

LCA SUMMARY BUDGETS : RETIRED SINGLE WOMAN, RETIRED SINGLE MAN, RETIRED COUPLE AGED 65-74YEARS - uprated April 2006

Tenure Work situation	Single woman(1) Owned outright retired	Single man(1) Owned outright retired	Couple(2) Owned outright retired	Single woman(1) LA Tenant retired	Single man(1) LA Tenant retired	Couple(2) LA Tenant retired
A Budget standard costs						
Food (with alcohol)	23.83	26.22	43.85	23.83	26.22	43.85
Food (without alcohol)	24.51	27.77	45.69	24.51	27.77	45.69
Clothing	4.27	3.70	7.93	4.27	3.70	7.93
Personal care	3.07	2.18	4.84	3.07	2.18	4.84
Household goods	10.77	10.77	11.87	8.92	8.92	11.29
Household services	5.83	5.83	6.36	5.83	5.83	6.36
Leisure	15.02	14.99	26.01	15.13	15.10	26.01
B Variable costs						
Housing	8.75	8.75	8.75	46.95	46.95	57.39
				<i>Of which rent</i>	<i>40.67</i>	<i>50.87</i>
Council tax	12.57	12.57	16.76	10.78	10.78	16.76
Fuel	17.13	17.13	17.70	9.15	9.15	14.37
Transport (no car)	6.04	6.04	11.92	6.04	6.04	11.92
NHS charges (health benefits included)	0.92	0.92	1.84	0.92	0.92	1.84
Insurance/pension contributions	7.57	7.57	11.80	4.92	4.92	9.35
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	3.73	3.73	3.73	3.73	3.73	3.73
Alcohol	2.22	5.59	7.29	2.22	5.59	7.29
Tobacco	0.00	0.00	0.00	0.00	0.00	0.00
Charitable donations	1.36	1.36	1.36	1.36	1.36	1.36
LCA costs including alcohol	123.10	127.35	182.00	147.13	151.38	224.28
LCA costs excluding alcohol	121.55	123.31	176.56	145.58	147.34	218.84
Motoring costs						
ADD to budget costs	29.75	29.75	30.44	29.74	29.74	30.44

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 budet costs

A. LCA budget (with alcohol/no car)	123.10	127.35	182.00	147.13	151.38	224.28
State Retirement Pension payable	84.25	84.25	134.75	84.25	84.25	134.75
Housing Benefit payable				40.57	40.57	50.87
Council Tax Benefit payable	12.57	12.57	16.76	10.78	10.78	16.76
Pension credit payable	29.80	29.80	39.30	29.80	29.80	39.30
Any other (Fuel payment)	3.85	3.85	3.85	3.85	3.85	3.85
Total income	130.47	130.47	194.66	169.25	169.25	245.53
Shortfall or gain each week	7.37	3.12	12.66	22.12	17.87	21.25
B. LCA budget (without alcohol/no car)	121.55	123.31	176.56	145.58	147.34	218.84
State Retirement Pension payable	84.25	84.25	134.75	84.25	84.25	134.75
Housing Benefit payable				40.57	40.57	50.87
Council Tax Benefit payable	12.57	12.57	16.76	10.78	10.78	16.76
Pension credit payable	29.80	29.80	39.30	29.80	29.80	39.30
Any other (Fuel payment)	3.85	3.85	3.85	3.85	3.85	3.85
Total income	130.47	130.47	194.66	169.25	169.25	245.53
Shortfall or gain each week	8.92	7.16	18.10	23.67	21.91	26.69
C. LCA budget (with alcohol/with car)	152.85	157.10	212.44	176.86	181.12	254.72
State Retirement Pension payable	84.25	84.25	134.75	84.25	84.25	134.75
Housing Benefit payable				40.57	40.57	50.87
Council Tax Benefit payable	12.57	12.57	16.76	10.78	10.78	16.76
Pension credit payable	29.80	29.80	39.30	29.80	29.80	39.30
Any other (Fuel payment)	3.85	3.85	3.85	3.85	3.85	3.85
Total income	130.47	130.47	194.66	169.25	169.25	245.53
Shortfall or gain each week	-22.38	-26.63	-17.78	-7.61	-11.87	-9.19
D. LCA budget (without alcohol/with car)	151.30	153.06	207.00	175.32	177.07	249.28
State Retirement Pension payable	84.25	84.25	134.75	84.25	84.25	134.75
Housing Benefit payable				40.57	40.57	50.87
Council Tax Benefit payable	12.57	12.57	16.76	10.78	10.78	16.76
Pension credit payable	29.80	29.80	39.30	29.80	29.80	39.30
Any other (Fuel payment)	3.85	3.85	3.85	3.85	3.85	3.85
Total income	130.47	130.47	194.66	169.25	169.25	245.53
Shortfall or gain each week	-20.83	-22.59	-12.34	-6.07	-7.82	-3.75

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.