

**ADDITIONAL INFORMATION AND NOTES IN ANSWER TO QUESTIONS ASKED
BY DEPUTY J.A.N. LE FONDRÉ OF ST. LAWRENCE
ON TUESDAY 28TH JUNE 2016**

COVERING NOTE

1. Question 9501 and, by extension, questions 9503, 9504 and 9511 ask for the amount of taxes paid by the identified household scenarios. The household scenarios are not reflective of Jersey as a whole, with the majority of household scenarios coming from the top income quintile. A different sample of household scenarios would clearly produce differing results.
2. The tables provided to answer these questions include the following revenue-raising measures: income tax, long-term care contributions, social security contributions and (in respect of 2019) the health charge that was proposed in the MTFP Addition.¹ These revenue-raising measures, which are based on income, can be (subject to a number of assumptions) calculated accurately for each household scenario requested.
3. The same analysis cannot be completed by household scenario for GST – the amount of GST paid being determined by how much, and on what, the household spends. Estimates of the amount of GST paid by the equivalised household across the income spectrum can be produced from the household spending survey. However, to include an estimate of GST in the tables (i.e. per household scenario) would be inappropriate on the basis that the data is not comparable; whilst inclusion would give the impression that the amount of GST has been accurately calculated. GST has therefore been excluded from the tables.
4. Instead a separate document has been provided which gives an indication of the amount of GST paid by the equivalised household at specified income levels. It is considered that providing this GST data meets the commitment to provide “a practical, informative and representative response to Members”.
5. The separate document for GST has been based on data contained in the 2009/10 or 2014/15, as appropriate, household spending surveys (see: <http://www.gov.je/government/jerseyinfigures/housingliving/pages/householdincomespending.aspx#anchor-1>), then adopting a similar methodology as utilised by the Chief Economic Adviser in the distributional analysis work lodged alongside the MTFP Addition for 2017 – 2019, and interpolating the values to estimate the amount of GST paid at the specified income levels.
6. As part of the review of the personal tax system committed to by the Council of Ministers in the MTFP Addition debate, further work will be undertaken to determine whether an indication of the amount of GST paid by different household scenarios can be produced.
7. Question 9502 and, by extension, questions 9503, 9504 and 9511 specifically request that the GST food bonus is included in the analysis of social security benefits payable; as a consequence the GST food bonus has been included in the relevant tables. It is acknowledged that there is a mismatch between including the GST food bonus in the tables whilst excluding the GST. This mismatch applies to only 3 of the household scenarios.
8. A number of assumptions have had to be made in order to produce the tables. Some of these assumptions are outlined in the questions themselves (e.g. that income is fixed at the same nominal amount for all years; assume a 60%/40% split of earned income between married couples). Details of all the assumptions made in the production of the tables are available on request.

¹ Question 9511 requested that data is provided on the same basis for the waste disposal charge and the community infrastructure levy. No data has been provided in respect of the waste disposal charge on the basis that it is only proposed to apply in a commercial context. No data has been provided in respect of the community infrastructure levy on the basis that the proposal is not sufficiently developed and is unlikely to be of broad application (i.e. it will not be a general revenue-raising measure paid by all households in the Island).

9. A key assumption, which was not provided in the questions, is that both mortgage interest rates and child-care costs have been held static across the time period covered by the questions (2005–2019). It is acknowledged that this does not reflect reality (e.g. interest rates were broadly 5% at the start of the period, reducing markedly in 2008/09). Although not reflecting reality, the tables have been produced on this basis in order to highlight the changes arising from government decisions, rather than from changes in market conditions.
10. In particular, we note that the mortgage interest rate has been set at 5.3% throughout the time period covered by the questions; it has been set at 5.3% as this was the rate used in the previous analysis produced for the purposes of explaining the impact of “20-means-20” (see: <http://www.statesassembly.gov.je/AssemblyPropositions/2006/48371-6925-1952006.pdf>). The impact of this assumption means that the withdrawal of mortgage interest tax relief is hitting more of the household scenarios in 2019 than will be the case in reality (i.e. in reality these households will be paying much less in interest, and hence will not be impacted by the interest cap in 2019). Approximately 50% of the household scenarios incur mortgage interest.
11. The 2019 analysis has been prepared on the basis of broadly accepted policy positions (e.g. income tax exemption thresholds will increase with lower of RPI/average earnings) and policies proposed at the date that the answer was produced (e.g. changes to NEF and the impact on child-care costs; introduction of the health charge). It is therefore noted that the 2019 analysis may be changed by subsequent decisions of the States Assembly.
12. Income support became available from 2008 onwards; prior to income support, financial assistance was provided to Islanders through the process of parish welfare. It is not possible to include the financial impact of parish welfare in the 2005 analysis, and hence caution must be exercised when comparing the 2005 analysis for low-income households against later years (i.e. those households may have been receiving financial support in 2005 which is not reflected in the tables).

INTRODUCTORY NOTE

(must be read in conjunction with the Covering Note to the answers to understand limitation of conclusions)

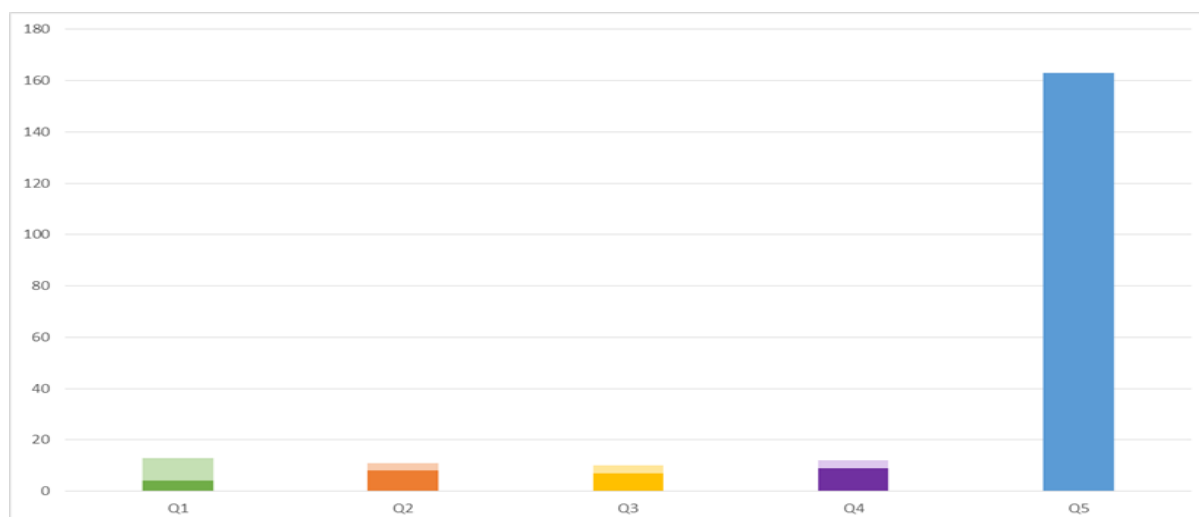
1. Deputy Le Fondré asked a series of questions of the Chief Minister for the 28th June 2016 States Sitting (questions 9501, 9502, 9503, 9504 and 9511) concerning taxes over a number of years, from 2005 to 2019, and their impact on a number of different household scenarios.
2. To complete this work has required time and substantial work, and having done so, the full table of results are attached. In addition, information and notes are also attached to help explain any assumptions adopted and the methodology applied.
3. This work was undertaken by the Taxes Office/Social Security over the course of July – September 2016. The model used to complete the tax aspects of this work can also, with refinement, be re-used to undertake further analysis of any other proposed income-based taxes or charges, and for other household scenarios.
4. A number of conclusions can be drawn from the detailed results produced from this work, but first, there is some value in understanding the household scenarios covered in the answer.

Household Scenarios

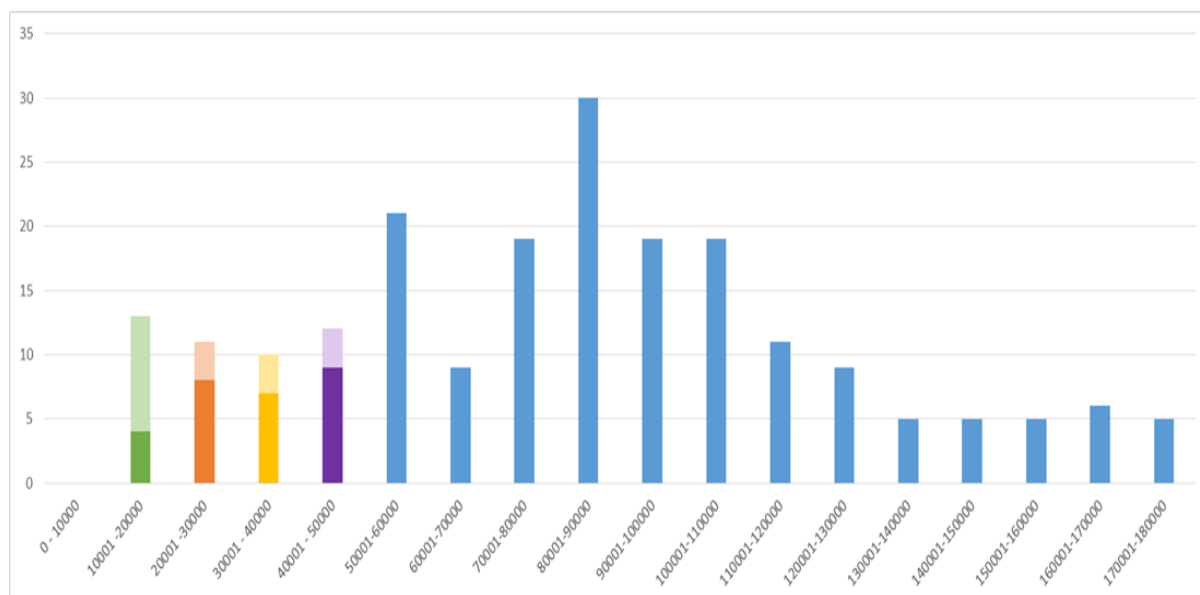
5. The income boundaries for the quintiles in the most recent income distribution survey are as follows (these are for the “equivalised household” – 2 adults/no children – before housing costs (“BHC”)):

Boundaries	Quintile 1–2	Quintile 2–3	Quintile 3–4	Quintile 4–5
Net income BHC	23,000	30,900	41,000	57,700

6. The distribution of the household scenarios covered in the answer are clearly clustered towards the top end of the income distribution as can be highlighted by the below chart. (The “OAP” household scenarios are shown in a lighter colour to highlight where they are clustered (x axis = income quintiles; y axis = count of household scenarios)).



