

CHiLD POVERTY ACTION GROUP



Modelling income adequacy for those on Benefits¹

May 2023.

Child Poverty Action Group (CPAG) is an independent charity working to eliminate child poverty in New Zealand through research, education and advocacy. CPAG believes that New Zealand's high level of child poverty is not the result of economic necessity but is due to policy neglect and a flawed ideological emphasis on economic incentives. Through research, CPAG highlights the position of tens of thousands of New Zealand children, and promotes public policies that address the underlying causes of the poverty they live in.

CPAG recognises the foundational significance of Te Tiriti O Waitangi to the aspirations of citizens of Aotearoa and works with Tangata Whenua, Tangata Moana and Tangata Tiriti to realise its true intent.

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¹ Based on spreadsheet model developed for CPAG by Dr Yun So, Economic Policy Centre, Economics Department, Auckland Business School, assisted by Hon Associate Professor Susan St John, Pensions and Intergenerational Equity Hub, Economic Policy Centre and Associate Professor Mike O'Brien. Assistance from Greg Waite is gratefully acknowledged. Comments and questions welcome to s.stjohn@auckland.ac.nz

Introduction

Despite many incremental changes made to benefits and Working for Families since the Family Package was introduced in 2018, the deficits for example families on benefits identified by the Welfare Expert Advisory Group (2019) have not changed significantly. The standout exception is for those families with a child under three years old, where Best Start² has had a real impact.

The impact of cumulative deficits on family balance sheets makes the problem harder to solve as each year goes by. Families experiencing deficits week after week, run down their financial and emotional balance sheets, with each new debt contributing to future deficits in a vicious cycle.

This paper concentrates on the adequacy of core benefits. Further work will use the model to investigate what has happened for low-income families in part-time or low paid full-time work and relate outcomes to standard income poverty lines.

Background

Building on the work done for the Welfare Expert Advisory Group WEAG, 2019³ and Fairer Future in 2022⁴, CPAG developed a spreadsheet macro model to monitor 6 broad family types in a variety of living arrangements to see whether those supported by a core benefit have enough for a basic standard of living.

The 6 example family types on low incomes are:

- single people without children (three typical cases)
- Families with children (two sole parent, one couple typical cases).

As the WEAG noted:

The families chosen are broadly representative and simplified. This analysis is intended to inform broad judgements about the adequacy of incomes for families receiving benefits and in low-wage work. They cannot represent the true complexity of families' lives and circumstances, but hopefully they will provide a base from which broad judgements can be made, and from which further complexity can be explored.

This initial backgrounder focuses on families with up to three children supported by benefits without any paid work. The components of a basic costs and modest participatory standard of living (total cost) in the WEAG budget framework for 2023 are set out in the Appendix.

Based on the position in 2018 Quarter 2, including the changes under the Family Package, the WEAG identified considerable deficits (budget shortfalls) for most family types.

For all the scenarios where these families are receiving a benefit, deficits between current incomes and participation expenditure levels range from \$66 to \$356 a week, and compared with core expenditure they range from \$6 to \$230 a week, WEAG p 18.

