

March 2011

RURAL Pensioner Couple (age 66 – 69)

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

Housing costs excluded

Item	Description	Cost	Item	Description	Cost
Food		115.24	Social Inclusion & Participation	Holidays, Pet Costs, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography, Gardening, Games, Seasonal Items	54.63
Clothing	Woman, Man Dry Cleaning Shoe Repairs	26.57	Transport	Car	54.82
Personal Care	Personal Hygiene Cosmetics	14.55	Household Fuel	TOTAL Oil ESB	57.52 Oil = 41.00 ESB = 16.52
Health Related Costs	Over the counter healthcare, GP, prescriptions, optician etc	16.06	Personal Costs	Trade Union Fees Charity Donations	6.40
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	25.49	Insurance	Home Contents Health Car	55.69
Household Services	Window Cleaning Waste services, Boiler Service,	7.66	Savings & Contingencies	Savings Emergencies/ contingencies	31.28
Communications	Postage, Telephone & Mobile phone	13.72			

Total Weekly Expenditure €479.62

Section 1B

Pensioner Couple (age 66-69)

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

- In receipt of 1 Contributory and 1 Non Contributory Pension – Car owner
- Both in receipt of the Non Contributory Pension
- In receipt of the Contributory Pension & Qualified Adult
- In receipt of contributory pension – no benefits

Household Types	1 in receipt of the full state pension (Contributory) pension & 1 in receipt of the full state pension (Non-Contributory)/ car owner	Both in receipt of the full state pension (Non-Contributory)/ car owner	In receipt of full state pension (Contributory) & qualified adult payment. / car owner	In receipt of state pension (Contributory)/ no benefits/housing excluded/car owner
Pensioner Couple, March 2011 Prices				
Food	115.24	115.24	115.24	115.24
Clothing	26.57	26.57	26.57	26.57
Personal Care	14.55	14.55	14.55	14.55
Health Related Costs	1.26	1.26	1.26	16.06
Household goods	25.49	25.49	25.49	25.49
Household services	7.66	7.66	7.66	7.66
Communications	13.72	13.72	13.72	13.72
Social inclusion and participation	54.63	54.63	54.63	54.63
Housing	39.17	38.50	39.17	00.00
Transport	54.82	54.82	54.82	54.82
Household Fuel	57.52	57.52	57.52	57.52
Personal costs	6.40	6.40	6.40	6.40
Insurance Costs	9.71	9.71	9.71	55.69
Savings/ contingency costs	31.28	31.28	31.28	31.28
Actual costs	458.01	457.34	458.01	479.62
Qualify for a medical card ¹	Full medical card	Full medical card	Full medical card	No medical Card

¹ Health costs have been deducted for those entitled to a medical card. This includes GP costs of €14.80 etc and of Health Insurance costs of €45.98

Pensioner Couple (age 66-69)

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

Income Expenditure Scenario	Total cash income ² €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from 1 contributory pension & 1 Non-Contributory. Pension/ car owner	480.80	458.01	22.79 Discretionary Income
Income from Non-Contributory. Pension/ car owner(both in receipt of the full non-contributory pension)	469.50	457.34	12.16 Discretionary Income
Income from Contributory. Pension & qualified adult/ car owner	468.10	458.01	10.09 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