7. The following chart shows the spread of the household scenarios across the income range; it demonstrates that many of the household scenarios are “well into” the top income quintile (x axis = income range; y axis = count of household scenarios) (Green = 1st Quintile; Brown = 2nd Quintile; Yellow = 3rd Quintile; Purple = 4th Quintile; Blue = 5th Quintile). The “OAP” household scenarios are again shown in a lighter colour.



8. The charts above clearly illustrate that the household scenarios in the question are not representative of Jersey; nor are they representative of “middle Jersey”, if “middle Jersey” is defined by reference to the distribution of incomes in the Island.

Initial Conclusions

9. The household scenarios which are *most adversely* impacted are in the top income quintile (“most adversely impacted” defined as those which have seen the largest increase in their effective tax rate over the period covered by the questions).
10. These top quintile household scenarios essentially follow the same pattern:
- 2007–2011 – liability increases as allowances are phased-out under “20-means-20”
 - As a consequence transfer from being a standard rate taxpayer to a marginal rate taxpayer BUT pay more tax
 - 2014 – liability decreases with reduction in marginal tax rate
 - 2015–2016 – liability increases with introduction of LTC contribution
 - 2017–2019 – liability increases with MITR phase out (unlikely in reality as interest rates are much lower than in the model)
 - 2018–2019 – liability increases with introduction of health charge as proposed (and not approved in the MTFP Addition).
11. As to the households *most beneficially* impacted, the vast majority are in the bottom income quintile household scenarios (“most beneficially impacted” defined as those which have seen the largest decrease in their effective tax rate over the period covered by the questions).
12. These household scenarios have the following characteristics:
- Most of the households pay no income tax at any time during the period covered by the questions, and have seen income support payments increase across the time period.
 - Those that do pay income tax have seen that tax reduce over the period as a consequence of the increase in exemption thresholds.
 - Where a household scenario doesn’t pay income tax, it doesn’t pay LTC contributions and would not have paid the health charge had it been approved.
13. All of the household scenarios with income of less than £50,000 have seen their net contribution to the States reduce (“direct taxes less social security benefits”). Highlighting the support given to those towards the bottom of the income distribution; primarily through increased income support and increased tax exemption thresholds.
14. All of the household scenarios with OAPs have seen their net contribution to the States reduce.

2005

Single, no children, no mortgage	£12,000	£264.60	£0.00	£720.00	£984.60
Single, no children, no mortgage	£20,000	£2,424.60	£0.00	£1,200.00	£3,624.60
Single, no children, no mortgage	£30,000	£4,800.00	£0.00	£1,800.00	£6,600.00
Single, no children, no mortgage	£60,000	£10,800.00	£0.00	£2,145.60	£12,945.60
Single, no children, no mortgage	£70,000	£12,800.00	£0.00	£2,145.60	£14,945.60
Single, no children, no mortgage	£80,000	£14,800.00	£0.00	£2,145.60	£16,945.60
Single, no children, no mortgage	£90,000	£16,800.00	£0.00	£2,145.60	£18,945.60
Single, no children, no mortgage	£100,000	£18,800.00	£0.00	£2,145.60	£20,945.60
Single, no children, no mortgage	£110,000	£20,800.00	£0.00	£2,145.60	£22,945.60
Single, no children, no mortgage	£115,000	£21,800.00	£0.00	£2,145.60	£23,945.60
Single, no children, no mortgage	£120,000	£22,800.00	£0.00	£2,145.60	£24,945.60
Single, no children, no mortgage	£130,000	£24,800.00	£0.00	£2,145.60	£26,945.60
Single, no children, mortgage £240,000, Life Assurance Premiums £5000	£90,000	£13,256.00	£0.00	£2,145.60	£15,401.60
Single, no children, mortgage £120,000, Life Assurance Premiums £1000	£30,000	£3,328.00	£0.00	£1,800.00	£5,128.00
Single, no children, £300,000 mortgage	£115,000	£18,620.00	£0.00	£2,145.60	£20,765.60
Single, no children, £240,000 mortgage	£60,000	£8,256.00	£0.00	£2,145.60	£10,401.60
Single, no children, £240,000 mortgage	£70,000	£10,256.00	£0.00	£2,145.60	£12,401.60
Single, no children, £240,000 mortgage	£80,000	£12,256.00	£0.00	£2,145.60	£14,401.60
Single, no children, £240,000 mortgage	£90,000	£14,256.00	£0.00	£2,145.60	£16,401.60
Single, no children, £240,000 mortgage	£100,000	£16,256.00	£0.00	£2,145.60	£18,401.60
Single, no children, £240,000 mortgage	£110,000	£18,256.00	£0.00	£2,145.60	£20,401.60
Single, no children, £240,000 mortgage	£120,000	£20,256.00	£0.00	£2,145.60	£22,401.60
Single, no children, £240,000 mortgage	£130,000	£22,256.00	£0.00	£2,145.60	£24,401.60
Single, no children, £200,000 mortgage	£50,000	£6,680.00	£0.00	£2,145.60	£8,825.60
Single, no children, £120,000 mortgage	£30,000	£3,407.40	£0.00	£1,800.00	£5,207.40
Single, no children, £120,000 mortgage	£40,000	£5,528.00	£0.00	£2,145.60	£7,673.60
Single, 1 child at school, no mortgage	£30,000	£3,234.60	£0.00	£1,800.00	£5,034.60
Single, 1 child at school, no mortgage	£40,000	£5,400.00	£0.00	£2,145.60	£7,545.60
Single, 1 child at school, no mortgage	£50,000	£7,400.00	£0.00	£2,145.60	£9,545.60
Single, 1 child at school, no mortgage	£60,000	£9,400.00	£0.00	£2,145.60	£11,545.60
Single, 1 child at school, no mortgage	£70,000	£11,400.00	£0.00	£2,145.60	£13,545.60
Single, 1 child at school, no mortgage	£80,000	£13,400.00	£0.00	£2,145.60	£15,545.60
Single, 1 child at school, no mortgage	£90,000	£15,400.00	£0.00	£2,145.60	£17,545.60
Single, 1 child at school, no mortgage	£100,000	£17,400.00	£0.00	£2,145.60	£19,545.60
Single, 1 child at school, no mortgage	£110,000	£19,400.00	£0.00	£2,145.60	£21,545.60
Single, 1 child at school, no mortgage	£120,000	£21,400.00	£0.00	£2,145.60	£23,545.60
Single, 1 child at school, no mortgage	£130,000	£23,400.00	£0.00	£2,145.60	£25,545.60
Single, 1 child at school, mortgage £240,000, Life Assurance Premiums £1000	£60,000	£6,656.00	£0.00	£2,145.60	£8,801.60
Single, 1 child at school, mortgage £240,000	£60,000	£6,856.00	£0.00	£2,145.60	£9,001.60
Single, 1 child at school, mortgage £240,000	£70,000	£8,856.00	£0.00	£2,145.60	£11,001.60
Single, 1 child at school, mortgage £240,000	£80,000	£10,856.00	£0.00	£2,145.60	£13,001.60
Single, 1 child at school, mortgage £240,000	£90,000	£12,856.00	£0.00	£2,145.60	£15,001.60
Single, 1 child at school, mortgage £240,000	£100,000	£14,856.00	£0.00	£2,145.60	£17,001.60
Single, 1 child at school, mortgage £240,000	£110,000	£16,856.00	£0.00	£2,145.60	£19,001.60