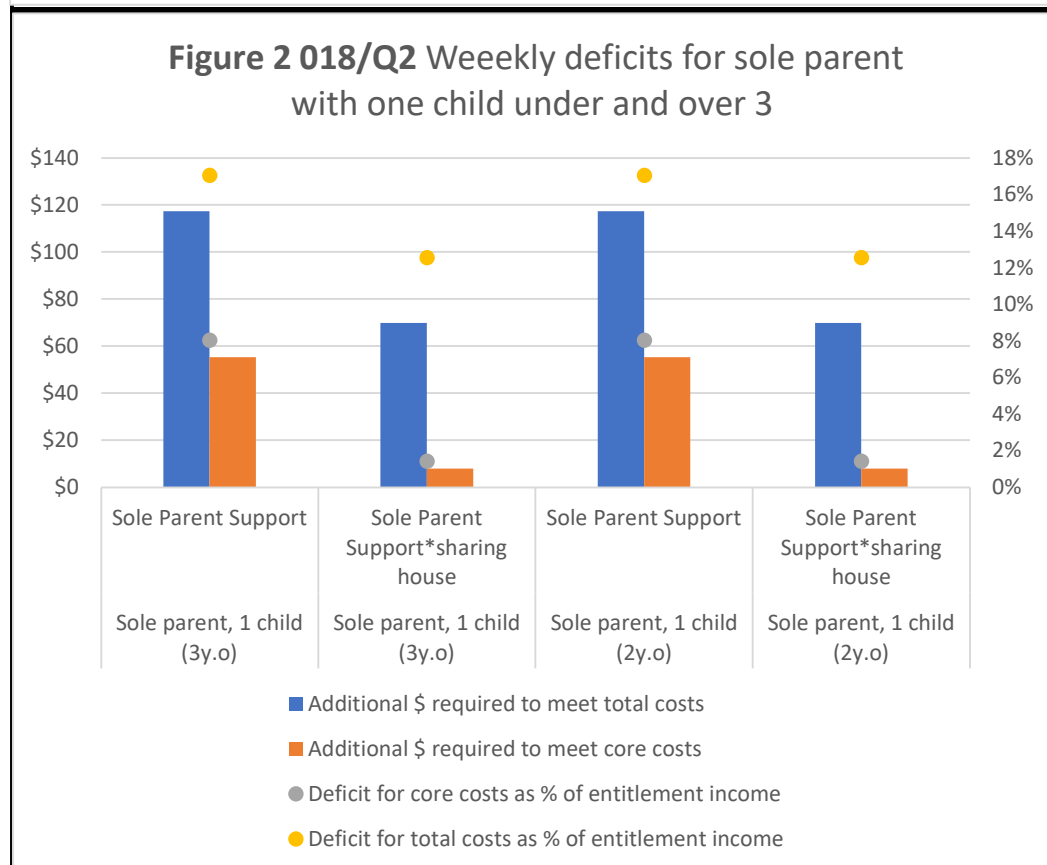
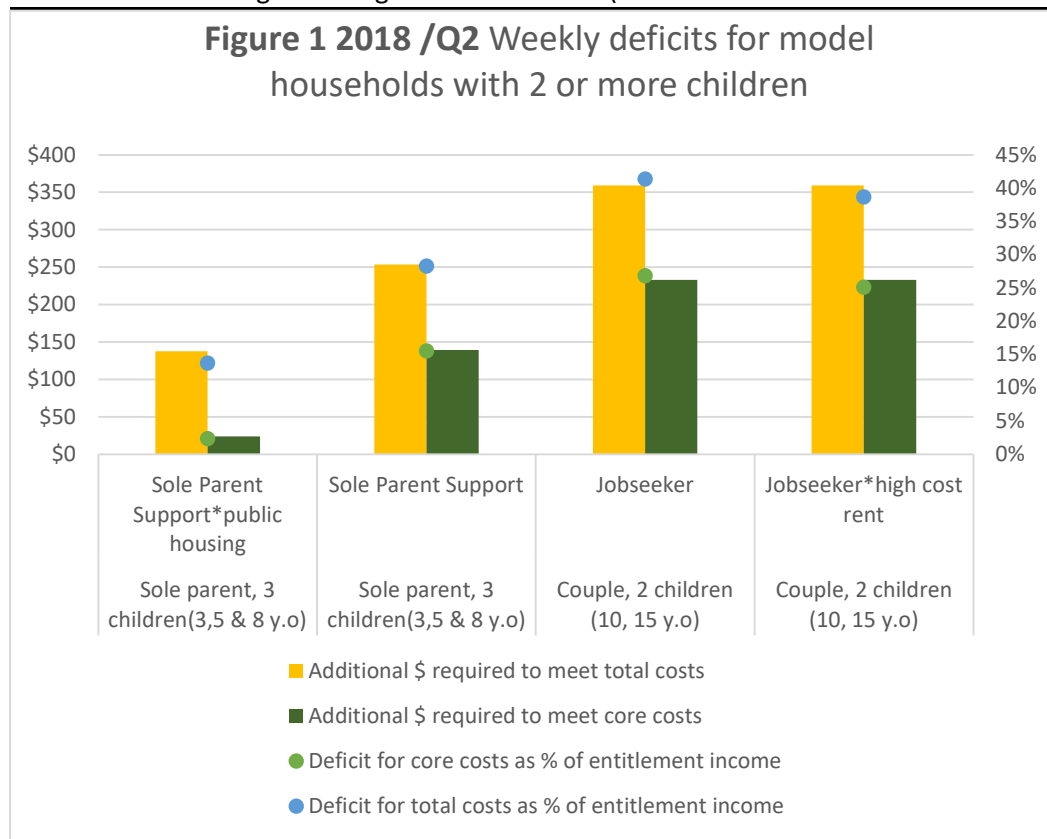
We remodel WEAG data and present selected results for families with two or more children (Figure 1) and sole parents with one child (Figure 2) to provide a base line as at the end of the second

² A payment of \$69 per week for each child under the age of three.

³ Expert Advisory Welfare Group. (2019). [Example Families and Budgets](#)

⁴Fairer Future. [Liveable Incomes in 2022 | Fairer Future](#)

quarter 2018, i.e. mid-year 2018. We illustrate for different accommodation situations: income-related rents; private rentals with the accommodation supplement, shared arrangements and a case of a high rental. Figure 2 shows there is no difference between a sole parent having a child aged under three or having a child aged three and over (there is no Best Start for under 3s in 2018).



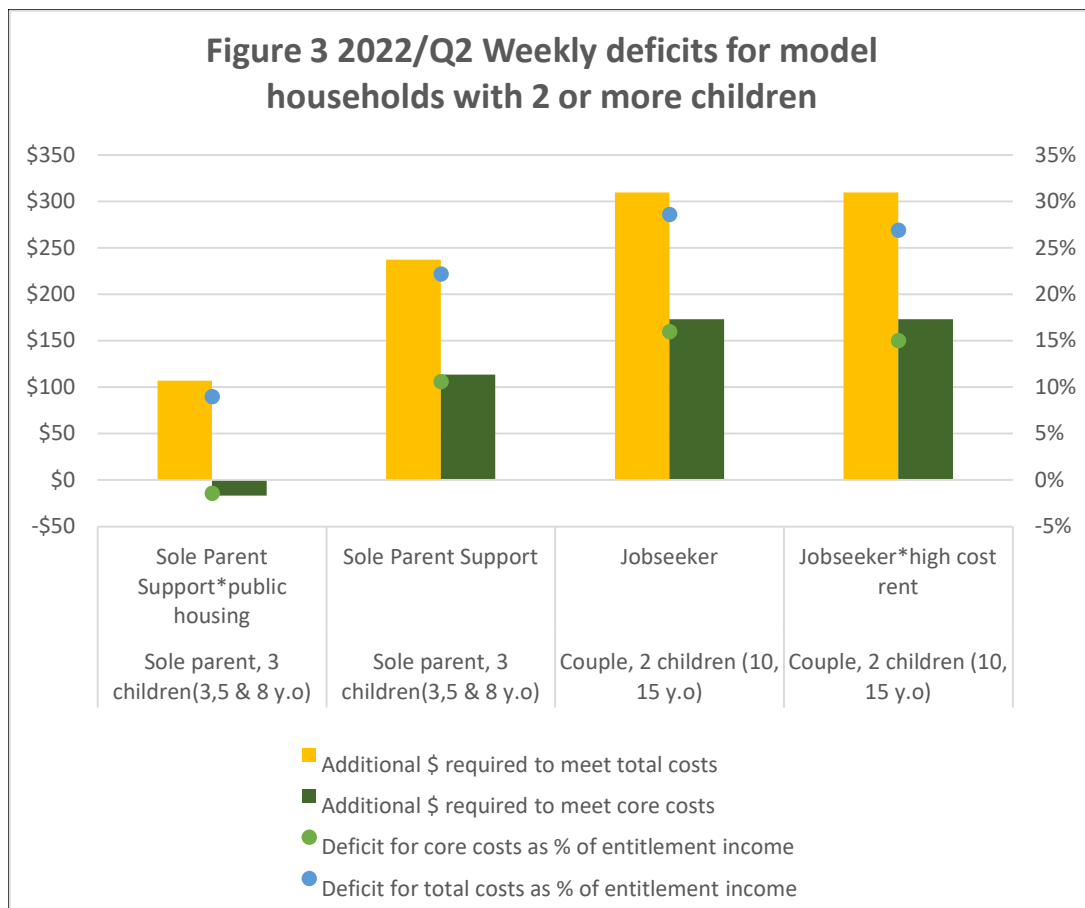
How had the position changed by 2022?

