

June 2010

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		66.57	Social Inclusion & Participation	Holidays, Pet Costs, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography, Gardening, Games, Seasonal Items	48.23
Clothing	Woman Dry Cleaning Shoe Repairs	11.13	Transport	Weekly Bus ticket Other bus tickets	00.00
Personal Care	Personal Hygiene Cosmetics	9.82	Household Fuel	Gas ESB	39.57
Health Related Costs	Over the counter healthcare, GP, prescriptions, optician etc	9.33	Personal Costs	Trade Union Fees Charity Donations	7.42
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	19.64	Insurance	Home Contents Health	23.17
Household Services	Window Cleaning Waste services, Boiler Service,	7.31	Savings & Contingencies	Savings Emergencies/ contingencies	10.68
Communications	Postage, Telephone & Mobile phone	11.37			

Total Weekly Expenditure €264.24

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 2010 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	66.57	66.57	66.57	66.57	66.57
Clothing	11.13	11.13	11.13	11.13	11.13
Personal Care	9.82	9.82	9.82	9.82	9.82
Health Related Costs	9.33	9.33	9.33	9.33	9.33
Household goods	19.64	19.64	19.64	19.64	19.64
Household services	7.31	7.31	7.31	7.31	7.31
Communications	11.37	11.37	11.37	11.37	11.37
Social inclusion and participation	48.23	48.23	48.23	48.23	48.23
Housing	30.90	30.90	29.21	29.21	nil
Transport	00.00	40.51	00.00	40.51	nil
Household Fuel	39.57	39.57	39.57	39.57	39.57
¹ Personal costs	7.42	7.42	7.42	7.42	7.42
Insurance Costs	23.17	29.33	23.17	29.33	23.17
Savings/ contingency costs	10.68	10.68	10.68	10.68	10.68
Total costs	295.14	341.81	293.45	340.12	264.24
Deduct costs covered by medical card ²	29.28	29.28	29.28	29.28	Nil
Total costs (less health care where applicable)	265.86	312.53	264.17	310.84	264.24

¹ In the case of a Lone Female Pensioner, the Personal Costs Budget also includes the cost of a Personal Alarm for security reasons.

² Health and other expenses are deducted for those who are entitled to a medical card. The following are deducted: GP, prescription etc of €8.66 Health Insurance of €19.12 and the standing charge for waste collection of €1.50, amounting to a total deduction of €29.28

Lone Female Pensioner (age70+)

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

Income Expenditure Scenario	Total cash income ³ €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from Contributory. Pension/ no car	268.79	265.86	2.93 (Discretionary Income)
Income from Contributory Pension/ car owner	268.79	312.53	43.74 (Shortfall)
Income from Non-Contributory Pension/ no car	257.49	264.17	6.68 (Shortfall)
Income from Non-Contributory Pension/ car owner	257.49	310.84	53.35 (Shortfall)

³ 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