

	(of which car insurance)	3.88	3.88	3.88
Transport costs : no car as shown above		3.08	3.08	3.08
ADD to budget costs		25.30	25.30	25.30

Gross weekly earnings calculation including means-tested benefits

A. LCA budget (with alcohol/no car)	156.59	155.76	149.92
Gross weekly earnings to meet this budget	194.42	177.46	0.00
Income tax payable	16.58	12.85	0.00
NI payable	10.72	8.85	0.00
Net earnings required to meet this budget	167.12	155.76	0.00
Child Benefit payable	0.00	0.00	0.00
Child tax credits payable	0.00	0.00	0.00
Childcare credits payable	0.00	0.00	0.00
Working Tax Credit payable	10.10	0.00	0.00
Housing benefit payable	0.00	0.00	49.65
Council tax benefit payable	0.00	0.00	11.46
IS/JSA payable april 2006	0.00	0.00	57.45
Total net income	177.22	155.76	118.56
Annual earnings required	10109.84	9227.92	0.00
Hourly rate required	5.05	10.44	0.00
Deficit or Surplus if min wage or IS/JSA	20.63	0.00	-31.36

B. LCA budget (without alcohol/no car)	151.92	151.09	145.25
Gross weekly earnings to meet this budget	194.42	170.48	0.00
Income tax payable	16.58	11.31	0.00
NI payable	10.72	8.08	0.00
Net earnings required to meet this budget	167.12	151.09	0.00
Child Benefit payable	0.00	0.00	0.00
Child tax credits payable	0.00	0.00	0.00
Childcare credits payable	0.00	0.00	0.00
Working Tax Credit payable	10.10	0.00	0.00
Housing benefit payable	0.00	0.00	49.65
Council tax benefit payable	0.00	0.00	11.46
IS/JSA payable april 2006	0.00	0.00	57.45
Total net income	177.22	151.09	118.56
Annual earnings required	10109.84	8864.96	0.00
Hourly rate required	5.05	10.02	0.00
Deficit or Surplus if min wage or IS/JSA	25.30	0.00	-26.69

C. LCA budget (with alcohol/with car)	181.89	181.06	175.22
Gross weekly earnings to meet this budget	209.97	215.21	0.00
Income tax payable	20.00	21.15	0.00
NI payable	12.43	13.00	0.00
Net earnings required to meet this budget	177.54	181.06	0.00
Child Benefit payable	0.00	0.00	0.00
Child tax credits payable	0.00	0.00	0.00
Childcare credits payable	0.00	0.00	0.00
Working Tax Credit payable	4.35	0.00	0.00
Housing benefit payable	0.00	0.00	49.65
Council tax benefit payable	0.00	0.00	11.46
IS/JSA payable april 2006	0.00	0.00	57.45
Total net income	181.89	181.06	118.56
Annual earnings required	10918.44	11190.92	0.00
Hourly rate required	5.45	12.66	0.00
Deficit/surplus if min wage or IS/JSA	0.00	0.00	-56.66

D. LCA budget (without alcohol/with car)	177.23	176.40	170.56
Gross weekly earnings to meet this budget	194.43	208.26	0.00
Income tax payable	16.58	19.62	0.00
NI payable	10.72	12.24	0.00
Net earnings required to meet this budget	167.13	176.40	0.00
Child Benefit payable	0.00	0.00	0.00
Child tax credits payable	0.00	0.00	0.00
Childcare credits payable	0.00	0.00	0.00
Working Tax Credit payable	10.10	0.00	0.00
Housing benefit payable	0.00	0.00	49.65
Council tax benefit payable	0.00	0.00	11.46
IS/JSA payable april 2006			57.45
Total net income	177.23	176.40	118.56
Annual earnings required	10110.36	10829.52	0.00
Hourly rate required	5.05	12.25	0.00
Deficit/surplus if min wage or IS/JSA	0.00	0.00	-52.00

Gross weekly earnings calculation/no means tested benefits included (high tax & NI)

