

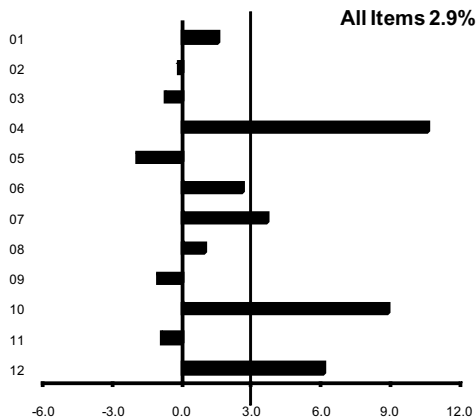


An Phríomh-Oifig Staidrimh
Central Statistics Office

8 December 2011

Consumer Price Index Detailed Sub-Indices November 2011

Comparison of main CPI groups to the overall
CPI annual % change - November 2011



CPI (Base: December 2006 = 100)

COICOP Group	% changes	
	One month	12 months
01 Food and Non-Alcoholic Beverages	-	+1.6
02 Alcoholic Beverages and Tobacco	-0.6	-0.1
03 Clothing and Footwear	+1.5	-0.7
04 Housing, Water, Electricity, Gas and Other Fuels	+0.1	+10.6
05 Furnishings, Household Equipment and Routine Household Maintenance	+0.3	-1.9
06 Health	+0.1	+2.6
07 Transport	-0.2	+3.7
08 Communications	-	+1.0
09 Recreation and Culture	-0.3	-1.0
10 Education	+2.1	+8.9
11 Restaurants and Hotels	-0.4	-0.9
12 Miscellaneous Goods and Services	-0.1	+6.1
ALL ITEMS	-	+2.9

Prices rise by 2.9% in the year to November

Consumer Prices in November, as measured by the CPI, remained unchanged in the month. This compares to a decrease of 0.1% recorded in November of last year. As a result, the annual rate of inflation increased to 2.9%, up from 2.8% in October 2011.

The most significant monthly price changes were increases in *Education* (+2.1%) and *Clothing & Footwear* (+1.5%). There were decreases in *Alcoholic Beverages & Tobacco* (-0.6%) and *Restaurants & Hotels* (-0.4%).

The most notable changes in the year were increases in *Housing, Water, Electricity, Gas & Other Fuels* (+10.6%), *Education* (+8.9%), *Miscellaneous Goods & Services* (+6.1%) and *Transport* (+3.7%). There were decreases in *Furnishings, Household Equipment & Routine Household Maintenance* (-1.9%), *Recreation & Culture* (-1.0%) and *Restaurants & Hotels* (-0.9%).

The annual rate of inflation for Services was 4.2% in the year to November, while Goods increased by 1.5%.

This release provides a detailed analysis of the major price developments within the main CPI commodity groups in tables 1 to 16. Also included are Tables A and B, which compare the contributions towards the annual rate of inflation for the current month with the corresponding period last year.

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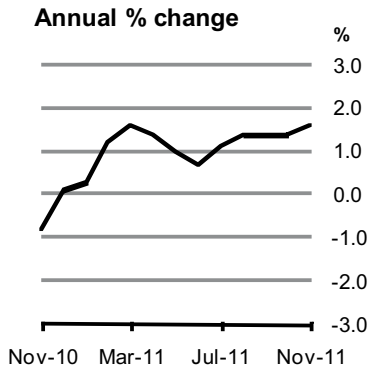
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Consumer Price Index November 2011

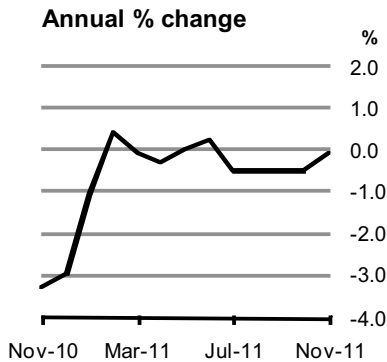
01 Food and Non-Alcoholic Beverages



Food & Non-Alcoholic Beverages prices remained unchanged in the month and increased by 1.6% in the year to November 2011. This compares to a decrease of 0.8% for the year to November 2010. In the month, food prices increased by 0.1% while non-alcoholic beverages prices decreased by 0.5%.

In November, price increases were recorded for pork (+5.9%), poultry (+2.6%), other meat products (+2.4%), condiments & sauces (+1.8%), miscellaneous food items (+1.7%), preserves (+1.7%) and coffee (+1.0%). Price decreases were recorded for sweets & chocolate (-4.0%), soup (-2.2%), other fruits (-1.9%), breakfast cereals (-1.4%), soft drinks & mineral water (-1.3%), desserts & ice cream (-1.2%) and margarine & low fat spreads (-1.2%).

01 Food and Non-Alcoholic Beverages

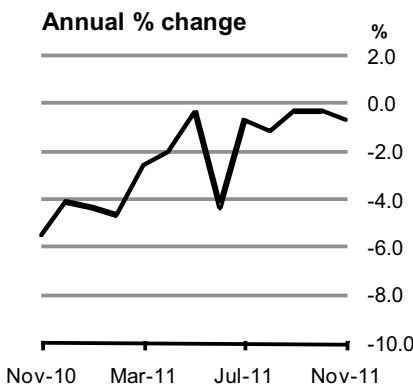


02 Alcoholic Beverages and Tobacco

Overall prices decreased by 0.6% in the month and by 0.1% in the year to November 2011. This compares to a decrease of 3.3% for the year to November 2010. In the month, alcoholic beverages prices decreased by 1.5% while tobacco prices increased by 0.1%.

In November, price decreases were recorded for spirits (-2.4%) and wine & cider (-2.0%). Price increases were recorded for beer (+0.6%), cigarettes (+0.1%) and other tobacco products (+0.1%).

02 Alcoholic Beverages and Tobacco

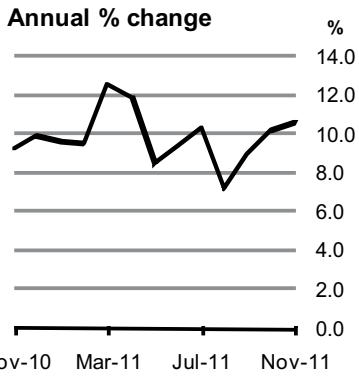


03 Clothing and Footwear

Clothing & Footwear prices increased by 1.5% in the month and decreased by 0.7% in the year to November 2011. This compares to a decrease of 5.5% for the year to November 2010. In the month, clothing prices increased by 1.7% while footwear prices increased by 1.0%.

In November, price increases were recorded for other articles of clothing (+1.8%), garments (+1.6%) and shoes & other footwear (+1.0%).

