

LCA SUMMARY BUDGETS RETIRED PENSIONERS AGED 65 TO 74 YEARS OLD - January 2000 prices UPRATED APRIL 2005

Tenure Work situation	Single won Single man Couple(2) Single won Single man Couple(2)					
	Owned retired	Owned retired	Owned retired	LA Tenant retired	LA Tenant retired	LA Tenant retired
A Budget standard costs						
Food (with alcohol)	23.85	26.24	43.88	23.85	26.24	43.88
Food (without alcohol)	24.52	27.79	45.73	24.52	27.79	45.73
Clothing	4.35	3.75	8.06	4.35	3.75	8.06
Personal care	2.98	2.13	4.70	2.98	2.13	4.70
Household goods	10.67	10.67	11.75	8.83	8.83	11.18
Household services	5.69	5.69	6.19	5.69	5.69	6.19
Leisure	14.39	14.35	24.84	14.51	14.46	24.84
B Variable costs						
Housing	8.30	8.30	8.30	45.51	45.51	55.66
Of which rent				39.56	39.56	49.48
Council tax	12.01	12.01	16.01	10.30	10.30	16.01
Fuel	14.07	14.07	14.56	7.80	7.80	11.66
Transport (no car)	5.97	5.97	11.80	5.97	5.97	11.80
NHS charges (health benefits included)	0.89	0.89	1.77	0.89	0.89	1.77
Insurance/pension contributions	7.25	7.25	11.29	4.71	4.71	8.95
Debts/fines/maintenance orders	0.00	0.00	0.00	0.00	0.00	0.00
Job-related costs	0.00	0.00	0.00	0.00	0.00	0.00
Seeking work costs	0.00	0.00	0.00	0.00	0.00	0.00
Pets	3.63	3.63	3.63	3.63	3.63	3.63
Alcohol	2.20	5.56	7.24	2.20	5.56	7.24
Tobacco	0.00	0.00	0.00	0.00	0.00	0.00
Charitable donations	1.30	1.30	1.30	1.30	1.30	1.30
LCA costs including alcohol	117.57	121.82	175.34	142.53	146.78	216.87
LCA costs excluding alcohol	116.03	117.81	169.94	141.00	142.77	211.48
Motoring costs						
ADD to budget costs	28.60	28.60	29.27	28.58	28.58	29.27

NHS charges. Eligible households costs are adjusted for health benefits (prescription charges, dental charges and NHS eye care)

Tobacco - nil for health reasons. A light smoker of 5 per day would equate to an additional costs of £8.51 per week

Examples of gross weekly income needed to meet budget costs

A. LCA budget (with alcohol/no car)	117.57	121.82	175.34	142.53	146.78	216.87
State Retirement Pension payable	82.05	82.05	131.20	82.05	82.05	131.20
Housing Benefit payable				39.56	39.56	49.48
Council Tax Benefit payable	12.01	12.01	16.01	10.30	10.30	16.01
Pension credit payable	27.40	27.40	35.85	27.40	27.40	35.85
Any other (Fuel payment)	3.85	3.85	3.85	3.85	3.85	3.85
Total income	125.31	125.31	186.91	163.16	163.16	236.39
Shortfall or gain each week	7.74	3.49	11.57	20.63	16.38	19.52
B. LCA budget (without alcohol/no car)	116.03	117.81	169.94	141.00	142.77	211.48
State Retirement Pension payable	82.05	82.05	131.20	82.05	82.05	131.20
Housing Benefit payable				39.56	39.56	49.48
Council Tax Benefit payable	12.01	12.01	16.01	10.30	10.30	16.01
Pension credit payable	27.40	27.40	35.85	27.40	27.40	35.85
Any other (Fuel payment)	3.85	3.85	3.85	3.85	3.85	3.85
Total income	125.31	125.31	186.91	163.16	163.16	236.39
Shortfall or gain each week	9.28	7.50	16.97	22.16	20.39	24.91
C. LCA budget (with alcohol/with car)	146.16	150.41	204.61	171.11	175.36	246.14
State Retirement Pension payable	82.05	82.05	131.20	82.05	82.05	131.20
Housing Benefit payable				39.56	39.56	49.48
Council Tax Benefit payable	12.01	12.01	16.01	10.30	10.30	16.01
Pension credit payable	27.40	27.40	35.85	27.40	27.40	35.85
Any other (Fuel payment)	3.85	3.85	3.85	3.85	3.85	3.85
Total income	125.31	125.31	186.91	163.16	163.16	236.39
Shortfall or gain each week	-20.85	-25.10	-17.70	-7.95	-12.20	-9.75
D. LCA budget (without alcohol/with car)	144.63	146.40	199.22	169.58	171.35	240.75

State Retirement Pension payable	82.05	82.05	131.20	82.05	82.05	131.20
Housing Benefit payable				39.56	39.56	49.48
Council Tax Benefit payable	12.01	12.01	16.01	10.30	10.30	16.01
Pension credit payable	27.40	27.40	35.85	27.40	27.40	35.85
Any other (Fuel payment)	3.85	3.85	3.85	3.85	3.85	3.85
Total income	125.31	125.31	186.91	163.16	163.16	236.39
Shortfall or gain each week	-19.32	-21.09	-12.31	-6.42	-8.19	-4.36

1. Assumes that the man/woman has paid sufficient NI contributions to qualify for full Category A pension

Assumes no SERPS or Guaranteed pension is payable.

2. Assumes that one person in the couple qualifies for a Category A pension, and the second person is their adult dependant.

Assumes no SERPS or guaranteed pension is payable.