

LCA SUMMARY BUDGETS SINGLE MAN AGED 22 TO 30 YEARS- UPRATED APRIL 2005

	Single man LA Tenant 1 Earner full-time	Single man LA Tenant 1 Earner part-time	Single man LA Tenant No Earner
Tenure			
Work situation			
Full time 38.5 hours/Part time 17 hours			
A Budget standard costs			
Food (with alcohol)	30.21	30.21	30.21
Food (without alcohol)	32.06	32.06	32.06
Clothing	4.62	4.62	4.62
Personal care	2.59	2.59	2.59
Household goods	6.04	6.04	6.04
Household services	4.90	4.90	4.90
Leisure	14.76	14.76	14.76
B Variable costs			
Housing	51.90	51.90	51.90
of which rent	48.29	48.29	48.29
Council tax	10.95	10.95	10.95
Fuel	6.27	6.27	6.27
Transport (no car)	2.82	2.82	2.82
NHS charges (adjust for benefits)	1.52	1.52	0.07
NHS charges (above benefit level)	1.52	1.52	
Insurance (Contents)	2.46	2.46	2.46
Pension contributions	0.00	0.00	0.00
Debts/fines/maintenance orders	0.00	0.00	0.00
Job-related costs standard costs	5.97	5.17	0.00
of which childcare	0.00	0.00	0.00
Seeking work costs	0.00	0.00	1.87
Pets	0.00	0.00	0.00
Alcohol	6.51	6.51	6.51
Tobacco	0.00	0.00	0.00
Charitable donations	0.92	0.92	0.00
LCA costs with alcohol/no car	152.42	151.62	145.95

LCA costs no alcohol/no car	147.75	146.96	141.29
Car ownership			
Transport costs : car owner in family	28.33	28.33	28.33
of which car insurance	3.79	3.79	3.79
Transport costs : no car as shown above	2.82	2.82	2.82
ADD to budget costs	25.51	25.51	25.51
Gross weekly earnings calculation including means-tested benefits			
A. LCA budget (with alcohol/no car)	152.42	151.62	145.95
Gross weekly earnings to meet this budget	186.72	172.76	0.00
Income tax payable	15.55	12.48	0.00
NI payable	10.20	8.66	0.00
Net earnings required to meet this budget	160.97	151.62	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	11.88	0.00	0.00
Housing benefit payable	0.00	0.00	48.29
Council tax benefit payable	0.00	0.00	10.95
IS/JSA payable april 2004	0.00	0.00	56.20
Total net income	172.85	151.62	115.44
Annual earnings required	9709.44	8983.52	0.00
Hourly rate required	4.85	10.16	0.00
Deficit or Surplus if min wage or IS/JSA	20.43	0.00	-30.51
B. LCA budget (without alcohol/no car)	147.75	146.96	141.29
Gross weekly earnings to meet this budget	186.72	165.80	0.00
Income tax payable	15.55	10.94	0.00
NI payable	10.20	7.90	0.00
Net earnings required to meet this budget	160.97	146.96	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	11.88	0.00	0.00
Housing benefit payable	0.00	0.00	48.29
Council tax benefit payable	0.00	0.00	10.95
IS/JSA payable april 2004	0.00	0.00	56.20
Total net income	172.85	146.96	115.44
Annual earnings required	9709.44	8621.60	0.00
Hourly rate required	4.85	9.75	0.00
Deficit or Surplus if min wage or IS/JSA	25.10	0.00	-25.85

C. LCA budget (with alcohol/with car)	177.92	177.13	171.46
Gross weekly earnings to meet this budget	194.28	210.83	0.00
Income tax payable	17.21	20.85	0.00
NI payable	11.03	12.85	0.00
Net earnings required to meet this budget	166.04	177.13	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	11.88	0.00	0.00
Housing benefit payable	0.00	0.00	48.29
Council tax benefit payable	0.00	0.00	10.95
IS/JSA payable april 2004	0.00	0.00	56.20
Total net income	177.92	177.13	115.44
Annual earnings required	10102.56	10963.16	0.00
Hourly rate required	5.05	12.40	0.00
Deficit/surplus if min wage or IS/JSA	0.00	0.00	-56.02

D. LCA budget (without alcohol/with car)	173.26	172.47	166.80
Gross weekly earnings to meet this budget	187.33	203.87	0.00
Income tax payable	15.68	19.31	0.00
NI payable	10.27	12.09	0.00
Net earnings required to meet this budget	161.38	172.47	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	11.88	0.00	0.00
Housing benefit payable	0.00	0.00	48.29
Council tax benefit payable	0.00	0.00	10.95
IS/JSA payable april 2004			56.20
Total net income	173.26	172.47	115.44
Annual earnings required	9741.16	10601.24	0.00
Hourly rate required	4.87	11.99	0.00
Deficit/surplus if min wage or IS/JSA	0.00	0.00	-51.36

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

Includes private rent of £86.65+ additional health charges

E. LCA budget (with alcohol/no car)	190.77	189.98	184.23
Gross weekly earnings to meet this budget	231.19	230.00	
Tax payable	25.33	25.07	
NI payable	15.09	14.95	
Net earnings required to meet this budget	190.77	189.98	0.00
Child Benefit payable	0.00	0.00	0.00
Total net income	190.77	189.98	0.00
Annual earnings required	12021.88	11960.00	0.00
Hourly rate required	6.00	13.53	
Hourly rate required second wage earner			
Deficit/surplus if min wage or IS/JSA	0.00	0.00	-184.23

F. LCA budget (without alcohol/no car)	186.11	185.32	179.57
Gross weekly earnings to meet this budget	224.23	223.04	
Tax payable	23.80	23.54	
NI payable	14.32	14.18	
Net earnings required to meet this budget	186.11	185.32	0.00
Child Benefit payable	0.00	0.00	0.00
Total net income	186.11	185.32	0.00
Annual earnings required	11659.96	11598.08	0.00
Hourly rate required	5.82	13.12	
Hourly rate required second wage earner			
Deficit/surplus if min wage or IS/JSA	0.00	0.00	-179.57

G. LCA budget (with alcohol/with car)	216.28	215.49	209.74
Gross weekly earnings to meet this budget	269.26	268.07	
Tax payable	33.70	33.44	
NI payable	19.28	19.14	
Net earnings required to meet this budget	216.28	215.49	0.00
Child Benefit payable	0.00	0.00	0.00
Total net income	216.28	215.49	0.00
Annual earnings required	14001.52	13939.64	0.00
Hourly rate required	6.99	15.77	
Hourly rate required second wage earner			
Deficit/surplus if min wage or IS/JSA	0.00	0.00	-209.74
H. LCA budget (without alcohol/with car)	211.62	210.82	205.08
Gross weekly earnings to meet this budget	262.29	261.11	
Tax payable	32.17	31.91	
NI payable	18.51	18.38	
Net earnings required to meet this budget	211.61	210.82	0.00
Child Benefit payable			
Total net income	211.61	210.82	0.00
Annual earnings required	13639.08	13577.72	0.00
Hourly rate required	6.81	15.36	
Hourly rate required second wage earner			
Deficit/surplus if min wage or IS/JSA	-0.01	0.00	-205.08