By mid-2022, despite benefit increases in 2020, 2021 and 2022, most of the families on a core benefit still had a significant shortfall between incomes and the cost of a very basic standard of living and an even bigger gap between income and a total costs budget that has an allowance for modest contingencies.

Figure 3 shows this for example families with 2 or more children aged over 3 (remodelled to the end of the second quarter based on Fair Future/WEAG work.

We concur with Fairer Future (2022) who noted that:

Incomes look to be particularly inadequate for those renting privately: for example, without debt repayments, the model couple with [two] children would require an additional 29% income (\$307 a week, \$16,000 a year) to meet their total costs; the sole parent with three children would require an additional 23% income (\$239 a week)



We note that the sole parent with three children renting in public housing, actually had enough to meet the very basic costs, with a shortfall of about \$100 for total costs. This shows the beneficial impact of income-related rents for those in state housing. If this sole parent was renting privately and accessing the less generous Accommodation Supplement (AS) ⁵ the gaps are much higher as Figure 3 shows.

⁵ See CPAG 'All you ever wanted to know about the Accommodation Supplement and were afraid to ask'. Forthcoming backgrounder 2023.

While the overall picture appears a little better in mid-2022 than that shown for 2018 in Figure 1, Figure 3 shows that in particular, couples with children, still faced large shortfalls in mid-2022. This points to underlying structural problems that had not been addressed: for example:

- punitive married couple benefit rates
- inflexibility of the AS formula to allow for large families.
- private rental affordability
- lack of reform of Working for Families⁶

Are incomes adequate in 2023?

By the 31st of March 2023, twelve months after the Fairer Future report for 2022, the gaps for these example families had widened considerably. This reflected that benefit incomes were fixed, alongside the sharp rise in the cost of living.

Then on 1 April 2023, much-heralded inflation adjustments were made to core benefits and Working for Families.⁷ But by mid-year, the gaps for basic costs for the sole parent with three children (all aged over 3) renting in the private sector are estimated to be \$116 and \$247 per week for total costs as Figure 4 shows.⁸ For a couple with two children the gaps are \$178 for basic and \$324 for total costs. These gaps are much the same as for mid-2022.

Best Start

Best Start was not included in the WEAG 2018 figures as the policy did not come in before July of that year and began slowly, by including only children born after 1 July 2018. In mid-2023, Figure 5 shows that a sole parent with one child aged 3 or over, especially in a private rental, has significantly higher shortfalls compared to having a child under 3 for whom Best Start is payable.

Figure 5 shows that the sole parent sharing a home can cover both basic and total costs while sole parents with 1 child renting privately with Best Start have more than enough to cover basic costs.⁹ This is a big improvement over the 2018 outcomes shown in Figure 2.

Best Start contrasts to the child-related payment called the In Work Tax Credit, by providing an extra \$69 per week regardless of beneficiary status of the family and nicely illustrates the kind of transformative policies that have a real impact. However, it also illustrates that families may face real difficulties when their youngest child turns 3 and Best Start which pays \$69 a week ceases.

The modelling for 2023 as shown in Figures 4 and 5 includes as income where applicable an estimate for Temporary Additional Support related to accommodation costs. The outcome for the high rent family for example in Figure 4 is not worse than the family on the lower quartile rent only because of the \$56 estimated Temporary Additional Support (TAS) payment.

⁶ See CPAG Working for Families Policy brief forthcoming 2023

⁷ [Cost of living package: More bread and butter support for Kiwi families | Beehive.govt.nz](https://www.beehive.govt.nz/cost-of-living-package-more-bread-and-butter-support-for-kiwi-families)

⁸ Using a very conservative 6.4% treasury estimate of annual inflation June 22 to June 23.

⁹ Paid parental leave is not included in the modelling for the first 6 months of a child's life because those on benefits are not eligible for this Best Start payment.

Figure 4 2023/Q2 Weekly deficits for model households with 2 or more children estimated 2023 Q2

