

Child tax credits payable	73.14	73.14	73.14	73.14	73.14	73.14	73.14
Childcare credits payable	30.92	0.00	0.00	0.00	75.94	30.92	0.00
Working Tax Credit payable	15.96	44.26	60.01	0.00	44.26	60.01	0.00
Housing benefit payable	0.00	0.00	35.07	52.69	7.34	32.87	52.69
Council tax benefit payable	0.00	0.00	10.60	16.02	0.00	5.91	12.01
IS/JSA payable april 2004	0.00	0.00	0.00	87.30	0.00	0.00	55.65
Total net income	374.90	295.78	282.87	256.70	379.06	306.90	221.04
Annual earnings required	12987.00	9009.00	3978.00	0.00	9009.00	3978.00	0.00
Hourly rate required	4.50	4.50	4.50		4.50	4.50	
Deficit or Surplus if min wage or IS/JSA	67.91	43.67	31.51	14.12	58.26	51.17	17.95

C. LCA budget (with alcohol/with car)	338.55	283.67	282.91	274.14	349.46	284.40	231.75
Gross weekly earnings to meet this budget	249.75	173.25	76.50		173.25	76.50	
Income tax payable	13.37	13.37	0.00	0.00	13.37	0.00	0.00
NI payable	9.05	9.05	0.00	0.00	9.05	0.00	0.00
Net earnings required to meet this budget	227.33	150.83	76.50	0.00	150.83	76.50	0.00
Child Benefit payable	27.55	27.55	27.55	27.55	27.55	27.55	27.55
Child tax credits payable	73.14	73.14	73.14	73.14	73.14	73.14	73.14
Childcare credits payable	30.92	0.00	0.00	0.00	75.94	30.92	0.00
Working Tax Credit payable	15.96	44.26	60.01	0.00	44.26	60.01	0.00
Housing benefit payable	0.00	0.00	35.07	52.69	7.34	32.87	52.69
Council tax benefit payable	0.00	0.00	10.60	16.02	0.00	5.91	12.01
IS/JSA payable april 2004	0.00	0.00	0.00	87.3	0.00	0.00	55.65
Total net income	374.90	295.78	282.87	256.70	379.06	306.90	221.04
Annual earnings required	12987.00	9009.00	3978.00	0.00	9009.00	3978.00	0.00
Hourly rate required	4.50	4.50	4.50		4.50	4.50	
Deficit/surplus if min wage or IS/JSA	36.35	12.11	-0.04	-17.44	29.60	22.50	-10.71

D. LCA budget (without alcohol/with car)	331.72	276.84	276.08	267.31	346.10	281.04	228.39
Gross weekly earnings to meet this budget	249.75	173.25	76.50		173.25	76.50	
Income tax payable	13.37	13.37	0.00	0.00	13.37	0.00	0.00
NI payable	9.05	9.05	0.00	0.00	9.05	0.00	0.00
Net earnings required to meet this budget	227.33	150.83	76.50	0.00	150.83	76.50	0.00
Child Benefit payable	27.55	27.55	27.55	27.55	27.55	27.55	27.55
Child tax credits payable	73.14	73.14	73.14	73.14	73.14	73.14	73.14
Childcare credits payable	30.92	0.00	0.00	0.00	75.94	30.92	0.00
Working Tax Credit payable	15.96	44.26	60.01	0.00	44.26	60.01	0.00
Housing benefit payable	0.00	0.00	35.07	52.69	7.34	32.87	52.69
Council tax benefit payable	0.00	0.00	10.60	16.02	0.00	5.91	12.01
IS/JSA payable april 2004				87.30			55.65
Total net income	374.90	295.78	282.87	256.70	379.06	306.90	221.04
Annual earnings required	12987.00	9009.00	3978.00	0.00	9009.00	3978.00	0.00
Hourly rate required	4.50	4.50	4.50		4.50	4.50	
Deficit/surplus if min wage or IS/JSA	43.18	18.94	6.79	-10.61	32.96	25.86	-7.35

Gross weekly earnings calculation/no means tested benefits included (high tax & NI)+(additional health charges).

E. LCA budget (with alcohol/no car)	317.01	262.13	261.37	249.41	325.75	260.69	206.45
Gross weekly earnings to meet this budget	342.48	298.25	297.11		393.22	296.10	
Tax payable	33.77	40.87	40.62		61.77	40.40	
NI payable	19.25	22.8	22.67		33.25	22.56	
Net earnings required to meet this budget	289.46	234.58	233.82	0.00	298.20	233.14	0.00
Child Benefit payable	27.55	27.55	27.55	27.55	27.55	27.55	27.55
Total net income	317.01	262.13	261.37	27.55	325.75	260.69	27.55
Annual earnings required	17808.96	15509.00	15449.72	0.00	20447.44	15397.20	0.00
Hourly rate required rounded	6.91	7.75	17.48		10.21	17.42	
Hourly rate required second wage earner	4.50						
Deficit/surplus if min wage or IS/JSA	0.00	0.00	0.00	-221.86	0.00	0.00	-178.90

