

FAMILIES WITH CHILDREN : LOW COST BUT ACCEPTABLE : APRIL 2003

	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
Tenure							
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	

Budget standard costs

Food (with alcohol)	63.37	63.37	63.37	59.28	40.70	40.70	36.61
Food (without alcohol)	65.38	65.38	65.38	61.29	41.47	41.47	37.38
Clothing	22.46	22.46	22.46	22.46	18.48	18.48	18.48
Personal care	4.41	4.41	4.41	4.41	3.69	3.69	3.69
Household goods	16.42	16.42	16.42	16.42	15.50	15.50	15.50
Household services	5.07	5.07	5.07	5.07	4.80	4.80	4.80
Leisure	24.02	24.02	24.02	24.02	22.26	22.26	22.26

Variable costs

Housing	55.29	55.29	55.29	55.29	55.29	55.29	55.29
<i>of which rent</i>	51.64	51.64	51.64	51.64	51.64	51.64	51.64
Council tax	14.17	14.17	14.17	14.17	10.63	10.63	10.63
Fuel	13.89	13.89	13.89	13.89	13.19	13.19	13.19
Transport (no car)	7.94	7.94	7.94	7.94	5.51	5.51	5.51
NHS charges	3.19	3.19	3.19	0.11	0.05	0.05	0.05
Insurance/pension contributions	1.96	1.96	1.96	1.96	1.96	1.96	1.96
Debts/fines/maintenance orders	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Job-related costs	63.08	10.90	10.19	0.00	114.00	52.18	0.00
<i>of which childcare</i>	41.99	0.00	0.00	0.00	103.10	41.99	0.00
Seeking work costs	0.00	0.00	0.00	6.57	0.00	0.00	7.08
Pets	3.55	3.55	3.55	3.55	3.55	3.55	3.55
Alcohol	8.90	8.90	8.90	8.90	4.15	4.15	4.15
Tobacco	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Charitable donations	0.82	0.82	0.82	0.00	0.82	0.82	0.00
1. LCA costs with alcohol	308.54	256.37	255.65	244.04	314.59	252.77	202.76
2. LCA costs no alcohol	301.65	249.48	248.76	237.15	311.20	249.38	199.37

Car ownership

Transport costs : car owner in family	34.46	34.46	34.46	34.46	29.94	29.94	29.94
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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	

Transport costs : no car as shown above	7.94	7.94	7.94	7.94	5.51	5.51	5.51
ADD to budget costs	26.52	26.52	26.52	26.52	24.43	24.43	24.43

No earners in household - adjustment made for the value of free welfare milk and free school mea. -4.09

Prescription refunds and other health benefits for eligible households are included in NHS charges. -4.09

Light smoker (5 per day) add £7.50 per week for each smoker

Example of gross weekly earnings/income needed to meet budget costs: non smokers/no car owners

1. Budget total with alcohol	308.54	256.37	255.65	244.04	314.59	252.77	202.76
Less Child Benefit	26.80	26.80	26.80	26.80	26.80	26.80	26.80
Less Child Tax Credit	65.69	65.69	65.69	65.69	65.69	65.69	65.69
Less Childcare Tax Credit	29.39	0.00	0.00	0.00	71.77	29.40	0.00
Less Working Tax Credit	19.74	46.27	57.85	0.00	46.27	57.85	0.00
Less Housing benefit	0.00	0.00	30.28	51.64	35.49	46.43	51.64
Less Council tax benefit	0.00	0.00	7.60	14.17	5.66	9.03	10.63
Net earnings less tax and NI	213.57	142.18	71.40	0.00	142.18	71.40	0.00
Jobseekers Allowance April 2003	0.00	0.00	0.00	86.01	0.00	0.00	0.00
Income support April 2003	0.00	0.00	0.00	0.00	0.00	0.00	54.91
Total Income including benefits	355.19	280.94	259.62	244.31	393.86	306.60	209.67
SHORTFALL OR GAIN	46.65	24.57	3.97	0.27	79.27	53.83	6.91

Income tax	11.52	11.52	0.00	0.00	11.52	0.00	0.00
National Insurance Contribution	8.00	8.00	0.00	0.00	8.00	0.00	0.00
Any other	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Gross wkly earnings using Min Income Le	233.10	161.70	71.40		161.70	71.40	
Annual earnings required	12121.20	8408.40	3712.80		8408.40	3712.80	
Income Support + / -							

2. Budget total without alcohol	301.65	249.48	248.76	237.15	311.20	249.38	199.37
Less Child Benefit	26.80	26.80	26.80	26.80	26.80	26.80	26.80
Less Child Tax Credit	65.69	65.69	65.69	65.69	65.69	65.69	65.69
Less Childcare Tax Credit	29.39	0.00	0.00	0.00	71.77	29.40	0.00

Tenure	Couple	Couple	Couple	Couple	Lone Mother	Lone Mother	Lone Mother
	Boy 10, Girl 4 LA Tenant	Boy 10, Girl 4 LA Tenant	Boy 10, Girl 4 LA Tenant	Boy 10, Girl 4 LA Tenant	Boy 10, Girl 4 LA Tenant	Boy 10, Girl 4 LA Tenant	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	
Less Working Tax Credit	19.74	46.27	57.85	0.00	46.27	57.85	0.00
Less Housing benefit	0.00	0.00	30.28	51.64	35.49	46.43	51.64
Less Council tax benefit	0.00	0.00	7.60	14.17	5.66	9.03	10.63
Net earnings less tax and NI	213.57	142.18	71.40	0.00	142.18	71.40	0.00
Jobseekers Allowance April 2003	0.00	0.00	0.00	86.01	0.00	0.00	0.00
Income Support April 2003	0.00	0.00	0.00	0.00	0.00	0.00	54.91
Total Income including benefits	355.19	280.94	259.62	244.31	393.86	306.60	209.67
SHORTFALL OR GAIN	53.54	31.46	10.86	7.16	82.66	57.22	10.30
Plus Income tax	11.52	11.52	0.00	0.00	11.52	0.00	0.00
Plus National Insurance Contribution	8.00	8.00	0.00	0.00	8.00	0.00	0.00
Any other	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross wkly earnings using Min Income Le	233.10	161.70	71.40		161.70	71.40	
Annual earnings required	12121.20	8408.40	3712.80		8408.40	3712.80	
Income Support + / -							

1 Based on 38.5 hours per week at national minimum wage of £4.20 ph

2 Based on 17 hours per week at national minimum wage of 4.20 ph