

March 2011

URBAN Pensioner Couple (age 66 – 69)

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

Housing and Car costs excluded

Item	Description	Cost/PW	Item	Description	Cost/PW
Food		82.71	Social Inclusion & Participation	Holidays, Pet Costs, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography, Gardening, Games, Seasonal Items	54.67
Clothing	Woman, Man Dry Cleaning Shoe Repairs	17.83	Transport	Weekly Bus ticket Other bus tickets	00.00
Personal Care	Personal Hygiene Cosmetics	14.15	Household Fuel	Gas ESB	40.47
Health Related Costs	Over the counter healthcare, GP, prescriptions, optician etc	19.60	Personal Costs	Trade Union Fees Charity Donations	5.41
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	21.34	Insurance	Home Contents Health	50.39
Household Services	Window Cleaning Waste services, Boiler Service,	7.10	Savings & Contingencies	Savings Emergencies/ contingencies	31.28
Communications	Postage, Telephone & Mobile phone	13.74			

Total Weekly Expenditure €358.67

Section 1B

Pensioner Couple (age 66-69)

Weekly Household Expenditure for the following income situations in local authority accommodation:

- 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 entitlement to benefits and housing and car costs excluded

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL					
Pensioner Couple (age 66-69)					
Euro per week March 2011					
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/housing excluded
Food	82.71	82.71	82.71	82.71	82.71
Clothing	17.83	17.83	17.83	17.83	17.83
Personal Care	14.15	14.15	14.15	14.15	14.15
Health Related Costs	1.02	1.02	1.02	1.02	19.60
Household goods	21.34	21.34	21.34	21.34	21.34
Household services	5.56	5.56	5.56	5.56	7.10
Communications	13.74	13.74	13.74	13.74	13.74
Social inclusion and participation	54.67	54.67	54.67	54.67	54.67
Housing	48.75	48.75	55.89	55.89	00.00
Transport	00.00	49.53	00.00	49.53	00.00
Household Fuel	40.47	40.47	40.47	40.47	40.47
Personal costs	5.41	5.41	5.41	5.41	5.41
Insurance Costs	4.38	11.35	4.38	11.35	50.39
Savings/ contingency costs	31.28	31.28	31.28	31.28	31.28
Actual Costs	341.31	397.81	348.45	404.95	358.67
Medical Card ¹	Full medical card	Full medical card	Full medical card	Full medical card	No medical card

¹ Health cost and other expenditure have been deducted for those entitled to a medical card. This includes GP costs etc of €18.58 deducted from health costs, Health Insurance costs of €16.01 deducted from insurance costs and the standing charge for waste costs of €1.54 deducted from household services, amounting to €6.13 in total.

Pensioner Couple (age 66-69)

Total weekly income, expenditure and shortfall/discretionary income for the 4 different household 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	480.80	341.31	139.49 Discretionary Income
Income from 1 contributory pension & 1 Non-Contributory. Pension/ car owner	480.80	397.81	82.99 Discretionary Income
Income from Contributory. Pension & qualified adult/ no car	468.10	348.45	119.65 Discretionary Income
Income from Contributory. Pension & qualified adult/ car owner	468.10	404.95	63.15 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