F. LCA budget (without alcohol/no car)	310.19	255.31	254.55	242.58	322.39	257.33	203.09
Gross weekly earnings to meet this budget	332.29	288.06	286.94		388.21	291.07	
Tax payable	31.53	38.63	38.39		60.67	39.29	
NI payable	18.12	21.67	21.55		32.70	22.00	
Net earnings required to meet this budget	282.64	227.76	227.00	0.00	294.84	229.78	0.00
Child Benefit payable	27.55	27.55	27.55	27.55	27.55	27.55	27.55
Total net income	310.19	255.31	254.55	27.55	322.39	257.33	27.55
Annual earnings required	17,279.08	14,979.12	14,920.88	0.00	20,186.92	15,135.64	0.00
Hourly rate required rounded	6.64	7.48	16.88		10.08	17.12	0.00
Hourly rate required second wage earner	4.50						
Deficit/surplus if min wage or IS/JSA	0.00	0.00	0.00	-215.03	0.00	0.00	-175.54

G. LCA budget (with alcohol/with car)	341.74	286.86	286.10	274.14	351.06	285.99	231.75
Gross weekly earnings to meet this budget	379.39	335.16	334.04		430.98	333.88	
Tax payable	41.89	48.99	48.75		70.07	48.72	

NI payable	23.31	26.86	26.74		37.40	26.72	
Net earnings required to meet this budget	314.19	259.31	258.55	0.00	323.51	258.44	0.00
Child Benefit payable	27.55	27.55	27.55	27.55	27.55	27.55	27.55
Total net income	341.74	286.86	286.10	27.55	351.06	285.99	27.55
Annual earnings required	19,728.28	17,428.32	17,370.08	0.00	22,410.96	17,361.76	0.00
Hourly rate required rounded	7.87	8.71	19.65		11.19	19.64	
Hourly rate required second wage earner	4.50						
Deficit/surplus if min wage or IS/JSA	0.00	0.00	0.00	-246.59	0.00	0.00	-204.20
H. LCA budget (without alcohol/with car)	334.92	280.03	279.28	267.31	347.70	282.63	228.39
Gross weekly earnings to meet this budget	369.2	324.99	323.83		425.97	328.87	
Tax payable	39.65	46.76	46.49		68.97	47.62	
NI payable	22.18	25.75	25.61		36.85	26.17	
Net earnings required to meet this budget	307.37	252.48	251.73	0	320.15	255.08	0
Child Benefit payable	27.55	27.55	27.55	27.55	27.55	27.55	27.55
Total net income	334.92	280.03	279.28	27.55	347.70	282.63	27.55
Annual earnings required	19198.4	16899.48	16839.16	0	22150.44	17101.24	0
Hourly rate required rounded	7.60	8.44	18.77		11.06	19.35	
Hourly rate required second wage earner	4.50						
Deficit/surplus if min wage or IS/JSA	0.00	0.00	0.00	-239.76	0.00	0.00	-200.84

non means tested

FAMILIES WITH CHILDREN : LOW COST BUT ACCEPTABLE : APRIL 2004

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 full-time	1 Earner part-time	No Earner	1 Earner full-time	1 Earner part-time	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)	64.22	64.22	64.22	60.13	41.19	41.19	37.10
Food (without alcohol)	66.25	66.25	66.25	62.16	41.96	41.96	37.87
Clothing	22.01	22.01	22.01	22.01	18.06	18.06	18.06
Personal care	4.40	4.40	4.40	4.40	3.69	3.69	3.69
Household goods	16.64	16.64	16.64	16.64	15.72	15.72	15.72
Household services	5.88	5.88	5.88	5.88	5.60	5.60	5.60
Leisure goods and activities	25.10	25.10	25.10	25.10	22.64	22.64	22.64

B Variable costs

Housing	56.54	56.54	56.54	56.54	56.54	56.54	56.54
<i>of which rent</i>	52.69	52.69	52.69	52.69	52.69	52.69	52.69
Council tax	16.02	16.02	16.02	16.02	12.01	12.01	12.01
Fuel	12.92	12.92	12.92	12.92	12.31	12.31	12.31
Transport (no car)	8.21	8.21	8.21	8.21	5.71	5.71	5.71
NHS charges	3.32	3.32	3.32	0.12	1.66	1.66	0.06
Insurance (Contents)	2.11	2.11	2.11	2.11	2.11	2.11	2.11
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	66.34	11.45	10.70	0.00	119.95	54.88	0.00
<i>of which childcare</i>	44.18	0.00	0.00	0.00	108.49	44.18	0.00
Seeking work costs	0.00	0.00	0.00	6.89	0.00	0.00	7.20
Pets	3.57	3.57	3.57	3.57	3.57	3.57	3.57
Alcohol	8.86	8.86	8.86	8.86	4.13	4.13	4.13
Tobacco	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Charitable donations	0.87	0.87	0.87	0.00	0.87	0.87	0.00