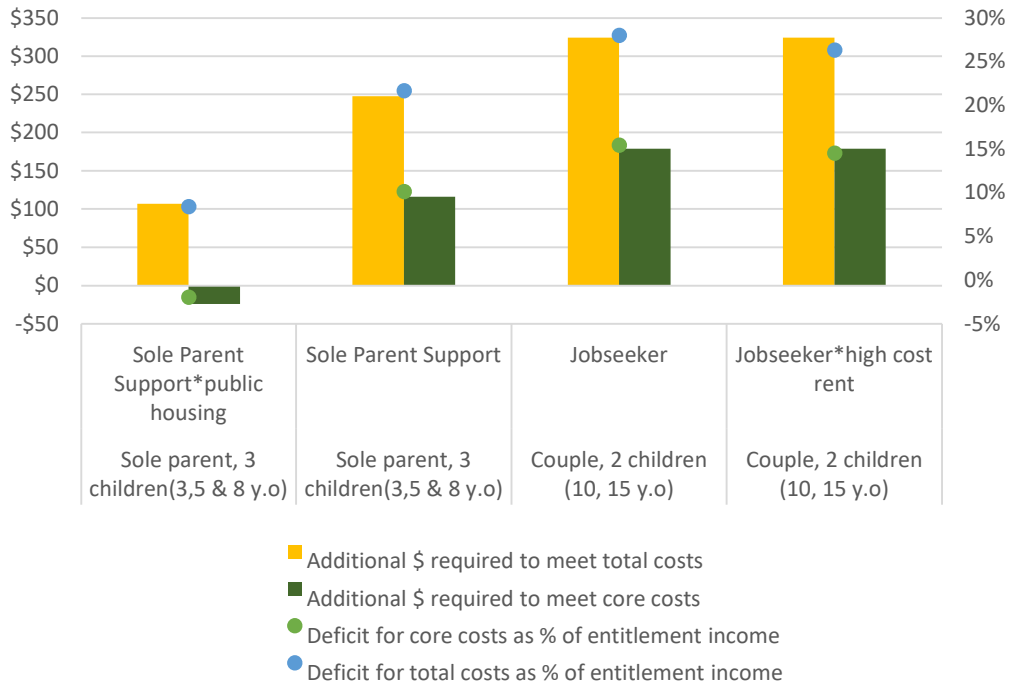


Figure 5 2023/Q2 Weekly deficits for sole parent with one child under 3 with Best Start and over age 3 without Best Start.

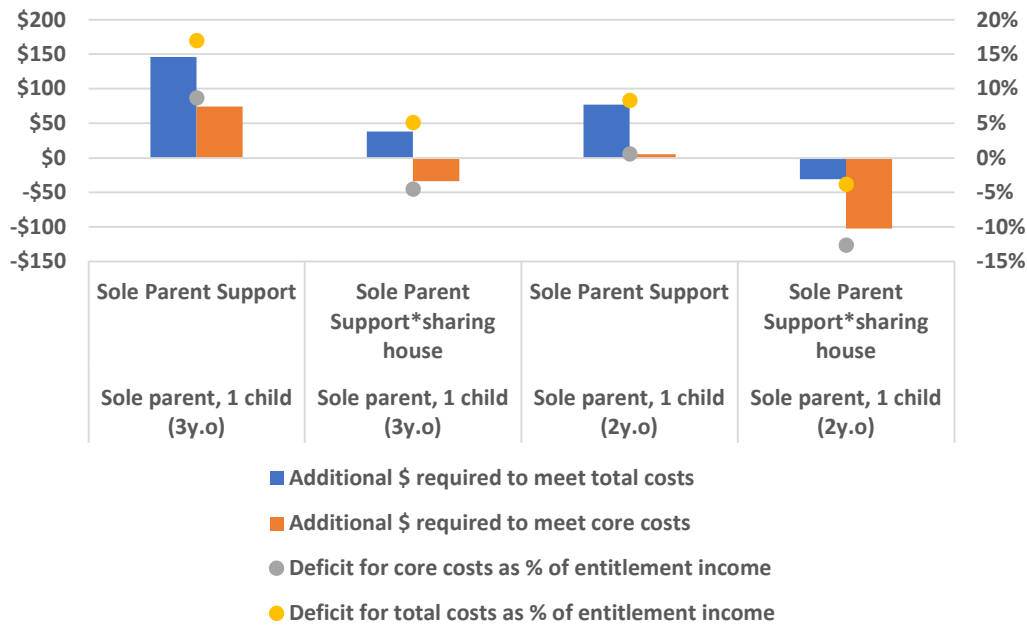
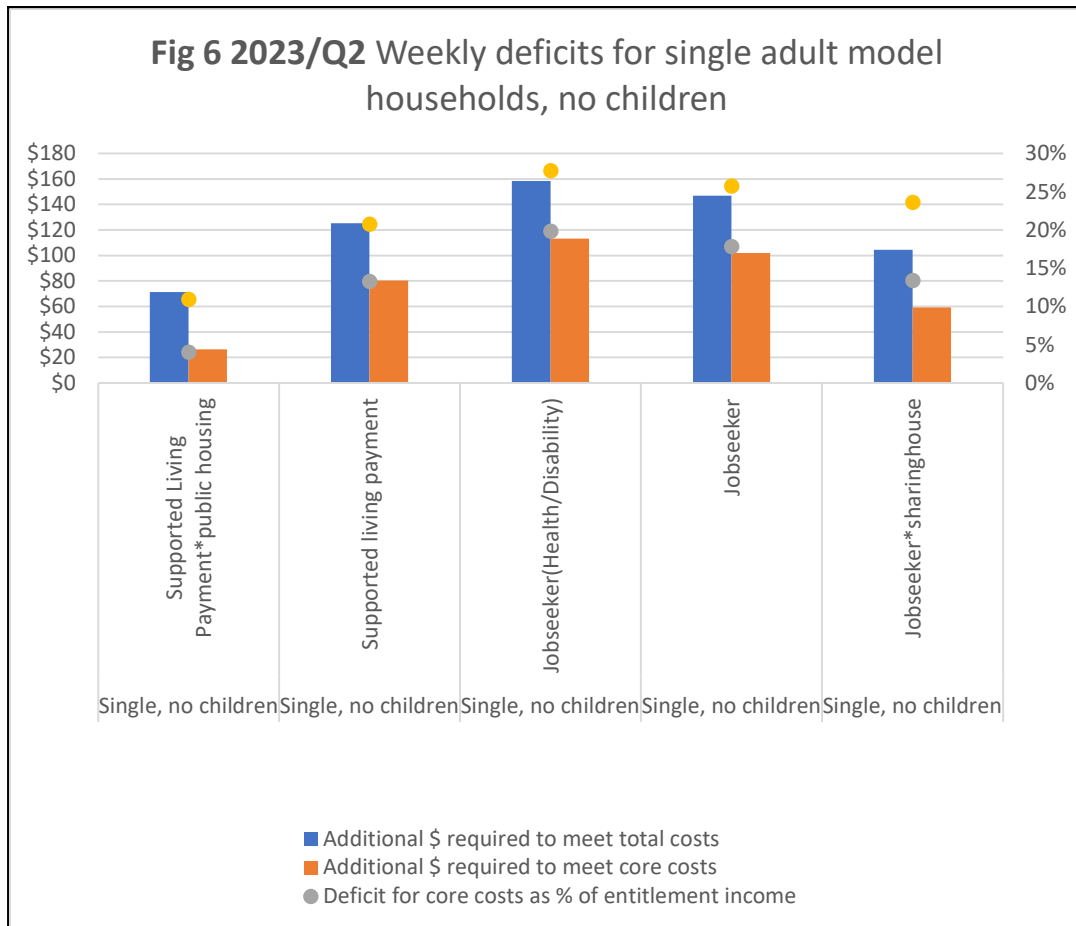


Figure 6 shows that the gaps for single people without children in 2023 are also high. Those singles that fare the best are either in public housing or share accommodation.



