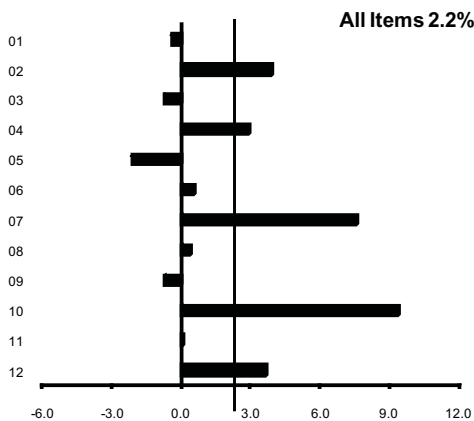




Comparison of main CPI divisions to the overall CPI annual % change - March 2012



Consumer Price Index Detailed Sub-Indices March 2012

CPI (Base: December 2011 = 100)

COICOP Division	% changes	
	1 month	12 months
01 Food and Non-Alcoholic Beverages	-0.1	-0.4
02 Alcoholic Beverages and Tobacco	+0.6	+3.9
03 Clothing and Footwear	+2.7	-0.7
04 Housing, Water, Electricity, Gas and Other Fuels	+0.2	+3.0
05 Furnishings, Household Equipment and Routine Household Maintenance	-0.1	-2.1
06 Health	-0.1	+0.6
07 Transport	+4.0	+7.6
08 Communications	-	+0.4
09 Recreation and Culture	-	-0.7
10 Education	-	+9.4
11 Restaurants and Hotels	+0.4	+0.1
12 Miscellaneous Goods and Services	+1.7	+3.7
ALL ITEMS	+1.0	+2.2

Prices rise by 2.2% in the year to March

Consumer Prices in March, as measured by the CPI, increased by 1.0% in the month. This compares to an increase of 0.9% recorded in March of last year. Prices on average, as measured by the CPI, were 2.2% higher in March compared with March 2011.

The most significant monthly price changes were increases in *Transport* (+4.0%), *Clothing & Footwear* (+2.7%) and *Miscellaneous Goods & Services* (+1.7%).

The most notable changes in the year were increases in *Education* (+9.4%), *Transport* (+7.6%), *Alcoholic Beverages & Tobacco* (+3.9%) and *Miscellaneous Goods & Services* (+3.7%). There were decreases in *Furnishings, Household Equipment & Routine Household Maintenance* (-2.1%), *Recreation & Culture* (-0.7%) and *Clothing & Footwear* (-0.7%).

The annual rate of inflation for Services was 3.3% in the year to March, while Goods increased by 1.0%.

This release provides a detailed analysis of the major price developments within the main CPI divisions in tables 1 to 16.

For more information, contact Mary O'Connell at 021 453 5445 or Sheila Finucane at 021 453 5438.

Published by the Central Statistics Office, Ireland.

Ardee Road
Dublin 6
Ireland

Skehard Road
Cork
Ireland

LoCall: 1890 313 414 (ROI)
0808 2347 581 (UK/NI)

Tel: +353 1 498 4000
Fax: +353 1 498 4229

Tel: +353 21 453 5000
Fax: +353 21 453 5555

Both offices may be contacted through any of these telephone numbers.

CSO on the Web: www.cso.ie
and go to
Economy: Prices

Director General: Gerard O'Hanlon

Enquiries:

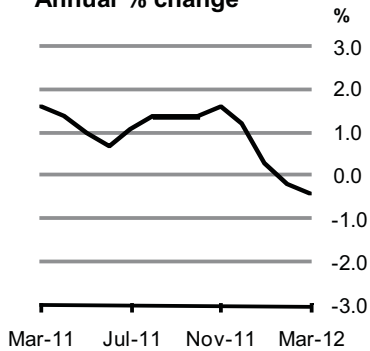
CPI statistics (021) 453 5128, 453 5438
cpi@cso.ie

General queries Information Section, ext 5021
information@cso.ie

Consumer Price Index

March 2012

Annual % change



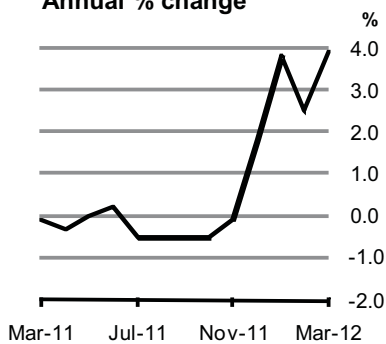
01 Food and Non-Alcoholic Beverages

01 Food and Non-Alcoholic Beverages

Food & Non-Alcoholic Beverages prices decreased by 0.1% in the month and by 0.4% in the year to March 2012. This compares to an increase of 1.6% for the year to March 2011. In the month, food prices decreased by 0.3% while non-alcoholic beverages prices increased by 1.5%.

