Total cash income² €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from 1 contributory pension & 1 Non-Contributory. Pension/ no car	480.09	340.03	140.06 Discretionary Income
Income from 1 contributory pension & 1 Non-Contributory. Pension/ car owner	480.09	395.03	85.06 Discretionary Income
Income from Contributory. Pension & qualified adult/ no car	467.39	347.17	120.22 Discretionary Income
Income from Contributory. Pension & qualified adult/ car owner	467.39	402.17	65.22 Discretionary Income

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.

*Less healthcare costs where applicable