What will family budgets look like at the end of March 2024?

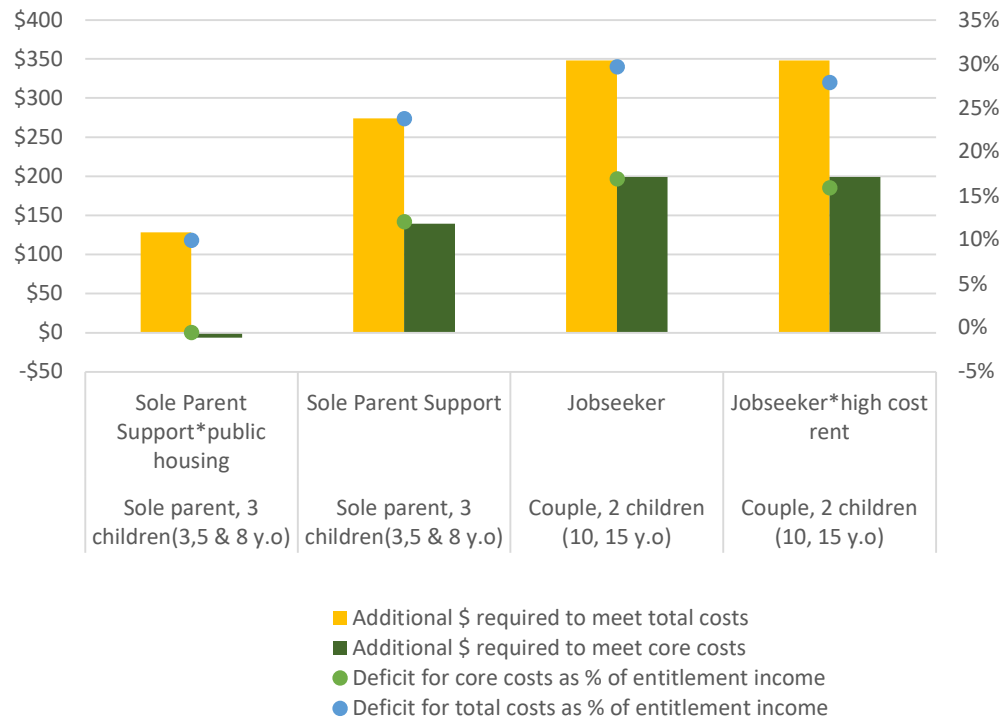
As shown in Figure 7, using (very) conservative 3.5% Treasury assumption about inflation, by the end of the 2024 financial year, the gaps are estimated to be greater again.

With no other changes in sight, and with significant inflation expected, families will find themselves worse off by 31st March 2024. For example, the gap for the sole parent with three children, no Best Start, in a private rental is estimated to rise to \$140 for basics and \$270 for total costs. For a couple with two children the gap rises to nearly \$200 and \$350 respectively.

The similarity of Figure 1 (2018) and Figure 7 (2024 Q1) indicates that despite policy changes, headline deficits for these example families can be expected to be as bad as ever after 6 years. But the problem has become less tractable because families will be servicing the higher debts of these accumulated shortfalls, on both a financial and emotional level.

Benefit adjustments can be expected in April 2024, improving the position for a while once again. But without transformative change families will continue to cycle between less high and higher deficits over the course of the year.

Figure 7 2024/Q1 Weekly deficits for model households with 2 or more children estimated 2024/Q1



Summary

Box 1 summarises the key deficits for selected families for 2018-2024 for total costs and shows the lack of significant improvements, except in the case of the sole parent with one child who is eligible for Best Start because the child is under the age of 3. private rental assumed unless noted.

Box 1 Selected families, total costs deficits				
family type	2018/Q2	2022/Q2	2023/Q2 est	2024/Q1 est
couple 2 children				
private rental	359	310	324	348
high cost rent	359	310	324	348
Sole parent 1 child under 3				
private rental	117	44	42.5	56
public housing	117	109	111.5	125
Sole parent 3 child all over 3				
private rental	254	237	247.5	274
public housing	138	107	107	128

Other scenarios modelled for example families but not discussed here allow for part time and full-time work. These introduce complications of the use of the Minimum Family Tax Credit, access to the In Work Tax Credit, childcare subsidies, and the impact of abatement of

various kinds on the effective marginal tax rate. A further backgrounder will review these results.