In March, price decreases were recorded for other cereal products (-4.4%), potatoes (-4.0%), eggs (-2.7%), fresh or chilled seafood (-2.3%), other bakery products (-2.1%), edible ices & ice cream (-1.8%) and other meat preparations (-1.2%). Price increases were recorded for fresh or chilled fish (+11.5%), frozen fish (+5.5%), fruit & vegetable juices (+2.6%), lamb & goat (+2.6%), confectionery products (+2.5%), dried, smoked or salted fish & seafood (+2.3%), edible offal (+2.3%) and tea (+2.1%).

Annual % change



02 Alcoholic Beverages and Tobacco

02 Alcoholic Beverages and Tobacco

Overall prices increased by 0.6% in the month and by 3.9% in the year to March 2012. This compares to a decrease of 0.1% for the year to March 2011. In the month, alcoholic beverages prices increased by 1.1% while tobacco prices remained unchanged.

In March, price increases were recorded for wine (+3.1%), other tobacco products (+0.2%) and cigarettes (+0.1%). Price decreases were recorded for spirits (-1.5%) and beer (-0.6%).

Annual % change

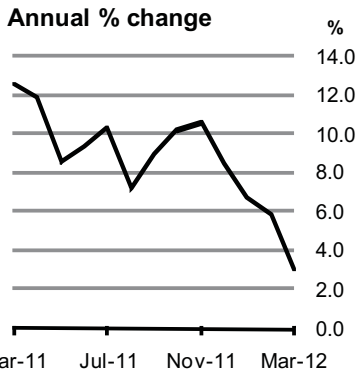


03 Clothing and Footwear

03 Clothing and Footwear

Clothing & Footwear prices increased by 2.7% in the month and decreased by 0.7% in the year to March 2012. This compares to a decrease of 2.6% for the year to March 2011. In the month, clothing prices increased by 2.6% while footwear prices increased by 3.2%.

In March, price increases were recorded for shoes & other footwear (+3.3%), garments (+2.7%), other articles of clothing & clothing accessories (+0.4%) and repair & hire of footwear (+0.4%).

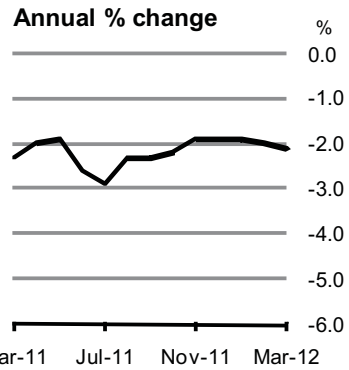


04 Housing, Water, Electricity, Gas and Other Fuels

04 Housing, Water, Electricity, Gas and Other Fuels

Housing, Water, Electricity, Gas & Other Fuels costs increased by 0.2% in the month and by 3.0% in the year to March 2012. This compares to an increase of 12.5% for the year to March 2011.

In the month, price increases were recorded for liquid fuels (i.e. home heating oil) (+2.7%), materials for the maintenance & repair of the dwelling (+1.1%), local authority rents (+0.7%) and private rents (+0.2%). Price decreases were recorded for services for the maintenance and repair of the dwelling (-1.5%) and bottled gas (-0.8%).

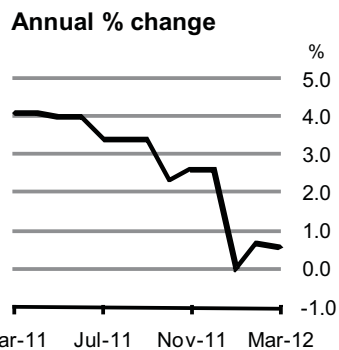


05 Furnishings, Household Equipment and Routine Household Maintenance

05 Furnishings, Household Equipment and Routine Household Maintenance

Furnishings, Household Equipment & Routine Household Maintenance costs decreased by 0.1% in the month and by 2.1% in the year to March 2012. This compares to a decrease of 2.3% for the year to March 2011.

In the month, a price decrease was recorded for domestic services & household services (-4.3%). Price increases were recorded for non-durable household goods (+1.0%), household textiles (+0.9%), furniture & furnishings (+0.8%) and glassware, tableware & household utensils (+0.7%).

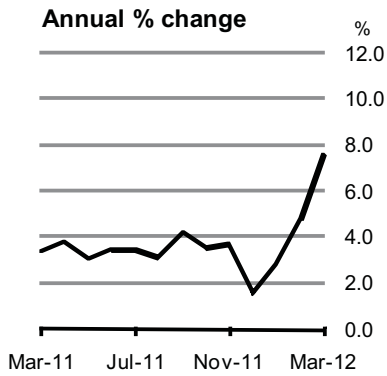


06 Health

06 Health

Overall health costs and charges decreased by 0.1% in the month and increased by 0.6% in the year to March 2012. This compares to an increase of 4.1% for the year to March 2011.

In the month, a price decrease was recorded for other medicines (which includes vitamins & other supplements, pain reliever, antacid, cough mixture and cold/flu drinks powder) (-0.3%). A price increase was recorded for other medical products (which includes condoms, pregnancy test kit, petroleum jelly, disinfectant - first aid and adhesive dressing) (+0.8%).

