

LCA FAMILIES WITH CHILDREN : ADULTS AGED 32 YEARS OLD,
update APRIL 2005

	Couple Boy 10, Girl LA Tenant 2 Earners 1 full+1 part-	Couple Boy 10, Girl LA Tenant 1 Earner full-time	Couple Boy 10, Girl LA Tenant 1 Earner part-time	Couple Boy 10, Girl LA Tenant No Earner	Lone Mother Boy 10, Girl LA Tenant 1 Earner full-time	Lone Mother Boy 10, Girl LA Tenant 1 Earner part-time	Lone Mother Boy 10, Girl LA Tenant No Earner
Tenure							
Work situation							
Full time 38.5 hours/Part time 17 hours							
A Budget standard costs							
Food (with alcohol)	65.13	65.13	65.13	59.74	41.74	41.74	36.35
Food (without alcohol)	67.19	67.19	67.19	61.80	42.52	42.52	37.13
Clothing	21.52	21.52	21.52	21.52	17.66	17.66	17.66
Personal care	4.43	4.43	4.43	4.43	3.72	3.72	3.72
Household goods	16.57	16.57	16.57	16.57	15.65	15.65	15.65
Household services	5.92	5.92	5.92	5.92	5.62	5.62	5.62
Leisure goods and activities	25.92	25.92	25.92	25.92	23.30	23.30	23.30
B Variable costs							
Housing	58.87	58.87	58.87	58.87	58.87	58.87	58.87
of which rent	54.59	54.59	54.59	54.59	54.59	54.59	54.59
Council tax	16.66	16.66	16.66	16.66	12.50	12.50	12.50
Fuel	14.18	14.18	14.18	14.18	13.46	13.46	13.46
Transport (no car)	8.69	8.69	8.69	8.69	6.04	6.04	6.04
NHS charges (adjust for benefits)	0.14	0.14	0.14	0.14	0.07	0.07	0.07
Insurance (Contents)	2.17	2.17	2.17	2.17	2.17	2.17	2.17
Pension contributions	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debts/fines/maintenance orders	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Job-related costs standard costs	70.03	12.15	11.36	0.00	126.37	57.88	0.00
of which childcare	46.52	0.00	0.00	0.00	114.22	46.52	0.00
Seeking work costs	0.00	0.00	0.00	7.33	0.00	0.00	7.36
Pets	3.68	3.68	3.68	3.68	3.68	3.68	3.68
Alcohol	8.67	8.67	8.67	8.67	4.05	4.05	4.05
Tobacco	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Charitable donations	0.92	0.92	0.92	0.00	0.92	0.92	0.00

LCA costs with alcohol/no car	323.47	265.60	264.80	254.47	335.82	267.32	210.50
LCA costs no alcohol/no car	316.87	258.99	258.20	247.86	332.55	264.05	207.24
Car ownership							
Transport costs : car owner in family	33.96	33.96	33.96	33.96	31.97	31.97	31.97
of which car insurance	3.49	3.49	3.49	3.49	2.87	2.87	2.87
Transport costs : no car as shown above	8.69	8.69	8.69	8.69	6.04	6.04	6.04
ADD to budget costs	25.27	25.27	25.27	25.27	25.93	25.93	25.93
No earners in household - adjustment made for the value of free welfare milk and free school meals							
Prescription exemption and other health benefits for eligible households are included in the NHS charges				-5.39			-5.39
Examples of gross weekly earnings/income needed to meet budget							
Gross weekly earnings calculation including means-tested benefits							
A. LCA budget (with alcohol/no car)	323.47	265.60	264.80	254.47	335.82	267.32	210.50
Gross weekly earnings to meet this budget	269.17	186.72	82.45	0.00	186.72	82.45	0.00
Income tax payable	15.55	15.55	0.00	0.00	15.55	0.00	0.00
NI payable	10.20	10.20	0.00	0.00	10.20	0.00	0.00
Net earnings required to meet this budget	243.42	160.97	82.45	0.00	160.97	82.45	0.00
Child Benefit payable	28.40	28.40	28.40	28.40	28.40	28.40	28.40
Child tax credits payable	75.48	75.48	75.48	75.48	75.48	75.48	75.48
Childcare credits payable	32.56	0.00	0.00	0.00	79.95	32.56	0.00
Working Tax Credit payable	12.06	42.56	61.82	0.00	42.56	61.82	0.00
Housing benefit payable	0.00	0.00	34.02	54.59	6.76	32.08	54.59
Council tax benefit payable	0.00	0.00	6.17	16.66	0.00	8.00	12.50
IS/JSA payable april 2004	0.00	0.00	0.00	88.15	0.00	0.00	56.20
Total net income	391.92	307.41	288.34	263.28	394.12	320.79	227.17
Annual earnings required	13996.84	9709.44	4287.40	0.00	9709.44	4287.40	0.00
Hourly rate required	4.85/4.85	4.85	4.85	0.00	4.85	4.85	0.00
Deficit or Surplus if min wage or IS/JSA	68.45	41.81	23.54	8.81	58.30	53.47	16.67
B. LCA budget (without alcohol/no car)	316.87	258.99	258.20	247.86	332.55	264.05	207.24

