



RESEARCH PAPER 98/45
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The 1998 Budget and work incentives

The 1998 Budget included a number of measures aimed at increasing incentives for those in work and those moving into work. This paper considers the impact of these changes, in particular the effects of the proposed Working Families Tax Credit and the restructuring of National Insurance contributions.

A more detailed consideration of the Working Families Tax Credit, which will replace Family Credit in October 1999, is in Research Paper 98/46 – *Working Families Tax Credit and Family Credit*.

Graham Vidler & Richard Cracknell

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I Introduction & summary

One of the key aims of the Chancellor in his 1998 Budget is to promote employment and make work pay. To this end he has proposed a new Working Families Tax Credit (WFTC) and the restructuring of National Insurance Contributions. This paper considers the effect these measures and other Budget changes will have on work incentives, for those both in and out of work.

This paper concentrates on families with children. The Budget has little impact on the incentives faced by childless couples or single people. The effect on families with disabled people through the Disabled Persons Working Tax Credit (which will replace Disability Working Allowance from October 1999) is not considered here.

The Chancellor aims to ease both the unemployment and poverty traps, largely through the introduction of the WFTC, and also through reforming the structure of National Insurance Contributions. A number of other measures announced in the Budget, including further restriction of the married couple's allowance and changes to social security benefit rates for those with children, will also affect work incentives. In the longer term, the introduction of a 10p starting rate of tax will contribute to lower marginal tax rates.

In summary, the Budget reduces the number facing very high marginal deduction rates – those in the *poverty trap* – but broadens the range of earnings affected by relatively high (but not the highest) marginal deduction rates. It also eases the unemployment trap by raising the incomes of those in work.

II The Budget

Attention has been focussed on the introduction of the WFTC, but the Budget contains four reforms to the tax and benefit system, all of which could affect work incentives:

- The Working Families Tax Credit
- Reform of National Insurance contributions
- Restriction of certain income tax allowances
- Increased benefit rates in respect of children

A. The Working Families Tax Credit

The WFTC is to be introduced from October 1999 and paid through the wage packet from April 2000. It will provide a new tax credit for working families with children. It will be based largely around Family Credit, the main in-work social security benefit for those with low earnings, with two main differences:

- The taper, the rate at which the credit is withdrawn as earnings rise, will be 55% compared with 70% for Family Credit.
- The new tax credit will provide increased help with the costs of childcare.

The new tax credit will provide around £5 billion a year of support, which is around £1½ billion more than is currently spent on Family Credit. It will provide a benefit to around 400,000 more families than would have received Family Credit. (Around ¾ million families currently receive Family Credit).

There will be a basic tax credit of £48.80 a week for each family (1998/9 prices). There will also be tax credits in respect of each child and for childcare. The two boxes below show the proposed benefit rates and an example calculation of entitlement to WFTC.

Proposed benefit rates

	<u>£ per week – 98/9 prices</u>
Basic tax credit per family	48.80
Tax credits for each child aged: 0-11	14.85
11-16	20.45
16-18	25.40
Extra credit for people working 30 hours or more per week	10.80
A child care tax credit worth 70% of eligible childcare, up to maximum costs of £100 pw for families with one child and £150 for those with two or more children.	
The maximum amount of credit payable is below the threshold of:	90.00
Taper (amount of credit withdrawn as a proportion of every additional £1 of net income in excess of the £90 threshold)	55%

Example calculation:

The example illustrates how entitlement to the tax credit will be calculated. It looks at a family with 2 children under 11. Both parents work, with the father earning £200 pw and the mother earning £100 pw. The family has registered childcare costs of £60 pw.

	£pw
Earnings (father)	200.00
National insurance	-13.60
Income tax (gross)	-21.31
Earnings (mother)	100.00
National insurance	-3.60
Income tax (gross)	-3.86
Net Family Income (1)	257.63
Working Family Tax Credit (2)	39.10
Of which:	
Basic credit	48.80
2 child credits (0-11)	29.70
30 hour credit	10.80
childcare credit (70% of £60)	42.00
55% of excess of (1) over £90 threshold	-92.20
Child Benefit (3)	23.25
Total Income (1+2+3)	319.98

B. Reform of National Insurance contributions

Under the current system of National Insurance contributions it is possible for people to be worse off if they earn more. This occurs around the lower earnings limit, £64 per week. A person moving onto £64 a week triggers a NIC charge (the so-called “entry-fee”) of £1.28 for employees and £1.92 for employers. The Budget abolished this entry fee for employees and employers, as well as ending the additional steps in employers’ contributions at £110, £155 and £210 a week. From April 1999, the employer NI threshold will be aligned with the personal allowance for income tax (£81 pw in 1998/9). The lower earnings limit for employees will remain unchanged for the time being but the Government intention is to align this too once measures are in place to ensure that individuals do not lose rights to contributory benefits.

C. Restriction of income tax allowances

The married couple's allowance - and the allowances tied to it, including the additional personal allowance for lone parents - offers relief at the rate of 15% on £1,900 of earned income. From April 1999 the rate of relief will be restricted to 10%¹.

D. Increased benefit rates

From April 1999, the rate of Child Benefit for the eldest or only child in a family will be increased by £2.50 before uprating for prices. This increase will not, however, benefit lone parents with protected rights to the higher lone parent rate of Child Benefit. The rate of Child Benefit paid in respect of their only or eldest child will remain unchanged. The personal allowances and child credits in each of the means-tested benefits for children aged under 11 will also be increased, before price uprating, by £2.50 from November 1998.

¹ See Research Paper 98/37 for further details.

III Measuring work incentives

A. Terminology

There are two aspects to work incentives. First the incentives for those who are in work to ensure that work is encouraged rather than penalised and, second, incentives for those who are out of work to move off benefit and into paid employment. Currently, the combination of the withdrawal of means-tested benefits and income tax and national insurance can mean that an individual can see very little gain in net income from an increase in before tax earnings. In these circumstances a person is in what is called the ‘**Poverty Trap**’. There is little reward for them from increasing their earnings as a high proportion of the extra income is lost through higher income tax, National Insurance contributions and lower entitlement to in-work benefits. The rate at which extra income is lost is the **Marginal Deduction Rate**. The ‘trap’ works the other way round too, in providing a cushion for those whose earnings fall. Every £1 lost in earnings is replaced by benefit at the rate of the taper.

Those out of work may find it difficult to get a job which pays them sufficiently well to make them significantly better off in work than unemployed. They are caught in the ‘**Unemployment Trap**’, where the income from working is little or no higher than they would receive if they did not take a job. Net income while out of work can be expressed as a **Replacement Ratio** of net income while in work. A replacement ratio in excess of 100% indicates that a family has higher income out of work than in work.

B. How do taxes and benefits combine to reduce work incentives?

Under the present system, a small number of people face marginal deduction rates over 100% when they increase their incomes. This generally happens when people lose the 50p minimum payment of Housing Benefit, or when they go over the lower earnings limit for National Insurance contributions. However, apart from these “spikes” in the marginal deduction rates, it is still possible to lose up to 97p for an extra £1 of income. As Table 1 shows, Tax and NI provide a marginal deduction rate of 33% and together with the Family Credit taper these can give a marginal deduction rate of just under 80%. If the individual is receiving both the other main in-work means-tested benefits, Housing Benefit and Council Tax Benefit, potentially they can currently face a marginal deduction rate of around 97%.

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Table 1
Maximum marginal deduction rates

a) Family Credit		b) Working Families Tax Credit	
Increase in earnings	£1.00	Increase in earnings	£1.00
<i>less:</i>		<i>less:</i>	
Basic rate income tax @ 23%	-£0.23	Basic rate income tax @ 23%	-£0.23
National insurance Contributions @ 10%	-£0.10	National insurance Contributions @ 10%	-£0.10
<i>equals:</i>		<i>equals:</i>	
Increase in take-home pay	£0.67	Increase in take-home pay	£0.67
<i>reduces:</i>		<i>reduces:</i>	
Family Credit by 70% taper	-£0.47	Working Families Tax Credit by 55% taper	-£0.37
<i>equals:</i>		<i>equals:</i>	
Increase in cash income	£0.20	Increase in cash income	£0.30
<i>reduces:</i>		<i>reduces:</i>	
Housing Benefit by 65% taper	-£0.13	Housing Benefit by 65% taper	-£0.20
Council Tax Benefit by 20%	-£0.04	Council Tax Benefit by 20%	-£0.06
<i>Leaves:</i>		<i>Leaves:</i>	
Increase in net income	£0.03	Increase in net income	£0.05

A similar calculation for the position when the Working Family Tax Credit is introduced is shown in the right-hand part of Table 1. The combination of tax, NI and the tax credit can give a marginal deduction rate of just under 70% (10% points less than under the current system). However, the 85% taper of Housing and Council Tax benefits together, potentially gives a maximum marginal deduction rate of around 95% (2% points lower than the current maximum).

This suggests that, without reform of Housing Benefit, the measures proposed by the Chancellor will have little effect on the maximum possible rates of deduction.

The next section of this paper moves away from this abstract calculation to consider the possible effects on work incentives for individual families.

IV The Effects of the Budget

There are two ways to examine the effects question. The first is to look at a sample of the population and model their tax and benefit positions, grossing up the results to represent the population as a whole. The grossed-up figures can be used to estimate the numbers of families facing various levels of marginal deduction rate. The second is to look at the position of families across a range of hypothetical earnings.

Analyses of the first sort are produced by the Department for Social Security and the Treasury, using models based on data drawn from the *Family Expenditure Survey* and the *Family Resources Survey*. While the effects of the Budget on marginal deduction rates have been published, no analysis based on replacement ratios has yet appeared. Figures on marginal tax rates at various levels of earnings appear in the DSS' *Tax/Benefit Model Tables*, however these are not yet available to take account of all post-Budget changes.

Table 2 shows the number of families facing high marginal deduction ratios over the past decade together with estimates before and after the effects of the Budget are taken into account.

Table 2
Families with high marginal deduction rates
Thousands

	1985 ^(a)	1995/6	1996/7	1998/99 Before Budget	1998/99 After Budget
100%+	70	0	5	5	0
90%+	130	90	105	130	20
80%+	290	355	360	300	200
70%+	290	600	645	740	260
60%+	450	620	655	760	1,010

a) Figures for 1985 are calculated on a different basis from later years and are not strictly comparable with those for later years

Source: Cm 3613 Social Security Departmental Report 1997 Figure 34
HC 620 of 1997/8 Financial Statement and Budget Report March 1998 Table 3.3

The table shows that over the past decade the number of families facing MDRs in excess of 80% has changed little, although the existence of MDRs in excess of 100% has been all but eradicated. The numbers facing MDRs in excess of 60% and 70% have, however, risen as the number of Family Credit recipients has grown. The Budget is expected to reduce the numbers facing MDRs in excess of 70% from around ¾ million to just over ¼ million. At the same time, however, the numbers facing rates in excess of 60% will grow from around

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¾ million to over one million. This reflects the fact that 65% of WFTC recipients² are expected to be on the WFTC taper and facing MDRs of between 66.7% and 69.9%³.

The next sections adopt a different approach and consider how the Budget will affect some typical family types.

A. Impact on specific family types

This section takes two family types - a single-earner couple with two children and a lone parent with one child - and considers in detail the effect of the Budget on their incentives to work. This analysis incorporates each of the reforms to the tax and benefit system outlined on pages 6–8.

While these reforms will not all be in place until the middle of the 1999-00 financial year, for the purposes of this analysis their effects are measured at 1998-99 tax and benefit levels. In the material which follows, therefore, comparisons are made between the "pre-Budget" situation (that is, the actual tax and benefit structure which will be in place from April 1998) and the "post-Budget" situation (that is, the proposed structure taking account of the measures outlined above)⁴.

For each family type, the impact of the Budget is measured in three ways;

- A comparison of marginal deduction rates (MDRs) before and after the implementation of the reforms announced in the Budget;
- A comparison of replacement ratios before and after reform, and;
- A comparison of the translation of gross earnings into net income⁵ before and after reform.

Each family is defined on the basis of a set of assumptions - relating to family size, child care costs, working hours, tenure and housing costs - which are set out in Appendix One. These

² HC Deb 20 April 1998 c398w

³ The precise rate will depend upon their exact National Insurance and Income Tax liabilities.

⁴ This mirrors the approach used by the Treasury in various analyses contained in the Budget documents.

⁵ "Net income" which underlies both this measure and the replacement ratios is measured after housing, child care and travel to work costs and, where the family is on Income Support or Jobseeker's Allowance, includes the value of free school meals. Child care and travel to work costs are held constant for any level of gross earnings where, in reality, they would be likely to increase in as far as any increase in gross earnings is achieved through an increase in working hours. In addition, the analysis does not take account of any other additional costs a family might face when entering work - in, for example, purchasing work clothes.

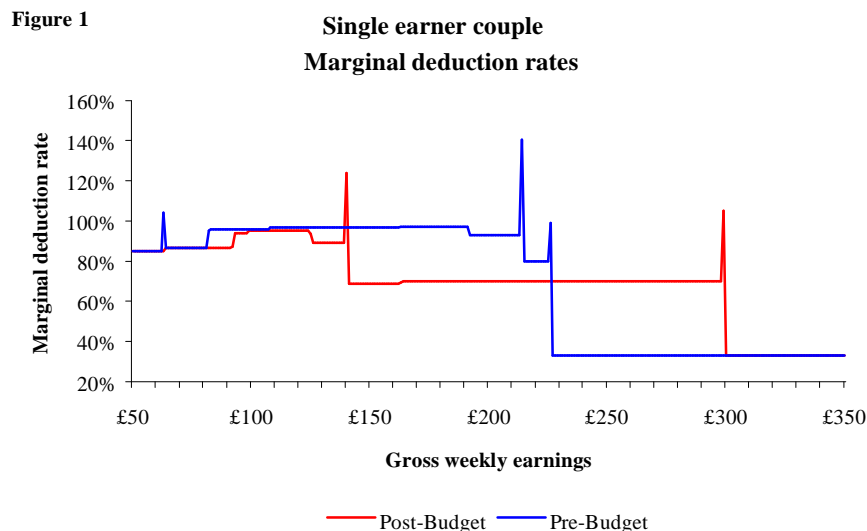
assumptions are generally averages taken across the whole population and are not intended to be entirely representative of the circumstances of any particular family. Rather they are intended to capture the general pattern of work incentives before and after the Budget reforms.

The results of the analysis are, of course, dependent on these assumptions. In particular, the assumptions relating to levels of child care and travel to work costs can have a great effect on replacement ratios, while the assumptions relating to family size and to housing costs determine the precise points at which MDRs change. Where appropriate, areas where changes to the assumptions could have a significant impact on work incentives are highlighted in the text.

Detailed tabulations are contained in Appendices 2a-3b. For each family type, pre- and post-Budget, these tables show net income and its constituents both while out of work and while working and on gross earnings of between £50 and £350 per week.

1. Single-earner couple

Our single-earner couple faces the MDRs shown in Figure 1.



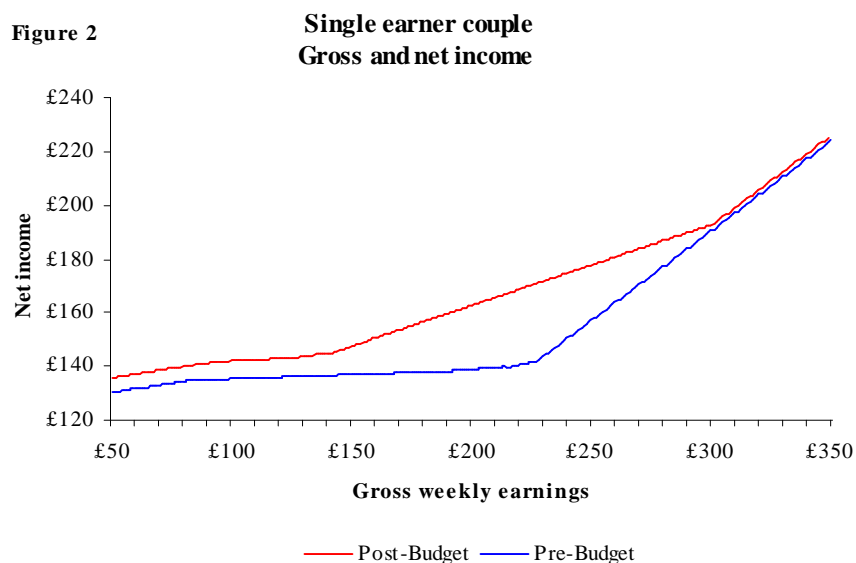
A number of "spikes", where MDRs briefly exceed 100%, are apparent. These occur where benefits fall below their minimum payment level and, before the abolition of the entry fee, where National Insurance contributions become payable for the first time. The principal MDRs, however, are illustrated in Table 3.

Table 3 – Marginal deduction rates by income band – single earner

<i>Pre-budget</i>			<i>Post-budget</i>		
On gross earnings of or above	Comments	Marginal Deduction Rate	On gross earnings of or above	Comments	Marginal Deduction Rate
£41.00	Income reduces HB/CTB	85%	£38.00	Income reduces HB/CTB	85%
£64.00	NI becomes payable	87%	£64.00	NI becomes payable	87%
£83.00	FC reduced by take home pay	96%	£93.00	WFTC reduced by take home pay	94%
£109.00	Tax payable at 20%	97%	£99.00	Tax payable at 20%	95%
£165.00	Tax payable at 23%	97%	£126.00	CTB disappears	89%
£192.00	CTB disappears	93%	£141.00	HB disappears	69%
£215.00	HB disappears	80%	£165.00	Tax payable at 23%	70%
£227.00	FC disappears	33%	£300.00	WFTC disappears	33%

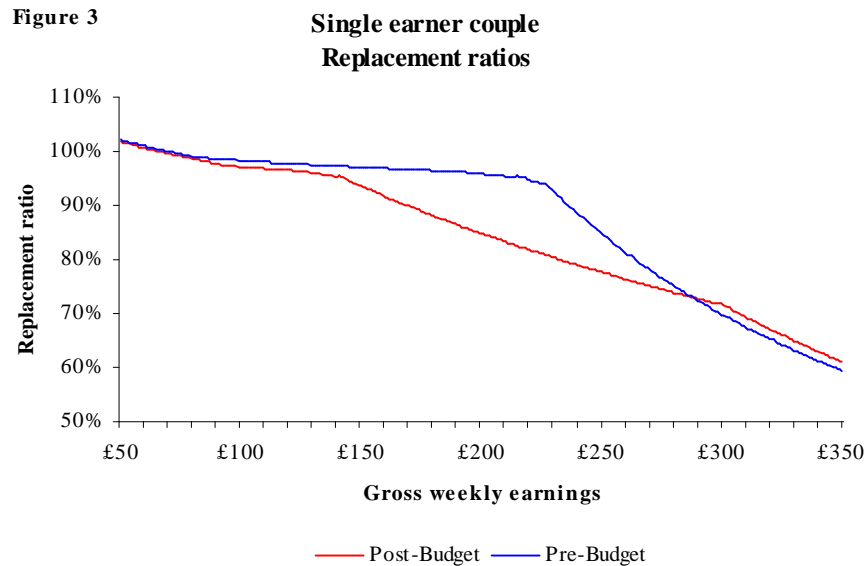
Before the Budget reforms, a family of this type faces MDRs in excess of 90% on gross earnings of between £83 and £215. One impact of WFTC is to reduce this range to earnings between £93 and £126. At the same time, however, MDRs in excess of 60%⁶ continue much further up the earnings scale, to £300 compared with £227.