03 Clothing and Footwear

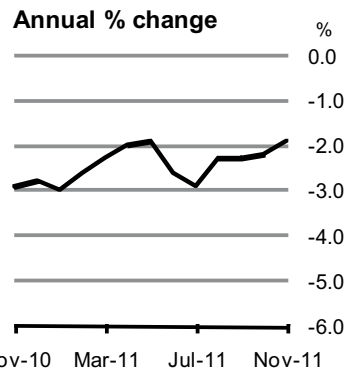


04 Housing, Water, Electricity, Gas and Other Fuels

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Housing, Water, Electricity, Gas & Other Fuels costs increased by 0.1% in the month and by 10.6% in the year to November 2011. This compares to an increase of 9.2% for the year to November 2010.

In the month, price increases were recorded for liquid fuels (i.e. home heating oil) (+3.0%), rents (+0.2%) and materials for maintenance & repair of dwelling (+0.1%). Price decreases were recorded for mortgage interest (-0.3%), solid fuels (-0.1%) and bottled gas (-0.1%).

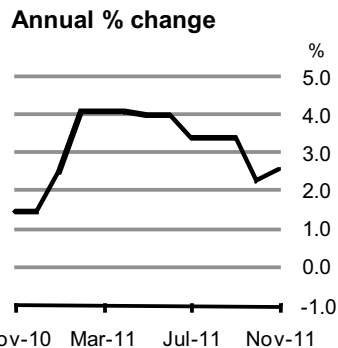


05 Furnishings, Household Equipment and Routine Household Maintenance

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Furnishings, Household Equipment & Routine Household Maintenance costs increased by 0.3% in the month and decreased by 1.9% in the year to November 2011. This compares to a decrease of 2.9% for the year to November 2010.

In the month, price increases were recorded for household textiles (+3.2%), glassware, tableware & household utensils (+1.5%) and repair of household appliances (+0.9%). A price decrease was recorded for major household appliances (-0.1%).

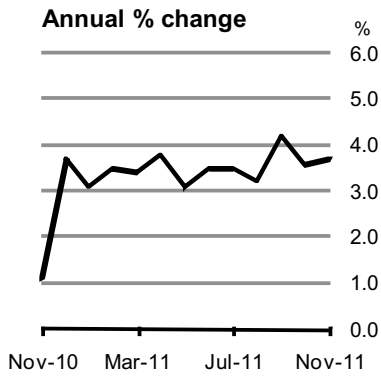


06 Health

06 Health

Overall health costs and charges increased by 0.1% in the month and by 2.6% in the year to November 2011. This compares to an increase of 1.5% for the year to November 2010.

In the month, price increases were recorded for alternative & complimentary medicine (+2.2%) and prescribed drugs (+0.3%). Price decreases were recorded for doctors' fees (-0.1%) and other medical products (which includes condoms, petroleum jelly, disinfectant and adhesive dressing) (-0.1%).

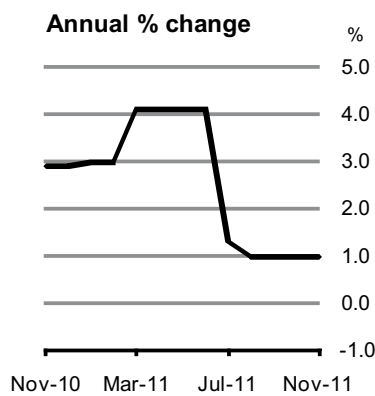


07 Transport

07 Transport

Transport costs decreased by 0.2% in the month and increased by 3.7% in the year to November 2011. This compares to an increase of 1.1% for the year to November 2010.

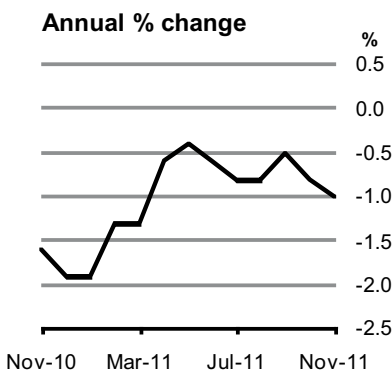
In the month, price decreases were recorded for other transport (-3.4%), air transport (-2.4%), bicycles (-1.4%), other vehicle costs (which includes parking fees and car rental charges) (-0.9%), petrol (-0.6%) and motor cars (-0.2%). Price increases were recorded for diesel (+1.1%), motor oil (+0.6%) and spare parts & accessories (+0.2%).



08 Communications

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Overall communications costs remained unchanged in the month and increased by 1.0% in the year to November 2011. This compares to an increase of 2.9% for the year to November 2010.



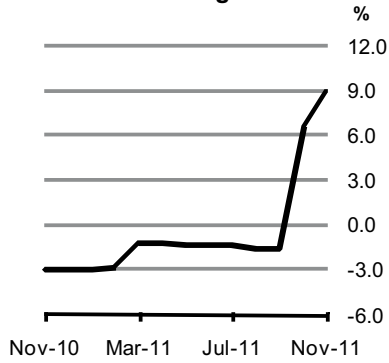
09 Recreation and Culture

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Overall prices decreased by 0.3% in the month and by 1.0% in the year to November 2011. This compares to a decrease of 1.6% for the year to November 2010.

In the month, price decreases were recorded for cultural admittance (-6.2%), information processing equipment (-2.8%), photographic & cinematographic equipment & optical instruments (-1.7%), nightclubs (-1.4%), equipment for the reception, recording & reproduction of sound & pictures (-1.2%) and sports admittance (-1.2%). Price increases were recorded for other major durables for recreation & culture (+2.5%), recording media (+1.2%) and newspapers & periodicals (+1.0%).

Annual % change



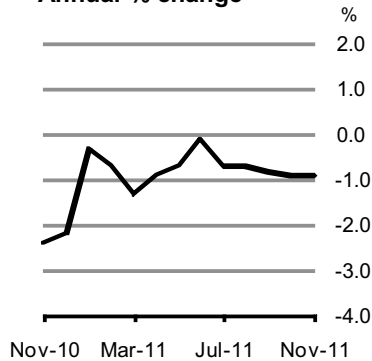
10 Education

10 Education

Education costs increased by 2.1% in the month and by 8.9% in the year to November 2011. This compares to a decrease of 3.0% for the year to November 2010.

A price increase was recorded for other education & training (which includes adult education courses e.g. night classes and Post Leaving Certificate (PLC) courses, driving tuition and examination fees) (+6.3%).

Annual % change



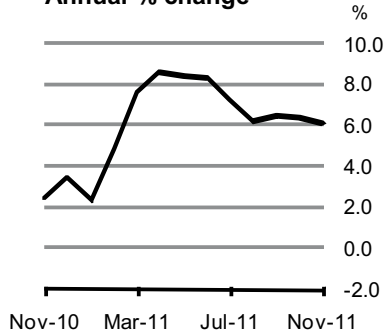
11 Restaurants and Hotels

11 Restaurants and Hotels

Prices for the overall category decreased by 0.4% in the month and by 0.9% in the year to November 2011. This compares to a decrease of 2.4% for the year to November 2010.

In the month, price decreases were recorded for accommodation services (-3.1%) and wine & cider (-0.1%).