Gross weekly earnings to meet this budget	269.17	186.72	82.45	0.00	186.72	82.45	0.00
Income tax payable	15.55	15.55	0.00	0.00	15.55	0.00	0.00
NI payable	10.20	10.20	0.00	0.00	10.20	0.00	0.00
Net earnings required to meet this budget	243.42	160.97	82.45	0.00	160.97	82.45	0.00
Child Benefit payable	28.40	28.40	28.40	28.40	28.40	28.40	28.40
Child tax credits payable	75.48	75.48	75.48	75.48	75.48	75.48	75.48
Childcare credits payable	32.56	0.00	0.00	0.00	79.95	32.56	0.00
Working Tax Credit payable	12.06	42.56	61.82	0.00	42.56	61.82	0.00
Housing benefit payable	0.00	0.00	34.02	54.59	6.76	32.08	54.59
Council tax benefit payable	0.00	0.00	6.17	16.66	0.00	8.00	12.50
IS/JSA payable april 2004	0.00	0.00	0.00	88.15	0.00	0.00	56.20
Total net income	391.92	307.41	288.34	263.28	394.12	320.79	227.17
Annual earnings required	13996.84	9709.44	4287.40	0.00	9709.44	4287.40	0.00
Hourly rate required	4.85/4.85	4.85	4.85	0.00	4.85	4.85	0.00
Deficit or Surplus if min wage or IS/JSA	75.05	48.42	30.14	15.42	61.57	56.74	19.93

C. LCA budget (with alcohol/with car)	348.74	290.87	290.07	279.74	361.75	293.25	236.44
Gross weekly earnings to meet this budget	269.17	186.72	84.18	0.00	186.72	82.45	0.00
Income tax payable	15.55	15.55	0.00	0.00	15.55	0.00	0.00
NI payable	10.20	10.20	0.00	0.00	10.20	0.00	0.00
Net earnings required to meet this budget	243.42	160.97	84.18	0.00	160.97	82.45	0.00
Child Benefit payable	28.40	28.40	28.40	28.40	28.40	28.40	28.40
Child tax credits payable	75.48	75.48	75.48	75.48	75.48	75.48	75.48
Childcare credits payable	32.56	0.00	0.00	0.00	79.95	32.56	0.00
Working Tax Credit payable	12.06	42.56	61.82	0.00	42.56	61.82	0.00
Housing benefit payable	0.00	0.00	34.02	54.59	6.76	32.08	54.59
Council tax benefit payable	0.00	0.00	6.17	16.66	0.00	8.00	12.50
IS/JSA payable april 2004	0.00	0.00	0.00	88.15	0.00	0.00	56.20
Total net income	391.92	307.41	290.07	263.28	394.12	320.79	227.17
Annual earnings required	13996.84	9709.44	4377.36	0.00	9709.44	4287.40	0.00
Hourly rate required	4.85/4.85	4.85	4.95	0.00	4.85	4.85	0.00
Deficit/surplus if min wage or IS/JSA	43.18	16.54	0.00	-16.46	32.37	27.54	-9.27

D. LCA budget (without alcohol/with car)	342.14	284.26	283.47	273.14	358.48	289.99	233.17
Gross weekly earnings to meet this budget	269.17	186.72	82.45	0.00	186.72	82.45	0.00
Income tax payable	15.55	15.55	0.00	0.00	15.55	0.00	0.00
NI payable	10.20	10.20	0.00	0.00	10.20	0.00	0.00
Net earnings required to meet this budget	243.42	160.97	82.45	0.00	160.97	82.45	0.00
Child Benefit payable	28.40	28.40	28.40	28.40	28.40	28.40	28.40
Child tax credits payable	75.48	75.48	75.48	75.48	75.48	75.48	75.48
Childcare credits payable	32.56	0.00	0.00	0.00	79.95	32.56	0.00
Working Tax Credit payable	12.06	42.56	61.82	0.00	42.56	61.82	0.00
Housing benefit payable	0.00	0.00	34.02	54.59	6.76	32.08	54.59
Council tax benefit payable	0.00	0.00	6.17	16.66	0.00	8.00	12.50
IS/JSA payable april 2004	0.00	0.00	0.00	88.15	0.00	0.00	56.20
Total net income	391.92	307.41	288.34	263.28	394.12	320.79	227.17
Annual earnings required	13996.84	9709.44	4287.40	0.00	9709.44	4287.40	0.00
Hourly rate required	4.85/4.85	4.85	4.85	0.00	4.85	4.85	0.00
Deficit/surplus if min wage or IS/JSA	49.78	23.15	4.87	-9.86	35.64	30.80	-6.00

Gross weekly earnings calculation/no means tested benefits included
(high tax & NI), full adult health charges.