As Figure 2 illustrates, the combined effect of the Budget reforms means that, at any level of gross earnings, net income will be higher than under the current system for this type of family. The difference is greatest in the areas above the FC/WFTC taper thresholds (reflecting the lower taper in WFTC), reducing to £1.95 per week (the value of the Child Benefit increase offset by the reduction in the married couple's allowance) once WFTC payments cease.



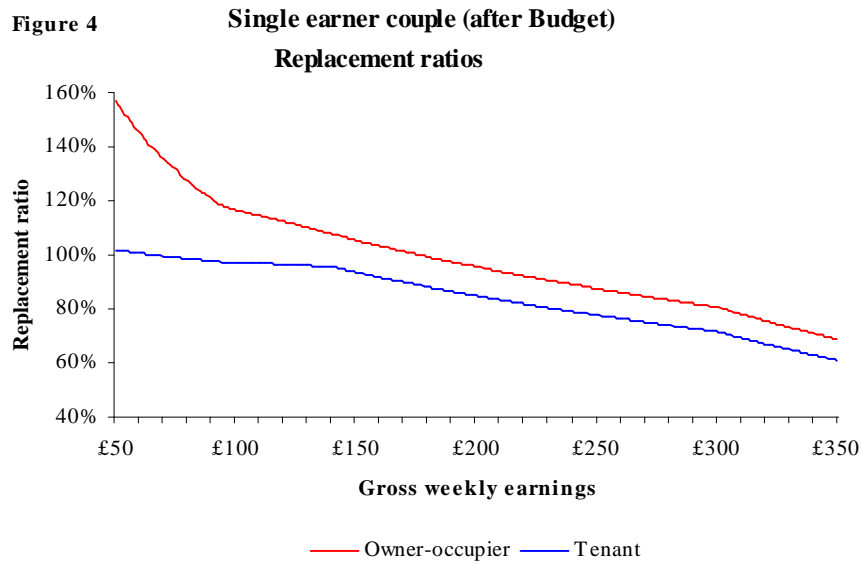
⁶ The MDR of 70% in this table is rounded, the actual rate is 69.85%.

Figure 3 shows the replacement ratios implied by these levels of net income. Replacement ratios fall below 100% at gross earnings of £76 before and £72 after reform. After reform replacement ratios will be lower *until* WFTC payments cease. Once this family type is off benefits altogether, however, they will be higher because the increase in Jobseeker’s Allowance premiums for children are of greater value than the increase in Child Benefit for the eldest child.



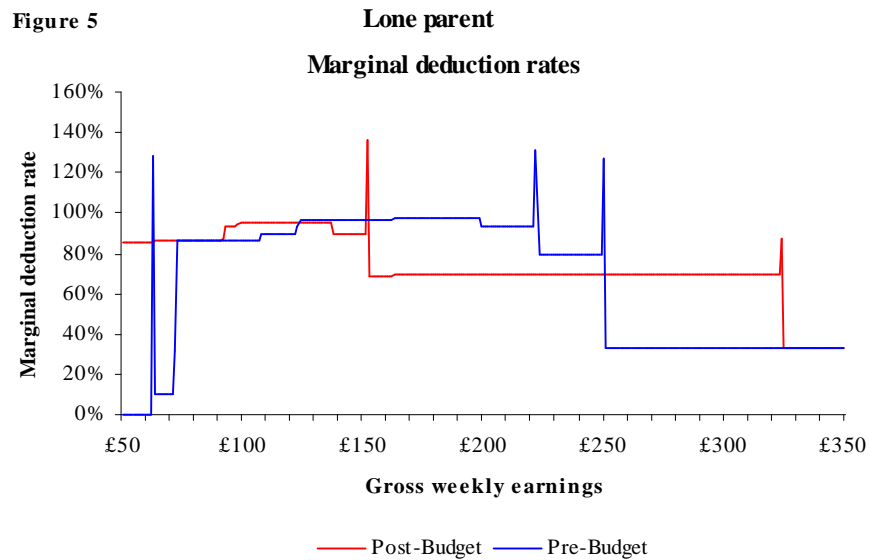
Replacement ratios are particularly sensitive to the assumptions used. If travel to work costs were nil, for example, the points at which the replacement ratio fell below 100% would fall to £40 and £37 respectively, while if they were £20 per week these points would increase to £237 and £168. More importantly, the picture for owner-occupiers will be substantially different. Families with a mortgage will have lower MDRs (because Housing Benefit is not paid and, therefore, cannot be withdrawn) but very much higher replacement ratios (because help with their mortgage interest costs is given in Jobseeker’s Allowance, but not in FC/WFTC). A stylised illustration⁷ of the difference in replacement ratios is given in Figure 4.

⁷ Figures are after reforms. The owner-occupying family has the same characteristics as the tenant family except that they are repaying a £40,000 mortgage at an interest rate of 8.7%. Their interest payments are assumed to be met in full in Jobseeker’s Allowance.



2. Lone parent

Our lone parent family faces the MDRs shown in Figure 5.



Setting aside the “spikes” the principal MDRs are illustrated in Table 4.

Table 4: Marginal Deduction Rates

Lone parent with one child aged 5 to 11

<i>Pre-budget</i>			<i>Post-budget</i>		
On gross earnings of or above	Comments	Marginal Deduction Rate	On gross earnings of or above	Comments	Marginal Deduction Rate
£64.00	NI becomes payable	10%	£47.00	Income reduces HB/CTB	85%
£73.00	Income reduces HB/CTB	87%	£64.00	NI becomes payable	87%
£109.00	Tax payable at 20%	90%	£93.00	WFTC reduced by take home pay	94%
£124.00	FC reduced by take home pay	97%	£99.00	Tax payable at 20%	95%
£165.00	Tax payable at 23%	97%	£139.00	CTB disappears	89%
£199.00	CTB disappears	93%	£153.00	HB disappears	69%
£223.00	HB disappears	80%	£165.00	Tax payable at 23%	70%
£251.00	FC disappears	33%	£325.00	WFTC disappears	33%

The effect of the Budget reforms is again two-fold. The range of gross earnings at which MDRs in excess of 90% are faced falls from £109-223 to £93-139, while the maximum earnings at which MDRs in excess of 60% are faced rises from £251 to £325.

As with our couple, our lone parent will receive a higher net income at each level of gross earnings *at which WFTC is payable* after the implementation of the Budget. At earnings of £250 per week, for example, this family type will be over £26 per week better off. Once this family moves off WFTC, however, the Budget will leave them marginally worse off⁸. The pattern is illustrated in Figure 6.

⁸ If the lone parent was a lone parent prior to April 1998 they would be entitled to the higher (lone parent) rate of Child Benefit, and would not benefit from the increase in Child Benefit announced in the Budget. At the same time, however, they would lose through the restriction of the additional personal tax allowance.

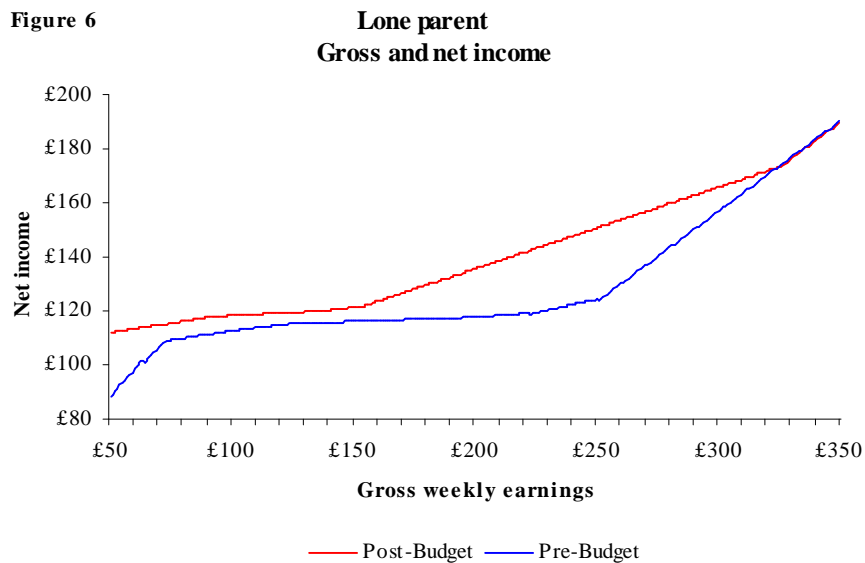
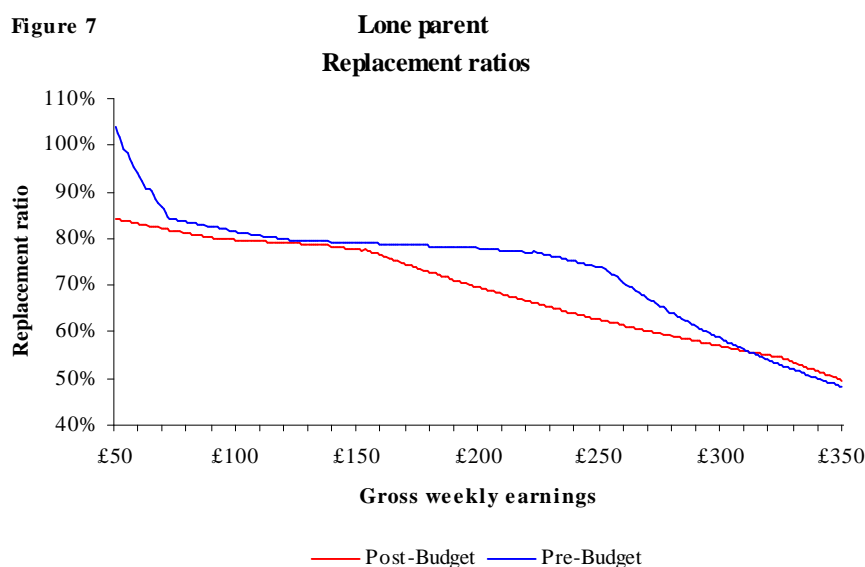
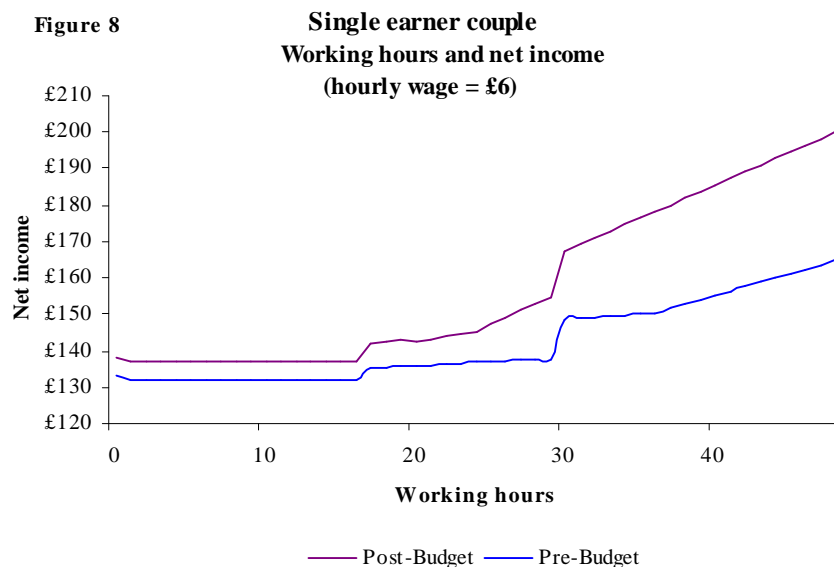


Figure 7 shows the replacement ratios implied by these levels of net income. Replacement ratios fall below 100% at gross earnings of £54 before and £31 after reform. After reform replacement ratios will be lower *until* WFTC payments cease. As with our couple, once this family type is off benefits altogether, however, replacement ratios will be higher because of the increase in Income Support premiums for children and the restriction of personal income tax allowances.



Analyses such as those above are somewhat artificial and are not intended to illustrate the range of work decisions facing an individual family. In practice, the choices facing a family are likely to relate to hours of work at a given wage rate, rather than a direct choice of gross earnings. This position is illustrated in Figure 8, where the single earner in the couple

outlined above is able to work at an hourly wage of £6 per hour⁹. The graph illustrates how income changes, before and after the Budget package, as working hours increase¹⁰.



There is little incentive to work for up to 16 hours (and remain on Jobseeker’s Allowance) as net earnings (save the first £5) are simply deducted pound for pound from benefit. At 16 hours of work the family moves on to FC/WFTC and net income begins to increase slightly in line with earnings. At this point, the lower taper in WFTC means that net incomes will rise more quickly after the introduction of the Budget reforms. This pattern continues for working hours of 30 and above, where the £10.80 30 hour credit in FC/WFTC provides a significant step in net income, and it is in this area (gross earnings of over £180 per week in this example) where the WFTC will have the greatest impact on net incomes. Working for 48 hours, this family will be around £35 per week better off.

3. Couples where both partners work

So far the analysis has concentrated solely on families where only one adult works. In these areas, the effect of the Budget reforms will, in general, be to increase work incentives. In “work-rich” families, where both partners work, however, this may not be the case.

This can be illustrated by returning to the example couple outlined above. Let us now assume that they have gross earnings of £300 per week, made up of one partner’s earnings of £240 and the second partner’s earnings of £60. The family now has child care costs of, say £20, to

⁹ Around 75% of the median hourly wage for full-time men in April 1997 (ONS *New Earnings Survey 1997*)

¹⁰ At any level of gross earnings (ie: working hours x £6) MDRs and replacement ratios will be the same as those shown in figures 1 and 3.

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cover times where both partners are working. In all other respects they have the same circumstances detailed in Appendix 1.

Before the introduction of WFTC, the second partner's earnings were "free money" – liable to neither tax nor National Insurance and not generating any deductions to benefit (because the family is off FC and housing benefits at this level of earnings). If the second partner left work, the family would lose the entire £60 from their combined work & benefit income while saving £20 in childcare costs. In other words, a second job earning £60 increases the family's net income by £40 (an effective deduction rate of 33%). With the WFTC in place, however, the incentive for the second partner to work is reduced. Their earnings remain free of tax and National Insurance, but generate a deduction of 55p per £1 in WFTC. If the second partner left work now, the family would lose just £41 from their combined work & benefit income, and again save £20 in child care costs. So, a second job earning £60 will increase the family's net income by only £21 (an effective deduction rate of 65%)¹¹.

¹¹ These calculations are sensitive to the level of child care costs. If the family had no child care costs, then the second job would produce net income of £60 under the existing system and £27 after the introduction of WFTC. If they had costs of £30 the respective figures would be £30 and £18.

V Conclusions

While these examples are by no means comprehensive and individual circumstances will vary, it is possible to draw out a number of general points about the new tax and benefit system to be introduced by the Budget and the effects which it will have on work incentives and incomes.

It is clear, for example, that the benefits of the new system will be felt most by families on modest incomes (in the examples given here, incomes derived from gross earnings of around £150-£300 per week). Across the whole of this range, families will have significantly greater net incomes and significantly lower replacement ratios under the new system. This is principally because MDRs at the bottom and just below this range will be lower. At lower earnings, the reforms will make less difference, since the effects of withdrawal of housing benefits will continue to produce MDRs in excess of 90%. At higher earnings, Child Benefit will make some difference (although not for a lone parent with protected rights to the lone parent rate of Child Benefit), but replacement ratios will be very slightly increased.

Two areas which have been largely missed in the presentation of the Budget, however, owner-occupying families and double-earner families are worthy of consideration. For the former, replacement ratios will remain high and work incentives will not be substantially enhanced unless and until help with mortgage interest costs is either withdrawn from those out of work or extended to those in work. For the latter, the extension of WFTC far further up the earnings scale is likely to reduce the incentives for partners to contribute to the family income through taking on a part-time job. In addition, the Budget will have very little effect on childless couples¹² and single people¹³.

While the measures in the Budget have certainly reduced the effective marginal tax rates faced by those currently with the highest deduction rates, for those on Housing Benefit this reduction could be relatively small. At the same time, the extension of the income range for which in-work benefits will be payable has served to broaden and flatten the poverty trap. Although it has reduced the numbers facing the severest deduction rates but increased the numbers facing high (but not the highest) deduction rates, for example in excess of 50%. For the poorest on Housing Benefit, crucial to their position will be the effects of any future changes to this benefit, as it alone is a significant contributor to the high marginal deduction rates for this group.

¹² Who, in work, will gain through the removal of the National Insurance “entry fee” and lose through the restriction of the married couple’s tax allowance.

¹³ Who, in work, will gain through the removal of the National Insurance “entry fee”.

VI Appendices

Appendix 1

Assumptions

Family Circumstances

Family Type	Children
Single-earner couple (tenants)	Two, both aged 5-11
Single-earner couple (mortgagees)	Two, both aged 5-11
Lone parent	One, aged 5-11

Determinants of Family Income

Family Type	Working hours	Eligible child care costs	Value of free school meals note a
Single-earner couple (tenants)	Less than 30	£0.00	£8.32
Single-earner couple (mortgagees)	Less than 30	£0.00	£8.32
Lone parent	Less than 30	£34.12	£4.16

Family Costs

Family Type	£pw				
	Rent note b	Council Tax note c	Mortgage Interest Payments note d	Child Care Costs note e	Travel to Work Costs note f
Single-earner couple (tenants)	£44.42	£12.60	£0.00	£0.00	£5.88
Single-earner couple (mortgagees)	£0.00	£12.60	£61.90	£0.00	£5.88
Lone parent	£41.29	£11.62	£0.00	£34.12	£5.88

a) January 1991 figure uprated by RPI food component.

b) Local authority rents, by family type, from *April 1997 Tax Benefit Model Tables* uprated by RPI Rent component.

c) Council taxes, by family type, from April 1997 Tax Benefit Model Tables uprated by 8.7% average increase in Band D council tax to 1998-99.

d) Interest payments on a £40,000 mortgage at an interest rate of 8.7%, net of MIRAS.

e) Average child care costs (for those with such costs) of Family Credit recipients in the DSS/PSI Programme of Research into Low Income Families uprated by RPI Personal Services component.

f) Average travel to work costs of Family Credit recipients in the DSS/PSI Programme of Research into Low Income Families uprated by RPI fares and petrol/oil components.

