

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			
Personal Care	Personal Hygiene Cosmetics	14.18	Transport	Weekly Bus ticket Other bus tickets	00.00
Health Related Costs	Over the counter healthcare, GP, prescriptions, optician etc	18.84	Household Fuel	Gas ESB	39.76
Household Goods	Lounge/dining furniture	21.69	Personal Costs	Trade Union Fees Charity Donations	5.43
	Bed/bathroom furniture				
	Floor Coverings				
	Textile and Soft Furnishings				
	Appliances gas/electric				
	Stationary/paper goods				
Household Services	Window Cleaning Waste services, Boiler Service,	7.41	Insurance	Home Contents Health	42.29
Communications	Postage, Telephone & Mobile phone	13.20	Savings & Contingencies	Savings Emergencies/ contingencies	31.50

Total Weekly Expenditure €348.89
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Section 1B

Pensioner Couple (age 66-69)

Weekly Household Expenditure for the following income situations:

- Both in receipt of full non-contributory pension – no car
- Both in receipt of full non-contributory pension – car owner
- In receipt of contributory pension – no benefits

Household Types	Both in receipt of the full state pension (Non-Contributory)/ no car	Both in receipt of the full state pension (Non-Contributory)/ car owner	In receipt of state pension (Contributory)/ no benefits
Pensioner Couple – aged 66-69			
Euro per week mid June 2010 prices			
Food	81.56	81.56	81.56
Clothing	17.81	17.81	17.81
Personal Care	14.18	14.18	14.18
Health Related Costs	18.84	18.84	18.84
Household goods	21.69	21.69	21.69
Household services	7.41	7.41	7.41
Communications	13.20	13.20	13.20
Social inclusion and participation	55.22	55.22	55.22
Housing	47.05	47.05	nil
Transport	00.00	48.38	00.00
Household Fuel	39.76	39.76	39.76
Personal costs	5.43	5.43	5.43
Insurance Costs	42.29	48.91	42.29
Savings/ contingency costs	31.50	31.50	31.50
Total costs	395.94	450.94	348.89
Deduct medical card benefits ¹	57.61	57.61	Nil
Total costs (medical card benefit)	338.33	393.33	348.89

¹ Health cost and other expenditure 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 different family income types

Income Expenditure Scenario	Total cash income² €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from Non-Contributory. Pension/ no car (both in receipt of the full non-contributory pension)	468.79	338.33	130.46 Discretionary Income
Income from Non-Contributory. Pension/ car owner (both in receipt of the full non-contributory pension)	468.79	393.33	75.46 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