Single, 1 child at school, mortgage £240,000	£120,000	£18,856.00	£0.00	£2,145.60	£21,001.60
Single, 1 child at school, mortgage £240,000	£130,000	£20,856.00	£0.00	£2,145.60	£23,001.60
Single, 1 child at school, mortgage £200,000	£50,000	£5,280.00	£0.00	£2,145.60	£7,425.60
Single, 1 child at school, mortgage £120,000	£30,000	£1,517.40	£0.00	£1,800.00	£3,317.40
Single, 1 child at school, mortgage £120,000	£40,000	£4,128.00	£0.00	£2,145.60	£6,273.60
Single OAP (63 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0.00
Single OAP (63 for the whole year)	£20,000	£2,079.00	£0.00	£0.00	£2,079.00
Single OAP (63 for the whole year)	£35,000	£5,800.00	£0.00	£0.00	£5,800.00
Married, wife working, no children, no mortgage	£20,000	£0.00	£0.00	£1,200.00	£1,200.00
Married, wife working, no children, no mortgage	£30,000	£2,111.40	£0.00	£1,800.00	£3,911.40
Married, wife working, no children, no mortgage	£40,000	£4,811.40	£0.00	£2,400.00	£7,211.40
Married, wife working, no children, no mortgage	£50,000	£7,380.00	£0.00	£3,000.00	£10,380.00
Married, wife working, no children, no mortgage	£60,000	£9,380.00	£0.00	£3,585.60	£12,965.60
Married, wife working, no children, no mortgage	£70,000	£11,380.00	£0.00	£3,825.60	£15,205.60
Married, wife working, no children, no mortgage	£80,000	£13,380.00	£0.00	£4,065.60	£17,445.60
Married, wife working, no children, no mortgage	£85,000	£14,380.00	£0.00	£4,185.60	£18,565.60
Married, wife working, no children, no mortgage	£90,000	£15,380.00	£0.00	£4,291.20	£19,671.20
Married, wife working, no children, no mortgage	£100,000	£17,380.00	£0.00	£4,291.20	£21,671.20
Married, wife working, no children, no mortgage	£110,000	£19,380.00	£0.00	£4,291.20	£23,671.20
Married, wife working, no children, no mortgage	£120,000	£21,380.00	£0.00	£4,291.20	£25,671.20
Married, wife working, no children, no mortgage	£130,000	£23,380.00	£0.00	£4,291.20	£27,671.20
Married, wife working, no children, no mortgage	£140,000	£25,380.00	£0.00	£4,291.20	£29,671.20
Married, wife working, no children, no mortgage	£150,000	£27,380.00	£0.00	£4,291.20	£31,671.20
Married, wife working, no children, no mortgage	£160,000	£29,380.00	£0.00	£4,291.20	£33,671.20
Married, wife working, no children, no mortgage	£170,000	£31,380.00	£0.00	£4,291.20	£35,671.20
Married, wife working, no children, no mortgage	£180,000	£33,380.00	£0.00	£4,291.20	£37,671.20
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£140,000	£22,200.00	£0.00	£4,291.20	£26,491.20
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£150,000	£24,200.00	£0.00	£4,291.20	£28,491.20
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£160,000	£26,200.00	£0.00	£4,291.20	£30,491.20
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£170,000	£28,200.00	£0.00	£4,291.20	£32,491.20
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£180,000	£30,200.00	£0.00	£4,291.20	£34,491.20
Married, wife working, no children, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	£11,200.00	£0.00	£4,291.20	£15,491.20
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£90,000	£12,200.00	£0.00	£4,291.20	£16,491.20
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£100,000	£14,200.00	£0.00	£4,291.20	£18,491.20
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£110,000	£16,200.00	£0.00	£4,291.20	£20,491.20
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£120,000	£18,200.00	£0.00	£4,291.20	£22,491.20
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£130,000	£20,200.00	£0.00	£4,291.20	£24,491.20
Married, wife working, no children, mortgage £340,000 (capped 300,000)	£85,000	£11,200.00	£0.00	£4,185.60	£15,385.60
Married, wife working, no children, mortgage £300,000	£80,000	£10,200.00	£0.00	£4,065.60	£14,265.60
Married, wife working, no children, mortgage £240,000	£60,000	£6,777.00	£0.00	£3,585.60	£10,362.60
Married, wife working, no children, mortgage £240,000	£70,000	£8,836.00	£0.00	£3,825.60	£12,661.60
Married, wife working, no children, mortgage £200,000	£50,000	£4,649.40	£0.00	£3,000.00	£7,649.40
Married, wife working, 2 children at school, no mortgage	£50,000	£6,161.40	£0.00	£3,000.00	£9,161.40
Married, wife working, 2 children at school, no mortgage	£60,000	£8,380.00	£0.00	£3,585.60	£11,965.60
Married, wife working, 2 children at school, no mortgage	£70,000	£10,380.00	£0.00	£3,825.60	£14,205.60
Married, wife working, 2 children at school, no mortgage	£80,000	£12,380.00	£0.00	£4,065.60	£16,445.60

Married, wife working, 2 children at school, no mortgage	£85,000	£13,380.00	£0.00	£4,185.60	£17,565.60
Married, wife working, 2 children at school, no mortgage	£90,000	£14,380.00	£0.00	£4,291.20	£18,671.20
Married, wife working, 2 children at school, no mortgage	£100,000	£16,380.00	£0.00	£4,291.20	£20,671.20
Married, wife working, 2 children at school, no mortgage	£110,000	£18,380.00	£0.00	£4,291.20	£22,671.20
Married, wife working, 2 children at school, no mortgage	£120,000	£20,380.00	£0.00	£4,291.20	£24,671.20
Married, wife working, 2 children at school, no mortgage	£130,000	£22,380.00	£0.00	£4,291.20	£26,671.20
Married, wife working, 2 children at school, no mortgage	£140,000	£24,380.00	£0.00	£4,291.20	£28,671.20
Married, wife working, 2 children at school, no mortgage	£150,000	£26,380.00	£0.00	£4,291.20	£30,671.20
Married, wife working, 2 children at school, no mortgage	£160,000	£28,380.00	£0.00	£4,291.20	£32,671.20
Married, wife working, 2 children at school, no mortgage	£170,000	£30,380.00	£0.00	£4,291.20	£34,671.20
Married, wife working, 2 children at school, no mortgage	£180,000	£32,380.00	£0.00	£4,291.20	£36,671.20
Married, wife working, 2 children at school, mortgage £400,000 (capped at £300,000), Life Assurance Premiums £10,000	£170,000	£25,200.00	£0.00	£4,291.20	£29,491.20
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£140,000	£21,200.00	£0.00	£4,291.20	£25,491.20
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£150,000	£23,200.00	£0.00	£4,291.20	£27,491.20
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£160,000	£25,200.00	£0.00	£4,291.20	£29,491.20
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£170,000	£27,200.00	£0.00	£4,291.20	£31,491.20
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£180,000	£29,200.00	£0.00	£4,291.20	£33,491.20
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	£10,200.00	£0.00	£4,291.20	£14,491.20
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£90,000	£11,200.00	£0.00	£4,291.20	£15,491.20
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£100,000	£13,200.00	£0.00	£4,291.20	£17,491.20
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£110,000	£15,200.00	£0.00	£4,291.20	£19,491.20
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£120,000	£17,200.00	£0.00	£4,291.20	£21,491.20
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£130,000	£19,200.00	£0.00	£4,291.20	£23,491.20
Married, wife working, 2 children at school, mortgage £340,000 (capped £300,000)	£85,000	£10,200.00	£0.00	£4,065.60	£14,265.60
Married, wife working, 2 children at school, mortgage £300,000	£80,000	£9,200.00	£0.00	£4,065.60	£13,265.60
Married, wife working, 2 children at school, mortgage £240,000	£60,000	£5,427.00	£0.00	£3,585.60	£9,012.60
Married, wife working, 2 children at school, mortgage £240,000	£70,000	£7,836.00	£0.00	£3,825.60	£11,661.60
Married, wife working, 2 children at school, mortgage £200,000, Life Assurance Premiums £1000	£50,000	£3,299.40	£0.00	£3,000.00	£6,299.40
Married, wife working, 2 children at school, mortgage £200,000	£50,000	£3,299.40	£0.00	£3,000.00	£6,299.40
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£140,000	£20,700.00	£0.00	£4,291.20	£24,991.20
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£150,000	£22,700.00	£0.00	£4,291.20	£26,991.20
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£160,000	£24,700.00	£0.00	£4,291.20	£28,991.20
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£170,000	£26,700.00	£0.00	£4,291.20	£30,991.20
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£180,000	£28,700.00	£0.00	£4,291.20	£32,991.20
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£90,000	£10,700.00	£0.00	£4,291.20	£14,991.20
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£100,000	£12,700.00	£0.00	£4,291.20	£16,991.20
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£110,000	£14,700.00	£0.00	£4,291.20	£18,991.20
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£120,000	£16,700.00	£0.00	£4,291.20	£20,991.20
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£130,000	£18,700.00	£0.00	£4,291.20	£22,991.20
Married, wife working, 1 child at school, 1 child at university, mortgage £340,000 (capped £300,000)	£85,000	£9,700.00	£0.00	£4,185.60	£13,885.60
Married, wife working, 1 child at school, 1 child at university, mortgage £300,000	£80,000	£8,700.00	£0.00	£3,825.60	£12,525.60
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£60,000	£4,752.00	£0.00	£3,585.60	£8,337.60
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£70,000	£7,336.00	£0.00	£3,825.60	£11,161.60
Married, wife working, 1 child at school, 1 child at university, mortgage £200,000	£50,000	£2,624.40	£0.00	£3,000.00	£5,624.40
Married, wife not working, no children, no mortgage	£20,000	£626.40	£0.00	£1,200.00	£1,826.40
Married, wife not working, no children, no mortgage	£30,000	£3,326.40	£0.00	£1,800.00	£5,126.40