Appendix 2a

Single earner couple, children aged 5 to 11

Pre-budget

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Jobseeker's Allowance	Family Credit	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
Nil (on JSA)	£0.00	£0.00	£0.00	£20.75	£103.90	£0.00	£44.42	£12.60	£8.32	£0.00	£0.00	£132.97
£50.00	£0.00	£0.00	£50.00	£20.75	£0.00	£73.50	£38.18	£10.68	£0.00	£5.88	£0.00	£130.21	85%	102%
£51.00	£0.00	£0.00	£51.00	£20.75	£0.00	£73.50	£37.53	£10.48	£0.00	£5.88	£0.00	£130.36	85%	102%
£52.00	£0.00	£0.00	£52.00	£20.75	£0.00	£73.50	£36.88	£10.28	£0.00	£5.88	£0.00	£130.51	85%	102%
£53.00	£0.00	£0.00	£53.00	£20.75	£0.00	£73.50	£36.23	£10.08	£0.00	£5.88	£0.00	£130.66	85%	102%
£54.00	£0.00	£0.00	£54.00	£20.75	£0.00	£73.50	£35.58	£9.88	£0.00	£5.88	£0.00	£130.81	85%	102%
£55.00	£0.00	£0.00	£55.00	£20.75	£0.00	£73.50	£34.93	£9.68	£0.00	£5.88	£0.00	£130.96	85%	102%
£56.00	£0.00	£0.00	£56.00	£20.75	£0.00	£73.50	£34.28	£9.48	£0.00	£5.88	£0.00	£131.11	85%	101%
£57.00	£0.00	£0.00	£57.00	£20.75	£0.00	£73.50	£33.63	£9.28	£0.00	£5.88	£0.00	£131.26	85%	101%
£58.00	£0.00	£0.00	£58.00	£20.75	£0.00	£73.50	£32.98	£9.08	£0.00	£5.88	£0.00	£131.41	85%	101%
£59.00	£0.00	£0.00	£59.00	£20.75	£0.00	£73.50	£32.33	£8.88	£0.00	£5.88	£0.00	£131.56	85%	101%
£60.00	£0.00	£0.00	£60.00	£20.75	£0.00	£73.50	£31.68	£8.68	£0.00	£5.88	£0.00	£131.71	85%	101%
£61.00	£0.00	£0.00	£61.00	£20.75	£0.00	£73.50	£31.03	£8.48	£0.00	£5.88	£0.00	£131.86	85%	101%
£62.00	£0.00	£0.00	£62.00	£20.75	£0.00	£73.50	£30.38	£8.28	£0.00	£5.88	£0.00	£132.01	85%	101%
£63.00	£0.00	£0.00	£63.00	£20.75	£0.00	£73.50	£29.73	£8.08	£0.00	£5.88	£0.00	£132.16	104%	101%
£64.00	£0.00	£1.28	£62.72	£20.75	£0.00	£73.50	£29.91	£8.13	£0.00	£5.88	£0.00	£132.12	87%	101%
£65.00	£0.00	£1.38	£63.62	£20.75	£0.00	£73.50	£29.32	£7.95	£0.00	£5.88	£0.00	£132.25	87%	101%
£66.00	£0.00	£1.48	£64.52	£20.75	£0.00	£73.50	£28.74	£7.77	£0.00	£5.88	£0.00	£132.39	86%	100%
£67.00	£0.00	£1.58	£65.42	£20.75	£0.00	£73.50	£28.15	£7.59	£0.00	£5.88	£0.00	£132.52	87%	100%
£68.00	£0.00	£1.68	£66.32	£20.75	£0.00	£73.50	£27.57	£7.41	£0.00	£5.88	£0.00	£132.66	87%	100%
£69.00	£0.00	£1.78	£67.22	£20.75	£0.00	£73.50	£26.98	£7.23	£0.00	£5.88	£0.00	£132.79	86%	100%
£70.00	£0.00	£1.88	£68.12	£20.75	£0.00	£73.50	£26.40	£7.05	£0.00	£5.88	£0.00	£132.93	87%	100%
£71.00	£0.00	£1.98	£69.02	£20.75	£0.00	£73.50	£25.81	£6.87	£0.00	£5.88	£0.00	£133.06	86%	100%
£72.00	£0.00	£2.08	£69.92	£20.75	£0.00	£73.50	£25.23	£6.69	£0.00	£5.88	£0.00	£133.20	87%	100%
£73.00	£0.00	£2.18	£70.82	£20.75	£0.00	£73.50	£24.64	£6.51	£0.00	£5.88	£0.00	£133.33	87%	100%
£74.00	£0.00	£2.28	£71.72	£20.75	£0.00	£73.50	£24.06	£6.33	£0.00	£5.88	£0.00	£133.47	86%	100%

Single earner couple, children aged 5 to 11

Pre-budget

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Jobseeker's Allowance	Family Credit	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£76.00	£0.00	£2.48	£73.52	£20.75	£0.00	£73.50	£22.89	£5.97	£0.00	£5.88	£0.00	£133.74	87%	99%
£77.00	£0.00	£2.58	£74.42	£20.75	£0.00	£73.50	£22.30	£5.79	£0.00	£5.88	£0.00	£133.87	87%	99%
£78.00	£0.00	£2.68	£75.32	£20.75	£0.00	£73.50	£21.72	£5.61	£0.00	£5.88	£0.00	£134.01	87%	99%
£79.00	£0.00	£2.78	£76.22	£20.75	£0.00	£73.50	£21.13	£5.43	£0.00	£5.88	£0.00	£134.14	86%	99%
£80.00	£0.00	£2.88	£77.12	£20.75	£0.00	£73.50	£20.55	£5.25	£0.00	£5.88	£0.00	£134.28	87%	99%
£81.00	£0.00	£2.98	£78.02	£20.75	£0.00	£73.50	£19.96	£5.07	£0.00	£5.88	£0.00	£134.41	86%	99%
£82.00	£0.00	£3.08	£78.92	£20.75	£0.00	£73.50	£19.38	£4.89	£0.00	£5.88	£0.00	£134.55	95%	99%
£83.00	£0.00	£3.18	£79.82	£20.75	£0.00	£72.93	£19.17	£4.83	£0.00	£5.88	£0.00	£134.59	96%	99%
£84.00	£0.00	£3.28	£80.72	£20.75	£0.00	£72.30	£18.99	£4.77	£0.00	£5.88	£0.00	£134.63	96%	99%
£85.00	£0.00	£3.38	£81.62	£20.75	£0.00	£71.67	£18.82	£4.72	£0.00	£5.88	£0.00	£134.68	96%	99%
£86.00	£0.00	£3.48	£82.52	£20.75	£0.00	£71.04	£18.64	£4.67	£0.00	£5.88	£0.00	£134.72	96%	99%
£87.00	£0.00	£3.58	£83.42	£20.75	£0.00	£70.41	£18.46	£4.61	£0.00	£5.88	£0.00	£134.76	96%	99%
£88.00	£0.00	£3.68	£84.32	£20.75	£0.00	£69.78	£18.29	£4.56	£0.00	£5.88	£0.00	£134.80	96%	99%
£89.00	£0.00	£3.78	£85.22	£20.75	£0.00	£69.15	£18.11	£4.50	£0.00	£5.88	£0.00	£134.84	96%	99%
£90.00	£0.00	£3.88	£86.12	£20.75	£0.00	£68.52	£17.94	£4.45	£0.00	£5.88	£0.00	£134.88	96%	99%
£91.00	£0.00	£3.98	£87.02	£20.75	£0.00	£67.89	£17.76	£4.40	£0.00	£5.88	£0.00	£134.92	96%	99%
£92.00	£0.00	£4.08	£87.92	£20.75	£0.00	£67.26	£17.59	£4.34	£0.00	£5.88	£0.00	£134.96	96%	99%
£93.00	£0.00	£4.18	£88.82	£20.75	£0.00	£66.63	£17.41	£4.29	£0.00	£5.88	£0.00	£135.00	96%	98%
£94.00	£0.00	£4.28	£89.72	£20.75	£0.00	£66.00	£17.24	£4.23	£0.00	£5.88	£0.00	£135.04	96%	98%
£95.00	£0.00	£4.38	£90.62	£20.75	£0.00	£65.37	£17.06	£4.18	£0.00	£5.88	£0.00	£135.08	96%	98%
£96.00	£0.00	£4.48	£91.52	£20.75	£0.00	£64.74	£16.89	£4.13	£0.00	£5.88	£0.00	£135.12	96%	98%
£97.00	£0.00	£4.58	£92.42	£20.75	£0.00	£64.11	£16.71	£4.07	£0.00	£5.88	£0.00	£135.16	96%	98%
£98.00	£0.00	£4.68	£93.32	£20.75	£0.00	£63.48	£16.53	£4.02	£0.00	£5.88	£0.00	£135.20	96%	98%
£99.00	£0.00	£4.78	£94.22	£20.75	£0.00	£62.85	£16.36	£3.96	£0.00	£5.88	£0.00	£135.24	96%	98%
£100.00	£0.00	£4.88	£95.12	£20.75	£0.00	£62.22	£16.18	£3.91	£0.00	£5.88	£0.00	£135.28	96%	98%
£101.00	£0.00	£4.98	£96.02	£20.75	£0.00	£61.59	£16.01	£3.86	£0.00	£5.88	£0.00	£135.32	96%	98%
£102.00	£0.00	£5.08	£96.92	£20.75	£0.00	£60.96	£15.83	£3.80	£0.00	£5.88	£0.00	£135.36	96%	98%
£103.00	£0.00	£5.18	£97.82	£20.75	£0.00	£60.33	£15.66	£3.75	£0.00	£5.88	£0.00	£135.40	96%	98%
£104.00	£0.00	£5.28	£98.72	£20.75	£0.00	£59.70	£15.48	£3.69	£0.00	£5.88	£0.00	£135.44	96%	98%
£105.00	£0.00	£5.38	£99.62	£20.75	£0.00	£59.07	£15.31	£3.64	£0.00	£5.88	£0.00	£135.49	96%	98%

Single earner couple, children aged 5 to 11

Pre-budget

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Jobseeker's Allowance	Family Credit	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£106.00	£0.00	£5.48	£100.52	£20.75	£0.00	£58.44	£15.13	£3.59	£0.00	£5.88	£0.00	£135.53	96%	98%
£107.00	£0.00	£5.58	£101.42	£20.75	£0.00	£57.81	£14.95	£3.53	£0.00	£5.88	£0.00	£135.57	96%	98%
£108.00	£0.00	£5.68	£102.32	£20.75	£0.00	£57.18	£14.78	£3.48	£0.00	£5.88	£0.00	£135.61	97%	98%
£109.00	£0.18	£5.78	£103.04	£20.75	£0.00	£56.68	£14.64	£3.44	£0.00	£5.88	£0.00	£135.64	97%	98%
£110.00	£0.38	£5.88	£103.74	£20.75	£0.00	£56.19	£14.50	£3.39	£0.00	£5.88	£0.00	£135.67	97%	98%
£111.00	£0.58	£5.98	£104.44	£20.75	£0.00	£55.70	£14.37	£3.35	£0.00	£5.88	£0.00	£135.70	97%	98%
£112.00	£0.78	£6.08	£105.14	£20.75	£0.00	£55.21	£14.23	£3.31	£0.00	£5.88	£0.00	£135.73	97%	98%
£113.00	£0.98	£6.18	£105.84	£20.75	£0.00	£54.72	£14.09	£3.27	£0.00	£5.88	£0.00	£135.76	97%	98%
£114.00	£1.18	£6.28	£106.54	£20.75	£0.00	£54.23	£13.96	£3.23	£0.00	£5.88	£0.00	£135.80	97%	98%
£115.00	£1.38	£6.38	£107.24	£20.75	£0.00	£53.74	£13.82	£3.18	£0.00	£5.88	£0.00	£135.83	97%	98%
£116.00	£1.58	£6.48	£107.94	£20.75	£0.00	£53.25	£13.68	£3.14	£0.00	£5.88	£0.00	£135.86	97%	98%
£117.00	£1.78	£6.58	£108.64	£20.75	£0.00	£52.76	£13.55	£3.10	£0.00	£5.88	£0.00	£135.89	97%	98%
£118.00	£1.98	£6.68	£109.34	£20.75	£0.00	£52.27	£13.41	£3.06	£0.00	£5.88	£0.00	£135.92	97%	98%
£119.00	£2.18	£6.78	£110.04	£20.75	£0.00	£51.78	£13.27	£3.02	£0.00	£5.88	£0.00	£135.95	97%	98%
£120.00	£2.38	£6.88	£110.74	£20.75	£0.00	£51.29	£13.14	£2.97	£0.00	£5.88	£0.00	£135.99	97%	98%
£121.00	£2.58	£6.98	£111.44	£20.75	£0.00	£50.80	£13.00	£2.93	£0.00	£5.88	£0.00	£136.02	97%	98%
£122.00	£2.78	£7.08	£112.14	£20.75	£0.00	£50.31	£12.87	£2.89	£0.00	£5.88	£0.00	£136.05	97%	98%
£123.00	£2.98	£7.18	£112.84	£20.75	£0.00	£49.82	£12.73	£2.85	£0.00	£5.88	£0.00	£136.08	97%	98%
£124.00	£3.18	£7.28	£113.54	£20.75	£0.00	£49.33	£12.59	£2.81	£0.00	£5.88	£0.00	£136.11	97%	98%
£125.00	£3.38	£7.38	£114.24	£20.75	£0.00	£48.84	£12.46	£2.76	£0.00	£5.88	£0.00	£136.14	97%	98%
£126.00	£3.58	£7.48	£114.94	£20.75	£0.00	£48.35	£12.32	£2.72	£0.00	£5.88	£0.00	£136.17	97%	98%
£127.00	£3.78	£7.58	£115.64	£20.75	£0.00	£47.86	£12.18	£2.68	£0.00	£5.88	£0.00	£136.21	97%	98%
£128.00	£3.98	£7.68	£116.34	£20.75	£0.00	£47.37	£12.05	£2.64	£0.00	£5.88	£0.00	£136.24	97%	98%
£129.00	£4.18	£7.78	£117.04	£20.75	£0.00	£46.88	£11.91	£2.60	£0.00	£5.88	£0.00	£136.27	97%	98%
£130.00	£4.38	£7.88	£117.74	£20.75	£0.00	£46.39	£11.77	£2.55	£0.00	£5.88	£0.00	£136.30	97%	98%
£131.00	£4.58	£7.98	£118.44	£20.75	£0.00	£45.90	£11.64	£2.51	£0.00	£5.88	£0.00	£136.33	97%	98%
£132.00	£4.78	£8.08	£119.14	£20.75	£0.00	£45.41	£11.50	£2.47	£0.00	£5.88	£0.00	£136.36	97%	98%
£133.00	£4.98	£8.18	£119.84	£20.75	£0.00	£44.92	£11.36	£2.43	£0.00	£5.88	£0.00	£136.39	97%	97%
£134.00	£5.18	£8.28	£120.54	£20.75	£0.00	£44.43	£11.23	£2.39	£0.00	£5.88	£0.00	£136.43	97%	97%
£135.00	£5.38	£8.38	£121.24	£20.75	£0.00	£43.94	£11.09	£2.34	£0.00	£5.88	£0.00	£136.46	97%	97%

Single earner couple, children aged 5 to 11

Pre-budget

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Jobseeker's Allowance	Family Credit	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£136.00	£5.58	£8.48	£121.94	£20.75	£0.00	£43.45	£10.95	£2.30	£0.00	£5.88	£0.00	£136.49	97%	97%
£137.00	£5.78	£8.58	£122.64	£20.75	£0.00	£42.96	£10.82	£2.26	£0.00	£5.88	£0.00	£136.52	97%	97%
£138.00	£5.98	£8.68	£123.34	£20.75	£0.00	£42.47	£10.68	£2.22	£0.00	£5.88	£0.00	£136.55	97%	97%
£139.00	£6.18	£8.78	£124.04	£20.75	£0.00	£41.98	£10.54	£2.18	£0.00	£5.88	£0.00	£136.58	97%	97%
£140.00	£6.38	£8.88	£124.74	£20.75	£0.00	£41.49	£10.41	£2.13	£0.00	£5.88	£0.00	£136.62	97%	97%
£141.00	£6.58	£8.98	£125.44	£20.75	£0.00	£41.00	£10.27	£2.09	£0.00	£5.88	£0.00	£136.65	97%	97%
£142.00	£6.78	£9.08	£126.14	£20.75	£0.00	£40.51	£10.14	£2.05	£0.00	£5.88	£0.00	£136.68	97%	97%
£143.00	£6.98	£9.18	£126.84	£20.75	£0.00	£40.02	£10.00	£2.01	£0.00	£5.88	£0.00	£136.71	97%	97%
£144.00	£7.18	£9.28	£127.54	£20.75	£0.00	£39.53	£9.86	£1.97	£0.00	£5.88	£0.00	£136.74	97%	97%
£145.00	£7.38	£9.38	£128.24	£20.75	£0.00	£39.04	£9.73	£1.92	£0.00	£5.88	£0.00	£136.77	97%	97%
£146.00	£7.58	£9.48	£128.94	£20.75	£0.00	£38.55	£9.59	£1.88	£0.00	£5.88	£0.00	£136.80	97%	97%
£147.00	£7.78	£9.58	£129.64	£20.75	£0.00	£38.06	£9.45	£1.84	£0.00	£5.88	£0.00	£136.84	97%	97%
£148.00	£7.98	£9.68	£130.34	£20.75	£0.00	£37.57	£9.32	£1.80	£0.00	£5.88	£0.00	£136.87	97%	97%
£149.00	£8.18	£9.78	£131.04	£20.75	£0.00	£37.08	£9.18	£1.76	£0.00	£5.88	£0.00	£136.90	97%	97%
£150.00	£8.38	£9.88	£131.74	£20.75	£0.00	£36.59	£9.04	£1.71	£0.00	£5.88	£0.00	£136.93	97%	97%
£151.00	£8.58	£9.98	£132.44	£20.75	£0.00	£36.10	£8.91	£1.67	£0.00	£5.88	£0.00	£136.96	97%	97%
£152.00	£8.78	£10.08	£133.14	£20.75	£0.00	£35.61	£8.77	£1.63	£0.00	£5.88	£0.00	£136.99	97%	97%
£153.00	£8.98	£10.18	£133.84	£20.75	£0.00	£35.12	£8.63	£1.59	£0.00	£5.88	£0.00	£137.02	97%	97%
£154.00	£9.18	£10.28	£134.54	£20.75	£0.00	£34.63	£8.50	£1.55	£0.00	£5.88	£0.00	£137.06	97%	97%
£155.00	£9.38	£10.38	£135.24	£20.75	£0.00	£34.14	£8.36	£1.50	£0.00	£5.88	£0.00	£137.09	97%	97%
£156.00	£9.58	£10.48	£135.94	£20.75	£0.00	£33.65	£8.22	£1.46	£0.00	£5.88	£0.00	£137.12	97%	97%
£157.00	£9.78	£10.58	£136.64	£20.75	£0.00	£33.16	£8.09	£1.42	£0.00	£5.88	£0.00	£137.15	97%	97%
£158.00	£9.98	£10.68	£137.34	£20.75	£0.00	£32.67	£7.95	£1.38	£0.00	£5.88	£0.00	£137.18	97%	97%
£159.00	£10.18	£10.78	£138.04	£20.75	£0.00	£32.18	£7.81	£1.34	£0.00	£5.88	£0.00	£137.21	97%	97%
£160.00	£10.38	£10.88	£138.74	£20.75	£0.00	£31.69	£7.68	£1.29	£0.00	£5.88	£0.00	£137.25	97%	97%
£161.00	£10.58	£10.98	£139.44	£20.75	£0.00	£31.20	£7.54	£1.25	£0.00	£5.88	£0.00	£137.28	97%	97%
£162.00	£10.78	£11.08	£140.14	£20.75	£0.00	£30.71	£7.41	£1.21	£0.00	£5.88	£0.00	£137.31	97%	97%
£163.00	£10.98	£11.18	£140.84	£20.75	£0.00	£30.22	£7.27	£1.17	£0.00	£5.88	£0.00	£137.34	97%	97%
£164.00	£11.20	£11.28	£141.52	£20.75	£0.00	£29.74	£7.14	£1.13	£0.00	£5.88	£0.00	£137.37	97%	97%
£165.00	£11.43	£11.38	£142.19	£20.75	£0.00	£29.27	£7.01	£1.09	£0.00	£5.88	£0.00	£137.40	97%	97%