Annual % change



12 Miscellaneous Goods and Services

12 Miscellaneous Goods and Services

Overall prices decreased by 0.1% in the month and increased by 6.1% in the year to November 2011. This compares to an increase of 2.4% for the year to November 2010.

In the month, price decreases were recorded for hair products (-2.0%), hygiene products (-0.9%), electric appliances for personal care (-0.8%), health insurance (-0.2%) and motor car insurance (-0.2%). Price increases were recorded for other personal goods (+1.5%) and jewellery, clocks & watches (+1.3%).

Table 1 Food and Non-Alcoholic Beverages - November 2011

Description	Dec 2006 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
Food	10.8076	101.9	0.1	1.3
Bread and Cereals	2.0242	108.1	-0.5	0.7
Bread	0.6553	120.3	-0.5	0.7
Flour	0.0517	161.1	-0.4	2.8
Biscuits	0.3268	96.7	-0.2	0.4
Cakes	0.3762	99.7	0.1	-2.2
Breakfast cereals	0.2949	106.5	-1.4	4.5
Other cereals	0.0992	114.8	-0.6	1.3
Other bread & cereals	0.2201	89.5	-0.7	-1.0
Meat	2.6729	96.9	1.8	2.6
Beef	0.7179	109.4	0.8	4.4
Lamb	0.2234	108.3	0.9	2.7
Pork	0.1781	89.6	5.9	4.1
Bacon	0.3906	87.1	0.7	-0.3
Poultry	0.4633	85.6	2.6	6.9
Other meat products	0.6996	95.1	2.4	-0.6
Fish	0.3592	97.0	-1.1	0.6
Fresh fish	0.1814	91.0	-1.1	-1.3
Frozen/tinned/smoked fish	0.1778	103.2	-1.1	2.5
Milk, cheese and eggs	1.3177	118.2	-0.4	2.8
Milk	0.6567	127.9	-0.2	1.9
Other milk products	0.2608	103.1	-0.7	-0.7
Cheese	0.2790	110.0	-0.8	6.4
Eggs	0.1212	117.2	-0.7	8.0
Oils and fats	0.2734	125.1	-0.6	9.4
Butter	0.0813	131.5	0.3	10.2
Margarine & low fat spreads	0.1448	127.1	-1.2	9.7
Other oils & fats	0.0474	108.2	0.3	7.0
Fruit	0.8597	94.4	0.3	0.6
Fresh fruit	0.7731	91.8	0.5	0.1
Other fruits	0.0866	117.1	-1.9	3.8
Vegetables	1.5782	90.9	-0.3	-0.5
Potatoes	0.3256	67.8	-0.3	0.0
Other fresh vegetables	0.6079	96.2	-0.1	-1.5
Tinned vegetables	0.0956	123.5	-1.0	4.0
Frozen vegetables	0.1549	90.9	-0.4	-0.1
Other vegetable products	0.3943	93.9	-0.6	-0.6
Sugar, jam, honey, chocolate and confectionery	0.8912	103.0	-2.5	-1.0
Sugar & sweeteners	0.0583	125.4	0.7	31.2
Preserves	0.0526	118.8	1.7	6.3
Sweets & chocolate	0.5151	101.0	-4.0	-4.8
Desserts & ice cream	0.2652	98.9	-1.2	-1.5
Other food products	0.8312	98.6	1.1	-0.3
Condiments & sauces	0.2761	104.3	1.8	2.3
Soup	0.1102	110.9	-2.2	-0.2
Miscellaneous food items	0.4449	92.0	1.7	-2.1
Non-alcoholic beverages	0.9347	104.3	-0.5	4.1
Coffee, tea and cocoa	0.2380	109.4	0.3	5.2
Tea	0.1417	110.0	-0.3	5.7
Coffee	0.0817	102.8	1.0	4.5
Cocoa	0.0146	139.9	0.9	4.6
Mineral waters, soft drinks & juices	0.6967	102.6	-0.7	3.7
Soft drinks & mineral water	0.4523	107.3	-1.3	3.0
Fruit juices	0.2444	93.8	0.5	5.2
Total	11.7423	102.1	0.0	1.6

Table 2 Alcoholic Beverages and Tobacco - November 2011

Description	Dec 2006 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
Alcoholic Beverages	2.8725	94.3	-1.5	-1.7
Spirits	0.5818	94.4	-2.4	1.5
Wine & cider	1.5258	93.7	-2.0	-2.7
Beer	0.7649	95.7	0.6	-1.7
Tobacco	3.1759	123.7	0.1	1.1
Cigarettes	3.1271	123.8	0.1	1.1
Other tobacco products	0.0488	116.2	0.1	0.8
Total	6.0484	109.7	-0.6	-0.1

Table 3 Clothing and Footwear - November 2011

Description	Dec 2006 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
Clothing	4.4488	73.4	1.7	-0.1
Garments	4.2028	71.8	1.6	-0.3
Other articles of clothing	0.1001	88.7	1.8	0.6
Cleaning, repair & hire of clothing	0.1459	106.6	0.1	-1.5
Dry cleaning & laundry	0.1052	108.6	0.0	-1.1
Dress hire & repair of clothing	0.0408	101.4	0.1	-2.5
Footwear	0.9670	70.1	1.0	-2.6
Shoes & other footwear	0.9537	69.6	1.0	-2.7
Repair & hire of footwear	0.0133	105.8	0.2	0.9
Total	5.4158	72.8	1.5	-0.7

Table 4 Housing, Water, Electricity, Gas and Other Fuels - November 2011

Description	Dec 2006 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
Rents & other housing costs	9.5303	105.5	-0.2	13.4
Rents	2.8696	92.0	0.2	2.7
Mortgage interest	6.6607	111.3	-0.3	17.8
Maintenance & repair of the dwelling	2.4521	98.1	0.1	-1.9
Materials for maint. & repair of dwelling	1.5062	102.4	0.1	1.2
Services for maint. & repair of dwelling	0.9459	91.3	0.0	-6.8
Water supply, refuse & misc. services	0.5117	97.9	0.0	-4.3
Electricity, gas & other fuels	4.0142	125.1	0.7	13.4
Electricity	1.5444	128.3	0.0	11.5
Natural gas	0.7560	94.7	0.0	20.5
Bottled gas	0.1177	132.1	-0.1	6.6
Liquid fuels	0.8538	151.1	3.0	24.8
Solid fuels	0.7423	118.4	-0.1	0.2
Total	16.5083	108.9	0.1	10.6

Table 5 Furnishings, Household Equipment and Routine Household Maintenance - November 2011