Married, wife not working, no children, no mortgage	£40,000	£6,026.40	£0.00	£2,145.60	£8,172.00
Married, wife not working, 2 children at school, no mortgage	£85,000	£14,280.00	£0.00	£2,145.60	£16,425.60
Married, wife not working, 1 child aged 3, no mortgage	£30,000	£2,651.40	£0.00	£1,800.00	£4,451.40
Married, wife not working, 1 child aged 3, no mortgage	£40,000	£5,351.40	£0.00	£2,145.60	£7,497.00
Married, wife not working, 1 child aged 3, mortgage £160,000	£40,000	£3,061.80	£0.00	£2,145.60	£5,207.40
Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£30,000	£1,417.50	£0.00	£0.00	£1,417.50
Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£45,000	£5,467.50	£0.00	£0.00	£5,467.50
Married OAP (63 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00

2010

Household scenario	Household Income	Income Tax	LTC	Social Security Contributions	Total
Single, no children, no mortgage	£12,000	£0.00	£0.00	£720.00	£720.00
Single, no children, no mortgage	£20,000	£1,984.50	£0.00	£1,200.00	£3,184.50
Single, no children, no mortgage	£30,000	£4,684.50	£0.00	£1,800.00	£6,484.50
Single, no children, no mortgage	£60,000	£11,760.00	£0.00	£2,625.12	£14,385.12
Single, no children, no mortgage	£70,000	£13,760.00	£0.00	£2,625.12	£16,385.12
Single, no children, no mortgage	£80,000	£15,760.00	£0.00	£2,625.12	£18,385.12
Single, no children, no mortgage	£90,000	£17,760.00	£0.00	£2,625.12	£20,385.12
Single, no children, no mortgage	£100,000	£19,760.00	£0.00	£2,625.12	£22,385.12
Single, no children, no mortgage	£110,000	£21,760.00	£0.00	£2,625.12	£24,385.12
Single, no children, no mortgage	£115,000	£22,760.00	£0.00	£2,625.12	£25,385.12
Single, no children, no mortgage	£120,000	£23,760.00	£0.00	£2,625.12	£26,385.12
Single, no children, no mortgage	£130,000	£25,760.00	£0.00	£2,625.12	£28,385.12
Single, no children, £120,000 mortgage	£30,000	£2,967.30	£0.00	£1,800.00	£4,767.30
Single, no children, £120,000 mortgage	£40,000	£5,667.30	£0.00	£2,400.00	£8,067.30
Single, no children, £200,000 mortgage	£50,000	£7,222.50	£0.00	£2,625.12	£9,847.62
Single, no children, £240,000 mortgage	£60,000	£9,350.10	£0.00	£2,625.12	£11,975.22
Single, no children, £240,000 mortgage	£70,000	£12,050.10	£0.00	£2,625.12	£14,675.22
Single, no children, £240,000 mortgage	£80,000	£14,750.10	£0.00	£2,625.12	£17,375.22
Single, no children, £240,000 mortgage	£90,000	£17,251.20	£0.00	£2,625.12	£19,876.32
Single, no children, £240,000 mortgage	£100,000	£19,251.20	£0.00	£2,625.12	£21,876.32
Single, no children, £240,000 mortgage	£110,000	£21,251.20	£0.00	£2,625.12	£23,876.32
Single, no children, £240,000 mortgage	£120,000	£23,251.20	£0.00	£2,625.12	£25,876.32
Single, no children, £240,000 mortgage	£130,000	£25,251.20	£0.00	£2,625.12	£27,876.32
Single, no children, £300,000 mortgage	£115,000	£22,124.00	£0.00	£2,625.12	£24,749.12
Single, 1 child at school, no mortgage	£30,000	£2,659.50	£0.00	£1,800.00	£4,459.50
Single, 1 child at school, no mortgage	£40,000	£5,359.50	£0.00	£2,400.00	£7,759.50
Single, 1 child at school, no mortgage	£50,000	£8,059.50	£0.00	£2,625.12	£10,684.62
Single, 1 child at school, no mortgage	£60,000	£10,260.00	£0.00	£2,625.12	£12,885.12
Single, 1 child at school, no mortgage	£70,000	£12,260.00	£0.00	£2,625.12	£14,885.12
Single, 1 child at school, no mortgage	£80,000	£14,260.00	£0.00	£2,625.12	£16,885.12
Single, 1 child at school, no mortgage	£90,000	£16,260.00	£0.00	£2,625.12	£18,885.12
Single, 1 child at school, no mortgage	£100,000	£18,260.00	£0.00	£2,625.12	£20,885.12
Single, 1 child at school, no mortgage	£110,000	£20,260.00	£0.00	£2,625.12	£22,885.12
Single, 1 child at school, no mortgage	£120,000	£22,260.00	£0.00	£2,625.12	£24,885.12
Single, 1 child at school, no mortgage	£130,000	£24,260.00	£0.00	£2,625.12	£26,885.12
Single, 1 child at school, mortgage £120,000	£30,000	£942.30	£0.00	£1,800.00	£2,742.30
Single, 1 child at school, mortgage £120,000	£40,000	£3,642.30	£0.00	£2,400.00	£6,042.30
Single, 1 child at school, mortgage £200,000	£50,000	£5,197.50	£0.00	£2,625.12	£7,822.62
Single, 1 child at school, mortgage £240,000	£60,000	£7,325.10	£0.00	£2,625.12	£9,950.22
Single, 1 child at school, mortgage £240,000	£70,000	£10,025.10	£0.00	£2,625.12	£12,650.22
Single, 1 child at school, mortgage £240,000	£80,000	£12,725.10	£0.00	£2,625.12	£15,350.22
Single, 1 child at school, mortgage £240,000	£90,000	£15,425.10	£0.00	£2,625.12	£18,050.22

Single, 1 child at school, mortgage £240,000	£100,000	£17,751.20	£0.00	£2,625.12	£20,376.32
Single, 1 child at school, mortgage £240,000	£110,000	£19,751.20	£0.00	£2,625.12	£22,376.32
Single, 1 child at school, mortgage £240,000	£120,000	£21,751.20	£0.00	£2,625.12	£24,376.32
Single, 1 child at school, mortgage £240,000	£130,000	£23,751.20	£0.00	£2,625.12	£26,376.32
Single OAP (63 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0.00
Single OAP (63 for the whole year)	£20,000	£1,590.30	£0.00	£0.00	£1,590.30
Single OAP (63 for the whole year)	£35,000	£5,640.30	£0.00	£0.00	£5,640.30
Married, wife working, no children, no mortgage	£20,000	£0.00	£0.00	£1,200.00	£1,200.00
Married, wife working, no children, no mortgage	£30,000	£1,409.40	£0.00	£1,800.00	£3,209.40
Married, wife working, no children, no mortgage	£40,000	£4,109.40	£0.00	£2,400.00	£6,509.40
Married, wife working, no children, no mortgage	£50,000	£6,809.40	£0.00	£3,000.00	£9,809.40
Married, wife working, no children, no mortgage	£60,000	£9,509.40	£0.00	£3,600.00	£13,109.40
Married, wife working, no children, no mortgage	£70,000	£12,209.40	£0.00	£4,200.00	£16,409.40
Married, wife working, no children, no mortgage	£80,000	£14,909.40	£0.00	£4,545.12	£19,454.52
Married, wife working, no children, no mortgage	£85,000	£16,259.40	£0.00	£4,665.12	£20,924.52
Married, wife working, no children, no mortgage	£90,000	£17,476.00	£0.00	£4,785.12	£22,261.12
Married, wife working, no children, no mortgage	£100,000	£19,476.00	£0.00	£5,025.12	£24,501.12
Married, wife working, no children, no mortgage	£110,000	£21,476.00	£0.00	£5,250.24	£26,726.24
Married, wife working, no children, no mortgage	£120,000	£23,476.00	£0.00	£5,250.24	£28,726.24
Married, wife working, no children, no mortgage	£130,000	£25,476.00	£0.00	£5,250.24	£30,726.24
Married, wife working, no children, no mortgage	£140,000	£27,476.00	£0.00	£5,250.24	£32,726.24
Married, wife working, no children, no mortgage	£150,000	£29,476.00	£0.00	£5,250.24	£34,726.24
Married, wife working, no children, no mortgage	£160,000	£31,476.00	£0.00	£5,250.24	£36,726.24
Married, wife working, no children, no mortgage	£170,000	£33,476.00	£0.00	£5,250.24	£38,726.24
Married, wife working, no children, no mortgage	£180,000	£35,476.00	£0.00	£5,250.24	£40,726.24
Married, wife working, 1 child at school, 1 child at university, mortgage £340,000 (capped £300,000)	£85,000	£9,536.40	£0.00	£4,665.12	£14,201.52
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£90,000	£10,886.40	£0.00	£4,785.12	£15,671.52
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£100,000	£13,586.40	£0.00	£5,025.12	£18,611.52
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£110,000	£16,286.40	£0.00	£5,250.24	£21,536.64
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£120,000	£18,986.40	£0.00	£5,250.24	£24,236.64
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£130,000	£21,686.40	£0.00	£5,250.24	£26,936.64
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£140,000	£24,386.40	£0.00	£5,250.24	£29,636.64
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£150,000	£27,040.00	£0.00	£5,250.24	£32,290.24
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£160,000	£29,040.00	£0.00	£5,250.24	£34,290.24
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£170,000	£31,040.00	£0.00	£5,250.24	£36,290.24
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£180,000	£33,040.00	£0.00	£5,250.24	£38,290.24
Married, wife working, no children, mortgage £200,000	£50,000	£3,947.40	£0.00	£3,000.00	£6,947.40
Married, wife working, no children, mortgage £240,000	£60,000	£6,075.00	£0.00	£3,600.00	£9,675.00
Married, wife working, no children, mortgage £240,000	£70,000	£8,775.00	£0.00	£4,200.00	£12,975.00
Married, wife working, no children, mortgage £300,000	£80,000	£10,616.40	£0.00	£4,545.12	£15,161.52
Married, wife working, 2 children at school, no mortgage	£50,000	£5,189.40	£0.00	£3,000.00	£8,189.40
Married, wife working, 2 children at school, no mortgage	£60,000	£7,889.40	£0.00	£3,600.00	£11,489.40
Married, wife working, 2 children at school, no mortgage	£70,000	£10,589.40	£0.00	£4,200.00	£14,789.40
Married, wife working, 2 children at school, no mortgage	£80,000	£13,289.40	£0.00	£4,545.12	£17,834.52
Married, wife working, 2 children at school, no mortgage	£85,000	£14,639.40	£0.00	£4,665.12	£19,304.52
Married, wife working, 2 children at school, no mortgage	£90,000	£15,989.40	£0.00	£4,785.12	£20,774.52