Single earner couple, children aged 5 to 11

Pre-budget

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Jobseeker's Allowance	Family Credit	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£166.00	£11.66	£11.48	£142.86	£20.75	£0.00	£28.80	£6.87	£1.05	£0.00	£5.88	£0.00	£137.43	97%	97%
£167.00	£11.89	£11.58	£143.53	£20.75	£0.00	£28.33	£6.74	£1.01	£0.00	£5.88	£0.00	£137.46	97%	97%
£168.00	£12.12	£11.68	£144.20	£20.75	£0.00	£27.86	£6.61	£0.97	£0.00	£5.88	£0.00	£137.49	97%	97%
£169.00	£12.35	£11.78	£144.87	£20.75	£0.00	£27.39	£6.48	£0.93	£0.00	£5.88	£0.00	£137.52	97%	97%
£170.00	£12.58	£11.88	£145.54	£20.75	£0.00	£26.92	£6.35	£0.89	£0.00	£5.88	£0.00	£137.55	97%	97%
£171.00	£12.81	£11.98	£146.21	£20.75	£0.00	£26.46	£6.22	£0.85	£0.00	£5.88	£0.00	£137.58	97%	97%
£172.00	£13.04	£12.08	£146.88	£20.75	£0.00	£25.99	£6.09	£0.81	£0.00	£5.88	£0.00	£137.61	97%	97%
£173.00	£13.27	£12.18	£147.55	£20.75	£0.00	£25.52	£5.96	£0.76	£0.00	£5.88	£0.00	£137.64	97%	97%
£174.00	£13.50	£12.28	£148.22	£20.75	£0.00	£25.05	£5.83	£0.72	£0.00	£5.88	£0.00	£137.67	97%	97%
£175.00	£13.73	£12.38	£148.89	£20.75	£0.00	£24.58	£5.70	£0.68	£0.00	£5.88	£0.00	£137.70	97%	97%
£176.00	£13.96	£12.48	£149.56	£20.75	£0.00	£24.11	£5.57	£0.64	£0.00	£5.88	£0.00	£137.73	97%	97%
£177.00	£14.19	£12.58	£150.23	£20.75	£0.00	£23.64	£5.44	£0.60	£0.00	£5.88	£0.00	£137.76	97%	97%
£178.00	£14.42	£12.68	£150.90	£20.75	£0.00	£23.17	£5.31	£0.56	£0.00	£5.88	£0.00	£137.79	97%	97%
£179.00	£14.65	£12.78	£151.57	£20.75	£0.00	£22.70	£5.18	£0.52	£0.00	£5.88	£0.00	£137.82	97%	96%
£180.00	£14.88	£12.88	£152.24	£20.75	£0.00	£22.23	£5.05	£0.48	£0.00	£5.88	£0.00	£137.85	97%	96%
£181.00	£15.11	£12.98	£152.91	£20.75	£0.00	£21.77	£4.92	£0.44	£0.00	£5.88	£0.00	£137.88	97%	96%
£182.00	£15.34	£13.08	£153.58	£20.75	£0.00	£21.30	£4.78	£0.40	£0.00	£5.88	£0.00	£137.91	97%	96%
£183.00	£15.57	£13.18	£154.25	£20.75	£0.00	£20.83	£4.65	£0.36	£0.00	£5.88	£0.00	£137.94	97%	96%
£184.00	£15.80	£13.28	£154.92	£20.75	£0.00	£20.36	£4.52	£0.32	£0.00	£5.88	£0.00	£137.97	97%	96%
£185.00	£16.03	£13.38	£155.59	£20.75	£0.00	£19.89	£4.39	£0.28	£0.00	£5.88	£0.00	£138.00	97%	96%
£186.00	£16.26	£13.48	£156.26	£20.75	£0.00	£19.42	£4.26	£0.24	£0.00	£5.88	£0.00	£138.03	97%	96%
£187.00	£16.49	£13.58	£156.93	£20.75	£0.00	£18.95	£4.13	£0.20	£0.00	£5.88	£0.00	£138.06	97%	96%
£188.00	£16.72	£13.68	£157.60	£20.75	£0.00	£18.48	£4.00	£0.16	£0.00	£5.88	£0.00	£138.09	97%	96%
£189.00	£16.95	£13.78	£158.27	£20.75	£0.00	£18.01	£3.87	£0.12	£0.00	£5.88	£0.00	£138.12	97%	96%
£190.00	£17.18	£13.88	£158.94	£20.75	£0.00	£17.54	£3.74	£0.08	£0.00	£5.88	£0.00	£138.15	97%	96%
£191.00	£17.41	£13.98	£159.61	£20.75	£0.00	£17.08	£3.61	£0.04	£0.00	£5.88	£0.00	£138.18	97%	96%
£192.00	£17.64	£14.08	£160.28	£20.75	£0.00	£16.61	£3.48	£0.00	£0.00	£5.88	£0.00	£138.21	93%	96%
£193.00	£17.87	£14.18	£160.95	£20.75	£0.00	£16.14	£3.35	£0.00	£0.00	£5.88	£0.00	£138.28	93%	96%
£194.00	£18.10	£14.28	£161.62	£20.75	£0.00	£15.67	£3.22	£0.00	£0.00	£5.88	£0.00	£138.35	93%	96%
£195.00	£18.33	£14.38	£162.29	£20.75	£0.00	£15.20	£3.09	£0.00	£0.00	£5.88	£0.00	£138.42	93%	96%

Single earner couple, children aged 5 to 11

Pre-budget

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Jobseeker's Allowance	Family Credit	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£196.00	£18.56	£14.48	£162.96	£20.75	£0.00	£14.73	£2.96	£0.00	£0.00	£5.88	£0.00	£138.50	93%	96%
£197.00	£18.79	£14.58	£163.63	£20.75	£0.00	£14.26	£2.82	£0.00	£0.00	£5.88	£0.00	£138.57	93%	96%
£198.00	£19.02	£14.68	£164.30	£20.75	£0.00	£13.79	£2.69	£0.00	£0.00	£5.88	£0.00	£138.64	93%	96%
£199.00	£19.25	£14.78	£164.97	£20.75	£0.00	£13.32	£2.56	£0.00	£0.00	£5.88	£0.00	£138.71	93%	96%
£200.00	£19.48	£14.88	£165.64	£20.75	£0.00	£12.85	£2.43	£0.00	£0.00	£5.88	£0.00	£138.78	93%	96%
£210.00	£21.78	£15.88	£172.34	£20.75	£0.00	£8.16	£1.13	£0.00	£0.00	£5.88	£0.00	£139.48	93%	95%
£220.00	£24.08	£16.88	£179.04	£20.75	£0.00	£3.47	£0.00	£0.00	£0.00	£5.88	£0.00	£140.36	80%	95%
£230.00	£26.38	£17.88	£185.74	£20.75	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£143.59	33%	93%
£240.00	£28.68	£18.88	£192.44	£20.75	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£150.29	33%	88%
£250.00	£30.98	£19.88	£199.14	£20.75	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£156.99	33%	85%
£260.00	£33.28	£20.88	£205.84	£20.75	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£163.69	33%	81%
£270.00	£35.58	£21.88	£212.54	£20.75	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£170.39	33%	78%
£280.00	£37.88	£22.88	£219.24	£20.75	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£177.09	33%	75%
£290.00	£40.18	£23.88	£225.94	£20.75	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£183.79	33%	72%
£300.00	£42.48	£24.88	£232.64	£20.75	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£190.49	33%	70%
£310.00	£44.78	£25.88	£239.34	£20.75	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£197.19	33%	67%
£320.00	£47.08	£26.88	£246.04	£20.75	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£203.89	33%	65%
£330.00	£49.38	£27.88	£252.74	£20.75	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£210.59	33%	63%
£340.00	£51.68	£28.88	£259.44	£20.75	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£217.29	33%	61%
£350.00	£53.98	£29.88	£266.14	£20.75	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£223.99	33%	59%

Appendix 2b

Single earner couple, children aged 5 to 11

Post-Budget^(a)

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Jobseeker's Allowance	WFTC	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
Nil (on JSA)	£0.00	£0.00	£0.00	£23.25	£106.40	£0.00	£44.42	£12.60	£8.32	£0.00	£0.00	£137.97
£50.00	£0.00	£0.00	£50.00	£23.25	£0.00	£78.50	£36.55	£10.18	£0.00	£5.88	£0.00	£135.58	85%	102%
£51.00	£0.00	£0.00	£51.00	£23.25	£0.00	£78.50	£35.90	£9.98	£0.00	£5.88	£0.00	£135.73	85%	102%
£52.00	£0.00	£0.00	£52.00	£23.25	£0.00	£78.50	£35.25	£9.78	£0.00	£5.88	£0.00	£135.88	85%	102%
£53.00	£0.00	£0.00	£53.00	£23.25	£0.00	£78.50	£34.60	£9.58	£0.00	£5.88	£0.00	£136.03	85%	101%
£54.00	£0.00	£0.00	£54.00	£23.25	£0.00	£78.50	£33.95	£9.38	£0.00	£5.88	£0.00	£136.18	85%	101%
£55.00	£0.00	£0.00	£55.00	£23.25	£0.00	£78.50	£33.30	£9.18	£0.00	£5.88	£0.00	£136.33	85%	101%
£56.00	£0.00	£0.00	£56.00	£23.25	£0.00	£78.50	£32.65	£8.98	£0.00	£5.88	£0.00	£136.48	85%	101%
£57.00	£0.00	£0.00	£57.00	£23.25	£0.00	£78.50	£32.00	£8.78	£0.00	£5.88	£0.00	£136.63	85%	101%
£58.00	£0.00	£0.00	£58.00	£23.25	£0.00	£78.50	£31.35	£8.58	£0.00	£5.88	£0.00	£136.78	85%	101%
£59.00	£0.00	£0.00	£59.00	£23.25	£0.00	£78.50	£30.70	£8.38	£0.00	£5.88	£0.00	£136.93	85%	101%
£60.00	£0.00	£0.00	£60.00	£23.25	£0.00	£78.50	£30.05	£8.18	£0.00	£5.88	£0.00	£137.08	85%	101%
£61.00	£0.00	£0.00	£61.00	£23.25	£0.00	£78.50	£29.40	£7.98	£0.00	£5.88	£0.00	£137.23	85%	101%
£62.00	£0.00	£0.00	£62.00	£23.25	£0.00	£78.50	£28.75	£7.78	£0.00	£5.88	£0.00	£137.38	85%	100%
£63.00	£0.00	£0.00	£63.00	£23.25	£0.00	£78.50	£28.10	£7.58	£0.00	£5.88	£0.00	£137.53	85%	100%
£64.00	£0.00	£0.00	£64.00	£23.25	£0.00	£78.50	£27.45	£7.38	£0.00	£5.88	£0.00	£137.68	87%	100%
£65.00	£0.00	£0.10	£64.90	£23.25	£0.00	£78.50	£26.87	£7.20	£0.00	£5.88	£0.00	£137.82	87%	100%
£66.00	£0.00	£0.20	£65.80	£23.25	£0.00	£78.50	£26.28	£7.02	£0.00	£5.88	£0.00	£137.95	86%	100%
£67.00	£0.00	£0.30	£66.70	£23.25	£0.00	£78.50	£25.70	£6.84	£0.00	£5.88	£0.00	£138.09	87%	100%
£68.00	£0.00	£0.40	£67.60	£23.25	£0.00	£78.50	£25.11	£6.66	£0.00	£5.88	£0.00	£138.22	87%	100%
£69.00	£0.00	£0.50	£68.50	£23.25	£0.00	£78.50	£24.53	£6.48	£0.00	£5.88	£0.00	£138.36	87%	100%
£70.00	£0.00	£0.60	£69.40	£23.25	£0.00	£78.50	£23.94	£6.30	£0.00	£5.88	£0.00	£138.49	87%	100%
£71.00	£0.00	£0.70	£70.30	£23.25	£0.00	£78.50	£23.36	£6.12	£0.00	£5.88	£0.00	£138.63	86%	100%
£72.00	£0.00	£0.80	£71.20	£23.25	£0.00	£78.50	£22.77	£5.94	£0.00	£5.88	£0.00	£138.76	87%	99%
£73.00	£0.00	£0.90	£72.10	£23.25	£0.00	£78.50	£22.19	£5.76	£0.00	£5.88	£0.00	£138.90	87%	99%
£74.00	£0.00	£1.00	£73.00	£23.25	£0.00	£78.50	£21.60	£5.58	£0.00	£5.88	£0.00	£139.03	86%	99%
£75.00	£0.00	£1.10	£73.90	£23.25	£0.00	£78.50	£21.02	£5.40	£0.00	£5.88	£0.00	£139.17	86%	99%

Single earner couple, children aged 5 to 11

Post-Budget^(a)

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Jobseeker's Allowance	WFTC	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£76.00	£0.00	£1.20	£74.80	£23.25	£0.00	£78.50	£20.43	£5.22	£0.00	£5.88	£0.00	£139.30	87%	99%
£77.00	£0.00	£1.30	£75.70	£23.25	£0.00	£78.50	£19.85	£5.04	£0.00	£5.88	£0.00	£139.44	87%	99%
£78.00	£0.00	£1.40	£76.60	£23.25	£0.00	£78.50	£19.26	£4.86	£0.00	£5.88	£0.00	£139.57	87%	99%
£79.00	£0.00	£1.50	£77.50	£23.25	£0.00	£78.50	£18.68	£4.68	£0.00	£5.88	£0.00	£139.71	86%	99%
£80.00	£0.00	£1.60	£78.40	£23.25	£0.00	£78.50	£18.09	£4.50	£0.00	£5.88	£0.00	£139.84	87%	99%
£81.00	£0.00	£1.70	£79.30	£23.25	£0.00	£78.50	£17.51	£4.32	£0.00	£5.88	£0.00	£139.98	87%	99%
£82.00	£0.00	£1.80	£80.20	£23.25	£0.00	£78.50	£16.92	£4.14	£0.00	£5.88	£0.00	£140.11	87%	98%
£83.00	£0.00	£1.90	£81.10	£23.25	£0.00	£78.50	£16.34	£3.96	£0.00	£5.88	£0.00	£140.25	86%	98%
£84.00	£0.00	£2.00	£82.00	£23.25	£0.00	£78.50	£15.75	£3.78	£0.00	£5.88	£0.00	£140.38	87%	98%
£85.00	£0.00	£2.10	£82.90	£23.25	£0.00	£78.50	£15.17	£3.60	£0.00	£5.88	£0.00	£140.52	87%	98%
£86.00	£0.00	£2.20	£83.80	£23.25	£0.00	£78.50	£14.58	£3.42	£0.00	£5.88	£0.00	£140.65	87%	98%
£87.00	£0.00	£2.30	£84.70	£23.25	£0.00	£78.50	£14.00	£3.24	£0.00	£5.88	£0.00	£140.79	86%	98%
£88.00	£0.00	£2.40	£85.60	£23.25	£0.00	£78.50	£13.41	£3.06	£0.00	£5.88	£0.00	£140.92	87%	98%
£89.00	£0.00	£2.50	£86.50	£23.25	£0.00	£78.50	£12.83	£2.88	£0.00	£5.88	£0.00	£141.06	86%	98%
£90.00	£0.00	£2.60	£87.40	£23.25	£0.00	£78.50	£12.24	£2.70	£0.00	£5.88	£0.00	£141.19	87%	98%
£91.00	£0.00	£2.70	£88.30	£23.25	£0.00	£78.50	£11.66	£2.52	£0.00	£5.88	£0.00	£141.33	86%	98%
£92.00	£0.00	£2.80	£89.20	£23.25	£0.00	£78.50	£11.07	£2.34	£0.00	£5.88	£0.00	£141.46	87%	98%
£93.00	£0.00	£2.90	£90.10	£23.25	£0.00	£78.45	£10.52	£2.17	£0.00	£5.88	£0.00	£141.59	94%	97%
£94.00	£0.00	£3.00	£91.00	£23.25	£0.00	£77.95	£10.26	£2.09	£0.00	£5.88	£0.00	£141.65	94%	97%
£95.00	£0.00	£3.10	£91.90	£23.25	£0.00	£77.46	£10.00	£2.01	£0.00	£5.88	£0.00	£141.71	94%	97%
£96.00	£0.00	£3.20	£92.80	£23.25	£0.00	£76.96	£9.73	£1.93	£0.00	£5.88	£0.00	£141.77	94%	97%
£97.00	£0.00	£3.30	£93.70	£23.25	£0.00	£76.47	£9.47	£1.84	£0.00	£5.88	£0.00	£141.83	94%	97%
£98.00	£0.00	£3.40	£94.60	£23.25	£0.00	£75.97	£9.21	£1.76	£0.00	£5.88	£0.00	£141.89	94%	97%
£99.00	£0.01	£3.50	£95.49	£23.25	£0.00	£75.48	£8.95	£1.68	£0.00	£5.88	£0.00	£141.95	95%	97%
£100.00	£0.21	£3.60	£96.19	£23.25	£0.00	£75.10	£8.74	£1.62	£0.00	£5.88	£0.00	£142.00	95%	97%
£101.00	£0.41	£3.70	£96.89	£23.25	£0.00	£74.71	£8.54	£1.56	£0.00	£5.88	£0.00	£142.05	95%	97%
£102.00	£0.61	£3.80	£97.59	£23.25	£0.00	£74.33	£8.33	£1.49	£0.00	£5.88	£0.00	£142.09	95%	97%
£103.00	£0.81	£3.90	£98.29	£23.25	£0.00	£73.94	£8.13	£1.43	£0.00	£5.88	£0.00	£142.14	95%	97%
£104.00	£1.01	£4.00	£98.99	£23.25	£0.00	£73.56	£7.92	£1.37	£0.00	£5.88	£0.00	£142.19	95%	97%
£105.00	£1.21	£4.10	£99.69	£23.25	£0.00	£73.17	£7.72	£1.31	£0.00	£5.88	£0.00	£142.24	95%	97%