Description	Dec 2006 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
Furniture, furnishings, carpets & other flooring	1.0812	75.8	0.5	-5.0
Furniture & furnishings	0.9467	76.9	0.5	-4.7
Carpets & other floor coverings	0.1345	68.4	0.1	-6.8
Household textiles	0.2424	74.8	3.2	4.0
Household appliances	1.0459	86.3	0.0	-2.7
Major household appliances	0.8435	84.9	-0.1	-3.2
Small electric household appliances	0.1285	85.1	0.1	-0.4
Repair of household appliances	0.0740	104.1	0.9	-1.9
Glassware, tableware & hsehd utensils	0.2577	79.5	1.5	-2.8
Tools & equipment for house & garden	0.3627	91.8	0.3	-1.7
Major tools & equipment	0.0808	91.8	0.2	-1.1
Small tools & misc. accessories	0.2820	91.8	0.3	-1.9
Goods & services for routine hsehd maint.	1.4321	100.3	0.0	-0.1
Non-durable household goods	0.6683	95.2	0.1	-0.2
Domestic & household services	0.7638	104.8	0.0	0.1
Total	4.4221	87.7	0.3	-1.9

Table 6 Health - November 2011

Description	Dec 2006 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
Medical products, appliances & equip.	1.1764	97.5	0.1	-1.9
Pharmaceutical products	0.8672	93.4	0.2	-2.3
Prescribed drugs	0.6160	88.7	0.3	-4.0
Other medicines	0.2512	104.8	0.0	1.3
Other medical products	0.0456	97.0	-0.1	1.6
Therapeutic appliances & equip	0.2637	111.1	0.0	-1.3
Outpatient services	1.0313	116.0	0.3	-0.1
Medical services	0.6684	113.5	0.6	0.0
Doctors' fees	0.4792	113.4	-0.1	-0.6
Alternative & complementary medicine	0.1893	113.6	2.2	1.5
Dental services	0.3628	120.6	0.0	-0.3
Hospital services	0.9459	140.2	0.0	9.8
Total	3.1536	116.3	0.1	2.6

Table 7 Transport - November 2011

Description	Dec 2006 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
Purchase of vehicles	5.7319	84.6	-0.2	-3.5
Motor cars	5.6398	84.5	-0.2	-3.5
Motor cycles	0.0373	95.4	-0.1	-1.0
Bicycles	0.0549	88.6	-1.4	-4.1
Operation of personal transport equip.	5.9606	130.5	-0.2	8.7
Spare parts & accessories	0.3444	101.1	0.2	0.5
Fuels & lubricants	3.7506	142.9	-0.3	14.0
Petrol	2.9759	143.9	-0.6	13.7
Diesel	0.7604	139.9	1.1	15.4
Motor oil	0.0143	116.7	0.6	2.5
Maintenance & repair	0.7045	106.1	-0.1	-3.2
Other services	1.1611	113.9	-0.3	-0.3
Motor tax	0.8380	114.3	0.0	0.0
Other vehicle costs	0.3173	112.9	-0.9	-1.1
Driving licences	0.0058	105.0	0.0	4.1
Transport services	1.6008	118.3	-0.6	3.4
Rail transport	0.2189	119.0	0.0	1.8
Road transport	0.9286	121.4	0.0	4.7
Bus fares	0.3926	139.2	0.0	10.0
Taxi	0.5360	108.2	0.0	0.0
Air transport	0.4009	112.0	-2.4	1.4
Sea transport	0.0290	107.9	0.0	6.4
Combined transport	0.0183	125.3	0.0	3.1
Other transport	0.0051	71.2	-3.4	-5.9
Total	13.2933	109.3	-0.2	3.7

Table 8 Communications - November 2011

Description	Dec 2006 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
Postal services	0.0798	111.6	0.0	0.0
Telephone & communication services	3.3387	105.8	0.0	1.0
Total	3.4184	105.9	0.0	1.0

Table 9 Recreation and Culture - November 2011

Description	Dec 2006 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
Audio-visual, photographic & information processing equipment	1.0479	55.3	-0.2	-8.0
Equipment for the reception, recording & reproduction of sound & pictures	0.2217	51.0	-1.2	-7.9
Photographic & cinematographic equip. & optical instruments	0.2622	45.2	-1.7	-16.5
Information processing equip.	0.1713	30.8	-2.8	-22.2
Recording media	0.3927	75.1	1.2	-0.8
Other major durables for recreation & culture	0.0146	90.3	2.5	-0.7
Other recreational items & equip. incl. gardens & pets	1.5602	83.6	-0.1	-3.2
Games, toys & hobbies	0.5606	66.9	-0.6	-8.1
Equipment for sport, camping & open air recreation	0.1917	81.1	0.0	-5.7
Gardens, plants & flowers	0.4325	95.4	0.1	-1.6
Pets & related products	0.2570	89.9	-0.2	2.5
Veterinary & other services for pets	0.1184	109.8	0.0	-0.5
Recreational & cultural services	3.2243	105.2	-1.2	-3.1
Recreational & sporting services	1.1232	106.1	-0.1	-1.9
Sports admittance	0.1449	109.9	-1.2	-1.6
Sports participation	0.3086	92.1	0.0	-6.0
Club & society subscriptions	0.6697	111.7	0.0	-0.3
Cultural services	2.1011	104.8	-1.7	-3.7
Cinema	0.2026	105.2	0.2	-2.4
Nightclubs	0.2299	82.4	-1.4	-15.8
Cultural admittance	0.5231	101.0	-6.2	-6.0
Other entertainment	0.1791	88.4	0.1	-10.7
Television services	0.9664	115.1	0.0	0.8
Newspapers, books & stationery	1.7290	107.5	0.6	-0.7
Books	0.4724	103.2	0.0	-0.1
Newspapers & periodicals	0.9333	112.1	1.0	-1.1
Stationery	0.3233	100.6	0.0	-0.6
Package holidays	2.5280	111.9	0.1	4.6
Total	10.1041	98.7	-0.3	-1.0

Table 10 Education - November 2011

Description	Dec 2006 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
Primary education	0.0334	121.9	0.0	0.5
Second level education	0.1695	122.7	0.0	0.8
Third level education	1.0183	150.1	0.0	13.4
Other education & training	0.8217	111.3	6.3	4.3
Total	2.0429	131.8	2.1	8.9

Table 11 Restaurants and Hotels - November 2011

Description	Dec 2006 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
Catering services	13.0297	106.0	0.0	-0.7
Restaurants, cafes & licenced premises	11.6723	104.7	0.0	-1.0
Beer	4.7087	106.0	0.0	-0.3
Spirits	1.3776	106.0	0.0	0.0
Wine & cider	1.0197	104.2	-0.1	-0.5
Soft drinks & mineral water	0.3351	108.4	0.0	-0.8
Restaurants, cafes & fast-food	4.2313	102.6	0.0	-2.4
Canteens	1.3573	117.8	0.0	1.6
Accommodation services	2.3950	79.3	-3.1	-2.1
Total	15.4247	101.9	-0.4	-0.9