Married, wife working, 2 children at school, no mortgage	£100,000	£18,276.00	£0.00	£5,025.12	£23,301.12
Married, wife working, 2 children at school, no mortgage	£110,000	£20,276.00	£0.00	£5,250.24	£25,526.24
Married, wife working, 2 children at school, no mortgage	£120,000	£22,276.00	£0.00	£5,250.24	£27,526.24
Married, wife working, 2 children at school, no mortgage	£130,000	£24,276.00	£0.00	£5,250.24	£29,526.24
Married, wife working, 2 children at school, no mortgage	£140,000	£26,276.00	£0.00	£5,250.24	£31,526.24
Married, wife working, 2 children at school, no mortgage	£150,000	£28,276.00	£0.00	£5,250.24	£33,526.24
Married, wife working, 2 children at school, no mortgage	£160,000	£30,276.00	£0.00	£5,250.24	£35,526.24
Married, wife working, 2 children at school, no mortgage	£170,000	£32,276.00	£0.00	£5,250.24	£37,526.24
Married, wife working, 2 children at school, no mortgage	£180,000	£34,276.00	£0.00	£5,250.24	£39,526.24
Married, wife working, 2 children at school, mortgage £300,000	£80,000	£8,996.40	£0.00	£4,545.12	£13,541.52
Married, wife working, 2 children at school, mortgage £340,000 (capped £300,000)	£85,000	£10,346.40	£0.00	£4,545.12	£14,891.52
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£90,000	£11,696.40	£0.00	£4,785.12	£16,481.52
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£100,000	£14,396.40	£0.00	£5,025.12	£19,421.52
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£110,000	£17,096.40	£0.00	£5,250.24	£22,346.64
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£120,000	£19,796.40	£0.00	£5,250.24	£25,046.64
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£130,000	£22,496.40	£0.00	£5,250.24	£27,746.64
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£140,000	£25,196.40	£0.00	£5,250.24	£30,446.64
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£150,000	£27,896.40	£0.00	£5,250.24	£33,146.64
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£160,000	£30,596.40	£0.00	£5,250.24	£35,846.64
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£170,000	£33,296.40	£0.00	£5,250.24	£38,546.64
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£180,000	£36,000.00	£0.00	£5,250.24	£41,246.64
Married, wife working, 2 children at school, mortgage £200,000	£50,000	£2,327.40	£0.00	£3,000.00	£5,327.40
Married, wife working, 2 children at school, mortgage £240,000	£60,000	£4,455.00	£0.00	£3,600.00	£8,055.00
Married, wife working, 2 children at school, mortgage £240,000	£70,000	£7,155.00	£0.00	£4,200.00	£11,355.00
Married, wife working, 1 child at school, 1 child at university, mortgage £200,000	£50,000	£1,517.40	£0.00	£3,000.00	£4,517.40
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£60,000	£3,645.00	£0.00	£3,600.00	£7,245.00
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£70,000	£6,345.00	£0.00	£4,200.00	£10,545.00
Married, wife working, 1 child at school, 1 child at university, mortgage £300,000	£80,000	£8,186.40	£0.00	£4,200.00	£12,386.40
Married, wife working, no children, mortgage £340,000 (capped 300,000)	£85,000	£11,966.40	£0.00	£4,665.12	£16,631.52
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£90,000	£13,316.40	£0.00	£4,785.12	£18,101.52
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£100,000	£16,016.40	£0.00	£5,025.12	£21,041.52
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£110,000	£18,716.40	£0.00	£5,250.24	£23,966.64
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£120,000	£21,416.40	£0.00	£5,250.24	£26,666.64
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£130,000	£24,116.40	£0.00	£5,250.24	£29,366.64
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£140,000	£26,816.40	£0.00	£5,250.24	£32,066.64
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£150,000	£29,516.40	£0.00	£5,250.24	£34,766.64
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£160,000	£32,216.40	£0.00	£5,250.24	£37,466.64
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£170,000	£34,916.40	£0.00	£5,250.24	£40,166.64
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£180,000	£37,616.40	£0.00	£5,250.24	£42,866.64
Married, wife not working, no children, no mortgage	£20,000	£0.00	£0.00	£1,200.00	£1,200.00
Married, wife not working, no children, no mortgage	£30,000	£2,624.40	£0.00	£1,800.00	£4,424.40
Married, wife not working, no children, no mortgage	£40,000	£5,324.40	£0.00	£2,400.00	£7,724.40
Married, wife not working, 1 child aged 3, no mortgage	£30,000	£1,814.40	£0.00	£1,800.00	£3,614.40
Married, wife not working, 1 child aged 3, no mortgage	£40,000	£4,514.40	£0.00	£2,400.00	£6,914.40
Married, wife not working, 1 child aged 3, mortgage £160,000	£40,000	£2,224.80	£0.00	£2,400.00	£4,624.80
Married, wife not working, 2 children at school, no mortgage	£85,000	£15,456.00	£0.00	£2,625.12	£18,081.12

Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£30,000	£615.60	£0.00	£0.00	£615.60
Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£45,000	£4,665.60	£0.00	£0.00	£4,665.60
Married OAP (63 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00
Single, no children, mortgage £120,000, Life Assurance Premiums £1000	£30,000	£2,967.30	£0.00	£1,800.00	£4,767.30
Single, 1 child at school, mortgage £240,000, Life Assurance Premiums £1000	£60,000	£7,325.10	£0.00	£2,625.12	£9,950.22
Single, no children, mortgage £240,000, Life Assurance Premiums £5000	£90,000	£17,051.20	£0.00	£2,625.12	£19,676.32
Married, wife working, 2 children at school, mortgage £200,000, Life Assurance Premiums £1000	£50,000	£2,327.40	£0.00	£3,000.00	£5,327.40
Married, wife working, no children, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	£13,316.40	£0.00	£5,250.24	£18,566.64
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	£11,696.40	£0.00	£4,785.12	£16,481.52
Married, wife working, 2 children at school, mortgage £400,000 (capped at £300,000), Life Assurance Premiums £10,000	£170,000	£31,240.00	£0.00	£5,250.24	£36,490.24