Single earner couple, children aged 5 to 11

Post-Budget^(a)

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Jobseeker's Allowance	WFTC	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£106.00	£1.41	£4.20	£100.39	£23.25	£0.00	£72.79	£7.51	£1.24	£0.00	£5.88	£0.00	£142.28	95%	97%
£107.00	£1.61	£4.30	£101.09	£23.25	£0.00	£72.40	£7.31	£1.18	£0.00	£5.88	£0.00	£142.33	95%	97%
£108.00	£1.81	£4.40	£101.79	£23.25	£0.00	£72.02	£7.10	£1.12	£0.00	£5.88	£0.00	£142.38	95%	97%
£109.00	£2.01	£4.50	£102.49	£23.25	£0.00	£71.63	£6.90	£1.05	£0.00	£5.88	£0.00	£142.43	95%	97%
£110.00	£2.21	£4.60	£103.19	£23.25	£0.00	£71.25	£6.69	£0.99	£0.00	£5.88	£0.00	£142.47	95%	97%
£111.00	£2.41	£4.70	£103.89	£23.25	£0.00	£70.86	£6.49	£0.93	£0.00	£5.88	£0.00	£142.52	95%	97%
£112.00	£2.61	£4.80	£104.59	£23.25	£0.00	£70.48	£6.28	£0.86	£0.00	£5.88	£0.00	£142.57	95%	97%
£113.00	£2.81	£4.90	£105.29	£23.25	£0.00	£70.09	£6.08	£0.80	£0.00	£5.88	£0.00	£142.61	95%	97%
£114.00	£3.01	£5.00	£105.99	£23.25	£0.00	£69.71	£5.88	£0.74	£0.00	£5.88	£0.00	£142.66	95%	97%
£115.00	£3.21	£5.10	£106.69	£23.25	£0.00	£69.32	£5.67	£0.68	£0.00	£5.88	£0.00	£142.71	95%	97%
£116.00	£3.41	£5.20	£107.39	£23.25	£0.00	£68.94	£5.47	£0.61	£0.00	£5.88	£0.00	£142.76	95%	97%
£117.00	£3.61	£5.30	£108.09	£23.25	£0.00	£68.55	£5.26	£0.55	£0.00	£5.88	£0.00	£142.80	95%	97%
£118.00	£3.81	£5.40	£108.79	£23.25	£0.00	£68.17	£5.06	£0.49	£0.00	£5.88	£0.00	£142.85	95%	97%
£119.00	£4.01	£5.50	£109.49	£23.25	£0.00	£67.78	£4.85	£0.42	£0.00	£5.88	£0.00	£142.90	95%	97%
£120.00	£4.21	£5.60	£110.19	£23.25	£0.00	£67.40	£4.65	£0.36	£0.00	£5.88	£0.00	£142.95	95%	97%
£121.00	£4.41	£5.70	£110.89	£23.25	£0.00	£67.01	£4.44	£0.30	£0.00	£5.88	£0.00	£142.99	95%	96%
£122.00	£4.61	£5.80	£111.59	£23.25	£0.00	£66.63	£4.24	£0.23	£0.00	£5.88	£0.00	£143.04	95%	96%
£123.00	£4.81	£5.90	£112.29	£23.25	£0.00	£66.24	£4.03	£0.17	£0.00	£5.88	£0.00	£143.09	95%	96%
£124.00	£5.01	£6.00	£112.99	£23.25	£0.00	£65.86	£3.83	£0.11	£0.00	£5.88	£0.00	£143.13	95%	96%
£125.00	£5.21	£6.10	£113.69	£23.25	£0.00	£65.47	£3.62	£0.05	£0.00	£5.88	£0.00	£143.18	94%	96%
£126.00	£5.41	£6.20	£114.39	£23.25	£0.00	£65.09	£3.42	£0.00	£0.00	£5.88	£0.00	£143.25	89%	96%
£127.00	£5.61	£6.30	£115.09	£23.25	£0.00	£64.70	£3.21	£0.00	£0.00	£5.88	£0.00	£143.36	89%	96%
£128.00	£5.81	£6.40	£115.79	£23.25	£0.00	£64.32	£3.01	£0.00	£0.00	£5.88	£0.00	£143.47	89%	96%
£129.00	£6.01	£6.50	£116.49	£23.25	£0.00	£63.93	£2.80	£0.00	£0.00	£5.88	£0.00	£143.58	89%	96%
£130.00	£6.21	£6.60	£117.19	£23.25	£0.00	£63.55	£2.60	£0.00	£0.00	£5.88	£0.00	£143.69	89%	96%
£131.00	£6.41	£6.70	£117.89	£23.25	£0.00	£63.16	£2.39	£0.00	£0.00	£5.88	£0.00	£143.80	89%	96%
£132.00	£6.61	£6.80	£118.59	£23.25	£0.00	£62.78	£2.19	£0.00	£0.00	£5.88	£0.00	£143.91	89%	96%
£133.00	£6.81	£6.90	£119.29	£23.25	£0.00	£62.39	£1.98	£0.00	£0.00	£5.88	£0.00	£144.02	89%	96%
£134.00	£7.01	£7.00	£119.99	£23.25	£0.00	£62.01	£1.78	£0.00	£0.00	£5.88	£0.00	£144.13	89%	96%
£135.00	£7.21	£7.10	£120.69	£23.25	£0.00	£61.62	£1.58	£0.00	£0.00	£5.88	£0.00	£144.24	89%	96%

Single earner couple, children aged 5 to 11

Post-Budget^(a)

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Jobseeker's Allowance	WFTC	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£136.00	£7.41	£7.20	£121.39	£23.25	£0.00	£61.24	£1.37	£0.00	£0.00	£5.88	£0.00	£144.35	89%	96%
£137.00	£7.61	£7.30	£122.09	£23.25	£0.00	£60.85	£1.17	£0.00	£0.00	£5.88	£0.00	£144.46	89%	96%
£138.00	£7.81	£7.40	£122.79	£23.25	£0.00	£60.47	£0.96	£0.00	£0.00	£5.88	£0.00	£144.57	89%	95%
£139.00	£8.01	£7.50	£123.49	£23.25	£0.00	£60.08	£0.76	£0.00	£0.00	£5.88	£0.00	£144.68	89%	95%
£140.00	£8.21	£7.60	£124.19	£23.25	£0.00	£59.70	£0.55	£0.00	£0.00	£5.88	£0.00	£144.79	124%	95%
£141.00	£8.41	£7.70	£124.89	£23.25	£0.00	£59.31	£0.00	£0.00	£0.00	£5.88	£0.00	£144.55	69%	95%
£142.00	£8.61	£7.80	£125.59	£23.25	£0.00	£58.93	£0.00	£0.00	£0.00	£5.88	£0.00	£144.87	68%	95%
£143.00	£8.81	£7.90	£126.29	£23.25	£0.00	£58.54	£0.00	£0.00	£0.00	£5.88	£0.00	£145.18	69%	95%
£144.00	£9.01	£8.00	£126.99	£23.25	£0.00	£58.16	£0.00	£0.00	£0.00	£5.88	£0.00	£145.50	69%	95%
£145.00	£9.21	£8.10	£127.69	£23.25	£0.00	£57.77	£0.00	£0.00	£0.00	£5.88	£0.00	£145.81	68%	95%
£146.00	£9.41	£8.20	£128.39	£23.25	£0.00	£57.39	£0.00	£0.00	£0.00	£5.88	£0.00	£146.13	69%	94%
£147.00	£9.61	£8.30	£129.09	£23.25	£0.00	£57.00	£0.00	£0.00	£0.00	£5.88	£0.00	£146.44	69%	94%
£148.00	£9.81	£8.40	£129.79	£23.25	£0.00	£56.62	£0.00	£0.00	£0.00	£5.88	£0.00	£146.76	69%	94%
£149.00	£10.01	£8.50	£130.49	£23.25	£0.00	£56.23	£0.00	£0.00	£0.00	£5.88	£0.00	£147.07	68%	94%
£150.00	£10.21	£8.60	£131.19	£23.25	£0.00	£55.85	£0.00	£0.00	£0.00	£5.88	£0.00	£147.39	69%	94%
£151.00	£10.41	£8.70	£131.89	£23.25	£0.00	£55.46	£0.00	£0.00	£0.00	£5.88	£0.00	£147.70	69%	93%
£152.00	£10.61	£8.80	£132.59	£23.25	£0.00	£55.08	£0.00	£0.00	£0.00	£5.88	£0.00	£148.02	69%	93%
£153.00	£10.81	£8.90	£133.29	£23.25	£0.00	£54.69	£0.00	£0.00	£0.00	£5.88	£0.00	£148.33	68%	93%
£154.00	£11.01	£9.00	£133.99	£23.25	£0.00	£54.31	£0.00	£0.00	£0.00	£5.88	£0.00	£148.65	69%	93%
£155.00	£11.21	£9.10	£134.69	£23.25	£0.00	£53.92	£0.00	£0.00	£0.00	£5.88	£0.00	£148.96	69%	93%
£156.00	£11.41	£9.20	£135.39	£23.25	£0.00	£53.54	£0.00	£0.00	£0.00	£5.88	£0.00	£149.28	69%	92%
£157.00	£11.61	£9.30	£136.09	£23.25	£0.00	£53.15	£0.00	£0.00	£0.00	£5.88	£0.00	£149.59	69%	92%
£158.00	£11.81	£9.40	£136.79	£23.25	£0.00	£52.77	£0.00	£0.00	£0.00	£5.88	£0.00	£149.91	69%	92%
£159.00	£12.01	£9.50	£137.49	£23.25	£0.00	£52.38	£0.00	£0.00	£0.00	£5.88	£0.00	£150.22	69%	92%
£160.00	£12.21	£9.60	£138.19	£23.25	£0.00	£52.00	£0.00	£0.00	£0.00	£5.88	£0.00	£150.54	69%	92%
£161.00	£12.41	£9.70	£138.89	£23.25	£0.00	£51.61	£0.00	£0.00	£0.00	£5.88	£0.00	£150.85	69%	91%
£162.00	£12.61	£9.80	£139.59	£23.25	£0.00	£51.23	£0.00	£0.00	£0.00	£5.88	£0.00	£151.17	69%	91%
£163.00	£12.81	£9.90	£140.29	£23.25	£0.00	£50.84	£0.00	£0.00	£0.00	£5.88	£0.00	£151.48	69%	91%
£164.00	£13.03	£10.00	£140.97	£23.25	£0.00	£50.47	£0.00	£0.00	£0.00	£5.88	£0.00	£151.79	70%	91%
£165.00	£13.26	£10.10	£141.64	£23.25	£0.00	£50.10	£0.00	£0.00	£0.00	£5.88	£0.00	£152.09	70%	91%

Single earner couple, children aged 5 to 11

Post-Budget^(a)

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Jobseeker's Allowance	WFTC	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£166.00	£13.49	£10.20	£142.31	£23.25	£0.00	£49.73	£0.00	£0.00	£0.00	£5.88	£0.00	£152.39	70%	91%
£167.00	£13.72	£10.30	£142.98	£23.25	£0.00	£49.36	£0.00	£0.00	£0.00	£5.88	£0.00	£152.69	70%	90%
£168.00	£13.95	£10.40	£143.65	£23.25	£0.00	£48.99	£0.00	£0.00	£0.00	£5.88	£0.00	£153.00	70%	90%
£169.00	£14.18	£10.50	£144.32	£23.25	£0.00	£48.62	£0.00	£0.00	£0.00	£5.88	£0.00	£153.30	70%	90%
£170.00	£14.41	£10.60	£144.99	£23.25	£0.00	£48.26	£0.00	£0.00	£0.00	£5.88	£0.00	£153.60	70%	90%
£171.00	£14.64	£10.70	£145.66	£23.25	£0.00	£47.89	£0.00	£0.00	£0.00	£5.88	£0.00	£153.90	70%	90%
£172.00	£14.87	£10.80	£146.33	£23.25	£0.00	£47.52	£0.00	£0.00	£0.00	£5.88	£0.00	£154.20	70%	89%
£173.00	£15.10	£10.90	£147.00	£23.25	£0.00	£47.15	£0.00	£0.00	£0.00	£5.88	£0.00	£154.50	70%	89%
£174.00	£15.33	£11.00	£147.67	£23.25	£0.00	£46.78	£0.00	£0.00	£0.00	£5.88	£0.00	£154.80	70%	89%
£175.00	£15.56	£11.10	£148.34	£23.25	£0.00	£46.41	£0.00	£0.00	£0.00	£5.88	£0.00	£155.11	70%	89%
£176.00	£15.79	£11.20	£149.01	£23.25	£0.00	£46.04	£0.00	£0.00	£0.00	£5.88	£0.00	£155.41	70%	89%
£177.00	£16.02	£11.30	£149.68	£23.25	£0.00	£45.68	£0.00	£0.00	£0.00	£5.88	£0.00	£155.71	70%	89%
£178.00	£16.25	£11.40	£150.35	£23.25	£0.00	£45.31	£0.00	£0.00	£0.00	£5.88	£0.00	£156.01	70%	88%
£179.00	£16.48	£11.50	£151.02	£23.25	£0.00	£44.94	£0.00	£0.00	£0.00	£5.88	£0.00	£156.31	70%	88%
£180.00	£16.71	£11.60	£151.69	£23.25	£0.00	£44.57	£0.00	£0.00	£0.00	£5.88	£0.00	£156.61	70%	88%
£181.00	£16.94	£11.70	£152.36	£23.25	£0.00	£44.20	£0.00	£0.00	£0.00	£5.88	£0.00	£156.91	70%	88%
£182.00	£17.17	£11.80	£153.03	£23.25	£0.00	£43.83	£0.00	£0.00	£0.00	£5.88	£0.00	£157.22	70%	88%
£183.00	£17.40	£11.90	£153.70	£23.25	£0.00	£43.47	£0.00	£0.00	£0.00	£5.88	£0.00	£157.52	70%	88%
£184.00	£17.63	£12.00	£154.37	£23.25	£0.00	£43.10	£0.00	£0.00	£0.00	£5.88	£0.00	£157.82	70%	87%
£185.00	£17.86	£12.10	£155.04	£23.25	£0.00	£42.73	£0.00	£0.00	£0.00	£5.88	£0.00	£158.12	70%	87%
£186.00	£18.09	£12.20	£155.71	£23.25	£0.00	£42.36	£0.00	£0.00	£0.00	£5.88	£0.00	£158.42	70%	87%
£187.00	£18.32	£12.30	£156.38	£23.25	£0.00	£41.99	£0.00	£0.00	£0.00	£5.88	£0.00	£158.72	70%	87%
£188.00	£18.55	£12.40	£157.05	£23.25	£0.00	£41.62	£0.00	£0.00	£0.00	£5.88	£0.00	£159.03	70%	87%
£189.00	£18.78	£12.50	£157.72	£23.25	£0.00	£41.25	£0.00	£0.00	£0.00	£5.88	£0.00	£159.33	70%	87%
£190.00	£19.01	£12.60	£158.39	£23.25	£0.00	£40.89	£0.00	£0.00	£0.00	£5.88	£0.00	£159.63	70%	86%
£191.00	£19.24	£12.70	£159.06	£23.25	£0.00	£40.52	£0.00	£0.00	£0.00	£5.88	£0.00	£159.93	70%	86%
£192.00	£19.47	£12.80	£159.73	£23.25	£0.00	£40.15	£0.00	£0.00	£0.00	£5.88	£0.00	£160.23	70%	86%
£193.00	£19.70	£12.90	£160.40	£23.25	£0.00	£39.78	£0.00	£0.00	£0.00	£5.88	£0.00	£160.53	70%	86%
£194.00	£19.93	£13.00	£161.07	£23.25	£0.00	£39.41	£0.00	£0.00	£0.00	£5.88	£0.00	£160.83	70%	86%
£195.00	£20.16	£13.10	£161.74	£23.25	£0.00	£39.04	£0.00	£0.00	£0.00	£5.88	£0.00	£161.14	70%	86%

Single earner couple, children aged 5 to 11

Post-Budget^(a)

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Jobseeker's Allowance	WFTC	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£196.00	£20.39	£13.20	£162.41	£23.25	£0.00	£38.67	£0.00	£0.00	£0.00	£5.88	£0.00	£161.44	70%	85%
£197.00	£20.62	£13.30	£163.08	£23.25	£0.00	£38.31	£0.00	£0.00	£0.00	£5.88	£0.00	£161.74	70%	85%
£198.00	£20.85	£13.40	£163.75	£23.25	£0.00	£37.94	£0.00	£0.00	£0.00	£5.88	£0.00	£162.04	70%	85%
£199.00	£21.08	£13.50	£164.42	£23.25	£0.00	£37.57	£0.00	£0.00	£0.00	£5.88	£0.00	£162.34	70%	85%
£200.00	£21.31	£13.60	£165.09	£23.25	£0.00	£37.20	£0.00	£0.00	£0.00	£5.88	£0.00	£162.64	70%	85%
£210.00	£23.61	£14.60	£171.79	£23.25	£0.00	£33.52	£0.00	£0.00	£0.00	£5.88	£0.00	£165.66	70%	83%
£220.00	£25.91	£15.60	£178.49	£23.25	£0.00	£29.83	£0.00	£0.00	£0.00	£5.88	£0.00	£168.67	70%	82%
£230.00	£28.21	£16.60	£185.19	£23.25	£0.00	£26.15	£0.00	£0.00	£0.00	£5.88	£0.00	£171.69	70%	80%
£240.00	£30.51	£17.60	£191.89	£23.25	£0.00	£22.46	£0.00	£0.00	£0.00	£5.88	£0.00	£174.70	70%	79%
£250.00	£32.81	£18.60	£198.59	£23.25	£0.00	£18.78	£0.00	£0.00	£0.00	£5.88	£0.00	£177.72	70%	78%
£260.00	£35.11	£19.60	£205.29	£23.25	£0.00	£15.09	£0.00	£0.00	£0.00	£5.88	£0.00	£180.73	70%	76%
£270.00	£37.41	£20.60	£211.99	£23.25	£0.00	£11.41	£0.00	£0.00	£0.00	£5.88	£0.00	£183.75	70%	75%
£280.00	£39.71	£21.60	£218.69	£23.25	£0.00	£7.72	£0.00	£0.00	£0.00	£5.88	£0.00	£186.76	70%	74%
£290.00	£42.01	£22.60	£225.39	£23.25	£0.00	£4.04	£0.00	£0.00	£0.00	£5.88	£0.00	£189.78	70%	73%
£300.00	£44.31	£23.60	£232.09	£23.25	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£192.44	33%	72%
£310.00	£46.61	£24.60	£238.79	£23.25	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£199.14	33%	69%
£320.00	£48.91	£25.60	£245.49	£23.25	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£205.84	33%	67%
£330.00	£51.21	£26.60	£252.19	£23.25	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£212.54	33%	65%
£340.00	£53.51	£27.60	£258.89	£23.25	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£219.24	33%	63%
£350.00	£55.81	£28.60	£265.59	£23.25	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£0.00	£225.94	33%	61%

a) Incorporating the introduction of WFTC and changes announced in the Budget to income tax, NICs, Child Benefit and the child premiums in IS, HB and CTB.