Includes private rent and additional health charges			
E. LCA budget (with alcohol/no car)	196.02	195.19	190.85
Gross weekly earnings to meet this budget	237.55	236.30	0.00
Tax payable	26.07	25.79	
NI payable	15.46	15.32	
Net earnings required to meet this budget	196.02	195.19	0.00
Child Benefit payable	0	0	0
Total net income	196.02	195.19	0.00
Annual earnings required	12352.60	12287.6	0.00
Hourly rate required	6.17	13.90	
Hourly rate required second wage earner			
Deficit/surplus if min wage or IS/JSA	0.00	0.00	-190.85
F. LCA budget (without alcohol/no car)	191.35	190.52	186.19
Gross weekly earnings to meet this budget	230.58	229.33	
Tax payable	24.53	24.26	
NI payable	14.7	14.55	
Net earnings required to meet this budget	191.35	190.52	0.00
Child Benefit payable	0	0	0
Total net income	191.35	190.52	0.00
Annual earnings required	11,990.16	11,925.16	0.00
Hourly rate required	5.99	13.49	
Hourly rate required second wage earner			
Deficit/surplus if min wage or IS/JSA	0.00	0.00	-186.19
G. LCA budget (with alcohol/with car)	221.32	220.49	216.15
Gross weekly earnings to meet this budget	275.30	274.07	
Tax payable	34.37	34.1	
NI payable	19.61	19.48	
Net earnings required to meet this budget	221.32	220.49	0.00
Child Benefit payable	0	0	0
Total net income	221.32	220.49	0.00
Annual earnings required	14,315.60	14,251.64	0.00
Hourly rate required	7.15	16.12	
Hourly rate required second wage earner			
Deficit/surplus if min wage or IS/JSA	0.00	0.00	-216.15
H. LCA budget (without alcohol/with car)	216.66	215.83	211.49
Gross weekly earnings to meet this budget	268.35	267.11	

Tax payable	32.84	32.57	
NI payable	18.85	18.71	
Net earnings required to meet this budget	216.66	215.83	0
Child Benefit payable			
Total net income	216.66	215.83	0
Annual earnings required	13954.20	13889.72	0
Hourly rate required	6.97	15.71	
Hourly rate required second wage earner			
Deficit/surplus if min wage or IS/JSA	0.0	0.00	-211.49

NB Due to rounding errors sums may vary by up to 2p

NB Housing option 1 included in the calculation/option 2 for information only

LCA SUMMARY BUDGETS FOR FAMILIES WITH CHILDREN : ADULTS AGED 32 YEARS OLD, CHILDREN GIRL AGED 4, BOY AGED 10 uprate APRIL 2006

Tenure	Couple Boy 10, Girl 4 LA Tenant	Couple Boy 10, Girl 4 LA Tenant	Couple Boy 10, Girl 4 LA Tenant	Couple Boy 10, Girl 4 LA Tenant	Lone Mother Boy 10, Girl 4 LA Tenant	Lone Mother Boy 10, Girl 4 LA Tenant	Lone Mother Boy 10, Girl 4 LA Tenant
Work situation	2 Earners	1 Earner	1 Earner	No Earner	1 Earner	1 Earner	No Earner
Full time 38.5 hours/Part time 17 hours	1 full+1 part-time	full-time	part-time		full-time	part-time	
A Budget standard costs							
Food (with alcohol)	65.21	65.21	65.21	59.82	41.74	41.74	36.35
Food (without alcohol)	67.28	67.28	67.28	61.89	42.52	42.52	37.13
Clothing	21.00	21.00	21.00	21.00	17.21	17.21	17.21
Personal care	4.52	4.52	4.52	4.52	3.80	3.80	3.80
Household goods	16.76	16.76	16.76	16.76	15.82	15.82	15.82
Household services	6.01	6.01	6.01	6.01	5.69	5.69	5.69
Leisure goods and activities	27.24	27.24	27.24	27.24	24.41	24.41	24.41
B Variable costs							
Housing	60.64	60.64	60.64	60.64	60.64	60.64	60.64
<i>(of which rent)</i>	<i>56.12</i>	<i>56.12</i>	<i>56.12</i>	<i>56.12</i>	<i>56.12</i>	<i>56.12</i>	<i>56.12</i>
Council tax	17.44	17.44	17.44	17.44	13.08	13.08	13.08
Fuel	17.28	17.28	17.28	17.28	16.44	16.44	16.44
Transport (no car)	8.82	8.82	8.82	8.82	6.13	6.13	6.13
NHS charges (adjusted for benefits)	0.16	0.16	0.16	0.16	0.08	0.08	0.08
Insurance (Contents)	2.26	2.26	2.26	2.26	2.26	2.26	2.26
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	72.54	12.33	11.50	0.00	131.94	60.21	0.00
<i>(of which childcare)</i>	<i>48.71</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>119.61</i>	<i>48.71</i>	<i>0.00</i>
Seeking work costs	0.00	0.00	0.00	7.38	0.00	0.00	7.38
Pets	3.78	3.78	3.78	3.78	3.78	3.78	3.78
Alcohol	8.70	8.70	8.70	8.70	4.07	4.07	4.07
Tobacco	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Charitable donations	0.96	0.96	0.96	0.00	0.96	0.96	0.00
<i>(Extra NHS charges non benefit households)</i>	<i>3.37</i>	<i>3.37</i>	<i>3.37</i>	<i>3.37</i>	<i>1.69</i>	<i>1.69</i>	<i>1.69</i>
LCA costs with alcohol/no car	333.33	273.12	272.29	261.83	348.05	276.32	217.15
LCA costs no alcohol/no car	326.70	266.49	265.66	255.20	344.76	273.04	213.86
Car ownership							
Transport costs : car owner in family	35.31	35.31	35.31	35.31	33.27	33.27	33.27