2012

Household scenario	Household Income	Income Tax	LTC	Social Security Contributions	Total
Single, no children, no mortgage	£12,000	£0.00	£0.00	£720.00	£720.00
Single, no children, no mortgage	£20,000	£1,790.10	£0.00	£1,200.00	£2,990.10
Single, no children, no mortgage	£30,000	£4,490.10	£0.00	£1,800.00	£6,290.10
Single, no children, no mortgage	£60,000	£12,000.00	£0.00	£2,720.16	£14,720.16
Single, no children, no mortgage	£70,000	£14,000.00	£0.00	£2,720.16	£16,720.16
Single, no children, no mortgage	£80,000	£16,000.00	£0.00	£2,720.16	£18,720.16
Single, no children, no mortgage	£90,000	£18,000.00	£0.00	£2,720.16	£20,720.16
Single, no children, no mortgage	£100,000	£20,000.00	£0.00	£2,720.16	£22,720.16
Single, no children, no mortgage	£110,000	£22,000.00	£0.00	£2,720.16	£24,720.16
Single, no children, no mortgage	£115,000	£23,000.00	£0.00	£2,720.16	£25,720.16
Single, no children, no mortgage	£120,000	£24,000.00	£0.00	£2,720.16	£26,720.16
Single, no children, no mortgage	£130,000	£26,000.00	£0.00	£2,720.16	£28,720.16
Single, no children, £120,000 mortgage	£30,000	£2,772.90	£0.00	£1,800.00	£4,572.90
Single, no children, £120,000 mortgage	£40,000	£5,472.90	£0.00	£2,400.00	£7,872.90
Single, no children, £200,000 mortgage	£50,000	£7,028.10	£0.00	£2,720.16	£9,748.26
Single, no children, £240,000 mortgage	£60,000	£9,155.70	£0.00	£2,720.16	£11,875.86
Single, no children, £240,000 mortgage	£70,000	£11,855.70	£0.00	£2,720.16	£14,575.86
Single, no children, £240,000 mortgage	£80,000	£14,555.70	£0.00	£2,720.16	£17,275.86
Single, no children, £240,000 mortgage	£90,000	£17,255.70	£0.00	£2,720.16	£19,975.86
Single, no children, £240,000 mortgage	£100,000	£19,955.70	£0.00	£2,720.16	£22,675.86
Single, no children, £240,000 mortgage	£110,000	£22,000.00	£0.00	£2,720.16	£24,720.16
Single, no children, £240,000 mortgage	£120,000	£24,000.00	£0.00	£2,720.16	£26,720.16
Single, no children, £240,000 mortgage	£130,000	£26,000.00	£0.00	£2,720.16	£28,720.16
Single, no children, £300,000 mortgage	£115,000	£23,000.00	£0.00	£2,720.16	£25,720.16
Single, 1 child at school, no mortgage	£30,000	£2,465.10	£0.00	£1,800.00	£4,265.10
Single, 1 child at school, no mortgage	£40,000	£5,165.10	£0.00	£2,400.00	£7,565.10
Single, 1 child at school, no mortgage	£50,000	£7,865.10	£0.00	£2,720.16	£10,585.26
Single, 1 child at school, no mortgage	£60,000	£10,500.00	£0.00	£2,720.16	£13,220.16
Single, 1 child at school, no mortgage	£70,000	£12,500.00	£0.00	£2,720.16	£15,220.16
Single, 1 child at school, no mortgage	£80,000	£14,500.00	£0.00	£2,720.16	£17,220.16
Single, 1 child at school, no mortgage	£90,000	£16,500.00	£0.00	£2,720.16	£19,220.16
Single, 1 child at school, no mortgage	£100,000	£18,500.00	£0.00	£2,720.16	£21,220.16
Single, 1 child at school, no mortgage	£110,000	£20,500.00	£0.00	£2,720.16	£23,220.16
Single, 1 child at school, no mortgage	£120,000	£22,500.00	£0.00	£2,720.16	£25,220.16
Single, 1 child at school, no mortgage	£130,000	£24,500.00	£0.00	£2,720.16	£27,220.16
Single, 1 child at school, mortgage £120,000	£30,000	£747.90	£0.00	£1,800.00	£2,547.90
Single, 1 child at school, mortgage £120,000	£40,000	£3,447.90	£0.00	£2,400.00	£5,847.90
Single, 1 child at school, mortgage £200,000	£50,000	£5,003.10	£0.00	£2,720.16	£7,723.26
Single, 1 child at school, mortgage £240,000	£60,000	£7,130.70	£0.00	£2,720.16	£9,850.86
Single, 1 child at school, mortgage £240,000	£70,000	£9,830.70	£0.00	£2,720.16	£12,550.86
Single, 1 child at school, mortgage £240,000	£80,000	£12,530.70	£0.00	£2,720.16	£15,250.86
Single, 1 child at school, mortgage £240,000	£90,000	£15,230.70	£0.00	£2,720.16	£17,950.86

Single, 1 child at school, mortgage £240,000	£100,000	£17,930.70	£0.00	£2,720.16	£20,650.86
Single, 1 child at school, mortgage £240,000	£110,000	£20,500.00	£0.00	£2,720.16	£23,220.16
Single, 1 child at school, mortgage £240,000	£120,000	£22,500.00	£0.00	£2,720.16	£25,220.16
Single, 1 child at school, mortgage £240,000	£130,000	£24,500.00	£0.00	£2,720.16	£27,220.16
Single OAP (63 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0.00
Single OAP (63 for the whole year)	£20,000	£1,371.60	£0.00	£0.00	£1,371.60
Single OAP (63 for the whole year)	£35,000	£5,421.60	£0.00	£0.00	£5,421.60
Married, wife working, no children, no mortgage	£20,000	£0.00	£0.00	£1,200.00	£1,200.00
Married, wife working, no children, no mortgage	£30,000	£1,096.20	£0.00	£1,800.00	£2,896.20
Married, wife working, no children, no mortgage	£40,000	£3,796.20	£0.00	£2,400.00	£6,196.20
Married, wife working, no children, no mortgage	£50,000	£6,496.20	£0.00	£3,000.00	£9,496.20
Married, wife working, no children, no mortgage	£60,000	£9,196.20	£0.00	£3,600.00	£12,796.20
Married, wife working, no children, no mortgage	£70,000	£11,896.20	£0.00	£4,200.00	£16,096.20
Married, wife working, no children, no mortgage	£80,000	£14,596.20	£0.00	£4,640.16	£19,236.36
Married, wife working, no children, no mortgage	£85,000	£15,946.20	£0.00	£4,760.16	£20,706.36
Married, wife working, no children, no mortgage	£90,000	£17,296.20	£0.00	£4,880.16	£22,176.36
Married, wife working, no children, no mortgage	£100,000	£19,996.20	£0.00	£5,120.16	£25,116.36
Married, wife working, no children, no mortgage	£110,000	£22,000.00	£0.00	£5,360.16	£27,360.16
Married, wife working, no children, no mortgage	£120,000	£24,000.00	£0.00	£5,440.32	£29,440.32
Married, wife working, no children, no mortgage	£130,000	£26,000.00	£0.00	£5,440.32	£31,440.32
Married, wife working, no children, no mortgage	£140,000	£28,000.00	£0.00	£5,440.32	£33,440.32
Married, wife working, no children, no mortgage	£150,000	£30,000.00	£0.00	£5,440.32	£35,440.32
Married, wife working, no children, no mortgage	£160,000	£32,000.00	£0.00	£5,440.32	£37,440.32
Married, wife working, no children, no mortgage	£170,000	£34,000.00	£0.00	£5,440.32	£39,440.32
Married, wife working, no children, no mortgage	£180,000	£36,000.00	£0.00	£5,440.32	£41,440.32
Married, wife working, 1 child at school, 1 child at university, mortgage £340,000 (capped £300,000)	£85,000	£9,223.20	£0.00	£4,760.16	£13,983.36
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£90,000	£10,573.20	£0.00	£4,880.16	£15,453.36
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£100,000	£13,273.20	£0.00	£5,120.16	£18,393.36
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£110,000	£15,973.20	£0.00	£5,360.16	£21,333.36
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£120,000	£18,673.20	£0.00	£5,440.32	£24,113.52
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£130,000	£21,373.20	£0.00	£5,440.32	£26,813.52
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£140,000	£24,073.20	£0.00	£5,440.32	£29,513.52
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£150,000	£26,773.20	£0.00	£5,440.32	£32,213.52
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£160,000	£29,473.20	£0.00	£5,440.32	£34,913.52
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£170,000	£32,173.20	£0.00	£5,440.32	£37,613.52
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£180,000	£34,200.00	£0.00	£5,440.32	£39,640.32
Married, wife working, no children, mortgage £200,000	£50,000	£3,634.20	£0.00	£3,000.00	£6,634.20
Married, wife working, no children, mortgage £240,000	£60,000	£5,761.80	£0.00	£3,600.00	£9,361.80
Married, wife working, no children, mortgage £240,000	£70,000	£8,461.80	£0.00	£4,200.00	£12,661.80
Married, wife working, no children, mortgage £300,000	£80,000	£10,303.20	£0.00	£4,640.16	£14,943.36
Married, wife working, 2 children at school, no mortgage	£50,000	£4,876.20	£0.00	£3,000.00	£7,876.20
Married, wife working, 2 children at school, no mortgage	£60,000	£7,576.20	£0.00	£3,600.00	£11,176.20
Married, wife working, 2 children at school, no mortgage	£70,000	£10,276.20	£0.00	£4,200.00	£14,476.20
Married, wife working, 2 children at school, no mortgage	£80,000	£12,976.20	£0.00	£4,640.16	£17,616.36
Married, wife working, 2 children at school, no mortgage	£85,000	£14,326.20	£0.00	£4,760.16	£19,086.36
Married, wife working, 2 children at school, no mortgage	£90,000	£15,676.20	£0.00	£4,880.16	£20,556.36