Appendix 3a

Lone parent with one child aged 5 to 11

Pre-budget

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Income Support	Family Credit	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
Nil (on Income Support)	£0.00	£0.00	£0.00	£17.10	£66.30	£0.00	£41.29	£11.62	£4.16	£0.00	£0.00	£91.72
£50.00	£0.00	£0.00	£50.00	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£88.25	0%	104%
£51.00	£0.00	£0.00	£51.00	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£89.25	0%	103%
£52.00	£0.00	£0.00	£52.00	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£90.25	0%	102%
£53.00	£0.00	£0.00	£53.00	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£91.25	0%	101%
£54.00	£0.00	£0.00	£54.00	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£92.25	0%	99%
£55.00	£0.00	£0.00	£55.00	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£93.25	0%	98%
£56.00	£0.00	£0.00	£56.00	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£94.25	0%	97%
£57.00	£0.00	£0.00	£57.00	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£95.25	0%	96%
£58.00	£0.00	£0.00	£58.00	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£96.25	0%	95%
£59.00	£0.00	£0.00	£59.00	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£97.25	0%	94%
£60.00	£0.00	£0.00	£60.00	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£98.25	0%	93%
£61.00	£0.00	£0.00	£61.00	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£99.25	0%	92%
£62.00	£0.00	£0.00	£62.00	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£100.25	0%	91%
£63.00	£0.00	£0.00	£63.00	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£101.25	128%	91%
£64.00	£0.00	£1.28	£62.72	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£100.97	10%	91%
£65.00	£0.00	£1.38	£63.62	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£101.87	10%	90%
£66.00	£0.00	£1.48	£64.52	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£102.77	10%	89%
£67.00	£0.00	£1.58	£65.42	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£103.67	10%	88%
£68.00	£0.00	£1.68	£66.32	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£104.57	10%	88%
£69.00	£0.00	£1.78	£67.22	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£105.47	10%	87%
£70.00	£0.00	£1.88	£68.12	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£106.37	10%	86%
£71.00	£0.00	£1.98	£69.02	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£107.27	10%	86%
£72.00	£0.00	£2.08	£69.92	£17.10	£0.00	£61.15	£41.29	£11.62	£0.00	£5.88	£34.12	£108.17	31%	85%
£73.00	£0.00	£2.18	£70.82	£17.10	£0.00	£61.15	£41.13	£11.57	£0.00	£5.88	£34.12	£108.86	86%	84%
£74.00	£0.00	£2.28	£71.72	£17.10	£0.00	£61.15	£40.54	£11.39	£0.00	£5.88	£34.12	£108.99	87%	84%
£75.00	£0.00	£2.38	£72.62	£17.10	£0.00	£61.15	£39.96	£11.21	£0.00	£5.88	£34.12	£109.13	86%	84%

Lone parent with one child aged 5 to 11

Pre-budget

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Income Support	Family Credit	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£76.00	£0.00	£2.48	£73.52	£17.10	£0.00	£61.15	£39.37	£11.03	£0.00	£5.88	£34.12	£109.26	87%	84%
£77.00	£0.00	£2.58	£74.42	£17.10	£0.00	£61.15	£38.79	£10.85	£0.00	£5.88	£34.12	£109.40	87%	84%
£78.00	£0.00	£2.68	£75.32	£17.10	£0.00	£61.15	£38.20	£10.67	£0.00	£5.88	£34.12	£109.53	86%	84%
£79.00	£0.00	£2.78	£76.22	£17.10	£0.00	£61.15	£37.62	£10.49	£0.00	£5.88	£34.12	£109.67	87%	84%
£80.00	£0.00	£2.88	£77.12	£17.10	£0.00	£61.15	£37.03	£10.31	£0.00	£5.88	£34.12	£109.80	87%	84%
£81.00	£0.00	£2.98	£78.02	£17.10	£0.00	£61.15	£36.45	£10.13	£0.00	£5.88	£34.12	£109.94	86%	83%
£82.00	£0.00	£3.08	£78.92	£17.10	£0.00	£61.15	£35.86	£9.95	£0.00	£5.88	£34.12	£110.07	87%	83%
£83.00	£0.00	£3.18	£79.82	£17.10	£0.00	£61.15	£35.28	£9.77	£0.00	£5.88	£34.12	£110.21	87%	83%
£84.00	£0.00	£3.28	£80.72	£17.10	£0.00	£61.15	£34.69	£9.59	£0.00	£5.88	£34.12	£110.34	87%	83%
£85.00	£0.00	£3.38	£81.62	£17.10	£0.00	£61.15	£34.11	£9.41	£0.00	£5.88	£34.12	£110.48	86%	83%
£86.00	£0.00	£3.48	£82.52	£17.10	£0.00	£61.15	£33.52	£9.23	£0.00	£5.88	£34.12	£110.61	87%	83%
£87.00	£0.00	£3.58	£83.42	£17.10	£0.00	£61.15	£32.94	£9.05	£0.00	£5.88	£34.12	£110.75	87%	83%
£88.00	£0.00	£3.68	£84.32	£17.10	£0.00	£61.15	£32.35	£8.87	£0.00	£5.88	£34.12	£110.88	87%	83%
£89.00	£0.00	£3.78	£85.22	£17.10	£0.00	£61.15	£31.77	£8.69	£0.00	£5.88	£34.12	£111.02	86%	83%
£90.00	£0.00	£3.88	£86.12	£17.10	£0.00	£61.15	£31.18	£8.51	£0.00	£5.88	£34.12	£111.15	86%	83%
£91.00	£0.00	£3.98	£87.02	£17.10	£0.00	£61.15	£30.60	£8.33	£0.00	£5.88	£34.12	£111.29	87%	82%
£92.00	£0.00	£4.08	£87.92	£17.10	£0.00	£61.15	£30.01	£8.15	£0.00	£5.88	£34.12	£111.42	87%	82%
£93.00	£0.00	£4.18	£88.82	£17.10	£0.00	£61.15	£29.43	£7.97	£0.00	£5.88	£34.12	£111.56	86%	82%
£94.00	£0.00	£4.28	£89.72	£17.10	£0.00	£61.15	£28.84	£7.79	£0.00	£5.88	£34.12	£111.69	87%	82%
£95.00	£0.00	£4.38	£90.62	£17.10	£0.00	£61.15	£28.26	£7.61	£0.00	£5.88	£34.12	£111.83	87%	82%
£96.00	£0.00	£4.48	£91.52	£17.10	£0.00	£61.15	£27.67	£7.43	£0.00	£5.88	£34.12	£111.96	86%	82%
£97.00	£0.00	£4.58	£92.42	£17.10	£0.00	£61.15	£27.09	£7.25	£0.00	£5.88	£34.12	£112.10	87%	82%
£98.00	£0.00	£4.68	£93.32	£17.10	£0.00	£61.15	£26.50	£7.07	£0.00	£5.88	£34.12	£112.23	87%	82%
£99.00	£0.00	£4.78	£94.22	£17.10	£0.00	£61.15	£25.92	£6.89	£0.00	£5.88	£34.12	£112.37	87%	82%
£100.00	£0.00	£4.88	£95.12	£17.10	£0.00	£61.15	£25.33	£6.71	£0.00	£5.88	£34.12	£112.50	86%	82%
£101.00	£0.00	£4.98	£96.02	£17.10	£0.00	£61.15	£24.75	£6.53	£0.00	£5.88	£34.12	£112.64	87%	81%
£102.00	£0.00	£5.08	£96.92	£17.10	£0.00	£61.15	£24.16	£6.35	£0.00	£5.88	£34.12	£112.77	87%	81%
£103.00	£0.00	£5.18	£97.82	£17.10	£0.00	£61.15	£23.58	£6.17	£0.00	£5.88	£34.12	£112.91	86%	81%
£104.00	£0.00	£5.28	£98.72	£17.10	£0.00	£61.15	£22.99	£5.99	£0.00	£5.88	£34.12	£113.04	87%	81%
£105.00	£0.00	£5.38	£99.62	£17.10	£0.00	£61.15	£22.41	£5.81	£0.00	£5.88	£34.12	£113.18	87%	81%

Lone parent with one child aged 5 to 11

Pre-budget

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Income Support	Family Credit	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£106.00	£0.00	£5.48	£100.52	£17.10	£0.00	£61.15	£21.82	£5.63	£0.00	£5.88	£34.12	£113.31	86%	81%
£107.00	£0.00	£5.58	£101.42	£17.10	£0.00	£61.15	£21.24	£5.45	£0.00	£5.88	£34.12	£113.45	87%	81%
£108.00	£0.00	£5.68	£102.32	£17.10	£0.00	£61.15	£20.65	£5.27	£0.00	£5.88	£34.12	£113.58	89%	81%
£109.00	£0.18	£5.78	£103.04	£17.10	£0.00	£61.15	£20.19	£5.13	£0.00	£5.88	£34.12	£113.69	90%	81%
£110.00	£0.38	£5.88	£103.74	£17.10	£0.00	£61.15	£19.73	£4.99	£0.00	£5.88	£34.12	£113.79	90%	81%
£111.00	£0.58	£5.98	£104.44	£17.10	£0.00	£61.15	£19.28	£4.85	£0.00	£5.88	£34.12	£113.90	89%	81%
£112.00	£0.78	£6.08	£105.14	£17.10	£0.00	£61.15	£18.82	£4.71	£0.00	£5.88	£34.12	£114.00	90%	80%
£113.00	£0.98	£6.18	£105.84	£17.10	£0.00	£61.15	£18.37	£4.57	£0.00	£5.88	£34.12	£114.11	89%	80%
£114.00	£1.18	£6.28	£106.54	£17.10	£0.00	£61.15	£17.91	£4.43	£0.00	£5.88	£34.12	£114.21	90%	80%
£115.00	£1.38	£6.38	£107.24	£17.10	£0.00	£61.15	£17.46	£4.29	£0.00	£5.88	£34.12	£114.32	89%	80%
£116.00	£1.58	£6.48	£107.94	£17.10	£0.00	£61.15	£17.00	£4.15	£0.00	£5.88	£34.12	£114.42	90%	80%
£117.00	£1.78	£6.58	£108.64	£17.10	£0.00	£61.15	£16.55	£4.01	£0.00	£5.88	£34.12	£114.53	90%	80%
£118.00	£1.98	£6.68	£109.34	£17.10	£0.00	£61.15	£16.09	£3.87	£0.00	£5.88	£34.12	£114.63	90%	80%
£119.00	£2.18	£6.78	£110.04	£17.10	£0.00	£61.15	£15.64	£3.73	£0.00	£5.88	£34.12	£114.74	89%	80%
£120.00	£2.38	£6.88	£110.74	£17.10	£0.00	£61.15	£15.18	£3.59	£0.00	£5.88	£34.12	£114.84	89%	80%
£121.00	£2.58	£6.98	£111.44	£17.10	£0.00	£61.15	£14.73	£3.45	£0.00	£5.88	£34.12	£114.95	90%	80%
£122.00	£2.78	£7.08	£112.14	£17.10	£0.00	£61.15	£14.27	£3.31	£0.00	£5.88	£34.12	£115.05	90%	80%
£123.00	£2.98	£7.18	£112.84	£17.10	£0.00	£61.15	£13.82	£3.17	£0.00	£5.88	£34.12	£115.16	94%	80%
£124.00	£3.18	£7.28	£113.54	£17.10	£0.00	£60.86	£13.55	£3.09	£0.00	£5.88	£34.12	£115.22	97%	80%
£125.00	£3.38	£7.38	£114.24	£17.10	£0.00	£60.37	£13.41	£3.04	£0.00	£5.88	£34.12	£115.25	97%	80%
£126.00	£3.58	£7.48	£114.94	£17.10	£0.00	£59.88	£13.28	£3.00	£0.00	£5.88	£34.12	£115.28	97%	80%
£127.00	£3.78	£7.58	£115.64	£17.10	£0.00	£59.39	£13.14	£2.96	£0.00	£5.88	£34.12	£115.31	97%	80%
£128.00	£3.98	£7.68	£116.34	£17.10	£0.00	£58.90	£13.00	£2.92	£0.00	£5.88	£34.12	£115.34	97%	80%
£129.00	£4.18	£7.78	£117.04	£17.10	£0.00	£58.41	£12.87	£2.88	£0.00	£5.88	£34.12	£115.38	97%	79%
£130.00	£4.38	£7.88	£117.74	£17.10	£0.00	£57.92	£12.73	£2.83	£0.00	£5.88	£34.12	£115.41	97%	79%
£131.00	£4.58	£7.98	£118.44	£17.10	£0.00	£57.43	£12.60	£2.79	£0.00	£5.88	£34.12	£115.44	97%	79%
£132.00	£4.78	£8.08	£119.14	£17.10	£0.00	£56.94	£12.46	£2.75	£0.00	£5.88	£34.12	£115.47	97%	79%
£133.00	£4.98	£8.18	£119.84	£17.10	£0.00	£56.45	£12.32	£2.71	£0.00	£5.88	£34.12	£115.50	97%	79%
£134.00	£5.18	£8.28	£120.54	£17.10	£0.00	£55.96	£12.19	£2.67	£0.00	£5.88	£34.12	£115.53	97%	79%
£135.00	£5.38	£8.38	£121.24	£17.10	£0.00	£55.47	£12.05	£2.62	£0.00	£5.88	£34.12	£115.57	97%	79%

Lone parent with one child aged 5 to 11

Pre-budget

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Income Support	Family Credit	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£136.00	£5.58	£8.48	£121.94	£17.10	£0.00	£54.98	£11.91	£2.58	£0.00	£5.88	£34.12	£115.60	97%	79%
£137.00	£5.78	£8.58	£122.64	£17.10	£0.00	£54.49	£11.78	£2.54	£0.00	£5.88	£34.12	£115.63	97%	79%
£138.00	£5.98	£8.68	£123.34	£17.10	£0.00	£54.00	£11.64	£2.50	£0.00	£5.88	£34.12	£115.66	97%	79%
£139.00	£6.18	£8.78	£124.04	£17.10	£0.00	£53.51	£11.50	£2.46	£0.00	£5.88	£34.12	£115.69	97%	79%
£140.00	£6.38	£8.88	£124.74	£17.10	£0.00	£53.02	£11.37	£2.41	£0.00	£5.88	£34.12	£115.72	97%	79%
£141.00	£6.58	£8.98	£125.44	£17.10	£0.00	£52.53	£11.23	£2.37	£0.00	£5.88	£34.12	£115.75	97%	79%
£142.00	£6.78	£9.08	£126.14	£17.10	£0.00	£52.04	£11.09	£2.33	£0.00	£5.88	£34.12	£115.79	97%	79%
£143.00	£6.98	£9.18	£126.84	£17.10	£0.00	£51.55	£10.96	£2.29	£0.00	£5.88	£34.12	£115.82	97%	79%
£144.00	£7.18	£9.28	£127.54	£17.10	£0.00	£51.06	£10.82	£2.25	£0.00	£5.88	£34.12	£115.85	97%	79%
£145.00	£7.38	£9.38	£128.24	£17.10	£0.00	£50.57	£10.68	£2.20	£0.00	£5.88	£34.12	£115.88	97%	79%
£146.00	£7.58	£9.48	£128.94	£17.10	£0.00	£50.08	£10.55	£2.16	£0.00	£5.88	£34.12	£115.91	97%	79%
£147.00	£7.78	£9.58	£129.64	£17.10	£0.00	£49.59	£10.41	£2.12	£0.00	£5.88	£34.12	£115.94	97%	79%
£148.00	£7.98	£9.68	£130.34	£17.10	£0.00	£49.10	£10.27	£2.08	£0.00	£5.88	£34.12	£115.97	97%	79%
£149.00	£8.18	£9.78	£131.04	£17.10	£0.00	£48.61	£10.14	£2.04	£0.00	£5.88	£34.12	£116.01	97%	79%
£150.00	£8.38	£9.88	£131.74	£17.10	£0.00	£48.12	£10.00	£1.99	£0.00	£5.88	£34.12	£116.04	97%	79%
£151.00	£8.58	£9.98	£132.44	£17.10	£0.00	£47.63	£9.87	£1.95	£0.00	£5.88	£34.12	£116.07	97%	79%
£152.00	£8.78	£10.08	£133.14	£17.10	£0.00	£47.14	£9.73	£1.91	£0.00	£5.88	£34.12	£116.10	97%	79%
£153.00	£8.98	£10.18	£133.84	£17.10	£0.00	£46.65	£9.59	£1.87	£0.00	£5.88	£34.12	£116.13	97%	79%
£154.00	£9.18	£10.28	£134.54	£17.10	£0.00	£46.16	£9.46	£1.83	£0.00	£5.88	£34.12	£116.16	97%	79%
£155.00	£9.38	£10.38	£135.24	£17.10	£0.00	£45.67	£9.32	£1.78	£0.00	£5.88	£34.12	£116.20	97%	79%
£156.00	£9.58	£10.48	£135.94	£17.10	£0.00	£45.18	£9.18	£1.74	£0.00	£5.88	£34.12	£116.23	97%	79%
£157.00	£9.78	£10.58	£136.64	£17.10	£0.00	£44.69	£9.05	£1.70	£0.00	£5.88	£34.12	£116.26	97%	79%
£158.00	£9.98	£10.68	£137.34	£17.10	£0.00	£44.20	£8.91	£1.66	£0.00	£5.88	£34.12	£116.29	97%	79%
£159.00	£10.18	£10.78	£138.04	£17.10	£0.00	£43.71	£8.77	£1.62	£0.00	£5.88	£34.12	£116.32	97%	79%
£160.00	£10.38	£10.88	£138.74	£17.10	£0.00	£43.22	£8.64	£1.57	£0.00	£5.88	£34.12	£116.35	97%	79%
£161.00	£10.58	£10.98	£139.44	£17.10	£0.00	£42.73	£8.50	£1.53	£0.00	£5.88	£34.12	£116.38	97%	79%
£162.00	£10.78	£11.08	£140.14	£17.10	£0.00	£42.24	£8.36	£1.49	£0.00	£5.88	£34.12	£116.42	97%	79%
£163.00	£10.98	£11.18	£140.84	£17.10	£0.00	£41.75	£8.23	£1.45	£0.00	£5.88	£34.12	£116.45	97%	79%
£164.00	£11.20	£11.28	£141.52	£17.10	£0.00	£41.27	£8.09	£1.41	£0.00	£5.88	£34.12	£116.48	97%	79%
£165.00	£11.43	£11.38	£142.19	£17.10	£0.00	£40.80	£7.96	£1.37	£0.00	£5.88	£34.12	£116.51	97%	79%

