Pensioner Couple (age 66 – 69)

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

Housing and Car costs excluded

Section 1A

Item	Description	Cost		Item	Description	Cost
Food		Total= €89.14		**Social Inclusion & Participation**	Newspapers, magazines, books Audio Knitting Seasonal items Photography Gardening Leisure Activities Outings Holiday Expenses Socialising	Total=€56.86
Clothing	Woman Man	Total=€22.00		**Transport**	Free Travel	Total =00.00
Personal Care	Over the counter healthcare Personal Hygiene Cosmetics	Total=€16.38		**Fuel**	Gas costs Electricity Costs	Total=43.58
Health Related Costs[1]		Total=€39.53		**Personal Costs**	Charity Donations	Total=€5.18
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	Total=€22.75		**Savings/ Contingencies**	Life assurance Savings Emergencies/ contingencies	Total=€38.25
Household Services	Postage Telephone Television Dry Cleaning Window Cleaning Shoe Repairs	Total=€20.60				

Total Weekly Expenditure	**354.27**

[1] Health Related costs are deducted from total weekly expenditure where the household is entitled to a medical card.
Housing and Personal Costs differ when the income scenario of the household changes

Section 1B

Pensioner Couple (age 66-69)

Weekly Household Expenditure for the following income situations:
- In receipt of 1 contributory pension & 1non-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 benefits

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL					
Pensioner Couple (age 66-69)					
Euro per week Mid June 2008					
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**
Food	89.14	89.14	89.14	89.14	89.14
Clothing	22.00	22.00	22.00	22.00	22.00
Personal Care	16.38	16.38	16.38	16.38	16.38
Health Related Costs	39.53	39.53	39.53	39.53	39.53
Household goods	22.75	22.75	22.75	22.75	22.75
Household services	20.60	20.60	20.60	20.60	20.60
Social inclusion and participation	56.86	56.86	56.86	56.86	56.86
Housing	59.70	59.70	57.90	57.90	Nil
Transport	00.00	57.05	00.00	57.05	Nil
Household Fuel	43.58	43.58	43.58	43.58	43.58
Personal costs	5.18	5.18	5.18	5.18	5.18
Savings/ contingency costs	38.25	38.25	38.25	38.25	38.25
Total costs	**413.97**	**471.02**	**412.17**	**469.22**	**354.27**
Deduct health costs*	39.53	39.53	39.53	39.53	Nil
Total costs (less health care where applicable)	**374.44**	**431.49**	**372.64**	**429.69**	**354.27**
*Health costs are deducted for those who qualify for a medical card					

Pensioner Couple (age 66-69)

Total weekly income, expenditure and shortfall/discretionary income for the 4 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/ no car	464.19	374.44	89.75 (discretionary income)
Income from 1 contributory pension & 1 Non-Contributory. Pension/ car owner	464.19	431.49	32.70 (discretionary income)
Income from Contributory. Pension & qualified adult/ no car	452.19	372.64	79.55 (discretionary income)
Income from Contributory. Pension & qualified adult/ car owner	452.19	429.69	22.50 (discretionary income)

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[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