Caveats

The model used here makes a number of very conservative assumptions. Once these are relaxed and more realistic scenarios are modelled the deficits are much worse, for example:

1. The families and individuals modelled are assumed to have no gaps in the receipt of their full benefit entitlements weekly. The reality is that often there are stand-downs or sanctions that apply.
2. The estimated expenditures for 2023/Q2 and 2024/Q1 are based on the very conservative Treasury 6.5% and 3.5% CPI estimates respectively. We note the Food index alone has jumped 12.1% for 2023/Q1, but transport inflation is down.
3. There has been an assumption of no debt. The experience of budgeters reports that on-going deficits are covered by various forms of borrowing, maxed out credit cards, debt to WINZ, debt to loan sharks, and debt to family. The vicious spiral of debt repayments adding to their deficits and requiring yet more borrowing can pass the point of no return. Fairer Future discusses the range of possible weekly debt repayments that NGOs report that families are facing.¹⁰
4. Many parents on a welfare benefit are also in debt to the student loans scheme and as inflation drives their gross benefit income up, every dollar over \$22,828 gross is taxed at an additional 12%.
5. The rental increases are modelled on the lower quartile rents, many families face much higher rents. They may also be at the maximum entitlement for the Accommodation Supplement. The assumption in this paper is that rents have increase by the estimated rate of inflation. Figures using actual rents show increased deficits for many families (see Table 2 Appendix).
6. The model also assumes access to a Temporary Additional Support (TAS) payment to augment the net benefit payment. CPAG has included the accommodation-related TAS, as was done in the original WEAG modelling, but disagrees with its inclusion. The core benefit income plus help with accommodation should be enough without the need for any TAS. TAS is very tightly targeted, difficult to get, needs to reapplied for every 13 weeks, and disappears rapidly (100% abatement) when there is any additional benefit or earned income. The model includes a substantial TAS for the special case of a high rent which makes the family look no worse than if it had the same rent as others. Future modelling will remove TAS, (see preliminary results in Table 2 Appendix).
7. Families on benefits alone have been assumed to have no childcare costs which may be unrealistic. For the impact of those on benefits working part-time, childcare costs need to be estimated. This is complex and will be very different for families in different circumstances.
8. The model assumes that there are no disability issues. Families with a disabled parent and or disabled children may receive disability payments that are not modelled here. These are most unlikely to cover the extra costs and the special disadvantage many of these families are in.

¹⁰ See discussion in Fairer Future. [Liveable Incomes in 2022 | Fairer Future](#)

Future uses of the model

CPAG will produce a range of analyses using this model including updating for actual rents, and indexes for each component part of the standard budget, the modelling of the impact of the increase in the minimum wage in April 2023 to \$22.70 per hour and the living wage to \$26 per hour on 1st September 2023. Any 2023 budget policy changes for families will be modelled in May 2023 along with the expected outcomes of the **WFF review**.

Results to demonstrate how far away each family type is from standard AHC poverty lines will also be produced along with estimates of effective marginal tax rates (EMTRS) for low-income families in part-time or full-time work.

Further work is required to revisit the original budget components for their relevance and weighting as set out by the WEAG in 2018.

APPENDIX Basic and modest standard of living

Basic costs (defined as core expenditure by WEAG)

Rent, Electricity/gas/water, Food, Phone and Broadband, Clothes/shoes, Medical costs, Dental costs, Transport costs, Bank fees, Insurance (contents, car), Personal care, Household contents and services, School costs, Childcare costs

Modest standard of living (defined as participation by WEAG)

Sports, adult activities or cultural events, activities for children, presents, holidays, contingency, personal allowances

The index for each expenditure type is used to produce the 2022/Q2 figures. This breakdown was not available for the estimates for 2023/Q2 at time of publication. Instead, the Treasury projected estimate of an annual CPI of 6.5% was used to estimate the figures as shown for selected sample household types in Table 1.

Table 1 estimates for 2023/Quarter 2 and assumes rents, and other expenditures increase by the rate of inflation, TAS is included.

Table 2 assumes the actual March 2023 rentals for the lower quartile in Manurewa¹¹ and also takes out the TAS payment.

Box 2 House Rentals Manurewa March 2023

HOUSE				
SIZE	ACTIVE BONDS	LOWER QUARTILE	MEDIAN RENT	UPPER QUARTILE
1 bedroom	90	\$370	\$370	\$370
2 bedrooms	456	\$490	\$525	\$560
3 bedrooms	1668	\$600	\$640	\$680
4 bedrooms	465	\$680	\$730	\$793
5+ bedrooms	171	\$735	\$850	\$950

Table 2 confirms that using the actual market rents and excluding TAS results in larger gaps for those renting privately, especially for couples with two children. Further analysis will explore the role TAS plays.

CPAG recommends families have enough core income from benefits WFF and the AS to pay basic and total costs without recourse to to-up means-tested assistance and borrowing.

¹¹ see [Market rent » Tenancy Services](#)

