

March 2011

Rural Female Pensioner Living Alone (age 70+)

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

Housing costs excluded

Section 1A

Item	Description	Cost/PW	Item	Description	Cost/PW
Food		83.82	Social Inclusion & Participation	Holidays, Pet Costs, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography, Gardening, Games, Seasonal Items	42.76
Clothing	Woman Dry Cleaning Shoe Repairs	16.88	Transport	Weekly Bus ticket Other bus tickets	54.83
Personal Care	Personal Hygiene Cosmetics	10.57	Household Fuel	TOTAL Oil ESB	56.03 (Oil = 41.00 ESB = 15.04)
Health Related Costs	Over the counter healthcare, GP, prescriptions, optician etc	8.01	Personal Costs	Trade Union Fees Charity Donations	8.38
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	22.91	Insurance	Home Contents Health Car	34.02
Household Services	Window Cleaning Waste services, Boiler Service,	7.17	Savings & Contingencies	Savings Emergencies/ contingencies	10.42
Communications	Postage, Telephone & Mobile phone	13.83			

Total Weekly Expenditure €366.69

Section 1B

Female Pensioner Living Alone (age 70+)

Weekly Household Expenditure for the following income situations:

- In receipt of widow's contributory pension – living in local authority accommodation & car owner
- In receipt of widow's non-contributory pension – living in local authority accommodation & car owner
- In receipt of widow's contributory pension, car owner – no entitlement to benefits & housing costs excluded

I	In Receipt of the Contributory Pension/Car Owner	In Receipt of the Non Contributory Pension/Car Owner	In Receipt of the Contributory Pension Housing Excluded//Car Owner/No Benefits
Food	83.82	83.82	83.82
Clothing	16.88	16.88	16.88
Personal Care	10.57	10.57	10.57
Health Related Costs	0.60	0.60	8.01
Household goods	22.91	22.91	22.91
Household services	7.17	7.17	7.17
Communications	13.83	13.83	13.83
Social inclusion and participation	42.76	42.76	42.76
Housing	25.17	24.67	00.00
Transport	54.83	54.83	54.83
Household Fuel	56.03	56.03	56.03
¹ Personal costs	8.38	8.38	8.38
Insurance Costs	11.04	11.04	34.02
Savings/ contingency costs	10.42	10.42	10.42
Actual Costs	364.42	363.93	369.65
Medical Card ²	Full medical card	Full medical card	No medical card

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 For those entitled to a medical card the costs of GPs, prescriptions etc amounting to €7.41 have been deducted as well as health insurance amounting to €22.99.

Female Pensioner Living Alone (age70+)

Total weekly income, expenditure and shortfall/discretionary income for the 2 different household income situations

Income Expenditure Scenario	Total cash income³ €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from Contributory Pension/ car owner	269.50	364.42	94.92 Shortfall
Income from Non-Contributory Pension/ car owner	258.20	363.92	105.72 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.