Lone parent with one child aged 5 to 11

Pre-budget

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Income Support	Family Credit	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£166.00	£11.66	£11.48	£142.86	£17.10	£0.00	£40.33	£7.83	£1.33	£0.00	£5.88	£34.12	£116.54	97%	79%
£167.00	£11.89	£11.58	£143.53	£17.10	£0.00	£39.86	£7.70	£1.29	£0.00	£5.88	£34.12	£116.57	97%	79%
£168.00	£12.12	£11.68	£144.20	£17.10	£0.00	£39.40	£7.57	£1.25	£0.00	£5.88	£34.12	£116.60	97%	79%
£169.00	£12.35	£11.78	£144.87	£17.10	£0.00	£38.93	£7.44	£1.21	£0.00	£5.88	£34.12	£116.63	97%	79%
£170.00	£12.58	£11.88	£145.54	£17.10	£0.00	£38.46	£7.31	£1.17	£0.00	£5.88	£34.12	£116.66	97%	79%
£171.00	£12.81	£11.98	£146.21	£17.10	£0.00	£37.99	£7.18	£1.12	£0.00	£5.88	£34.12	£116.69	97%	79%
£172.00	£13.04	£12.08	£146.88	£17.10	£0.00	£37.52	£7.05	£1.08	£0.00	£5.88	£34.12	£116.72	97%	79%
£173.00	£13.27	£12.18	£147.55	£17.10	£0.00	£37.05	£6.92	£1.04	£0.00	£5.88	£34.12	£116.75	97%	79%
£174.00	£13.50	£12.28	£148.22	£17.10	£0.00	£36.58	£6.79	£1.00	£0.00	£5.88	£34.12	£116.78	97%	79%
£175.00	£13.73	£12.38	£148.89	£17.10	£0.00	£36.11	£6.66	£0.96	£0.00	£5.88	£34.12	£116.81	97%	79%
£176.00	£13.96	£12.48	£149.56	£17.10	£0.00	£35.64	£6.53	£0.92	£0.00	£5.88	£34.12	£116.84	97%	79%
£177.00	£14.19	£12.58	£150.23	£17.10	£0.00	£35.17	£6.40	£0.88	£0.00	£5.88	£34.12	£116.87	97%	78%
£178.00	£14.42	£12.68	£150.90	£17.10	£0.00	£34.71	£6.27	£0.84	£0.00	£5.88	£34.12	£116.90	97%	78%
£179.00	£14.65	£12.78	£151.57	£17.10	£0.00	£34.24	£6.13	£0.80	£0.00	£5.88	£34.12	£116.93	97%	78%
£180.00	£14.88	£12.88	£152.24	£17.10	£0.00	£33.77	£6.00	£0.76	£0.00	£5.88	£34.12	£116.96	97%	78%
£181.00	£15.11	£12.98	£152.91	£17.10	£0.00	£33.30	£5.87	£0.72	£0.00	£5.88	£34.12	£116.99	97%	78%
£182.00	£15.34	£13.08	£153.58	£17.10	£0.00	£32.83	£5.74	£0.68	£0.00	£5.88	£34.12	£117.02	97%	78%
£183.00	£15.57	£13.18	£154.25	£17.10	£0.00	£32.36	£5.61	£0.64	£0.00	£5.88	£34.12	£117.05	97%	78%
£184.00	£15.80	£13.28	£154.92	£17.10	£0.00	£31.89	£5.48	£0.60	£0.00	£5.88	£34.12	£117.08	97%	78%
£185.00	£16.03	£13.38	£155.59	£17.10	£0.00	£31.42	£5.35	£0.56	£0.00	£5.88	£34.12	£117.11	97%	78%
£186.00	£16.26	£13.48	£156.26	£17.10	£0.00	£30.95	£5.22	£0.52	£0.00	£5.88	£34.12	£117.14	97%	78%
£187.00	£16.49	£13.58	£156.93	£17.10	£0.00	£30.48	£5.09	£0.48	£0.00	£5.88	£34.12	£117.17	97%	78%
£188.00	£16.72	£13.68	£157.60	£17.10	£0.00	£30.02	£4.96	£0.44	£0.00	£5.88	£34.12	£117.20	97%	78%
£189.00	£16.95	£13.78	£158.27	£17.10	£0.00	£29.55	£4.83	£0.40	£0.00	£5.88	£34.12	£117.23	97%	78%
£190.00	£17.18	£13.88	£158.94	£17.10	£0.00	£29.08	£4.70	£0.36	£0.00	£5.88	£34.12	£117.26	97%	78%
£191.00	£17.41	£13.98	£159.61	£17.10	£0.00	£28.61	£4.57	£0.32	£0.00	£5.88	£34.12	£117.29	97%	78%
£192.00	£17.64	£14.08	£160.28	£17.10	£0.00	£28.14	£4.44	£0.28	£0.00	£5.88	£34.12	£117.32	97%	78%
£193.00	£17.87	£14.18	£160.95	£17.10	£0.00	£27.67	£4.31	£0.24	£0.00	£5.88	£34.12	£117.35	97%	78%
£194.00	£18.10	£14.28	£161.62	£17.10	£0.00	£27.20	£4.18	£0.20	£0.00	£5.88	£34.12	£117.38	97%	78%
£195.00	£18.33	£14.38	£162.29	£17.10	£0.00	£26.73	£4.04	£0.16	£0.00	£5.88	£34.12	£117.41	97%	78%

Lone parent with one child aged 5 to 11

Pre-budget

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Income Support	Family Credit	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£196.00	£18.56	£14.48	£162.96	£17.10	£0.00	£26.26	£3.91	£0.12	£0.00	£5.88	£34.12	£117.44	97%	78%
£197.00	£18.79	£14.58	£163.63	£17.10	£0.00	£25.79	£3.78	£0.08	£0.00	£5.88	£34.12	£117.47	97%	78%
£198.00	£19.02	£14.68	£164.30	£17.10	£0.00	£25.33	£3.65	£0.04	£0.00	£5.88	£34.12	£117.50	97%	78%
£199.00	£19.25	£14.78	£164.97	£17.10	£0.00	£24.86	£3.52	£0.00	£0.00	£5.88	£34.12	£117.53	93%	78%
£200.00	£19.48	£14.88	£165.64	£17.10	£0.00	£24.39	£3.39	£0.00	£0.00	£5.88	£34.12	£117.60	93%	78%
£210.00	£21.78	£15.88	£172.34	£17.10	£0.00	£19.70	£2.08	£0.00	£0.00	£5.88	£34.12	£118.31	93%	78%
£220.00	£24.08	£16.88	£179.04	£17.10	£0.00	£15.01	£0.78	£0.00	£0.00	£5.88	£34.12	£119.01	93%	77%
£230.00	£26.38	£17.88	£185.74	£17.10	£0.00	£10.32	£0.00	£0.00	£0.00	£5.88	£34.12	£120.24	80%	76%
£240.00	£28.68	£18.88	£192.44	£17.10	£0.00	£5.63	£0.00	£0.00	£0.00	£5.88	£34.12	£122.25	80%	75%
£250.00	£30.98	£19.88	£199.14	£17.10	£0.00	£0.94	£0.00	£0.00	£0.00	£5.88	£34.12	£124.26	127%	74%
£260.00	£33.28	£20.88	£205.84	£17.10	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£34.12	£130.03	33%	71%
£270.00	£35.58	£21.88	£212.54	£17.10	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£34.12	£136.73	33%	67%
£280.00	£37.88	£22.88	£219.24	£17.10	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£34.12	£143.43	33%	64%
£290.00	£40.18	£23.88	£225.94	£17.10	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£34.12	£150.13	33%	61%
£300.00	£42.48	£24.88	£232.64	£17.10	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£34.12	£156.83	33%	58%
£310.00	£44.78	£25.88	£239.34	£17.10	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£34.12	£163.53	33%	56%
£320.00	£47.08	£26.88	£246.04	£17.10	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£34.12	£170.23	33%	54%
£330.00	£49.38	£27.88	£252.74	£17.10	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£34.12	£176.93	33%	52%
£340.00	£51.68	£28.88	£259.44	£17.10	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£34.12	£183.63	33%	50%
£350.00	£53.98	£29.88	£266.14	£17.10	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£34.12	£190.33	33%	48%

Appendix 3b

Lone parent with one child aged 5 to 11

Post-Budget^(a)

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Income Support	WFTC	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
Nil (on Income Support)	£0.00	£0.00	£0.00	£17.10	£68.80	£0.00	£41.29	£11.62	£4.16	£0.00	£0.00	£94.22
£50.00	£0.00	£0.00	£50.00	£17.10	£0.00	£87.53	£39.14	£10.96	£0.00	£5.88	£34.12	£111.81	85%	84%
£51.00	£0.00	£0.00	£51.00	£17.10	£0.00	£87.53	£38.49	£10.76	£0.00	£5.88	£34.12	£111.96	85%	84%
£52.00	£0.00	£0.00	£52.00	£17.10	£0.00	£87.53	£37.84	£10.56	£0.00	£5.88	£34.12	£112.11	85%	84%
£53.00	£0.00	£0.00	£53.00	£17.10	£0.00	£87.53	£37.19	£10.36	£0.00	£5.88	£34.12	£112.26	85%	84%
£54.00	£0.00	£0.00	£54.00	£17.10	£0.00	£87.53	£36.54	£10.16	£0.00	£5.88	£34.12	£112.41	85%	84%
£55.00	£0.00	£0.00	£55.00	£17.10	£0.00	£87.53	£35.89	£9.96	£0.00	£5.88	£34.12	£112.56	85%	84%
£56.00	£0.00	£0.00	£56.00	£17.10	£0.00	£87.53	£35.24	£9.76	£0.00	£5.88	£34.12	£112.71	85%	84%
£57.00	£0.00	£0.00	£57.00	£17.10	£0.00	£87.53	£34.59	£9.56	£0.00	£5.88	£34.12	£112.86	85%	83%
£58.00	£0.00	£0.00	£58.00	£17.10	£0.00	£87.53	£33.94	£9.36	£0.00	£5.88	£34.12	£113.01	85%	83%
£59.00	£0.00	£0.00	£59.00	£17.10	£0.00	£87.53	£33.29	£9.16	£0.00	£5.88	£34.12	£113.16	85%	83%
£60.00	£0.00	£0.00	£60.00	£17.10	£0.00	£87.53	£32.64	£8.96	£0.00	£5.88	£34.12	£113.31	85%	83%
£61.00	£0.00	£0.00	£61.00	£17.10	£0.00	£87.53	£31.99	£8.76	£0.00	£5.88	£34.12	£113.46	85%	83%
£62.00	£0.00	£0.00	£62.00	£17.10	£0.00	£87.53	£31.34	£8.56	£0.00	£5.88	£34.12	£113.61	85%	83%
£63.00	£0.00	£0.00	£63.00	£17.10	£0.00	£87.53	£30.69	£8.36	£0.00	£5.88	£34.12	£113.76	85%	83%
£64.00	£0.00	£0.00	£64.00	£17.10	£0.00	£87.53	£30.04	£8.16	£0.00	£5.88	£34.12	£113.91	87%	83%
£65.00	£0.00	£0.10	£64.90	£17.10	£0.00	£87.53	£29.45	£7.98	£0.00	£5.88	£34.12	£114.05	87%	83%
£66.00	£0.00	£0.20	£65.80	£17.10	£0.00	£87.53	£28.87	£7.80	£0.00	£5.88	£34.12	£114.18	87%	83%
£67.00	£0.00	£0.30	£66.70	£17.10	£0.00	£87.53	£28.28	£7.62	£0.00	£5.88	£34.12	£114.32	87%	82%
£68.00	£0.00	£0.40	£67.60	£17.10	£0.00	£87.53	£27.70	£7.44	£0.00	£5.88	£34.12	£114.45	87%	82%
£69.00	£0.00	£0.50	£68.50	£17.10	£0.00	£87.53	£27.11	£7.26	£0.00	£5.88	£34.12	£114.59	87%	82%
£70.00	£0.00	£0.60	£69.40	£17.10	£0.00	£87.53	£26.53	£7.08	£0.00	£5.88	£34.12	£114.72	87%	82%
£71.00	£0.00	£0.70	£70.30	£17.10	£0.00	£87.53	£25.94	£6.90	£0.00	£5.88	£34.12	£114.86	87%	82%
£72.00	£0.00	£0.80	£71.20	£17.10	£0.00	£87.53	£25.36	£6.72	£0.00	£5.88	£34.12	£114.99	87%	82%
£73.00	£0.00	£0.90	£72.10	£17.10	£0.00	£87.53	£24.77	£6.54	£0.00	£5.88	£34.12	£115.13	87%	82%
£74.00	£0.00	£1.00	£73.00	£17.10	£0.00	£87.53	£24.19	£6.36	£0.00	£5.88	£34.12	£115.26	87%	82%
£75.00	£0.00	£1.10	£73.90	£17.10	£0.00	£87.53	£23.60	£6.18	£0.00	£5.88	£34.12	£115.40	87%	82%

Lone parent with one child aged 5 to 11

Post-Budget^(a)

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Income Support	WFTC	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£76.00	£0.00	£1.20	£74.80	£17.10	£0.00	£87.53	£23.02	£6.00	£0.00	£5.88	£34.12	£115.53	87%	82%
£77.00	£0.00	£1.30	£75.70	£17.10	£0.00	£87.53	£22.43	£5.82	£0.00	£5.88	£34.12	£115.67	87%	81%
£78.00	£0.00	£1.40	£76.60	£17.10	£0.00	£87.53	£21.85	£5.64	£0.00	£5.88	£34.12	£115.80	87%	81%
£79.00	£0.00	£1.50	£77.50	£17.10	£0.00	£87.53	£21.26	£5.46	£0.00	£5.88	£34.12	£115.94	87%	81%
£80.00	£0.00	£1.60	£78.40	£17.10	£0.00	£87.53	£20.68	£5.28	£0.00	£5.88	£34.12	£116.07	87%	81%
£81.00	£0.00	£1.70	£79.30	£17.10	£0.00	£87.53	£20.09	£5.10	£0.00	£5.88	£34.12	£116.21	87%	81%
£82.00	£0.00	£1.80	£80.20	£17.10	£0.00	£87.53	£19.51	£4.92	£0.00	£5.88	£34.12	£116.34	87%	81%
£83.00	£0.00	£1.90	£81.10	£17.10	£0.00	£87.53	£18.92	£4.74	£0.00	£5.88	£34.12	£116.48	87%	81%
£84.00	£0.00	£2.00	£82.00	£17.10	£0.00	£87.53	£18.34	£4.56	£0.00	£5.88	£34.12	£116.61	87%	81%
£85.00	£0.00	£2.10	£82.90	£17.10	£0.00	£87.53	£17.75	£4.38	£0.00	£5.88	£34.12	£116.75	87%	81%
£86.00	£0.00	£2.20	£83.80	£17.10	£0.00	£87.53	£17.17	£4.20	£0.00	£5.88	£34.12	£116.88	87%	81%
£87.00	£0.00	£2.30	£84.70	£17.10	£0.00	£87.53	£16.58	£4.02	£0.00	£5.88	£34.12	£117.02	87%	81%
£88.00	£0.00	£2.40	£85.60	£17.10	£0.00	£87.53	£16.00	£3.84	£0.00	£5.88	£34.12	£117.15	87%	80%
£89.00	£0.00	£2.50	£86.50	£17.10	£0.00	£87.53	£15.41	£3.66	£0.00	£5.88	£34.12	£117.29	87%	80%
£90.00	£0.00	£2.60	£87.40	£17.10	£0.00	£87.53	£14.83	£3.48	£0.00	£5.88	£34.12	£117.42	87%	80%
£91.00	£0.00	£2.70	£88.30	£17.10	£0.00	£87.53	£14.24	£3.30	£0.00	£5.88	£34.12	£117.56	87%	80%
£92.00	£0.00	£2.80	£89.20	£17.10	£0.00	£87.53	£13.66	£3.12	£0.00	£5.88	£34.12	£117.69	87%	80%
£93.00	£0.00	£2.90	£90.10	£17.10	£0.00	£87.48	£13.11	£2.95	£0.00	£5.88	£34.12	£117.82	94%	80%
£94.00	£0.00	£3.00	£91.00	£17.10	£0.00	£86.98	£12.84	£2.87	£0.00	£5.88	£34.12	£117.88	94%	80%
£95.00	£0.00	£3.10	£91.90	£17.10	£0.00	£86.49	£12.58	£2.79	£0.00	£5.88	£34.12	£117.94	94%	80%
£96.00	£0.00	£3.20	£92.80	£17.10	£0.00	£85.99	£12.32	£2.71	£0.00	£5.88	£34.12	£118.00	94%	80%
£97.00	£0.00	£3.30	£93.70	£17.10	£0.00	£85.50	£12.05	£2.62	£0.00	£5.88	£34.12	£118.06	94%	80%
£98.00	£0.00	£3.40	£94.60	£17.10	£0.00	£85.00	£11.79	£2.54	£0.00	£5.88	£34.12	£118.13	94%	80%
£99.00	£0.01	£3.50	£95.49	£17.10	£0.00	£84.51	£11.53	£2.46	£0.00	£5.88	£34.12	£118.18	95%	80%
£100.00	£0.21	£3.60	£96.19	£17.10	£0.00	£84.13	£11.33	£2.40	£0.00	£5.88	£34.12	£118.23	95%	80%
£101.00	£0.41	£3.70	£96.89	£17.10	£0.00	£83.74	£11.12	£2.34	£0.00	£5.88	£34.12	£118.28	95%	80%
£102.00	£0.61	£3.80	£97.59	£17.10	£0.00	£83.36	£10.92	£2.27	£0.00	£5.88	£34.12	£118.33	95%	80%
£103.00	£0.81	£3.90	£98.29	£17.10	£0.00	£82.97	£10.71	£2.21	£0.00	£5.88	£34.12	£118.37	95%	80%
£104.00	£1.01	£4.00	£98.99	£17.10	£0.00	£82.59	£10.51	£2.15	£0.00	£5.88	£34.12	£118.42	95%	80%
£105.00	£1.21	£4.10	£99.69	£17.10	£0.00	£82.20	£10.30	£2.09	£0.00	£5.88	£34.12	£118.47	95%	80%

Lone parent with one child aged 5 to 11

Post-Budget^(a)