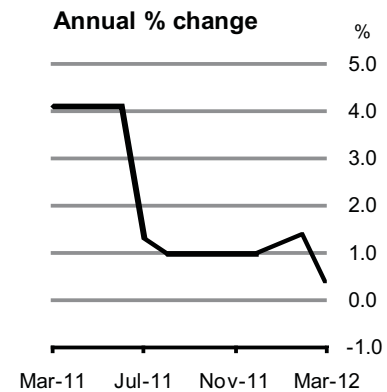


07 Transport

07 Transport

Transport costs increased by 4.0% in the month and by 7.6% in the year to March 2012. This compares to an increase of 3.4% for the year to March 2011.

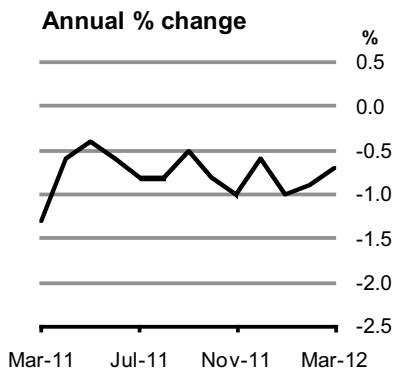
In the month, price increases were recorded for passenger transport by air (+27.5%), petrol (+3.3%) and diesel (+1.8%). A price decrease was recorded for bicycles (-1.1%).



08 Communications

08 Communications

Overall communications costs remained unchanged in the month and increased by 0.4% in the year to March 2012. This compares to an increase of 4.1% for the year to March 2011.



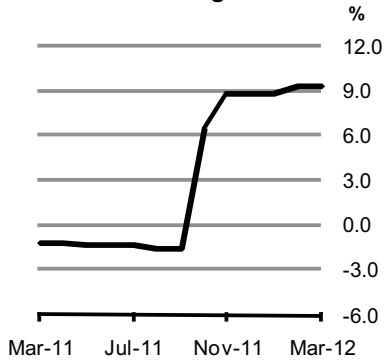
09 Recreation and Culture

09 Recreation and Culture

Overall prices remained unchanged in the month and decreased by 0.7% in the year to March 2012. This compares to a decrease of 1.3% for the year to March 2011.

In the month, price decreases were recorded for photographic & cinematographic equipment & optical instruments (-3.7%), information processing equipment (-2.0%), gardens, plants & flowers (-1.1%). Price increases were recorded for pets & related products including veterinary & other services for pets (+1.6%), recording media (+1.3%), other entertainment (+1.1%) and cinema (+1.0%).

Annual % change

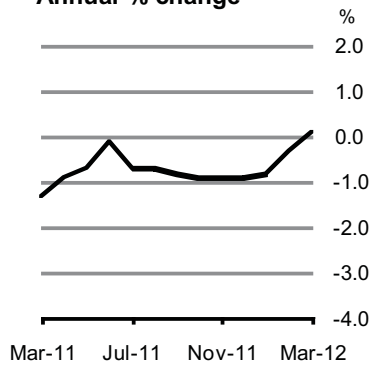


10 Education

10 Education

Education costs remained unchanged in the month and increased by 9.4% in the year to March 2012. This compares to a decrease of 1.2% for the year to March 2011.

Annual % change



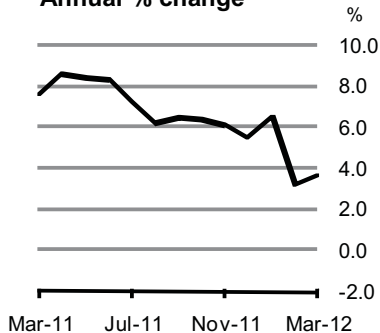
11 Restaurants and Hotels

11 Restaurants and Hotels

Prices for the overall category increased by 0.4% in the month and by 0.1% in the year to March 2012. This compares to a decrease of 1.3% for the year to March 2011.

In the month, price increases were recorded for accommodation services (+2.6%), wine (+0.2%) and restaurants, cafes, fast food & take-away food (+0.1%). A price decrease was recorded for soft drinks & mineral water (-0.1%).

Annual % change



12 Miscellaneous Goods and Services

12 Miscellaneous Goods and Services

Overall prices increased by 1.7% in the month and by 3.7% in the year to March 2012. This compares to an increase of 7.6% for the year to March 2011.

In the month, price increases were recorded for insurance connected with health (+6.3%), other personal effects (+0.6%), jewellery, clocks & watches (+0.4%) and hygiene products (+0.3%). Price decreases were recorded for cosmetics & skincare products (-1.8%), health & beauty treatments (-1.2%) and hair products (-1.1%).

