

PENSIONER BUDGETS : LOW COST BUT ACCEPTABLE LIVING STANDARD : April 2003

	Single woman	Single man	Couple	Single woman	Single man	Couple
	65-75 years	65-75 years	65-75 years	65-75 years	65-75 years	65-75 years
Tenure	Owned outright	Owned outright	Owned outright	LA Tenant	LA Tenant	LA Tenant
Work situation	retired	retired	retired	retired	retired	retired
A Budget standard costs						
Food (with alcohol)	23.17	25.47	42.48	23.17	25.47	42.48
Food (without alcohol)	23.82	26.97	44.27	23.82	26.97	44.27
Clothing	4.61	3.95	8.52	4.61	3.95	8.52
Personal care	2.84	2.08	4.51	2.84	2.08	4.51
Household goods	10.52	10.52	11.63	8.78	8.78	11.09
Household services	5.33	5.33	5.77	5.33	5.33	5.77
Leisure	13.14	13.07	22.32	13.26	13.19	22.32
B Variable costs						
Housing	6.87	6.87	6.87	41.89	41.89	51.35
				<i>of which rent</i>	<i>37.43</i>	<i>46.80</i>
Council tax	9.73	9.73	12.97	8.34	8.34	12.97
Fuel	11.66	11.66	12.08	6.68	6.68	9.65
Transport (no car)	5.13	5.13	10.14	5.13	5.13	10.14
NHS charges	0.82	0.82	1.63	0.82	0.82	1.63
Insurance/pension contributions	6.05	6.05	9.42	3.93	3.93	7.47
Debts/fines/maintenance orders	0.00	0.00	0.00	0.00	0.00	0.00
Job-related costs	0.00	0.00	0.00	0.00	0.00	0.00
Seeking work costs	0.00	0.00	0.00	0.00	0.00	0.00
Pets	3.44	3.44	3.44	3.44	3.44	3.44
Alcohol	2.25	5.72	7.41	2.25	5.72	7.41
Tobacco	0.00	0.00	0.00	0.00	0.00	0.00
Charitable donations	1.08	1.08	1.08	1.08	1.08	1.08
1 LCA costs including alcohol	106.64	110.92	160.27	131.55	135.83	199.82
2 LCA costs excluding alcohol	105.05	106.70	154.65	129.95	131.61	194.20

Car ownership

Transport costs: car owner in family	26.99	26.99	27.61	26.99	26.99	27.61
Transport costs: no car as shown above	5.13	5.13	10.14	5.13	5.13	10.14
Add to budget	21.86	21.86	17.47	21.85	21.85	17.47

Light smoker (5 per day) add £7.50 per week for each smoker

Example of gross weekly income needed to meet budget costs: non smokers and no car

1 Budget total with alcohol	106.64	110.92	160.27	131.55	135.83	199.82
State Retirement Pension	77.45	77.45	123.80	77.45	77.45	123.80
Housing Benefit				37.43	37.43	46.80
Council Tax Benefit	9.73	9.73	12.97	8.34	8.34	12.97
Minimum Income Guarantee 2003 (April)	26.45	26.45	32.00	26.45	26.45	32.00
Any other (Fuel Payment)	3.85	3.85	3.85	3.85	3.85	3.85
Total income	117.48	117.48	172.62	153.52	153.52	219.42
Weekly SHORTFALL OR GAIN	10.84	6.56	12.34	21.97	17.69	19.59
2 Budget total excluding alcohol	105.05	106.70	154.65	129.95	131.61	194.20
State Retirement Pension	77.45	77.45	123.8	77.45	77.45	123.8
Housing Benefit	0.00	0.00	0.00	37.43	37.43	46.80
Council Tax Benefit	9.73	9.73	12.97	8.34	8.34	12.97
Minimum Income Guarantee 2003 (April)	26.45	26.45	32.00	26.45	26.45	32.00
Any other (Fuel Payment)	3.85	3.85	3.85	3.85	3.85	3.85
Total income	117.48	117.48	172.62	153.52	153.52	219.42
Weekly SHORTFALL OR GAIN	12.43	10.78	17.96	23.57	21.91	25.21