(of which car insurance)	3.58	3.58	3.58	3.58	2.94	2.94	2.94
Transport costs : no car as shown above	8.82	8.82	8.82	8.82	6.13	6.13	6.13
ADD to budget costs	26.48	26.48	26.48	26.48	27.14	27.14	27.14

No earners in household - adjustment made for the value of free welfare milk and free school meals -5.39 -5.39
Prescription exemption and other health benefits for **eligible** households are included in the NHS charges

Examples of gross weekly earnings/income needed to meet budget cost:

Gross weekly earnings calculation including means-tested benefits

A. LCA budget (with alcohol/no car)	333.33	273.12	272.29	261.83	348.05	276.32	217.15
Gross weekly earnings to meet this budget	280.27	194.42	85.85	0.00	194.42	85.85	0.00
Income tax payable	16.58	16.58	0.00	0.00	16.58	0.00	0.00
NI payable	10.72	10.72	0.00	0.00	10.72	0.00	0.00
Net earnings required to meet this budget	252.97	167.12	85.85	0.00	167.12	85.85	0.00
Child Benefit payable	29.15	29.15	29.15	29.15	29.15	29.15	29.15
Tax credits payable (combined WTC and CTC)	87.92	119.69	141.54	78.15	119.69	141.54	78.15
Childcare credits payable	39.20	0.00	0.00	0.00	96.02	39.20	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Housing benefit payable	0.00	0.00	33.94	56.12	0.00	22.46	56.12
Council tax benefit payable	0.00	0.00	10.61	17.44	0.00	2.72	13.08
IS/JSA payable april 2006	0.00	0.00	0.00	90.10	0.00	0.00	57.45
Total net income	409.24	315.96	301.09	270.96	411.98	320.92	233.95
Annual earnings required	14574.04	10109.84	4464.20	0.00	10109.84	4464.20	0.00
Hourly rate required	5.05/5.05	5.05	5.05	0.00	5.05	5.05	0.00
Deficit or Surplus if min wage or IS/JSA	75.91	42.84	28.80	9.13	63.93	44.60	16.80

B. LCA budget (without alcohol/no car)	326.70	266.49	265.66	255.20	344.76	273.04	213.86
Gross weekly earnings to meet this budget	280.27	194.42	85.85	0.00	194.42	85.85	0.00
Income tax payable	16.58	16.58	0.00	0.00	16.58	0.00	0.00
NI payable	10.72	10.72	0.00	0.00	10.72	0.00	0.00
Net earnings required to meet this budget	252.97	167.12	85.85	0.00	167.12	85.85	0.00
Child Benefit payable	29.15	29.15	29.15	29.15	29.15	29.15	29.15
Tax credits payable (combined WTC and CTC)	87.92	119.69	141.54	78.15	119.69	78.15	78.15
Childcare credits payable	39.20	0.00	0.00	0.00	96.02	39.20	0.00
	0.00	0.00	0.00	0.00	0.00	63.39	0.00
Housing benefit payable	0.00	0.00	33.94	56.12	0.00	22.46	56.12
Council tax benefit payable	0.00	0.00	10.61	17.44	0.00	2.72	13.08
IS/JSA payable april 2006	0.00	0.00	0.00	90.10	0.00	0.00	57.45