Table 1 Food and Non-Alcoholic Beverages - March 2012

Description	Dec 2011 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
01.1 Food	10.2532	99.3	-0.3	-0.7
01.1.1 Bread & Cereals	1.9822	99.0	-0.9	-2.6
Rice	0.0539	99.8	0.2	-1.7
Flours & other cereals	0.0673	99.7	-0.2	1.1
Bread	0.6588	99.4	-0.5	-2.7
Other bakery products	0.6163	97.5	-2.1	-5.9
Pizza & quiche	0.1505	98.1	-0.9	-1.0
Pasta products & couscous	0.1060	100.1	0.1	1.4
Breakfast cereals	0.2819	101.0	0.0	3.5
Other cereal products	0.0475	98.0	-4.4	-3.7
01.1.2 Meat	2.4233	99.2	0.0	-0.4
Beef & veal	0.4170	103.2	1.8	7.8
Pork	0.1458	100.7	-0.2	1.4
Lamb & goat	0.1414	100.0	2.6	-1.1
Poultry	0.4599	99.1	0.5	-0.2
Edible offal	0.0065	101.4	2.3	0.7
Dried, salted or smoked meat	0.8656	97.3	-1.0	-4.6
Other meat preparations	0.3871	98.6	-1.2	-1.0
01.1.3 Fish	0.3220	100.2	4.8	0.3
Fresh or chilled fish	0.1249	100.9	11.5	0.0
Frozen fish	0.0491	99.5	5.5	0.9
Fresh or chilled seafood	0.0374	99.9	-2.3	-1.1
Dried, smoked or salted fish & seafood	0.0365	102.4	2.3	-6.1
Other preserved or processed fish & seafood-based preparations	0.0740	98.6	-1.0	2.8
01.1.4 Milk, cheese & eggs	1.4569	99.3	-0.7	1.6
Fresh whole milk	0.4250	99.7	-0.4	1.0
Fresh low fat milk	0.1589	99.6	-0.2	0.9
Yoghurt	0.2535	98.6	-0.9	-2.3
Cheese & curd	0.3347	100.1	-0.5	6.2
Other milk products	0.1326	99.1	-0.9	3.7
Eggs	0.1522	97.1	-2.7	-0.6
01.1.5 Oils & fats	0.2885	100.8	0.1	7.2
Butter	0.1293	100.8	0.1	5.2
Margarine & other vegetable fats	0.0921	100.9	-0.2	9.4
Olive oil	0.0260	100.5	0.0	-1.2
Other edible oils	0.0410	100.8	0.7	8.0
01.1.6 Fruit	0.7447	97.4	-0.6	-4.7
Fresh or chilled fruit	0.6216	97.1	-0.7	-5.4
Dried fruit & nuts	0.1045	98.2	-0.3	-3.7
Preserved fruit & fruit-based products	0.0186	101.4	-0.1	10.1
01.1.7 Vegetables	1.3874	100.7	-1.0	-0.8
Fresh or chilled vegetables other than potatoes & other tubers	0.5944	101.0	-0.5	-2.1
Frozen vegetables other than potatoes & other tubers	0.0358	99.9	-0.1	-0.9
Dried vegetables, other preserved or processed vegetables	0.2517	99.8	-0.2	1.5
Potatoes	0.3055	96.1	-4.0	-7.8
Crisps	0.2000	108.2	1.0	10.9

Table 1 Food and Non-Alcoholic Beverages - March 2012 continued

Description	Dec 2011 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
01.1.8 Sugar, jam, honey, chocolate & confectionery	0.7966	98.7	-0.1	-1.1
Sugar	0.0732	100.6	0.3	36.7
Jams, marmalades & honey	0.0887	99.0	0.0	7.0
Chocolate	0.3401	96.7	-0.5	-5.1
Confectionery products	0.1428	102.4	2.5	0.5
Edible ices & ice cream	0.1458	98.9	-1.8	-6.3
Artificial sugar substitutes	0.0060	100.7	0.4	-0.7
01.1.9 Food products n.e.c.	0.8516	99.8	0.6	-0.1
Sauces & condiments	0.2290	101.0	1.1	1.6
Salt, spices & culinary herbs	0.0405	101.0	0.1	3.7
Baby food	0.1008	100.8	-0.3	-1.9
Ready-made meals	0.2525	98.2	0.7	-2.9
Other food products n.e.c.	0.2289	99.8	0.4	1.9
01.2 Non-alcoholic beverages	1.1127	102.1	1.5	2.4
01.2.1 Coffee, tea & cocoa	0.2301	100.7	1.7	1.6
Coffee	0.0963	98.9	1.3	1.0
Tea	0.1217	102.2	2.1	2.4
Cocoa & powdered chocolate	0.0120	100.3	1.0	1.2
01.2.2 Mineral waters, soft drinks, fruit & vegetable juices	0.8826	102.5	1.5	2.6
Mineral or spring waters	0.1256	106.1	0.4	0.7
Soft drinks	0.5246	101.2	1.1	2.3
Fruit & vegetable juices	0.2324	103.3	2.6	1.9
Total	11.3659	99.6	-0.1	-0.4

Table 2 Alcoholic Beverages and Tobacco - March 2012

Description	Dec 2011 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
02.1 Alcoholic Beverages	2.2629	104.8	1.1	-0.8
02.1.1 Spirits	0.3509	104.3	-1.5	-4.7
02.1.2 Wine	1.0529	109.4	3.1	2.5
02.1.3 Beer	0.8591	99.2	-0.6	-1.5
02.2 Tobacco	2.6455	102.7	0.0	7.0
Cigarettes	2.5150	102.7	0.1	7.0
Other tobacco products	0.1304	103.7	0.2	6.9
Total	4.9084	103.7	0.6	3.9