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Income Support	WFTC	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£106.00	£1.41	£4.20	£100.39	£17.10	£0.00	£81.82	£10.10	£2.02	£0.00	£5.88	£34.12	£118.52	95%	80%
£107.00	£1.61	£4.30	£101.09	£17.10	£0.00	£81.43	£9.89	£1.96	£0.00	£5.88	£34.12	£118.56	95%	79%
£108.00	£1.81	£4.40	£101.79	£17.10	£0.00	£81.05	£9.69	£1.90	£0.00	£5.88	£34.12	£118.61	95%	79%
£109.00	£2.01	£4.50	£102.49	£17.10	£0.00	£80.66	£9.48	£1.83	£0.00	£5.88	£34.12	£118.66	95%	79%
£110.00	£2.21	£4.60	£103.19	£17.10	£0.00	£80.28	£9.28	£1.77	£0.00	£5.88	£34.12	£118.70	95%	79%
£111.00	£2.41	£4.70	£103.89	£17.10	£0.00	£79.89	£9.07	£1.71	£0.00	£5.88	£34.12	£118.75	95%	79%
£112.00	£2.61	£4.80	£104.59	£17.10	£0.00	£79.51	£8.87	£1.64	£0.00	£5.88	£34.12	£118.80	95%	79%
£113.00	£2.81	£4.90	£105.29	£17.10	£0.00	£79.12	£8.66	£1.58	£0.00	£5.88	£34.12	£118.85	95%	79%
£114.00	£3.01	£5.00	£105.99	£17.10	£0.00	£78.74	£8.46	£1.52	£0.00	£5.88	£34.12	£118.89	95%	79%
£115.00	£3.21	£5.10	£106.69	£17.10	£0.00	£78.35	£8.25	£1.46	£0.00	£5.88	£34.12	£118.94	95%	79%
£116.00	£3.41	£5.20	£107.39	£17.10	£0.00	£77.97	£8.05	£1.39	£0.00	£5.88	£34.12	£118.99	95%	79%
£117.00	£3.61	£5.30	£108.09	£17.10	£0.00	£77.58	£7.84	£1.33	£0.00	£5.88	£34.12	£119.04	95%	79%
£118.00	£3.81	£5.40	£108.79	£17.10	£0.00	£77.20	£7.64	£1.27	£0.00	£5.88	£34.12	£119.08	95%	79%
£119.00	£4.01	£5.50	£109.49	£17.10	£0.00	£76.81	£7.43	£1.20	£0.00	£5.88	£34.12	£119.13	95%	79%
£120.00	£4.21	£5.60	£110.19	£17.10	£0.00	£76.43	£7.23	£1.14	£0.00	£5.88	£34.12	£119.18	95%	79%
£121.00	£4.41	£5.70	£110.89	£17.10	£0.00	£76.04	£7.03	£1.08	£0.00	£5.88	£34.12	£119.22	95%	79%
£122.00	£4.61	£5.80	£111.59	£17.10	£0.00	£75.66	£6.82	£1.01	£0.00	£5.88	£34.12	£119.27	95%	79%
£123.00	£4.81	£5.90	£112.29	£17.10	£0.00	£75.27	£6.62	£0.95	£0.00	£5.88	£34.12	£119.32	95%	79%
£124.00	£5.01	£6.00	£112.99	£17.10	£0.00	£74.89	£6.41	£0.89	£0.00	£5.88	£34.12	£119.37	95%	79%
£125.00	£5.21	£6.10	£113.69	£17.10	£0.00	£74.50	£6.21	£0.83	£0.00	£5.88	£34.12	£119.41	95%	79%
£126.00	£5.41	£6.20	£114.39	£17.10	£0.00	£74.12	£6.00	£0.76	£0.00	£5.88	£34.12	£119.46	95%	79%
£127.00	£5.61	£6.30	£115.09	£17.10	£0.00	£73.73	£5.80	£0.70	£0.00	£5.88	£34.12	£119.51	95%	79%
£128.00	£5.81	£6.40	£115.79	£17.10	£0.00	£73.35	£5.59	£0.64	£0.00	£5.88	£34.12	£119.56	95%	79%
£129.00	£6.01	£6.50	£116.49	£17.10	£0.00	£72.96	£5.39	£0.57	£0.00	£5.88	£34.12	£119.60	95%	79%
£130.00	£6.21	£6.60	£117.19	£17.10	£0.00	£72.58	£5.18	£0.51	£0.00	£5.88	£34.12	£119.65	95%	79%
£131.00	£6.41	£6.70	£117.89	£17.10	£0.00	£72.19	£4.98	£0.45	£0.00	£5.88	£34.12	£119.70	95%	79%
£132.00	£6.61	£6.80	£118.59	£17.10	£0.00	£71.81	£4.77	£0.38	£0.00	£5.88	£34.12	£119.74	95%	79%
£133.00	£6.81	£6.90	£119.29	£17.10	£0.00	£71.42	£4.57	£0.32	£0.00	£5.88	£34.12	£119.79	95%	79%
£134.00	£7.01	£7.00	£119.99	£17.10	£0.00	£71.04	£4.36	£0.26	£0.00	£5.88	£34.12	£119.84	95%	79%
£135.00	£7.21	£7.10	£120.69	£17.10	£0.00	£70.65	£4.16	£0.20	£0.00	£5.88	£34.12	£119.89	95%	79%

Lone parent with one child aged 5 to 11

Post-Budget^(a)

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Income Support	WFTC	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£136.00	£7.41	£7.20	£121.39	£17.10	£0.00	£70.27	£3.95	£0.13	£0.00	£5.88	£34.12	£119.93	95%	79%
£137.00	£7.61	£7.30	£122.09	£17.10	£0.00	£69.88	£3.75	£0.07	£0.00	£5.88	£34.12	£119.98	95%	79%
£138.00	£7.81	£7.40	£122.79	£17.10	£0.00	£69.50	£3.54	£0.01	£0.00	£5.88	£34.12	£120.03	90%	79%
£139.00	£8.01	£7.50	£123.49	£17.10	£0.00	£69.11	£3.34	£0.00	£0.00	£5.88	£34.12	£120.13	89%	78%
£140.00	£8.21	£7.60	£124.19	£17.10	£0.00	£68.73	£3.14	£0.00	£0.00	£5.88	£34.12	£120.24	89%	78%
£141.00	£8.41	£7.70	£124.89	£17.10	£0.00	£68.34	£2.93	£0.00	£0.00	£5.88	£34.12	£120.35	89%	78%
£142.00	£8.61	£7.80	£125.59	£17.10	£0.00	£67.96	£2.73	£0.00	£0.00	£5.88	£34.12	£120.46	89%	78%
£143.00	£8.81	£7.90	£126.29	£17.10	£0.00	£67.57	£2.52	£0.00	£0.00	£5.88	£34.12	£120.57	89%	78%
£144.00	£9.01	£8.00	£126.99	£17.10	£0.00	£67.19	£2.32	£0.00	£0.00	£5.88	£34.12	£120.68	89%	78%
£145.00	£9.21	£8.10	£127.69	£17.10	£0.00	£66.80	£2.11	£0.00	£0.00	£5.88	£34.12	£120.79	89%	78%
£146.00	£9.41	£8.20	£128.39	£17.10	£0.00	£66.42	£1.91	£0.00	£0.00	£5.88	£34.12	£120.90	89%	78%
£147.00	£9.61	£8.30	£129.09	£17.10	£0.00	£66.03	£1.70	£0.00	£0.00	£5.88	£34.12	£121.01	89%	78%
£148.00	£9.81	£8.40	£129.79	£17.10	£0.00	£65.65	£1.50	£0.00	£0.00	£5.88	£34.12	£121.12	89%	78%
£149.00	£10.01	£8.50	£130.49	£17.10	£0.00	£65.26	£1.29	£0.00	£0.00	£5.88	£34.12	£121.23	89%	78%
£150.00	£10.21	£8.60	£131.19	£17.10	£0.00	£64.88	£1.09	£0.00	£0.00	£5.88	£34.12	£121.34	89%	78%
£151.00	£10.41	£8.70	£131.89	£17.10	£0.00	£64.49	£0.88	£0.00	£0.00	£5.88	£34.12	£121.45	89%	78%
£152.00	£10.61	£8.80	£132.59	£17.10	£0.00	£64.11	£0.68	£0.00	£0.00	£5.88	£34.12	£121.56	136%	78%
£153.00	£10.81	£8.90	£133.29	£17.10	£0.00	£63.72	£0.00	£0.00	£0.00	£5.88	£34.12	£121.20	69%	78%
£154.00	£11.01	£9.00	£133.99	£17.10	£0.00	£63.34	£0.00	£0.00	£0.00	£5.88	£34.12	£121.52	69%	78%
£155.00	£11.21	£9.10	£134.69	£17.10	£0.00	£62.95	£0.00	£0.00	£0.00	£5.88	£34.12	£121.83	69%	77%
£156.00	£11.41	£9.20	£135.39	£17.10	£0.00	£62.57	£0.00	£0.00	£0.00	£5.88	£34.12	£122.15	69%	77%
£157.00	£11.61	£9.30	£136.09	£17.10	£0.00	£62.18	£0.00	£0.00	£0.00	£5.88	£34.12	£122.46	69%	77%
£158.00	£11.81	£9.40	£136.79	£17.10	£0.00	£61.80	£0.00	£0.00	£0.00	£5.88	£34.12	£122.78	69%	77%
£159.00	£12.01	£9.50	£137.49	£17.10	£0.00	£61.41	£0.00	£0.00	£0.00	£5.88	£34.12	£123.09	69%	77%
£160.00	£12.21	£9.60	£138.19	£17.10	£0.00	£61.03	£0.00	£0.00	£0.00	£5.88	£34.12	£123.41	69%	76%
£161.00	£12.41	£9.70	£138.89	£17.10	£0.00	£60.64	£0.00	£0.00	£0.00	£5.88	£34.12	£123.72	69%	76%
£162.00	£12.61	£9.80	£139.59	£17.10	£0.00	£60.26	£0.00	£0.00	£0.00	£5.88	£34.12	£124.04	69%	76%
£163.00	£12.81	£9.90	£140.29	£17.10	£0.00	£59.87	£0.00	£0.00	£0.00	£5.88	£34.12	£124.35	69%	76%
£164.00	£13.03	£10.00	£140.97	£17.10	£0.00	£59.50	£0.00	£0.00	£0.00	£5.88	£34.12	£124.66	70%	76%
£165.00	£13.26	£10.10	£141.64	£17.10	£0.00	£59.13	£0.00	£0.00	£0.00	£5.88	£34.12	£124.96	70%	75%

Lone parent with one child aged 5 to 11

Post-Budget^(a)

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Income Support	WFTC	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£166.00	£13.49	£10.20	£142.31	£17.10	£0.00	£58.76	£0.00	£0.00	£0.00	£5.88	£34.12	£125.26	70%	75%
£167.00	£13.72	£10.30	£142.98	£17.10	£0.00	£58.39	£0.00	£0.00	£0.00	£5.88	£34.12	£125.56	70%	75%
£168.00	£13.95	£10.40	£143.65	£17.10	£0.00	£58.03	£0.00	£0.00	£0.00	£5.88	£34.12	£125.86	70%	75%
£169.00	£14.18	£10.50	£144.32	£17.10	£0.00	£57.66	£0.00	£0.00	£0.00	£5.88	£34.12	£126.17	70%	75%
£170.00	£14.41	£10.60	£144.99	£17.10	£0.00	£57.29	£0.00	£0.00	£0.00	£5.88	£34.12	£126.47	70%	75%
£171.00	£14.64	£10.70	£145.66	£17.10	£0.00	£56.92	£0.00	£0.00	£0.00	£5.88	£34.12	£126.77	70%	74%
£172.00	£14.87	£10.80	£146.33	£17.10	£0.00	£56.55	£0.00	£0.00	£0.00	£5.88	£34.12	£127.07	70%	74%
£173.00	£15.10	£10.90	£147.00	£17.10	£0.00	£56.18	£0.00	£0.00	£0.00	£5.88	£34.12	£127.37	70%	74%
£174.00	£15.33	£11.00	£147.67	£17.10	£0.00	£55.81	£0.00	£0.00	£0.00	£5.88	£34.12	£127.67	70%	74%
£175.00	£15.56	£11.10	£148.34	£17.10	£0.00	£55.45	£0.00	£0.00	£0.00	£5.88	£34.12	£127.97	70%	74%
£176.00	£15.79	£11.20	£149.01	£17.10	£0.00	£55.08	£0.00	£0.00	£0.00	£5.88	£34.12	£128.28	70%	73%
£177.00	£16.02	£11.30	£149.68	£17.10	£0.00	£54.71	£0.00	£0.00	£0.00	£5.88	£34.12	£128.58	70%	73%
£178.00	£16.25	£11.40	£150.35	£17.10	£0.00	£54.34	£0.00	£0.00	£0.00	£5.88	£34.12	£128.88	70%	73%
£179.00	£16.48	£11.50	£151.02	£17.10	£0.00	£53.97	£0.00	£0.00	£0.00	£5.88	£34.12	£129.18	70%	73%
£180.00	£16.71	£11.60	£151.69	£17.10	£0.00	£53.60	£0.00	£0.00	£0.00	£5.88	£34.12	£129.48	70%	73%
£181.00	£16.94	£11.70	£152.36	£17.10	£0.00	£53.24	£0.00	£0.00	£0.00	£5.88	£34.12	£129.78	70%	73%
£182.00	£17.17	£11.80	£153.03	£17.10	£0.00	£52.87	£0.00	£0.00	£0.00	£5.88	£34.12	£130.09	70%	72%
£183.00	£17.40	£11.90	£153.70	£17.10	£0.00	£52.50	£0.00	£0.00	£0.00	£5.88	£34.12	£130.39	70%	72%
£184.00	£17.63	£12.00	£154.37	£17.10	£0.00	£52.13	£0.00	£0.00	£0.00	£5.88	£34.12	£130.69	70%	72%
£185.00	£17.86	£12.10	£155.04	£17.10	£0.00	£51.76	£0.00	£0.00	£0.00	£5.88	£34.12	£130.99	70%	72%
£186.00	£18.09	£12.20	£155.71	£17.10	£0.00	£51.39	£0.00	£0.00	£0.00	£5.88	£34.12	£131.29	70%	72%
£187.00	£18.32	£12.30	£156.38	£17.10	£0.00	£51.02	£0.00	£0.00	£0.00	£5.88	£34.12	£131.59	70%	72%
£188.00	£18.55	£12.40	£157.05	£17.10	£0.00	£50.66	£0.00	£0.00	£0.00	£5.88	£34.12	£131.89	70%	71%
£189.00	£18.78	£12.50	£157.72	£17.10	£0.00	£50.29	£0.00	£0.00	£0.00	£5.88	£34.12	£132.20	70%	71%
£190.00	£19.01	£12.60	£158.39	£17.10	£0.00	£49.92	£0.00	£0.00	£0.00	£5.88	£34.12	£132.50	70%	71%
£191.00	£19.24	£12.70	£159.06	£17.10	£0.00	£49.55	£0.00	£0.00	£0.00	£5.88	£34.12	£132.80	70%	71%
£192.00	£19.47	£12.80	£159.73	£17.10	£0.00	£49.18	£0.00	£0.00	£0.00	£5.88	£34.12	£133.10	70%	71%
£193.00	£19.70	£12.90	£160.40	£17.10	£0.00	£48.81	£0.00	£0.00	£0.00	£5.88	£34.12	£133.40	70%	71%
£194.00	£19.93	£13.00	£161.07	£17.10	£0.00	£48.44	£0.00	£0.00	£0.00	£5.88	£34.12	£133.70	70%	70%
£195.00	£20.16	£13.10	£161.74	£17.10	£0.00	£48.08	£0.00	£0.00	£0.00	£5.88	£34.12	£134.00	70%	70%

Lone parent with one child aged 5 to 11

Post-Budget^(a)

Net income is after housing, child care and travel to work costs

Gross weekly earnings	Income tax	NICs	Take home pay	Child Benefit	Income Support	WFTC	Housing Benefit	Council Tax Benefit	Value of free school meals	Travel to work costs	Child care costs	Net income	Marginal deduction rate	Replacement ratio
£196.00	£20.39	£13.20	£162.41	£17.10	£0.00	£47.71	£0.00	£0.00	£0.00	£5.88	£34.12	£134.31	70%	70%
£197.00	£20.62	£13.30	£163.08	£17.10	£0.00	£47.34	£0.00	£0.00	£0.00	£5.88	£34.12	£134.61	70%	70%
£198.00	£20.85	£13.40	£163.75	£17.10	£0.00	£46.97	£0.00	£0.00	£0.00	£5.88	£34.12	£134.91	70%	70%
£199.00	£21.08	£13.50	£164.42	£17.10	£0.00	£46.60	£0.00	£0.00	£0.00	£5.88	£34.12	£135.21	70%	70%
£200.00	£21.31	£13.60	£165.09	£17.10	£0.00	£46.23	£0.00	£0.00	£0.00	£5.88	£34.12	£135.51	70%	70%
£210.00	£23.61	£14.60	£171.79	£17.10	£0.00	£42.55	£0.00	£0.00	£0.00	£5.88	£34.12	£138.53	70%	68%
£220.00	£25.91	£15.60	£178.49	£17.10	£0.00	£38.86	£0.00	£0.00	£0.00	£5.88	£34.12	£141.54	70%	67%
£230.00	£28.21	£16.60	£185.19	£17.10	£0.00	£35.18	£0.00	£0.00	£0.00	£5.88	£34.12	£144.56	70%	65%
£240.00	£30.51	£17.60	£191.89	£17.10	£0.00	£31.49	£0.00	£0.00	£0.00	£5.88	£34.12	£147.57	70%	64%
£250.00	£32.81	£18.60	£198.59	£17.10	£0.00	£27.81	£0.00	£0.00	£0.00	£5.88	£34.12	£150.59	70%	63%
£260.00	£35.11	£19.60	£205.29	£17.10	£0.00	£24.12	£0.00	£0.00	£0.00	£5.88	£34.12	£153.60	70%	61%
£270.00	£37.41	£20.60	£211.99	£17.10	£0.00	£20.44	£0.00	£0.00	£0.00	£5.88	£34.12	£156.62	70%	60%
£280.00	£39.71	£21.60	£218.69	£17.10	£0.00	£16.75	£0.00	£0.00	£0.00	£5.88	£34.12	£159.63	70%	59%
£290.00	£42.01	£22.60	£225.39	£17.10	£0.00	£13.07	£0.00	£0.00	£0.00	£5.88	£34.12	£162.65	70%	58%
£300.00	£44.31	£23.60	£232.09	£17.10	£0.00	£9.38	£0.00	£0.00	£0.00	£5.88	£34.12	£165.66	70%	57%
£310.00	£46.61	£24.60	£238.79	£17.10	£0.00	£5.70	£0.00	£0.00	£0.00	£5.88	£34.12	£168.68	70%	56%
£320.00	£48.91	£25.60	£245.49	£17.10	£0.00	£2.01	£0.00	£0.00	£0.00	£5.88	£34.12	£171.69	70%	55%
£330.00	£51.21	£26.60	£252.19	£17.10	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£34.12	£176.38	33%	53%
£340.00	£53.51	£27.60	£258.89	£17.10	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£34.12	£183.08	33%	51%
£350.00	£55.81	£28.60	£265.59	£17.10	£0.00	£0.00	£0.00	£0.00	£0.00	£5.88	£34.12	£189.78	33%	50%

a) Incorporating the introduction of WFTC and changes announced in the Budget to income tax, NICs, Child Benefit and the child premiums in IS, HB and CTB.