LCA costs with alcohol/no car

317.02 262.13 261.38 249.41 325.76 260.69 206.45

LCA costs no alcohol/no car

310.19 255.31 254.55 242.58 322.40 257.33 203.09

Car ownership

Transport costs : car owner in family	32.94	32.94	32.94	32.94	31.01	31.01	31.01
<i>of which car insurance (variable)</i>	3.55	3.55	3.55	3.55	2.91	2.91	2.91
Transport costs : no car as shown above	8.21	8.21	8.21	8.21	5.71	5.71	5.71
ADD to budget costs	24.73	24.73	24.73	24.73	25.30	25.30	25.30

No earners in household - adjustment made for £4.09 (the value of free welfare milk and free school meals)

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 £8.40 per week

Gross weekly earnings calculation/no means tested benefits included (high tax & NI)+(additional health charges).

E. LCA budget (with alcohol/no car)	317.02	262.13	261.38	249.41	325.76	260.69	206.45
Gross weekly earnings to meet this budget	342.48	298.25	297.11		393.22	296.10	
Tax payable	33.77	40.87	40.62		61.77	40.40	
NI payable	19.25	22.8	22.67		33.25	22.56	
Net earnings required to meet this budget	289.46	234.58	233.82	0.00	298.20	233.14	0.00
Child Benefit payable	27.55	27.55	27.55	27.55	27.55	27.55	27.55
Total net income	317.01	262.13	261.37	27.55	325.75	260.69	27.55
Annual earnings required	17808.96	15509.00	15449.72	0.00	20447.44	15397.20	0.00
Hourly rate required rounded	6.91	7.75	17.48		10.21	17.42	
Hourly rate required second wage earner	4.50						
Deficit/surplus if min wage or IS/JSA	-0.01	0.00	-0.01	-221.86	-0.01	0.00	-178.90
F. LCA budget (without alcohol/no car)	310.19	255.31	254.55	242.58	322.40	257.33	203.09
Gross weekly earnings to meet this budget	332.29	288.06	286.94		388.21	291.07	
Tax payable	31.53	38.63	38.39		60.67	39.29	
NI payable	18.12	21.67	21.55		32.70	22.00	
Net earnings required to meet this budget	282.64	227.76	227.00	0.00	294.84	229.78	0.00
Child Benefit payable	27.55	27.55	27.55	27.55	27.55	27.55	27.55
Total net income	310.19	255.31	254.55	27.55	322.39	257.33	27.55
Annual earnings required	17,279.08	14,979.12	14,920.88	0.00	20,186.92	15,135.64	0.00
Hourly rate required rounded	6.64	7.48	16.88		10.08	17.12	0.00
Hourly rate required second wage earner	4.50						
Deficit/surplus if min wage or IS/JSA	0.00	0.00	0.00	-215.03	-0.01	0.00	-175.54
G. LCA budget (with alcohol/with car)	341.74	286.86	286.11	274.13	351.06	286.00	231.75
Gross weekly earnings to meet this budget	379.39	335.16	334.04		430.98	333.88	

Tax payable	41.89	48.99	48.75		70.07	48.72	
NI payable	23.31	26.86	26.74		37.40	26.72	
Net earnings required to meet this budget	314.19	259.31	258.55	0.00	323.51	258.44	0.00
Child Benefit payable	27.55	27.55	27.55	27.55	27.55	27.55	27.55
Total net income	341.74	286.86	286.10	27.55	351.06	285.99	27.55
Annual earnings required	19,728.28	17,428.32	17,370.08	0.00	22,410.96	17,361.76	0.00
Hourly rate required rounded	7.87	8.71	19.65		11.19	19.64	
Hourly rate required second wage earner	4.50						
Deficit/surplus if min wage or IS/JSA	0.00	0.00	-0.01	-246.58	0.00	-0.01	-204.20
H. LCA budget (without alcohol/with car)	334.92	280.04	279.28	267.31	347.70	282.64	228.39
Gross weekly earnings to meet this budget	369.2	324.99	323.83		425.97	328.87	
Tax payable	39.65	46.76	46.49		68.97	47.62	
NI payable	22.18	25.75	25.61		36.85	26.17	
Net earnings required to meet this budget	307.37	252.48	251.73	0	320.15	255.08	0
Child Benefit payable	27.55	27.55	27.55	27.55	27.55	27.55	27.55
Total net income	334.92	280.03	279.28	27.55	347.70	282.63	27.55
Annual earnings required	19198.4	16899.48	16839.16	0	22150.44	17101.24	0
Hourly rate required rounded	7.60	8.44	18.77		11.06	19.35	
Hourly rate required second wage earner	4.50						
Deficit/surplus if min wage or IS/JSA	0.00	-0.01	0.00	-239.76	0.00	-0.01	-200.84