Table 3 Clothing and Footwear - March 2012

Description	Dec 2011 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
03.1 Clothing	4.1220	99.6	2.6	0.1
03.1.2 Garments	3.8776	99.7	2.7	0.2
03.1.3 Other articles of clothing & clothing accessories	0.1634	96.6	0.4	-2.0
03.1.4 Cleaning, repair & hire of clothing	0.0810	100.1	0.0	-1.0
Dry cleaning & laundry	0.0628	100.2	0.1	-0.5
Dress hire & repair of clothing	0.0182	100.1	0.0	-2.0
03.2 Footwear	1.0806	97.7	3.2	-4.1
03.2.1 Shoes & other footwear	1.0713	97.7	3.3	-4.2
03.2.2 Repair & hire of footwear	0.0092	100.9	0.4	2.6
Total	5.2025	99.2	2.7	-0.7

Table 4 Housing, Water, Electricity, Gas and Other Fuels - March 2012

Description	Dec 2011 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
04.1/04.2 Actual rentals for housing & imputed rentals for housing	10.6732	96.2	0.1	1.3
04.1.1 Actual rentals paid by tenants (Rents)	5.0040	101.6	0.2	2.7
Private Rents	4.3536	101.8	0.2	4.0
Local Authority Rents	0.6504	100.7	0.7	-3.3
04.2.1 Mortgage Interest (Imputed rentals of owner occupiers)	5.6692	91.4	0.0	-2.2
04.3 Maintenance & repair of the dwelling	0.8747	100.2	-0.5	-0.3
04.3.1 Materials for the maintenance & repair of the dwelling	0.3444	102.9	1.1	3.7
04.3.2 Services for the maintenance & repair of the dwelling	0.5303	98.5	-1.5	-4.3
04.4 Water supply & miscellaneous services relating to the dwelling	0.6260	100.8	0.0	0.8
04.5 Electricity, gas & other fuels	5.3022	101.6	0.7	9.1
04.5.1 Electricity	2.3386	100.0	0.0	11.5
04.5.2 Gas	1.1810	99.9	-0.1	16.4
Natural gas	1.1215	100.0	0.0	20.5
Bottled gas	0.0595	98.9	-0.8	0.5
04.5.3 Liquid fuels (Home Heating Oil)	1.3076	106.6	2.7	8.3
04.5.4 Solid fuels	0.4751	100.0	0.0	0.0
Total	17.4761	98.2	0.2	3.0

Table 5 Furnishings, Household Equipment and Routine Household Maintenance - March 2012

Description	Dec 2011 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
05.1 Furniture & furnishings, carpets & other floor coverings	0.6557	98.4	0.8	-4.4
05.1.1 Furniture & furnishings	0.6086	98.2	0.8	-4.5
05.1.2 Carpets & other floor coverings	0.0471	100.6	0.0	-3.2
05.2 Household textiles	0.2946	99.9	0.9	0.5
05.3 Household appliances	0.4648	99.5	0.1	-2.5
05.3.1 Major household appliances whether electric or not	0.3618	99.4	0.1	-2.6
05.3.2 Small electric household appliances	0.0690	99.5	0.4	-2.2
05.3.3 Repair of household appliances	0.0340	100.5	0.0	-0.5
05.4 Glassware, tableware & household utensils	0.2302	99.3	0.7	-4.1
05.5 Tools & equipment for house & garden	0.3778	99.7	0.2	-1.1
05.5.1 Major tools & equipment	0.0945	99.7	0.0	-1.6
05.5.2 Small tools & miscellaneous accessories	0.2832	99.8	0.3	-0.9
05.6 Goods & services for routine household maintenance	1.1965	98.5	-1.2	-0.9
05.6.1 Non-durable household goods	0.7091	100.4	1.0	1.3
05.6.2 Domestic services & household services	0.4874	95.7	-4.3	-3.9
Total	3.2196	99.0	-0.1	-2.1

Table 6 Health - March 2012

Description	Dec 2011 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
06.1 Medical products, appliances & equipment	1.0656	99.5	-0.1	-0.7
06.1.1 Pharmaceutical products	0.8196	99.2	-0.3	-0.6
Prescribed drugs	0.2203	100.6	0.0	0.6
Other medicines	0.5993	98.7	-0.3	-0.7
06.1.2 Other medical products	0.0717	101.6	0.8	1.7
06.1.3 Therapeutic appliances & equipment	0.1743	100.0	0.0	-1.5
06.2 Out-patient services	1.4654	99.8	0.0	-0.2
06.2.1/3 Medical & paramedical services	0.9919	99.9	0.0	-0.2
Doctors' fees	0.8224	99.9	0.0	-0.7
Other medical & paramedical services	0.1695	100.0	0.0	2.1
06.2.2 Dental services	0.4735	99.6	0.0	-0.4
06.3 Hospital services	2.0978	102.0	0.0	2.0
Total	4.6288	100.7	-0.1	0.6