Table 1 CPI rents, TAS included	Sole parent, 1 child	Sole parent, 1 child	Sole parent, 3 children		Couple, 2 children		Sole parent, 1 child	Sole parent, 1 child	Sole parent, 3 children	
	2	2	2,5,8		10,15		3	3	3,5,8	
	Private	Private (3 sharing)	Public	Private	Private	Private (high cost)	Private	Private (3 sharing)	Public	Private
Employment/Benefit	Benefit	Benefit	Benefit	Benefit	Benefit	Benefit	Benefit	Benefit	Benefit	Benefit
Benefit type	SPS	SPS	SPS	SPS	JS-WR	JS-WR	SPS	SPS	SPS	SPS
Income										
After-tax employment income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Main benefit (after tax)	\$472.79	\$472.79	\$472.79	\$472.79	\$606.86	\$606.86	\$472.79	\$472.79	\$472.79	\$472.79
In-Work Tax Credit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family Tax Credit	\$136.94	\$136.94	\$360.10	\$360.10	\$248.52	\$248.52	\$136.94	\$136.94	\$360.10	\$360.10
Best Start	\$69.00	\$69.00	\$69.00	\$69.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Minimum Family Tax Credit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Accommodation supplement or rent subsidy	\$226.55	\$107.03	\$423.09	\$294.85	\$271.05	\$305.00	\$226.55	\$107.03	\$423.09	\$294.85
Independent earner tax credit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Temporary Additional Support	\$16.82	\$0.00	\$0.00	\$0.00	\$16.89	\$56.12	\$16.82	\$0.00	\$0.00	\$0.00
Winter Energy Payment	\$13.43	\$13.43	\$13.43	\$13.43	\$13.43	\$13.43	\$13.43	\$13.43	\$13.43	\$13.43
Debt	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$935.53	\$799.19	\$1,338.41	\$1,210.17	\$1,156.75	\$1,229.93	\$866.53	\$730.19	\$1,269.41	\$1,141.17
Budget										
Rent	\$475.65	\$304.90	\$573.22	\$573.22	\$573.22	\$646.39	\$475.65	\$304.90	\$573.22	\$573.22
Electricity/Gas/Water	\$73.18	\$48.78	\$85.37	\$97.57	\$97.57	\$97.57	\$73.18	\$48.78	\$85.37	\$97.57
Food	\$118.57	\$118.57	\$238.35	\$238.35	\$290.38	\$290.38	\$118.57	\$118.57	\$238.35	\$238.35
Phone and broadband	\$25.03	\$15.02	\$25.03	\$25.03	\$34.04	\$34.04	\$25.03	\$15.02	\$25.03	\$25.03
Clothes/shoes	\$22.90	\$22.90	\$40.34	\$40.34	\$40.34	\$40.34	\$22.90	\$22.90	\$40.34	\$40.34
Medical	\$9.23	\$9.23	\$11.54	\$11.54	\$21.92	\$21.92	\$9.23	\$9.23	\$11.54	\$11.54
Dental	\$5.77	\$5.77	\$5.77	\$5.77	\$11.54	\$11.54	\$5.77	\$5.77	\$5.77	\$5.77
School costs	\$0.00	\$0.00	\$44.03	\$44.03	\$34.12	\$34.12	\$0.00	\$0.00	\$44.03	\$44.03
Transport costs	\$90.73	\$90.73	\$112.72	\$112.72	\$123.72	\$123.72	\$90.73	\$90.73	\$112.72	\$112.72
Bank fees	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23
Insurance (contents, car)	\$29.44	\$29.44	\$33.12	\$33.12	\$33.12	\$33.12	\$29.44	\$29.44	\$33.12	\$33.12
Personal care (hair cuts, grooming)	\$18.40	\$18.40	\$28.21	\$28.21	\$28.21	\$28.21	\$18.40	\$18.40	\$28.21	\$28.21
Household contents and services (\$36.35	\$26.65	\$46.04	\$46.04	\$46.04	\$46.04	\$36.35	\$26.65	\$46.04	\$46.04
Social participation	\$63.03	\$63.03	\$118.04	\$118.04	\$128.35	\$128.35	\$63.03	\$63.03	\$118.04	\$118.04
Contingency	\$8.51	\$8.51	\$13.37	\$13.37	\$17.02	\$17.02	\$8.51	\$8.51	\$13.37	\$13.37
Total 'core' expenditure	\$906.46	\$691.62	\$1,244.97	\$1,257.16	\$1,335.44	\$1,408.62	\$906.46	\$691.62	\$1,244.97	\$1,257.16
Total 'core plus participation allowances' expenditure	\$978.00	\$763.16	\$1,376.38	\$1,388.57	\$1,480.81	\$1,553.99	\$978.00	\$763.16	\$1,376.38	\$1,388.57
Total core expenditure	\$906.46	\$691.62	\$1,244.97	\$1,257.16	\$1,335.44	\$1,408.62	\$906.46	\$691.62	\$1,244.97	\$1,257.16
Total core plus contingency & parti	\$978.00	\$763.16	\$1,376.38	\$1,388.57	\$1,480.81	\$1,553.99	\$978.00	\$763.16	\$1,376.38	\$1,388.57
Total entitlements	\$935.53	\$799.19	\$1,338.41	\$1,210.17	\$1,156.75	\$1,229.93	\$866.53	\$730.19	\$1,269.41	\$1,141.17
Surplus/Deficit core costs only	29	108	93	-47	-179	-47	-40	39	24	-116
Surplus/Deficit total costs (incl parti	-42	36	-38	-178	-324	-324	-111	-33	-107	-247
Annual Surplus/Deficit core costs	1516	5609	4872	-2450	-9318	-9318	-2082	2011	1274	-6048
Annual Surplus/Deficit total costs	-2215	1879	-1980	-9303	-16898	-16898	-5813	-1719	-5578	-12900
Surplus/deficit as a % of entitlement	3%	13%	7%	-4%	-15%	-15%	-5%	5%	2%	-10%
Surplus/deficit as a % of entitlement	-5%	5%	-3%	-15%	-28%	-26%	-13%	-5%	-8%	-22%
Surplus/Deficit core costs as % of Af	6%	22%	12%	-7%	-31%	-31%	-10%	9%	4%	-20%
Surplus/Deficit total costs as % of Af	-9%	7%	-5%	-28%	-56%	-56%	-29%	-8%	-15%	-44%
Childcare gross costs	0	0	0	0	0	0	0	0	0	0
childcare subsidies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Surplus / Deficit with core expenditure	\$29.06	\$107.57	\$93.44	-\$47.00	-\$178.69	-\$178.69	-\$39.94	\$38.57	\$24.44	-\$116.00
Surplus / Deficit with participation (d	-\$42.48	\$36.03	-\$37.97	-\$178.41	-\$324.07	-\$324.07	-\$111.48	-\$32.97	-\$106.97	-\$247.41