Total net income	409.24	315.96	301.09	270.96	411.98	320.92	233.95
Annual earnings required	14574.04	10109.84	4464.20	0.00	10109.84	4464.20	0.00
Hourly rate required	5.05/5.05	5.05	5.05	0.00	5.05	5.05	0.00
Deficit or Surplus if min wage or IS/JSA	82.54	49.47	35.43	15.76	67.22	47.88	20.09

C. LCA budget (with alcohol/with car)	359.82	299.61	298.78	288.32	375.19	303.46	244.29
Gross weekly earnings to meet this budget	280.27	194.42	85.85	0.00	194.42	85.85	0.00
Income tax payable	16.58	16.58	0.00	0.00	16.58	0.00	0.00
NI payable	10.72	10.72	0.00	0.00	10.72	0.00	0.00
Net earnings required to meet this budget	252.97	167.12	85.85	0.00	167.12	85.85	0.00
Child Benefit payable	29.15	29.15	29.15	29.15	29.15	29.15	29.15
Tax credits payable (combined WTC and CTC)	87.92	119.69	141.54	78.15	119.69	78.15	78.15
Childcare credits payable	39.20	0.00	0.00	0.00	96.02	39.20	0.00
	0.00	0.00	0.00	0.00	0.00	63.39	0.00
Housing benefit payable	0.00	0.00	33.94	56.12	0.00	22.46	56.12
Council tax benefit payable	0.00	0.00	10.61	17.44	0.00	2.72	13.08
IS/JSA payable april 2006	0.00	0.00	0.00	90.10	0.00	0.00	57.45
Total net income	409.24	315.96	301.09	270.96	411.98	320.92	233.95
Annual earnings required	14574.04	10109.84	4464.20	0.00	10109.84	4464.20	0.00
Hourly rate required	5.05/5.05	5.05	5.05	0.00	5.05	5.05	0.00
Deficit/surplus if min wage or IS/JSA	49.42	16.35	2.31	-17.36	36.79	17.46	-10.34

D. LCA budget (without alcohol/with car)	353.18	292.97	292.14	281.68	371.90	300.18	241.00
Gross weekly earnings to meet this budget	280.27	194.42	85.85	0.00	194.42	85.85	0.00
Income tax payable	16.58	16.58	0.00	0.00	16.58	0.00	0.00
NI payable	10.72	10.72	0.00	0.00	10.72	0.00	0.00
Net earnings required to meet this budget	252.97	167.12	85.85	0.00	167.12	85.85	0.00
Child Benefit payable	29.15	29.15	29.15	29.15	29.15	29.15	29.15
Tax credits payable (combined WTC and CTC)	87.92	119.69	141.54	78.15	119.69	78.15	78.15
Childcare credits payable	39.20	0.00	0.00	0.00	96.02	39.20	0.00
	0.00	0.00	0.00	0.00	0.00	63.39	0.00
Housing benefit payable	0.00	0.00	33.94	56.12	0.00	22.46	56.12
Council tax benefit payable	0.00	0.00	10.61	17.44	0.00	2.72	13.08
IS/JSA payable april 2006	0.00	0.00	0.00	90.10	0.00	0.00	57.45
Total net income	409.24	315.96	301.09	270.96	411.98	320.92	233.95
Annual earnings required	14574.04	10109.84	4464.20	0.00	10109.84	4464.20	0.00

Hourly rate required	5.05/5.05	5.05	5.05	0.00	5.05	5.05	0.00
Deficit/surplus if min wage or IS/JSA	56.06	22.99	8.95	-10.72	40.08	20.74	-7.05