Table 7 Transport - March 2012

Description	Dec 2011 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
07.1 Purchase of vehicles	3.4252	100.3	0.2	-2.0
07.1.1 Motor cars	3.3599	100.4	0.3	-1.8
07.1.2 Motor cycles	0.0207	99.7	0.2	-1.9
07.1.3 Bicycles	0.0446	99.5	-1.1	-7.0
07.2 Operation of personal transport equipment	8.7038	107.6	1.9	7.5
07.2.1 Spare parts & accessories for personal transport equipment	0.4224	100.2	0.0	0.4
07.2.2 Fuels & lubricants for personal transport equipment	6.0586	108.8	2.7	8.7
Petrol	4.1392	109.8	3.3	9.0
Diesel	1.8941	106.9	1.8	9.2
Motor oil	0.0253	100.7	0.1	0.9
07.2.3 Maintenance & repair of personal transport equipment	0.6427	100.2	0.0	0.8
07.2.4 Other services in respect of personal transport equipment	1.5801	108.1	-0.1	8.1
Motor tax	1.1689	110.8	0.0	10.8
Other vehicle costs	0.4112	100.7	0.0	0.8
07.3 Transport services	2.9588	118.4	14.6	20.9
07.3.1 Passenger transport by railway	0.2374	102.0	0.0	3.8
07.3.2 Passenger transport by road	1.0393	101.5	0.0	6.2
Bus fares	0.6481	102.5	0.0	12.8
Taxi fares	0.3913	100.0	0.0	0.0
07.3.3 Passenger transport by air	1.5479	133.5	27.5	28.9
07.3.4 Passenger transport by sea & inland waterway	0.0911	104.9	0.2	7.8
07.3.5 Combined passenger transport	0.0262	105.1	0.0	8.4
07.3.6 Other purchased transport services	0.0169	100.0	0.0	-4.2
Total	15.0878	108.1	4.0	7.6

Table 8 Communications - March 2012

Description	Dec 2011 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
08.1 Postal services	0.1020	100.0	0.0	0.0
08.2/3.0 Telephone & telefax equipment and telephone & telefax services	3.3851	100.4	0.0	0.4
Total	3.4870	100.4	0.0	0.4

Table 9 Recreation and Culture - March 2012

Description	Dec 2011 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
09.1 Audio-visual, photographic & information processing equipment	0.9117	98.7	-0.6	-7.1
09.1.1 Equipment for the reception, recording & reproduction of sound & pictures	0.3557	97.2	-0.4	-9.6
09.1.2 Photographic & cinematographic equipment & optical instruments	0.0730	94.0	-3.7	-14.2
09.1.3 Information processing equipment	0.2332	98.2	-2.0	-19.7
09.1.4 Recording media	0.2226	102.8	1.3	1.4
09.1.5 Repair of audio-visual, photographic & information processing equipment	0.0272	100.0	0.0	-5.8
09.2 Other major durables for recreation & culture	0.0877	96.8	-0.2	-3.9
09.3 Other recreational items & equipment, gardens & pets	1.5920	99.9	0.5	-2.9
09.3.1 Games, toys & hobbies	0.5381	98.5	0.8	-7.5
09.3.2 Equipment for sport, camping & open-air recreation	0.2171	99.6	-0.4	-3.4
09.3.3 Gardens, plants & flowers	0.3855	99.9	-1.1	-2.7
09.3.4/5 Pets & related products including veterinary & other services for pets	0.4513	101.5	1.6	2.4
09.4 Recreational & cultural services	3.3520	99.4	0.1	-1.8
09.4.1 Recreational & sporting services	1.0343	95.9	0.0	-4.1
Sports admittance	0.1294	98.7	0.0	-1.1
Sports participation	0.2454	95.0	0.0	-5.1
Club & society subscriptions	0.6594	95.6	0.0	-4.4
09.4.2 Cultural services	2.3178	101.0	0.2	-0.9
Cinema	0.2079	101.9	1.0	-0.8
Nightclubs	0.1392	100.7	0.4	-4.5
Cultural admittance	0.4331	101.9	0.0	-3.3
Television services	1.4452	100.6	0.0	0.6
Other entertainment	0.0925	101.4	1.1	3.7
09.5 Newspapers, books & stationery	1.4578	99.9	-0.1	-0.6
09.5.1 Books	0.3956	98.9	-0.5	2.2
09.5.2 Newspapers & periodicals	0.7132	100.3	0.0	-1.5
09.5.3/4 Miscellaneous printed matter and stationery & drawing materials	0.3490	100.3	0.4	-1.7
09.6 Package holidays	0.6740	100.3	-0.1	4.0
Total	8.0753	99.5	0.0	-0.7

Table 10 Education - March 2012

Description	Dec 2011 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
10.1 Pre-primary & primary education	0.1483	100.0	0.0	0.5
10.2 Secondary education	0.3784	100.0	0.0	0.9
10.4 Tertiary education	1.5687	100.0	0.0	13.4
10.5 Education not definable by level	0.3657	100.3	0.0	5.8
Total	2.4612	100.0	0.0	9.4