E. LCA budget (with alcohol/no car)	326.74	268.86	268.07	254.33	337.45	268.95	210.43
Gross weekly earnings to meet this budget	351.14	305.35	304.17	0.00	407.72	305.49	0.00
Tax payable	33.58	41.64	41.38	0.00	64.16	41.68	0.00
NI payable	19.22	23.25	23.12	0.00	34.51	23.26	0.00
Net earnings required to meet this budget	298.34	240.46	239.67	0.00	309.05	240.55	0.00
Child Benefit payable	28.40	28.40	28.40	28.40	28.40	28.40	28.40
Total net income	326.74	268.86	268.07	28.40	337.45	268.95	28.40
Annual earnings required	18259.28	15878.20	15816.84	0.00	21201.44	15885.48	0.00
Hourly rate required	6.98	17.45	17.89		10.59	17.97	
Hourly rate required second wage earner	4.85						
Deficit/surplus if min wage or IS/JSA	0.00	0.00	0.00	-225.93	0.00	0.00	-182.03

F. LCA budget (without alcohol/no car)	320.13	262.26	261.46	247.72	334.18	265.69	207.17
Gross weekly earnings to meet this budget	341.26	295.47	294.31	0.00	402.84	300.62	0.00
Tax payable	31.40	39.46	39.22	0.00	63.09	40.60	0.00
NI payable	18.13	22.15	22.03	0.00	33.97	22.73	0.00

Net earnings required to meet this budget	291.73	233.86	233.06	0.00	305.78	237.29	0.00
Child Benefit payable	28.40	28.40	28.40	28.40	28.40	28.40	28.40
Total net income	320.13	262.26	261.46	28.40	334.18	265.69	28.40
Annual earnings required	17745.52	15364.44	15304.12	0.00	20947.68	15632.24	0.00
Hourly rate required	6.72	7.36	16.60		10.02	16.98	0.00
Hourly rate required second wage earner	4.85						
Deficit/surplus if min wage or IS/JSA	0.00	0.00	0.00	-219.32	0.00	0.00	-178.77
G. LCA budget (with alcohol/with car)	352.01	294.13	293.34	279.60	363.38	294.88	236.37
Gross weekly earnings to meet this budget	388.85	343.07	341.89	0.00	446.42	344.19	0.00
Tax payable	41.88	49.94	49.68	0.00	72.67	50.19	0.00
NI payable	23.36	27.40	27.27	0.00	38.77	27.52	0.00
Net earnings required to meet this budget	323.61	265.73	264.94	0.00	334.98	266.48	0.00
Child Benefit payable	28.40	28.40	28.40	28.40	28.40	28.40	28.40
Total net income	352.01	294.13	293.34	28.40	363.38	294.88	28.40
Annual earnings required	20220.20	17839.64	17778.28	0.00	23213.84	17897.88	0.00
Hourly rate required	7.96	8.91	20.11	0.00	11.60	20.25	0.00
Hourly rate required second wage earner	4.85						
Deficit/surplus if min wage or IS/JSA	0.00	0.00	0.00	-251.20	0.00	0.00	-207.97
H. LCA budget (without alcohol/with car)	345.40	287.53	286.73	273.00	360.11	291.62	233.10
Gross weekly earnings to meet this budget	378.99	333.22	332.03	0.00	441.55	339.32	0.00
Tax payable	39.71	47.78	47.52	0.00	71.61	49.12	0.00
NI payable	22.28	26.31	26.18	0.00	38.23	26.98	0.00
Net earnings required to meet this budget	317.00	259.13	258.33	0.00	331.71	263.22	0.00
Child Benefit payable	28.40	28.40	28.40	28.40	28.40	28.40	28.40
Total net income	345.40	287.53	286.73	28.40	360.11	291.62	28.40
Annual earnings required	19707.48	17327.44	17265.56	0.00	22960.60	17644.64	0.00
Hourly rate required	7.70	8.66	19.53	0.00	11.47	19.96	0.00
Hourly rate required second wage earner	4.85						
Deficit/surplus if min wage or IS/JSA	0.00	0.00	0.00	-244.60	0.00	0.00	-204.70