Table 2 no TAS actual rents 2023	Sole parent, 1 child		Sole parent, 3 children		20 hrs	Couple, 2 children		Sole parent, 1 child	Sole parent, 1 child	Sole parent, 3 children	
	2		2,5,8			10,15		3	3	3,5,8	
	Private	Private (3 sharing)	Public	Private		Private	Private (high cost)	Private	Private (3 sharing)	Public	Private
Employment/Benefit	Benefit	Benefit	Benefit	Benefit	20 hrs	Benefit	Benefit	Benefit	Benefit	Benefit	Benefit
Benefit type	SPS	SPS	SPS	SPS		JS-WR	JS-WR	SPS	SPS	SPS	SPS
Income											
After-tax employment income	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Main benefit (after tax)	\$472.79	\$472.79	\$472.79	\$472.79		\$606.86	\$606.86	\$472.79	\$472.79	\$472.79	\$472.79
In-Work Tax Credit	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family Tax Credit	\$136.94	\$136.94	\$360.10	\$360.10		\$248.52	\$248.52	\$136.94	\$136.94	\$360.10	\$360.10
Best Start	\$69.00	\$69.00	\$69.00	\$69.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Minimum Family Tax Credit	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Accommodation supplement or rent subsidy	\$235.00	\$131.60	\$449.87	\$305.00		\$289.80	\$305.00	\$235.00	\$131.60	\$449.87	\$305.00
Independent earner tax credit	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Temporary Additional Support	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Winter Energy Payment	\$13.43	\$13.43	\$13.43	\$13.43		\$13.43	\$13.43	\$13.43	\$13.43	\$13.43	\$13.43
Debt	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$927.16	\$823.76	\$1,365.19	\$1,220.32		\$1,158.61	\$1,173.81	\$858.16	\$754.76	\$1,296.19	\$1,151.32
Budget											
Rent	\$490.00	\$340.00	\$600.00	\$600.00		\$600.00	\$640.00	\$490.00	\$340.00	\$600.00	\$600.00
Electricity/Gas/Water	\$73.18	\$48.78	\$85.37	\$97.57		\$97.57	\$97.57	\$73.18	\$48.78	\$85.37	\$97.57
Food	\$118.57	\$118.57	\$238.35	\$238.35		\$290.38	\$290.38	\$118.57	\$118.57	\$238.35	\$238.35
Phone and broadband	\$25.03	\$15.02	\$25.03	\$25.03		\$34.04	\$34.04	\$25.03	\$15.02	\$25.03	\$25.03
Clothes/shoes	\$22.90	\$22.90	\$40.34	\$40.34		\$40.34	\$40.34	\$22.90	\$22.90	\$40.34	\$40.34
Medical	\$9.23	\$9.23	\$11.54	\$11.54		\$21.92	\$21.92	\$9.23	\$9.23	\$11.54	\$11.54
Dental	\$5.77	\$5.77	\$5.77	\$5.77		\$11.54	\$11.54	\$5.77	\$5.77	\$5.77	\$5.77
School costs	\$0.00	\$0.00	\$44.03	\$44.03		\$34.12	\$34.12	\$0.00	\$0.00	\$44.03	\$44.03
Transport costs	\$90.73	\$90.73	\$112.72	\$112.72		\$123.72	\$123.72	\$90.73	\$90.73	\$112.72	\$112.72
Bank fees	\$1.23	\$1.23	\$1.23	\$1.23		\$1.23	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23
Insurance (contents, car)	\$29.44	\$29.44	\$33.12	\$33.12		\$33.12	\$33.12	\$29.44	\$29.44	\$33.12	\$33.12
Personal care (hair cuts, grooming etc.)	\$18.40	\$18.40	\$28.21	\$28.21		\$28.21	\$28.21	\$18.40	\$18.40	\$28.21	\$28.21
Household contents and services (cleaning)	\$36.35	\$26.65	\$46.04	\$46.04		\$46.04	\$46.04	\$36.35	\$26.65	\$46.04	\$46.04
Social participation	\$63.03	\$63.03	\$118.04	\$118.04		\$128.35	\$128.35	\$63.03	\$63.03	\$118.04	\$118.04
Contingency	\$8.51	\$8.51	\$13.37	\$13.37		\$17.02	\$17.02	\$8.51	\$8.51	\$13.37	\$13.37
Total 'core' expenditure	\$920.81	\$726.72	\$1,271.75	\$1,283.95		\$1,362.22	\$1,402.22	\$920.81	\$726.72	\$1,271.75	\$1,283.95
Total 'core plus participation allowances' expenditure	\$992.35	\$798.26	\$1,403.16	\$1,415.36		\$1,507.60	\$1,547.60	\$992.35	\$798.26	\$1,403.16	\$1,415.36
Total core expenditure	\$920.81	\$726.72	\$1,271.75	\$1,283.95		\$1,362.22	\$1,402.22	\$920.81	\$726.72	\$1,271.75	\$1,283.95
Total core plus contingency & participation	\$992.35	\$798.26	\$1,403.16	\$1,415.36		\$1,507.60	\$1,547.60	\$992.35	\$798.26	\$1,403.16	\$1,415.36
Total entitlements	\$927.16	\$823.76	\$1,365.19	\$1,220.32		\$1,158.61	\$1,173.81	\$858.16	\$754.76	\$1,296.19	\$1,151.32
Surplus/Deficit core costs only	6	97	93	-64		-204	-228	-63	28	24	-133
Surplus/Deficit total costs (incl participation c	-65	25	-38	-195		-349	-374	-134	-44	-107	-264
Annual Surplus/Deficit core costs	331	5060	4872	-3318		-10617	-11910	-3267	1462	1274	-6916
Annual Surplus/Deficit total costs	-3400	1330	-1980	-10170		-6997	-19491	-6997	-2268	-5578	-13768
Surplus/deficit as a % of entitlements (core co	1%	12%	7%	-5%		-18%	-19%	-7%	4%	2%	-12%
Surplus/deficit as a % of entitlements (total, i	-7%	3%	-3%	-16%		-30%	-32%	-16%	-6%	-8%	-23%
Surplus/Deficit core costs as % of After Housin	1%	20%	12%	-10%		-36%	-43%	-17%	7%	4%	-24%
Surplus/Deficit total costs as % of After Housin	-15%	5%	-5%	13 -31%		-62%	-70%	-36%	-10%	-15%	-48%
Childcare gross costs	0	0	0	0		0	0	0	0	0	0
childcare subsidies	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Surplus / Deficit with core expenditure only (\$6.34	\$97.04	\$93.44	-\$63.63		-\$203.62	-\$228.42	-\$62.66	\$28.04	\$24.44	-\$132.63
Surplus / Deficit with participation (after child	-\$65.20	\$25.50	-\$37.97	-\$195.04		-\$348.99	-\$373.79	-\$134.20	-\$43.50	-\$106.97	-\$264.04