Table 11 Restaurants and Hotels - March 2012

Description	Dec 2011 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
11.1 Catering services	12.2965	100.8	0.1	0.3
11.1.1 Restaurants, cafes & the like	11.4857	100.9	0.1	0.2
Licenced premises	6.4942	101.5	0.1	1.3
Spirits	1.5787	101.5	0.0	1.6
Wine	1.0311	101.4	0.2	0.8
Beer	3.5869	101.5	0.0	1.3
Soft drinks & mineral water	0.2975	101.1	-0.1	0.6
Restaurants, cafes, fast food & take-away food	4.9915	100.1	0.1	-1.4
11.1.2 Canteens	0.8107	99.4	0.0	-0.1
11.2 Accommodation services	1.8756	101.0	2.6	-1.1
Total	14.1721	100.8	0.4	0.1

Table 12 **Miscellaneous Goods and Services - March 2012**

Description	Dec 2011 base expenditure weight %	Current Index	% change 1 mth	% change 12 mths
12.1 Personal care	2.3298	98.3	-0.6	-2.9
12.1.1 Hairdressing salons & personal grooming establishments	0.8177	96.2	-0.3	-2.1
Hairdressing	0.6195	95.3	-0.1	-3.0
Health & beauty treatments	0.1850	98.8	-1.2	0.1
Other personal grooming	0.0133	100.1	0.1	1.7
12.1.2 Electric appliances for personal care	0.0222	100.0	-0.7	-5.6
12.1.3 Other appliances, articles & products for personal care	1.4898	99.4	-0.8	-3.8
Hygiene products	0.3136	102.1	0.3	-4.2
Hair products	0.1779	97.4	-1.1	-3.7
Cosmetics & skincare products	0.6411	98.3	-1.8	-4.3
Toilet accessories	0.3573	99.9	0.0	-2.6
12.3 Personal effects n.e.c.	0.5864	97.4	0.5	-1.7
12.3.1 Jewellery, clocks & watches	0.3539	98.9	0.4	4.7
12.3.2 Other personal effects	0.2325	95.0	0.6	-8.3
12.4 Social protection	0.9666	100.0	0.0	1.7
Childcare	0.7855	100.0	0.0	1.8
Other social protection	0.1810	100.3	0.0	-0.2
12.5 Insurance	5.4346	106.6	3.2	7.9
12.5.2 Insurance connected with the dwelling	0.8686	100.7	0.0	-3.3
12.5.3 Insurance connected with health	2.8695	111.1	6.3	13.9
12.5.4 Insurance connected with transport	1.6965	102.0	-0.8	4.2
Motor insurance	1.6780	102.0	-0.8	4.2
Motor cycle insurance	0.0143	101.8	0.0	16.7
Motor car insurance	1.6638	102.0	-0.8	4.1
Travel insurance	0.0184	100.0	0.0	2.1
12.6 Financial services n.e.c.	0.1226	100.0	0.0	0.3
12.7 Other services n.e.c.	0.4753	101.1	0.2	1.2
Total	9.9152	103.1	1.7	3.7

Table 13 COICOP Divisions 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 2011	%	%	%	%	%	%	%	%	%	%	%	%	%
Base Expenditure													
Weights %	11.366	4.908	5.203	17.476	3.220	4.629	15.088	3.487	8.075	2.461	14.172	9.915	100.000
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	-
Mid-December	-	+0.5	-1.1	-1.4	-0.2	-	-0.3	-	-	-	-0.2	+0.5	-0.3
2012													
Mid-January	-0.5	+3.5	-10.7	-1.6	-2.5	+0.7	+1.2	+0.2	-0.4	-	-	+1.0	-0.5
Mid-February	+0.2	-0.4	+8.2	-0.4	+1.6	+0.1	+2.7	+0.2	-0.1	-	+0.4	+0.4	+0.9
Mid-March	-0.1	+0.6	+2.7	+0.2	-0.1	-0.1	+4.0	-	-	-	+0.4	+1.7	+1.0

Table 14 COICOP Divisions 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 2011	%	%	%	%	%	%	%	%	%	%	%	%	%
Base Expenditure													
Weights %	11.366	4.908	5.203	17.476	3.220	4.629	15.088	3.487	8.075	2.461	14.172	9.915	100.000
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
Mid-December	+1.2	+1.8	+0.4	+8.4	-1.9	+2.6	+1.6	+1.0	-0.6	+8.9	-0.9	+5.5	+2.5
Year	+1.1	-0.1	-1.8	+9.7	-2.3	+3.4	+3.4	+2.3	-0.8	+0.7	-0.7	+6.5	+2.6
2012 Mid-January	+0.3	+3.8	-1.1	+6.7	-1.9	-	+2.8	+1.2	-1.0	+8.9	-0.8	+6.5	+2.2
Mid-February	-0.2	+2.5	+0.5	+5.8	-2.0	+0.7	+4.8	+1.4	-0.9	+9.4	-0.3	+3.2	+2.1
Mid-March	-0.4	+3.9	-0.7	+3.0	-2.1	+0.6	+7.6	+0.4	-0.7	+9.4	+0.1	+3.7	+2.2