Table 12 Miscellaneous Goods and Services - November 2011

Description	Dec 2006 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
Personal care	2.3999	91.8	-0.1	-2.4
Hairdressing salons & personal grooming	0.8844	101.0	0.2	-2.8
Hairdressing	0.7537	100.2	0.2	-3.4
Health & beauty treatments	0.1236	104.4	0.0	-0.1
Other personal grooming	0.0071	122.0	0.0	1.7
Electric appliances for personal care	0.0130	85.2	-0.8	-4.9
Other appliances, articles & products for personal care	1.5025	86.4	-0.3	-2.3
Hygiene products	0.3344	86.9	-0.9	-4.3
Hair products	0.2034	80.4	-2.0	-2.2
Cosmetics & skincare products	0.6554	89.3	0.2	-1.9
Toilet accessories	0.3093	83.6	-0.1	-0.9
Personal goods	0.4855	89.4	1.4	1.5
Jewellery, clocks & watches	0.1711	126.2	1.3	7.8
Other personal goods	0.3143	69.4	1.5	-4.0
Social protection	1.0171	102.6	0.0	1.4
Childcare	0.9858	101.4	0.0	1.4
Other social protection	0.0314	141.9	0.0	1.9
Insurance	3.9334	146.0	-0.2	12.1
Dwelling insurance	0.7502	145.3	0.0	-1.6
Health insurance	1.7726	175.7	-0.2	23.5
Transport insurance	1.4106	109.0	-0.2	3.1
Motor cycle insurance	0.0193	79.8	0.0	14.7
Motor car insurance	1.3913	109.4	-0.2	3.0
Financial services	0.1262	103.9	0.0	0.0
Other services	0.4639	107.7	0.2	0.1
Total	8.4260	119.3	-0.1	6.1

Table 13 COICOP Groups Consumer Price Monthly Percentage Changes

Period	Food and Non-Alcoholic Beverages	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing, Water, Electricity, Gas and Other Fuels	Furnishings, Household Equipment and Routine Household Maintenance	Health	Transport	Communications	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous Goods and Services	All Items CPI
Mid-December 2006	%	%	%	%	%	%	%	%	%	%	%	%	%
% Base Expenditure													
Weights	11.742	6.048	5.416	16.509	4.422	3.154	13.293	3.418	10.104	2.043	15.425	8.426	100.000
2010 Mid-July	+0.3	+0.5	-7.1	-0.1	-0.3	+0.5	+0.2	+2.8	-0.2	-	+0.3	+0.5	-
Mid-August	-0.3	+0.2	+3.7	+3.5	-	-0.1	+0.5	+0.4	+0.1	-	-	+0.2	+0.7
Mid-September	-0.2	+0.1	+4.5	+0.2	-	-	-1.6	-	-0.3	-	-0.3	-0.4	-0.1
Mid-October	+0.2	+0.2	-0.7	+0.4	-0.2	+1.1	-0.3	-	+0.3	-0.7	-0.5	+0.5	-
Mid-November	-0.2	-1.0	+1.9	-0.2	-	-0.2	-0.3	-	-0.1	-0.2	-0.4	+0.2	-0.1
Mid-December	+0.4	-1.3	-2.2	+0.6	-0.2	-	+1.8	-	-0.4	-	-0.2	+1.2	+0.2
2011 Mid-January	+0.3	+1.5	-9.3	-0.1	-2.6	+3.3	-	-0.1	-	-	-0.1	-0.1	-0.2
Mid-February	+0.7	+0.8	+6.5	+0.5	+1.8	-0.6	+0.7	-	-0.2	-0.4	-	+3.8	+0.9
Mid-March	+0.2	-0.8	+4.0	+2.9	-0.1	-	+1.4	+1.0	-0.2	-	-0.1	+1.0	+0.9
Mid-April	-0.5	-0.1	-	+0.9	-	-	+1.0	-	+0.5	-	+0.3	+1.0	+0.4
Mid-May	-	+0.2	+0.6	-0.1	-0.1	-0.1	+0.1	-	+0.1	-0.1	+0.3	-0.2	+0.1
Mid-June	-0.2	-0.1	-5.0	+0.5	-0.8	+0.1	-0.1	-	-0.2	-	+0.6	+0.2	-0.1
Mid-July	+0.7	-0.1	-3.6	+0.9	-0.7	-0.1	+0.2	-	-0.4	-	-0.3	-0.4	-
Mid-August	-	+0.2	+3.3	+0.6	+0.6	-0.1	+0.3	-	+0.1	-0.2	-	-0.8	+0.2
Mid-September	-0.2	-	+5.4	+1.7	-	-	-0.7	-	-	-	-0.4	-0.1	+0.3
Mid-October	+0.2	+0.3	-0.7	+1.7	-0.1	-	-0.8	-	-	+7.5	-0.6	+0.5	+0.3
Mid-November	-	-0.6	+1.5	+0.1	+0.3	+0.1	-0.2	-	-0.3	+2.1	-0.4	-0.1	-

Table 14 COICOP Groups Consumer Price Annual Percentage Changes

Period	Food and Non-Alcoholic Beverages	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing, Water, Electricity, Gas and Other Fuels	Furnishings, Household Equipment and Routine Household Maintenance	Health	Transport	Communications	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous Goods and Services	All Items CPI
Mid-December 2006	%	%	%	%	%	%	%	%	%	%	%	%	%
% Base Expenditure													
Weights	11.742	6.048	5.416	16.509	4.422	3.154	13.293	3.418	10.104	2.043	15.425	8.426	100.000
2010 Mid-July	-3.8	-3.3	-8.5	+5.5	-3.4	+0.6	+2.7	+2.6	-2.1	+9.2	-2.2	+1.0	-0.1
Mid-August	-3.2	-3.2	-8.2	+7.9	-4.0	+0.4	+2.1	+2.9	-2.0	+9.5	-2.3	+1.3	+0.2
Mid-September	-2.0	-3.1	-7.4	+8.5	-3.7	+0.5	+1.4	+2.9	-2.0	+9.5	-2.2	+1.3	+0.5
Mid-October	-1.4	-2.7	-7.2	+9.4	-2.9	+1.8	+2.1	+2.9	-1.6	-1.9	-2.2	+2.1	+0.7
Mid-November	-0.8	-3.3	-5.5	+9.2	-2.9	+1.5	+1.1	+2.9	-1.6	-3.0	-2.4	+2.4	+0.6
Mid-December	+0.1	-3.0	-4.1	+9.9	-2.8	+1.5	+3.7	+2.9	-1.9	-3.0	-2.2	+3.4	+1.3
Year	-4.5	-2.6	-9.4	+1.3	-4.1	+0.6	+3.1	+1.4	-1.8	+6.4	-2.6	+1.1	-1.0
2011 Mid-January	+0.3	-1.1	-4.3	+9.6	-3.0	+2.5	+3.1	+3.0	-1.9	-3.0	-0.3	+2.3	+1.7
Mid-February	+1.2	+0.4	-4.6	+9.5	-2.6	+4.1	+3.5	+3.0	-1.3	-2.9	-0.7	+4.8	+2.2
Mid-March	+1.6	-0.1	-2.6	+12.5	-2.3	+4.1	+3.4	+4.1	-1.3	-1.2	-1.3	+7.6	+3.0
Mid-April	+1.4	-0.3	-2.0	+11.8	-2.0	+4.1	+3.8	+4.1	-0.6	-1.2	-0.9	+8.6	+3.2
Mid-May	+1.0	-	-0.4	+8.5	-1.9	+4.0	+3.1	+4.1	-0.4	-1.3	-0.7	+8.4	+2.7
Mid-June	+0.7	+0.2	-4.3	+9.3	-2.6	+4.0	+3.5	+4.1	-0.6	-1.3	-0.1	+8.3	+2.7
Mid-July	+1.1	-0.5	-0.7	+10.3	-2.9	+3.4	+3.5	+1.3	-0.8	-1.3	-0.7	+7.2	+2.7
Mid-August	+1.4	-0.5	-1.2	+7.2	-2.3	+3.4	+3.2	+1.0	-0.8	-1.6	-0.7	+6.2	+2.2
Mid-September	+1.4	-0.5	-0.3	+8.9	-2.3	+3.4	+4.2	+1.0	-0.5	-1.6	-0.8	+6.5	+2.6
Mid-October	+1.4	-0.5	-0.3	+10.2	-2.2	+2.3	+3.6	+1.0	-0.8	+6.5	-0.9	+6.4	+2.8
Mid-November	+1.6	-0.1	-0.7	+10.6	-1.9	+2.6	+3.7	+1.0	-1.0	+8.9	-0.9	+6.1	+2.9

