

March 2011

**URBAN Female Pensioner Living Alone (age 70+)**

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

**Housing and Car costs excluded**

**Section 1A**

Item	Description	Cost/PW	Item	Description	Cost/PW	
<b>Food</b>		67.50	<b>Social Inclusion &amp; Participation</b>	Holidays, Pet Costs, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography, Gardening, Games, Seasonal Items	42.00	
<b>Clothing</b>	Woman	11.14		<b>Transport</b>	Weekly Bus ticket Other bus tickets	00.00
	Dry Cleaning				<b>Household Fuel</b>	Gas ESB
	Shoe Repairs		<b>Personal Costs</b>			Charity Donations Personal Alarm
<b>Personal Care</b>	Personal Hygiene	9.80		<b>Insurance</b>	Home Contents Health	27.39
	Cosmetics		<b>Savings &amp; Contingencies</b>		Savings Emergencies/ contingencies	10.43
<b>Health Related Costs</b>	Over the counter healthcare, GP, prescriptions, optician etc	9.70				
<b>Household Goods</b>	Lounge/dining furniture	19.31				
	Bed/bathroom furniture					
	Floor Coverings					
	Textile and Soft Furnishings					
	Appliances gas/electric					
	Stationary/paper goods					
	Kitchen and hardware					
Toilet paper/cleaning materials						
Miscellaneous						
<b>Household Services</b>	Window Cleaning	7.00				
	Waste services, Boiler Service,					
<b>Communications</b>	Postage, Telephone & Mobile phone	13.87				

**Total Weekly Expenditure €265.29**

## Section 1B

### Female Pensioner Living Alone (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 March 2011 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	67.50	67.50	67.50	67.50	67.50
Clothing	11.14	11.14	11.14	11.14	11.14
Personal Care	9.80	9.80	9.80	9.80	9.80
Health Related Costs	0.70	0.70	0.70	0.70	9.70
Household goods	19.31	19.31	19.31	19.31	19.31
Household services	5.46	5.46	5.46	5.46	7.00
Communications	13.87	13.87	13.87	13.87	13.87
Social inclusion and participation	42.80	42.80	42.80	42.80	42.80
Housing	30.90	30.90	29.21	29.21	00.00
Transport	00.00	41.48	00.00	41.48	00.00
Household Fuel	38.96	38.96	38.96	38.96	38.96
<sup>1</sup> Personal costs	7.39	7.39	7.39	7.39	7.39
Insurance Costs	4.38	10.87	4.38	10.87	27.39
Savings/ contingency costs	10.43	10.43	10.43	10.43	10.43
<b>Total costs</b>	<b>262.64</b>	<b>310.61</b>	<b>260.95</b>	<b>308.92</b>	<b>265.29</b>
Medical Card <sup>2</sup>	Full medical card	Full medical card	Full medical card	Full medical card	No medical card

<sup>1</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>2</sup> Health and other expenses are deducted for those who are entitled to a medical card. The following are deducted: GP, prescription etc of €9.01 from health costs; Health Insurance of €23.00 from insurance costs and the standing charge for waste collection of €1.50 from household services, amounting to a total deduction of €33.55

## Female Pensioner Living Alone (age70+)

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

Income Expenditure Scenario	Total cash income <sup>3</sup> €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from Contributory. Pension/ no car	269.50	262.64	6.86 Discretionary Income
Income from Contributory Pension/ car owner	269.50	310.61	41.11 Shortfall
Income from Non- Contributory Pension/ no car	258.20	260.95	2.75 Shortfall
Income from Non- Contributory Pension/ car owner	258.20	308.92	50.72 Shortfall

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<sup>3</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