Table 15 Consumer Price Index Goods and Services by COICOP - March 2012

COICOP	Division	Mid-Dec 2011 % 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	11.366	11.366	-	99.6	-	-0.4	-	-0.4
02	Alcoholic Beverages and Tobacco	4.908	4.908	-	103.7	-	+3.9	-	+3.9
03	Clothing and Footwear	5.203	5.113	0.090	99.2	100.2	-0.7	-0.7	-0.7
04	Housing, Water, Electricity, Gas and Other Fuels	17.476	2.187	15.289	104.4	97.3	+5.3	+3.2	+3.0
05	Furnishings, Household Equipment and Routine Household Maintenance	3.220	2.697	0.523	99.5	96.0	-2.0	-3.8	-2.1
06	Health	4.629	1.066	3.563	99.5	101.1	-0.7	+1.1	+0.6
07	Transport	15.088	9.906	5.182	105.5	113.0	+4.4	+14.1	+7.6
08	Communications	3.487	0.134	3.353	97.4	100.5	-2.9	+0.5	+0.4
09	Recreation and Culture	8.075	3.908	4.167	99.5	99.6	-2.6	+0.5	-0.7
10	Education	2.461	-	2.461	-	100.0	-	+9.4	+9.4
11	Restaurants and Hotels	14.172	-	14.172	-	100.8	-	+0.1	+0.1
12	Miscellaneous Goods & Services	9.915	2.098	7.817	98.8	104.3	-3.4	+5.6	+3.7
ALL ITEMS		100.000	43.383	56.617	101.5	101.3	+1.0	+3.3	+2.2

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
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
Mid-December	+ 0.9	+ 3.6	+ 8.9	+ 1.7	+ 1.9	+ 2.3	+ 1.8	+ 2.5
Year	+ 1.2	+ 3.6	+ 11.9	+ 1.6	+ 1.6	+ 2.7	+ 1.7	+ 2.6
2012 Mid-January	+ 0.7	+ 3.4	+ 9.8	+ 1.7	+ 1.8	+ 2.1	+ 1.3	+ 2.2
Mid-February	+ 1.0	+ 3.0	+ 10.1	+ 1.8	+ 2.0	+ 1.9	+ 1.2	+ 2.1
Mid-March	+ 1.0	+ 3.3	+ 9.1	+ 2.4	+ 2.6	+ 2.1	+ 1.5	+ 2.2

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.

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 632 item headings in a fixed panel of retail and service outlets throughout the country during the week containing the second Tuesday of each month up to and including the third Tuesday of each month. The dates to which the March index relates are Monday 12th to Tuesday, 20th March 2012.
- 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. There are 632 item headings and 12 division 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 80 price collectors on a monthly basis. Approximately 50,000 price quotations are gathered in this way. In addition, 126 special inquiries covering items such as utility charges and services are conducted by post, telephone and e-mail in conjunction with internet price collection. Most prices are collected monthly, some quarterly and others annually. The CSO supplies general specifications to price collectors and price 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)

Classification The classification used in the CPI is based on a version of the Classification of Individual Consumption by Purpose Adapted to the Needs of Harmonised Indices of Consumer Prices (2000) (COICOP). This replaced the former national classification which was used up to December 2001. The COICOP classification breaks consumer expenditure into twelve different divisions covering a comprehensive range of consumer goods and services.

Methodological Details A full methodological description of the new series is available in the Consumer Price Index Introduction of Updated Series (Base: December 2011 = 100) which is published on the CSO website at: <http://cso.ie/shorturl.aspx/106>.

The index has been rebased with effect from December 2011, the eleventh 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;
- Calculation of the mortgage interest component.

Goods and Services The CPI 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.

Background Notes – COICOP

Prior to the introduction of the December 2001 based series in January 2002 the CPI used a national classification while the EU Harmonised Indices of Consumer Prices (HICP) used COICOP. To ensure greater comparability CPI and the HICP have both used the COICOP since December 2001.

The COICOP classification is based on 12 main divisions.

- | | |
|------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01 Food and Non Alcoholic Beverages | Includes 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 licensed premises which is classified under 11 Restaurants and Hotels. It also includes tobacco products. |
| 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 | Covers rents, mortgage interest repayments, waste collection and disposal charges, goods and services for maintaining, decorating and repairing dwellings and domestic energy products such as electricity, gas, home heating oil and solid fuels. |
| 05 Furnishings, Household Equipment and Routine Household Maintenance | Covers household items such as furniture, carpets and other floor coverings, household textiles and soft furnishings, household 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 are services such as electrical repair, cleaning and gardening. |
| 06 Health | Includes medical products, appliances and equipment, hospital charges and out patient services supplied by doctors, dentists, opticians, physiotherapists 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 lessons, driving test, driving licence and car hire. |
| 08 Communications | Postal and telecommunications services. |
| 09 Recreation and Culture | 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 pre-primary and primary, secondary, third level and other education and training such as night courses and examination fees. |
| 11 Restaurants and Hotels | Includes 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 | 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. |