Table 15 Consumer Price Index Goods and Services by COICOP - November 2011

COICOP	Group	Mid-Dec 2006 % Base Expenditure Weights	% Goods Base Expenditure Weights	% Services Base Expenditure Weights	Index		Percentage changes		
					Goods	Services	Goods 12 Months	Services 12 Months	Overall 12 Months
01	Food and Non Alcoholic Beverages	11.742	11.742	-	102.1	-	+1.6	-	+1.6
02	Alcoholic Beverages and Tobacco	6.048	6.048	-	109.7	-	-0.1	-	-0.1
03	Clothing and Footwear	5.416	5.257	0.159	71.8	106.5	-0.6	-1.3	-0.7
04	Housing, Water, Electricity, Gas and Other Fuels	16.509	3.220	13.289	120.1	106.2	+7.9	+11.2	+10.6
05	Furnishings, Household Equipment and Routine Household Maintenance	4.422	3.557	0.865	83.6	104.7	-2.3	+0.0	-1.9
06	Health	3.154	1.177	1.977	97.5	127.6	-1.9	+4.8	+2.6
07	Transport	13.293	9.827	3.466	107.5	114.4	+4.9	+0.9	+3.7
08	Communications	3.418	0.018	3.400	73.3	106.1	-2.0	+1.0	+1.0
09	Recreation and Culture	10.104	4.233	5.871	85.6	108.2	-2.9	+0.3	-1.0
10	Education	2.043	-	2.043	-	131.8	-	+8.9	+8.9
11	Restaurants and Hotels	15.425	-	15.425	-	101.9	-	-0.9	-0.9
12	Miscellaneous Goods & Services	8.426	2.001	6.425	87.1	129.3	-1.4	+7.8	+6.1
ALL ITEMS		100.000	47.080	52.920	98.4	110.3	+1.5	+4.2	+2.9

Table 16 Consumer Price Annual Percentage Changes for selected CPI Sub-indices

Period	Goods	Services	Energy Products ²	CPI excluding Mortgage Interest	CPI excluding Housing ¹	CPI excluding Tobacco	CPI excluding Energy Products ²	All Items
2008 Mid-July	+ 4.2	+ 4.5	+ 13.9	+ 3.6	+ 3.5	+ 4.3	+ 3.5	+ 4.4
Mid-August	+ 3.5	+ 5.3	+ 13.8	+ 3.2	+ 3.3	+ 4.3	+ 3.6	+ 4.3
Mid-September	+ 3.0	+ 5.5	+ 14.3	+ 3.2	+ 3.3	+ 4.2	+ 3.5	+ 4.3
Mid-October	+ 1.8	+ 5.9	+ 11.0	+ 2.8	+ 2.8	+ 3.9	+ 3.4	+ 4.0
Mid-November	+ 0.4	+ 4.2	+ 2.5	+ 2.1	+ 2.4	+ 2.2	+ 2.4	+ 2.5
Mid-December	- 0.9	+ 2.7	- 3.3	+ 1.5	+ 1.7	+ 0.9	+ 1.5	+ 1.1
Year	+ 3.0	+ 5.0	+ 8.8	+ 3.1	+ 3.2	+ 4.0	+ 3.6	+ 4.1
2009 Mid-January	- 1.6	+ 1.3	- 6.8	+ 1.6	+ 1.8	- 0.4	+ 0.6	- 0.1
Mid-February	- 2.8	- 0.7	- 3.7	+ 0.5	+ 0.8	- 2.1	- 1.4	- 1.7
Mid-March	- 3.7	- 1.7	- 6.8	- 0.3	+ 0.1	- 3.0	- 2.3	- 2.6
Mid-April	- 3.8	- 3.2	- 4.9	- 0.3	-	- 3.9	- 3.4	- 3.5
Mid-May	- 4.5	- 4.8	- 10.5	- 1.2	- 0.9	- 5.2	- 4.1	- 4.7
Mid-June	- 5.0	- 5.6	- 11.3	- 1.6	- 1.3	- 5.9	- 4.8	- 5.4
Mid-July	- 5.5	- 6.2	- 13.4	- 2.0	- 1.6	- 6.4	- 5.1	- 5.9
Mid-August	- 5.0	- 6.8	- 11.4	- 1.8	- 1.5	- 6.5	- 5.4	- 5.9
Mid-September	- 5.3	- 7.5	- 11.7	- 2.4	- 2.2	- 7.1	- 6.1	- 6.5
Mid-October	- 5.2	- 7.7	- 10.5	- 2.4	- 2.1	- 7.2	- 6.2	- 6.6
Mid-November	- 4.9	- 6.3	- 3.7	- 2.2	- 2.1	- 6.2	- 5.9	- 5.7
Mid-December	- 4.8	- 5.1	+ 2.4	- 2.2	- 1.9	- 5.4	- 5.7	- 5.0
Year	- 4.3	- 4.6	- 7.9	- 1.2	- 1.0	- 5.0	- 4.1	- 4.5
2010 Mid-January	- 3.4	- 4.4	+ 8.8	- 2.2	- 1.9	- 4.2	- 5.0	- 3.9
Mid-February	- 3.6	- 2.9	+ 6.3	- 2.1	- 2.1	- 3.4	- 4.1	- 3.2
Mid-March	- 3.3	- 2.8	+ 9.1	- 2.2	- 2.2	- 3.4	- 4.1	- 3.1
Mid-April	- 2.9	- 1.4	+ 9.1	- 2.2	- 2.1	- 2.2	- 3.1	- 2.1
Mid-May	- 2.8	+ 0.5	+ 13.7	- 1.6	- 1.6	- 1.2	- 2.3	- 1.1
Mid-June	- 3.1	+ 0.9	+ 9.5	- 1.8	- 1.8	- 1.0	- 1.9	- 0.9
Mid-July	- 2.0	+ 1.4	+ 9.8	- 1.0	- 1.0	- 0.2	- 1.1	- 0.1
Mid-August	- 2.1	+ 2.3	+ 7.9	- 1.0	- 1.1	+ 0.2	- 0.4	+ 0.2
Mid-September	- 1.6	+ 2.1	+ 8.0	- 0.9	- 0.9	+ 0.4	- 0.2	+ 0.5
Mid-October	- 0.8	+ 2.1	+ 10.8	- 0.5	- 0.6	+ 0.8	- 0.2	+ 0.7
Mid-November	- 1.1	+ 2.0	+ 8.4	- 0.7	- 0.8	+ 0.6	- 0.1	+ 0.6
Mid-December	+ 0.5	+ 2.1	+ 13.7	+ 0.2	+ 0.1	+ 1.4	+ 0.2	+ 1.3
Year	- 2.2	+ 0.2	+ 9.6	- 1.4	- 1.3	- 1.1	- 1.9	- 1.0
2011 Mid-January	+ 0.5	+ 2.6	+ 11.6	+ 0.5	+ 0.5	+ 1.7	+ 0.7	+ 1.7
Mid-February	+ 1.4	+ 2.8	+ 13.9	+ 1.2	+ 1.3	+ 2.1	+ 1.1	+ 2.2
Mid-March	+ 2.0	+ 3.9	+ 14.8	+ 1.6	+ 1.8	+ 3.1	+ 1.9	+ 3.0
Mid-April	+ 1.6	+ 4.4	+ 12.5	+ 1.9	+ 2.0	+ 3.2	+ 2.3	+ 3.2
Mid-May	+ 1.4	+ 3.6	+ 10.5	+ 1.7	+ 1.7	+ 2.8	+ 1.8	+ 2.7
Mid-June	+ 0.9	+ 4.2	+ 10.5	+ 1.6	+ 1.7	+ 2.8	+ 1.9	+ 2.7
Mid-July	+ 1.0	+ 4.0	+ 10.1	+ 1.3	+ 1.5	+ 2.7	+ 1.9	+ 2.7
Mid-August	+ 1.3	+ 2.7	+ 11.6	+ 1.3	+ 1.5	+ 2.1	+ 1.1	+ 2.2
Mid-September	+ 1.3	+ 3.6	+ 12.4	+ 1.6	+ 1.8	+ 2.6	+ 1.6	+ 2.6
Mid-October	+ 1.2	+ 4.1	+ 13.4	+ 1.8	+ 2.1	+ 2.9	+ 1.8	+ 2.8
Mid-November	+ 1.5	+ 4.2	+ 13.7	+ 2.0	+ 2.2	+ 3.1	+ 1.9	+ 2.9