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

E. LCA budget (with alcohol/no car)	336.71	276.50	275.67	265.21	349.73	278.01	218.84
Gross weekly earnings to meet this budget	361.74	314.16	312.92	0.00	423.45	316.42	0.00
Tax payable	34.5	42.92	23.75	0	66.96	43.42	0
NI payable	19.68	23.89	42.65	0	35.91	24.14	0
Net earnings required to meet this budget	307.56	247.35	246.52	0.00	320.58	248.86	0.00
Child Benefit payable	29.15	29.15	29.15	29.15	29.15	29.15	29.15
Total net income	336.71	276.50	275.67	29.15	349.73	278.01	29.15
Annual earnings required	18810.48	16336.32	16271.84	0.00	22019.40	16453.84	0.00
Hourly rate required	7.17	8.16	18.41		11.00	18.61	
Hourly rate required second wage earner	5.05						
Deficit/surplus if min wage or IS/JSA	0.00	0.00	0.00	-236.06	0.00	0.00	-189.69

F. LCA budget (without alcohol/no car)	330.07	269.86	269.03	258.57	346.45	274.72	215.55
Gross weekly earnings to meet this budget	351.83	304.25	303.01	0.00	418.56	311.51	0.00
Tax payable	32.32	40.74	40.47	0	65.89	42.34	0
NI payable	18.59	22.8	22.66	0	35.37	23.6	0
Net earnings required to meet this budget	300.92	240.71	239.88	0.00	317.30	245.57	0.00
Child Benefit payable	29.15	29.15	29.15	29.15	29.15	29.15	29.15
Total net income	330.07	269.86	269.03	29.15	346.45	274.72	29.15
Annual earnings required	18,295.16	15,821.00	15,756.52	0.00	21,765.12	16,198.52	0.00
Hourly rate required	6.91	7.36	16.60		10.02	16.98	0.00
Hourly rate required second wage earner	5.05						
Deficit/surplus if min wage or IS/JSA	0.00	0.00	0.00	-229.42	0.00	0.00	-186.40

G. LCA budget (with alcohol/with car)	363.19	302.98	302.15	291.69	376.88	305.15	245.98
Gross weekly earnings to meet this budget	401.26	353.68	352.44	0.00	463.98	356.92	0.00
Tax payable	43.20	51.62	51.34	0.00	75.88	52.33	0.00
NI payable	24.02	28.23	28.10	0.00	40.37	28.59	0.00
Net earnings required to meet this budget	334.04	273.83	273.00	0.00	347.73	276.00	0.00
Child Benefit payable	29.15	29.15	29.15	29.15	29.15	29.15	29.15
Total net income	363.19	302.98	302.15	29.15	376.88	305.15	29.15
Annual earnings required	20,865.52	18,391.36	18,326.88	0.00	24,126.96	18,559.84	0.00
Hourly rate required	8.19	9.19	20.73	0.00	12.05	21.00	0.00
Hourly rate required second wage earner	5.05						
Deficit/surplus if min wage or IS/JSA	0.00	0.00	0.00	-262.54	0.00	0.00	-216.83

H. LCA budget (without alcohol/with car)	356.56	296.34	295.52	285.06	373.59	301.86	242.69
Gross weekly earnings to meet this budget	391.36	343.77	342.55	0	459.07	352.01	0
Tax payable	41.02	49.44	49.17	0	74.8	51.25	0
NI payable	22.93	27.14	27.01	0	39.83	28.05	0
Net earnings required to meet this budget	327.41	267.19	266.37	0	344.44	272.71	0
Child Benefit payable	29.15	29.15	29.15	29.15	29.15	29.15	29.15
Total net income	356.56	296.34	295.52	29.15	373.59	301.86	29.15
Annual earnings required	20350.72	17876.04	17812.6	0	23871.64	18304.52	0
Hourly rate required	7.94	8.93	20.15	0.00	11.92	20.71	0.00
Hourly rate required second wage earner	5.05						
Deficit/surplus if min wage or IS/JSA	0.00	0.00	0.00	-255.91	0.00	0.00	-213.54

NB Due to rounding errors sums may vary by up to 2p

NB Housing option 1 included in the calculation/option 2 for information only