Married, wife working, 2 children at school, no mortgage	£100,000	£18,376.20	£0.00	£5,120.16	£23,496.36
Married, wife working, 2 children at school, no mortgage	£110,000	£20,800.00	£0.00	£5,360.16	£26,160.16
Married, wife working, 2 children at school, no mortgage	£120,000	£22,800.00	£0.00	£5,440.32	£28,240.32
Married, wife working, 2 children at school, no mortgage	£130,000	£24,800.00	£0.00	£5,440.32	£30,240.32
Married, wife working, 2 children at school, no mortgage	£140,000	£26,800.00	£0.00	£5,440.32	£32,240.32
Married, wife working, 2 children at school, no mortgage	£150,000	£28,800.00	£0.00	£5,440.32	£34,240.32
Married, wife working, 2 children at school, no mortgage	£160,000	£30,800.00	£0.00	£5,440.32	£36,240.32
Married, wife working, 2 children at school, no mortgage	£170,000	£32,800.00	£0.00	£5,440.32	£38,240.32
Married, wife working, 2 children at school, no mortgage	£180,000	£34,800.00	£0.00	£5,440.32	£40,240.32
Married, wife working, 2 children at school, mortgage £300,000	£80,000	£8,683.20	£0.00	£4,640.16	£13,323.36
Married, wife working, 2 children at school, mortgage £340,000 (capped £300,000)	£85,000	£10,033.20	£0.00	£4,640.16	£14,673.36
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£90,000	£11,383.20	£0.00	£4,880.16	£16,263.36
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£100,000	£14,083.20	£0.00	£5,120.16	£19,203.36
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£110,000	£16,783.20	£0.00	£5,360.16	£22,143.36
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£120,000	£19,483.20	£0.00	£5,440.32	£24,923.52
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£130,000	£22,183.20	£0.00	£5,440.32	£27,623.52
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£140,000	£24,883.20	£0.00	£5,440.32	£30,323.52
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£150,000	£27,583.20	£0.00	£5,440.32	£33,023.52
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£160,000	£30,283.20	£0.00	£5,440.32	£35,723.52
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£170,000	£32,983.20	£0.00	£5,440.32	£38,423.52
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£180,000	£34,800.00	£0.00	£5,440.32	£40,240.32
Married, wife working, 2 children at school, mortgage £200,000	£50,000	£2,014.20	£0.00	£3,000.00	£5,014.20
Married, wife working, 2 children at school, mortgage £240,000	£60,000	£4,141.80	£0.00	£3,600.00	£7,741.80
Married, wife working, 2 children at school, mortgage £240,000	£70,000	£6,841.80	£0.00	£4,200.00	£11,041.80
Married, wife working, 1 child at school, 1 child at university, mortgage £200,000	£50,000	£1,204.20	£0.00	£3,000.00	£4,204.20
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£60,000	£3,331.80	£0.00	£3,600.00	£6,931.80
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£70,000	£6,031.80	£0.00	£4,200.00	£10,231.80
Married, wife working, 1 child at school, 1 child at university, mortgage £300,000	£80,000	£7,873.20	£0.00	£4,200.00	£12,073.20
Married, wife working, no children, mortgage £340,000 (capped 300,000)	£85,000	£11,653.20	£0.00	£4,760.16	£16,413.36
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£90,000	£13,003.20	£0.00	£4,880.16	£17,883.36
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£100,000	£15,703.20	£0.00	£5,120.16	£20,823.36
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£110,000	£18,403.20	£0.00	£5,360.16	£23,763.36
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£120,000	£21,103.20	£0.00	£5,440.32	£26,543.52
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£130,000	£23,803.20	£0.00	£5,440.32	£29,243.52
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£140,000	£26,503.20	£0.00	£5,440.32	£31,943.52
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£150,000	£29,203.20	£0.00	£5,440.32	£34,643.52
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£160,000	£31,903.20	£0.00	£5,440.32	£37,343.52
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£170,000	£34,603.20	£0.00	£5,440.32	£39,440.32
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£180,000	£36,000.00	£0.00	£5,440.32	£41,440.32
Married, wife not working, no children, no mortgage	£20,000	£0.00	£0.00	£1,200.00	£1,200.00
Married, wife not working, no children, no mortgage	£30,000	£2,311.20	£0.00	£1,800.00	£4,111.20
Married, wife not working, no children, no mortgage	£40,000	£5,011.20	£0.00	£2,400.00	£7,411.20
Married, wife not working, 1 child aged 3, no mortgage	£30,000	£1,501.20	£0.00	£1,800.00	£3,301.20
Married, wife not working, 1 child aged 3, no mortgage	£40,000	£4,201.20	£0.00	£2,400.00	£6,601.20
Married, wife not working, 1 child aged 3, mortgage £160,000	£40,000	£1,911.60	£0.00	£2,400.00	£4,311.60
Married, wife not working, 2 children at school, no mortgage	£85,000	£15,541.20	£0.00	£2,720.16	£18,261.36

Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£30,000	£259.20	£0.00	£0.00	£259.20
Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£45,000	£4,309.20	£0.00	£0.00	£4,309.20
Married OAP (63 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00
Single, no children, mortgage £120,000, Life Assurance Premiums £1000	£30,000	£2,772.90	£0.00	£1,800.00	£4,572.90
Single, 1 child at school, mortgage £240,000, Life Assurance Premiums £1000	£60,000	£7,130.70	£0.00	£2,720.16	£9,850.86
Single, no children, mortgage £240,000, Life Assurance Premiums £5000	£90,000	£17,255.70	£0.00	£2,720.16	£19,975.86
Married, wife working, 2 children at school, mortgage £200,000, Life Assurance Premiums £1000	£50,000	£2,014.20	£0.00	£3,000.00	£5,014.20
Married, wife working, no children, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	£13,003.20	£0.00	£5,440.32	£18,443.52
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	£11,383.20	£0.00	£4,880.16	£16,263.36
Married, wife working, 2 children at school, mortgage £400,000 (capped at £300,000), Life Assurance Premiums £10,000	£170,000	£32,600.00	£0.00	£5,440.32	£38,040.32

2015

Household scenario	Household Income	Income Tax	LTC	Social Security Contributions	Total
Single, no children, no mortgage	£12,000	£0.00	£0.00	£720.00	£720
Single, no children, no mortgage	£20,000	£1,508.00	£37.70	£1,200.00	£2,746
Single, no children, no mortgage	£30,000	£4,108.00	£102.70	£1,800.00	£6,011
Single, no children, no mortgage	£60,000	£11,908.00	£297.70	£2,894.40	£15,100
Single, no children, no mortgage	£70,000	£14,000.00	£350.00	£2,894.40	£17,244
Single, no children, no mortgage	£80,000	£16,000.00	£400.00	£2,894.40	£19,294
Single, no children, no mortgage	£90,000	£18,000.00	£450.00	£2,894.40	£21,344
Single, no children, no mortgage	£100,000	£20,000.00	£500.00	£2,894.40	£23,394
Single, no children, no mortgage	£110,000	£22,000.00	£550.00	£2,894.40	£25,444
Single, no children, no mortgage	£115,000	£23,000.00	£575.00	£2,894.40	£26,469
Single, no children, no mortgage	£120,000	£24,000.00	£600.00	£2,894.40	£27,494
Single, no children, no mortgage	£130,000	£26,000.00	£650.00	£2,894.40	£29,544
Single, no children, £120,000 mortgage	£30,000	£2,454.40	£61.36	£1,800.00	£4,316
Single, no children, £120,000 mortgage	£40,000	£5,054.40	£126.36	£2,400.00	£7,581
Single, no children, £200,000 mortgage	£50,000	£6,552.00	£163.80	£2,894.40	£9,610
Single, no children, £240,000 mortgage	£60,000	£8,600.80	£215.02	£2,894.40	£11,710
Single, no children, £240,000 mortgage	£70,000	£11,200.80	£280.02	£2,894.40	£14,375
Single, no children, £240,000 mortgage	£80,000	£13,800.80	£345.02	£2,894.40	£17,040
Single, no children, £240,000 mortgage	£90,000	£16,400.80	£410.02	£2,894.40	£19,705
Single, no children, £240,000 mortgage	£100,000	£19,000.80	£475.02	£2,894.40	£22,370
Single, no children, £240,000 mortgage	£110,000	£21,600.80	£540.02	£2,894.40	£25,035
Single, no children, £240,000 mortgage	£120,000	£24,000.00	£600.00	£2,894.40	£27,494
Single, no children, £240,000 mortgage	£130,000	£26,000.00	£650.00	£2,894.40	£29,544
Single, no children, £300,000 mortgage	£115,000	£22,308.00	£557.70	£2,894.40	£25,760
Single, 1 child at school, no mortgage	£30,000	£2,158.00	£53.95	£1,800.00	£4,012
Single, 1 child at school, no mortgage	£40,000	£4,758.00	£118.95	£2,400.00	£7,277
Single, 1 child at school, no mortgage	£50,000	£7,358.00	£183.95	£2,894.40	£10,436
Single, 1 child at school, no mortgage	£60,000	£9,958.00	£248.95	£2,894.40	£13,101
Single, 1 child at school, no mortgage	£70,000	£12,500.00	£312.50	£2,894.40	£15,707
Single, 1 child at school, no mortgage	£80,000	£14,500.00	£362.50	£2,894.40	£17,757
Single, 1 child at school, no mortgage	£90,000	£16,500.00	£412.50	£2,894.40	£19,807
Single, 1 child at school, no mortgage	£100,000	£18,500.00	£462.50	£2,894.40	£21,857
Single, 1 child at school, no mortgage	£110,000	£20,500.00	£512.50	£2,894.40	£23,907
Single, 1 child at school, no mortgage	£120,000	£22,500.00	£562.50	£2,894.40	£25,957
Single, 1 child at school, no mortgage	£130,000	£24,500.00	£612.50	£2,894.40	£28,007
Single, 1 child at school, mortgage £120,000	£30,000	£504.40	£12.61	£1,800.00	£2,317
Single, 1 child at school, mortgage £120,000	£40,000	£3,104.40	£77.61	£2,400.00	£5,582
Single, 1 child at school, mortgage £200,000	£50,000	£4,602.00	£115.05	£2,894.40	£7,611
Single, 1 child at school, mortgage £240,000	£60,000	£6,650.80	£166.27	£2,894.40	£9,711
Single, 1 child at school, mortgage £240,000	£70,000	£9,250.80	£231.27	£2,894.40	£12,376
Single, 1 child at school, mortgage £240,000	£80,000	£11,850.80	£296.27	£2,894.40	£15,041
Single, 1 child at school, mortgage £240,000	£90,000	£14,450.80	£361.27	£2,894.40	£17,706