¹ Housing includes rents, waste collection & disposal charges, mortgage interest, materials for repairs & decoration and house insurance.

² Energy products includes electricity, gas, other domestic and transport fuels.

Table A Comparison of Contributions to the Annual Rate of Inflation for Nov 10 and Nov 11

COICOP Group	Contributions to overall CPI % change		
	Nov'09 - Nov'10	Nov'10 - Nov'11	Difference
01 Food and Non-Alcoholic Beverages	- 0.08	+ 0.18	+ 0.26
02 Alcoholic Beverages and Tobacco	- 0.22	-	+ 0.22
03 Clothing and Footwear	- 0.24	- 0.03	+ 0.21
04 Housing, Water, Electricity, Gas and Other Fuels	+ 1.36	+ 1.69	+ 0.33
05 Furnishings, Household Equipment and Routine Household Maintenance	- 0.12	- 0.07	+ 0.05
06 Health	+ 0.05	+ 0.09	+ 0.04
07 Transport	+ 0.14	+ 0.51	+ 0.37
08 Communications	+ 0.10	+ 0.03	- 0.07
09 Recreation and Culture	- 0.17	- 0.09	+ 0.08
10 Education	- 0.08	+ 0.22	+ 0.30
11 Restaurants and Hotels	- 0.37	- 0.14	+ 0.23
12 Miscellaneous Goods and Services	+ 0.22	+ 0.57	+ 0.35
ALL ITEMS % change	+ 0.6¹	+ 2.9¹	+ 2.3¹
Goods	- 0.48	+ 0.68	+ 1.16
Services ²	+ 1.08	+ 2.27	+ 1.19

¹ The sum may not total exactly due to rounding differences

² Includes Mortgage Interest

Table B Positive and Negative factors in the comparison of the Annual Rate of Inflation for November 10 and November 11

COICOP Group	+	COICOP Group	-
07 Transport	+ 0.37	08 Communications	- 0.07
12 Miscellaneous Goods and Services	+ 0.35		
04 Housing, Water, Electricity, Gas and Other Fuels	+ 0.33		
10 Education	+ 0.30		
01 Food and Non-Alcoholic Beverages	+ 0.26		
11 Restaurants and Hotels	+ 0.23		
02 Alcoholic Beverages and Tobacco	+ 0.22		
03 Clothing and Footwear	+ 0.21		
09 Recreation and Culture	+ 0.08		
05 Furnishings, Household Equipment and Routine Household Maintenance	+ 0.05		
06 Health	+ 0.04		
Total Positive	+ 2.44	Total Negative	- 0.07
Net Difference (Positive less Negative)			+ 2.3¹

¹ The net difference may not total exactly due to rounding differences

Background Notes – Consumer Price Index

- Definition** The Consumer Price Index is designed to measure the change in the average level of prices (inclusive of all indirect taxes) paid for consumer goods and services by all private households in the country and by foreign tourists holidaying in Ireland.
- Consumer Price Index (CPI)** Over 50,000 prices are collected for a representative basket consisting of 616 headings which cover over 1,000 different items in a fixed panel of retail and service outlets throughout the country during the week containing the second Tuesday of each month. The dates to which the November index relates are Monday 7th to Tuesday 15th November, 2011.
- Scope of the Index**
- (i) **Population Coverage:** All private households in the state and the expenditure of foreign tourists within Ireland. It does not include the expenditure of persons in institutions and other non private households. Expenditure which occurs abroad by Irish residents is also excluded. In statistical terms coverage is referred to as the domestic concept.
 - (ii) **Geographic Coverage:** Covers the whole of the Republic of Ireland. Pricing takes place in 84 locations (cities and towns) throughout the country. These sampling points are located in Dublin city and county, the four regional cities of Cork, Limerick, Galway and Waterford, approx. 80% of towns with a population of 10,000 and over, approx. 70% of towns between 5,000 and 9,999 and a smaller proportion below this threshold. The results are weighted to represent the distribution of the population and its related consumer expenditure.
 - (iii) **Item Coverage:** All goods and services bought by the reference population for the purposes of consumption are included in the index. Expenditure on capital assets and investments, gambling and certain other activities are however excluded. Over 1,000 different varieties are priced and then aggregated into 616 item headings and 12 group headings based on the COICOP classification. With each rebase the coverage of goods and services is reviewed to ensure that it continues to be representative of consumer tastes and purchasing practices.
- Price Collection** Personal visits are made to retail outlets by some 100 part-time pricers on a monthly basis. Approximately 50,000 price quotations are gathered in this way. In addition, 114 special inquiries covering items such as utility charges and services are conducted by post and telephone. Most prices are collected monthly, some quarterly and others annually. The CSO supplies general specifications to price collectors and collectors are free initially to select a brand and in certain cases, size. This allows for a wide variety of different brands of the same item to be priced throughout the country. Once selected, the same item/brand is priced on a monthly basis in order to ensure matched price quotations. If an item disappears, substitution can occur but that price is excluded until matched prices are available for the same comparable item for two consecutive months. The CSO wishes to put on record its appreciation of the co-operation and assistance it receives from retail outlets and other business concerns.
- CPI Weights** The CPI measures in index form the monthly changes in the cost of purchasing a fixed representative 'basket' of consumer goods and services (i.e. Laspeyres formula). The representative share of each item in this basket is proportional to the average amount purchased by all households in the country as determined by the Household Budget Survey and by foreign tourists in this country using estimates of expenditure by tourists across a range of consumer goods and services. Individual items typically purchased by foreign tourists while holidaying in Ireland such as hotel accommodation and meals out have been adjusted to take account of the additional tourist expenditure. Identical items are priced in the same outlet on each occasion so that changes in the cost of this constant basket reflect only pure price changes.

Background Notes – Consumer Price Index (continued)

Rebase The index has been rebased with effect from December 2006, the tenth series since the foundation of the State.

The rebase of the current CPI resulted in a number of methodological changes:

- Updating the expenditure weights;
- A revision of the sample of goods and services;
- An update of the sample of areas priced.

Classification The classification used in the CPI is based on a version of COICOP – COICOP HICP, the Classification of Individual Consumption by Purpose. This replaced the former national classification which was used up to December 2001. The COICOP classification breaks consumer expenditure into twelve different categories covering a comprehensive range of consumer goods and services. Indices for the previous national classification are no longer published as of December 2006. The data, however, will continue to be made available on the CSO website (www.cso.ie) and by request to the Consumer Prices Section (cpi@cso.ie).

Methodological Details A full methodological description of the new series is available in the CPI 2006 Introduction to Series booklet which is published on the website at http://www.cso.ie/surveysandmethodologies/documents/pdf_docs/introduction_to_series_base_december_2006.pdf

Goods and Services The consumer basket can be split into two constituent parts - goods and services according to the following definitions.

Goods Goods are defined as non service items usually purchased and transportable from a retail outlet - the basket excluding services.

Services Services include electricity, gas, telecommunications and other public utilities, alcoholic beverages consumed on licensed premises, meals out, accommodation services, public transport, medical fees, insurances, education fees, hairdressing & other personal services, childcare & social protection, entertainment & recreation services, mortgage interest & rents, package holidays and other miscellaneous services.

Utilities and Local Charges Includes electricity, gas, landline telecommunications and waste collection & disposal charges.

Mortgage Interest In line with normal practice for a fixed base price index, the current approach to measuring mortgage interest in the CPI reflects the situation in the base reference period December 2006 when the standard variable rate was dominant. Subsequently, tracker mortgages have become more popular. This did not give rise to any difficulties while the standard variable and tracker mortgage interest rates moved broadly in line with one another, which would be the normal expectation. However, the decoupling that has taken place since August 2009 has resulted in dramatically different trends emerging. For example, between September 2009 and September 2010 the standard variable rate increased from 2.93% to 3.66% whereas the tracker rate did not change. The Mortgage Interest component of the CPI, which is largely determined by the trend in the standard variable rate, increased by 25.1% as a result and contributed +1.25% to the overall change in the All Items index. It is crudely estimated that the latter impact would have been reduced by between 0.2% and 0.5% had the Mortgage Interest component been calculated on a current weighting basis. Users should take this “weighting effect” into account in interpreting the mortgage interest related movements in the index.

Background Notes – COICOP Classification

Prior to the introduction of the December 2001 based series in January 2002 the CPI used a national classification while the EU Harmonised Index of Consumer Prices (HICP) used COICOP/HICP. To ensure greater comparability CPI and the HICP have both used the COICOP/HICP classification since December 2001 (Classification of Individual Consumption by Purpose - adapted for the purposes of the EU HICP).

The COICOP classification is based on 12 main subgroups.

01 Food and Non Alcoholic Beverages	Food and non alcoholic beverages purchased in supermarkets, small shops, speciality shops and petrol station forecourt outlets. It excludes meals out which are covered under 11 Restaurants and Hotels.
02 Alcoholic Beverages and Tobacco	Includes alcoholic beverages purchased in off licences and supermarkets but excludes alcohol consumed on or within a licensed premises which is classified under 11 Restaurants and Hotels.
03 Clothing and Footwear	Mens, ladies and childrens clothing and footwear, sports and leisurewear and services such as laundry and dry cleaning, shoe repair, dress hire and alteration.
04 Housing, Water, Electricity, Gas and Other Fuels	This group covers rents, mortgage interest repayments, local authority service charges, goods and services for maintaining, decorating and repairing dwellings and domestic energy products such as electricity, gas and solid fuels.
05 Furnishings, Household Equipment and Routine Household Maintenance	This category covers household items such as furniture, carpets and other floor coverings, house textiles and soft furnishings, household electrical appliances, and other household items such as utensils, tools, garden equipment and non-durable items for cleaning, washing and other day to day household activity. Also included in this category are domestic services such as cleaning and other services.
06 Health	Health includes medical products, appliances and equipment, hospital charges and out patient services supplied by doctors, dentists, opticians and practitioners of alternative and complimentary medicine.
07 Transport	Includes the purchase of new and second hand vehicles, spare parts, car maintenance, fuels and lubricants, public transport and services such as parking, motor association subscriptions, car wash, toll charges, driving tests, licences and car hire.
08 Communications	Post and telecommunications.
09 Recreation and Culture	All goods and services connected with recreation and culture and includes items such as audio visual and photographic equipment, computers, music and DVDs, sports and recreation goods, games and toys, items connected with gardening and pets, recreational, sporting and cultural activities and events, newspapers and other reading material, package holidays and other items connected with recreation and culture.
10 Education	Covers all aspects of education including primary, secondary, third level and other education and training such as night courses, play schools and examination fees.
11 Restaurants and Hotels	This category covers the following areas: meals in restaurants and hotels; fast food and takeaways; cafes; canteens; alcohol consumed on or within a licensed premises and accommodation services supplied by hotels, guesthouses and hostels.
12 Miscellaneous Goods and Services	This remaining category covers a wide range of items including hairdressing and other grooming; goods for hygiene, hair and body care; personal goods such as jewellery, handbags and wallets; childcare and other social protection services; insurance, financial services and other services including funerals, weddings, legal and professional services.