Single, 1 child at school, mortgage £240,000	£100,000	£17,050.80	£426.27	£2,894.40	£20,371
Single, 1 child at school, mortgage £240,000	£110,000	£19,650.80	£491.27	£2,894.40	£23,036
Single, 1 child at school, mortgage £240,000	£120,000	£22,250.80	£556.27	£2,894.40	£25,701
Single, 1 child at school, mortgage £240,000	£130,000	£24,500.00	£612.50	£2,894.40	£28,007
Single OAP (63 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0
Single OAP (63 for the whole year)	£20,000	£1,508.00	£37.70	£0.00	£1,546
Single OAP (63 for the whole year)	£35,000	£5,408.00	£135.20	£0.00	£5,543
Married, wife working, no children, no mortgage	£20,000	£0.00	£0.00	£1,200.00	£1,200
Married, wife working, no children, no mortgage	£30,000	£702.00	£17.55	£1,800.00	£2,520
Married, wife working, no children, no mortgage	£40,000	£3,302.00	£82.55	£2,400.00	£5,785
Married, wife working, no children, no mortgage	£50,000	£5,902.00	£147.55	£3,000.00	£9,050
Married, wife working, no children, no mortgage	£60,000	£8,502.00	£212.55	£3,600.00	£12,315
Married, wife working, no children, no mortgage	£70,000	£11,102.00	£277.55	£4,200.00	£15,580
Married, wife working, no children, no mortgage	£80,000	£13,702.00	£342.55	£4,800.00	£18,845
Married, wife working, no children, no mortgage	£85,000	£15,002.00	£375.05	£4,934.40	£20,311
Married, wife working, no children, no mortgage	£90,000	£16,302.00	£407.55	£5,054.40	£21,764
Married, wife working, no children, no mortgage	£100,000	£18,902.00	£472.55	£5,294.40	£24,669
Married, wife working, no children, no mortgage	£110,000	£21,502.00	£537.55	£5,534.40	£27,574
Married, wife working, no children, no mortgage	£120,000	£24,000.00	£600.00	£5,774.40	£30,374
Married, wife working, no children, no mortgage	£130,000	£26,000.00	£650.00	£5,788.80	£32,439
Married, wife working, no children, no mortgage	£140,000	£28,000.00	£700.00	£5,788.80	£34,489
Married, wife working, no children, no mortgage	£150,000	£30,000.00	£750.00	£5,788.80	£36,539
Married, wife working, no children, no mortgage	£160,000	£32,000.00	£800.00	£5,788.80	£38,589
Married, wife working, no children, no mortgage	£170,000	£34,000.00	£850.00	£5,788.80	£40,639
Married, wife working, no children, no mortgage	£180,000	£36,000.00	£900.00	£5,788.80	£42,689
Married, wife working, 1 child at school, 1 child at university, mortgage £340,000 (capped £300,000)	£85,000	£7,982.00	£199.55	£4,934.40	£13,116
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£90,000	£9,282.00	£232.05	£5,054.40	£14,568
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£100,000	£11,882.00	£297.05	£5,294.40	£17,473
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£110,000	£14,482.00	£362.05	£5,534.40	£20,378
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£120,000	£17,082.00	£427.05	£5,774.40	£23,283
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£130,000	£19,682.00	£492.05	£5,788.80	£25,963
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£140,000	£22,282.00	£557.05	£5,788.80	£28,628
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£150,000	£24,882.00	£622.05	£5,788.80	£31,293
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£160,000	£27,482.00	£687.05	£5,788.80	£33,958
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£170,000	£30,082.00	£752.05	£5,788.80	£36,623
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£180,000	£32,682.00	£817.05	£5,788.80	£39,288
Married, wife working, no children, mortgage £200,000	£50,000	£3,146.00	£78.65	£3,000.00	£6,225
Married, wife working, no children, mortgage £240,000	£60,000	£5,194.80	£129.87	£3,600.00	£8,925
Married, wife working, no children, mortgage £240,000	£70,000	£7,794.80	£194.87	£4,200.00	£12,190
Married, wife working, no children, mortgage £300,000	£80,000	£9,802.00	£245.05	£4,800.00	£14,847
Married, wife working, 2 children at school, no mortgage	£50,000	£4,342.00	£108.55	£3,000.00	£7,451
Married, wife working, 2 children at school, no mortgage	£60,000	£6,942.00	£173.55	£3,600.00	£10,716
Married, wife working, 2 children at school, no mortgage	£70,000	£9,542.00	£238.55	£4,200.00	£13,981
Married, wife working, 2 children at school, no mortgage	£80,000	£12,142.00	£303.55	£4,800.00	£17,246
Married, wife working, 2 children at school, no mortgage	£85,000	£13,442.00	£336.05	£4,934.40	£18,712
Married, wife working, 2 children at school, no mortgage	£90,000	£14,742.00	£368.55	£5,054.40	£20,165

Married, wife working, 2 children at school, no mortgage	£100,000	£17,342.00	£433.55	£5,294.40	£23,070
Married, wife working, 2 children at school, no mortgage	£110,000	£19,942.00	£498.55	£5,534.40	£25,975
Married, wife working, 2 children at school, no mortgage	£120,000	£22,542.00	£563.55	£5,774.40	£28,880
Married, wife working, 2 children at school, no mortgage	£130,000	£24,800.00	£620.00	£5,788.80	£31,209
Married, wife working, 2 children at school, no mortgage	£140,000	£26,800.00	£670.00	£5,788.80	£33,259
Married, wife working, 2 children at school, no mortgage	£150,000	£28,800.00	£720.00	£5,788.80	£35,309
Married, wife working, 2 children at school, no mortgage	£160,000	£30,800.00	£770.00	£5,788.80	£37,359
Married, wife working, 2 children at school, no mortgage	£170,000	£32,800.00	£820.00	£5,788.80	£39,409
Married, wife working, 2 children at school, no mortgage	£180,000	£34,800.00	£870.00	£5,788.80	£41,459
Married, wife working, 2 children at school, mortgage £300,000	£80,000	£8,242.00	£206.05	£4,800.00	£13,248
Married, wife working, 2 children at school, mortgage £340,000 (capped £300,000)	£85,000	£9,542.00	£238.55	£4,800.00	£14,581
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£90,000	£10,842.00	£271.05	£5,054.40	£16,167
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£100,000	£13,442.00	£336.05	£5,294.40	£19,072
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£110,000	£16,042.00	£401.05	£5,534.40	£21,977
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£120,000	£18,642.00	£466.05	£5,774.40	£24,882
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£130,000	£21,242.00	£531.05	£5,788.80	£27,562
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£140,000	£23,842.00	£596.05	£5,788.80	£30,227
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£150,000	£26,442.00	£661.05	£5,788.80	£32,892
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£160,000	£29,042.00	£726.05	£5,788.80	£35,557
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£170,000	£31,642.00	£791.05	£5,788.80	£38,222
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£180,000	£34,242.00	£856.05	£5,788.80	£40,887
Married, wife working, 2 children at school, mortgage £200,000	£50,000	£1,586.00	£39.65	£3,000.00	£4,626
Married, wife working, 2 children at school, mortgage £240,000	£60,000	£3,634.80	£90.87	£3,600.00	£7,326
Married, wife working, 2 children at school, mortgage £240,000	£70,000	£6,234.80	£155.87	£4,200.00	£10,591
Married, wife working, 1 child at school, 1 child at university, mortgage £200,000	£50,000	£26.00	£0.65	£3,000.00	£3,027
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£60,000	£2,074.80	£51.87	£3,600.00	£5,727
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£70,000	£4,674.80	£116.87	£4,200.00	£8,992
Married, wife working, 1 child at school, 1 child at university, mortgage £300,000	£80,000	£6,682.00	£167.05	£4,200.00	£11,049
Married, wife working, no children, mortgage £340,000 (capped 300,000)	£85,000	£11,102.00	£277.55	£4,934.40	£16,314
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£90,000	£12,402.00	£310.05	£5,054.40	£17,766
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£100,000	£15,002.00	£375.05	£5,294.40	£20,671
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£110,000	£17,602.00	£440.05	£5,534.40	£23,576
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£120,000	£20,202.00	£505.05	£5,774.40	£26,481
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£130,000	£22,802.00	£570.05	£5,788.80	£29,161
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£140,000	£25,402.00	£635.05	£5,788.80	£31,826
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£150,000	£28,002.00	£700.05	£5,788.80	£34,491
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£160,000	£30,602.00	£765.05	£5,788.80	£37,156
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£170,000	£33,202.00	£830.05	£5,788.80	£39,821
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£180,000	£35,802.00	£895.05	£5,788.80	£42,486
Married, wife not working, no children, no mortgage	£20,000	£0.00	£0.00	£1,200.00	£1,200
Married, wife not working, no children, no mortgage	£30,000	£1,872.00	£46.80	£1,800.00	£3,719
Married, wife not working, no children, no mortgage	£40,000	£4,472.00	£111.80	£2,400.00	£6,984
Married, wife not working, 1 child aged 3, no mortgage	£30,000	£1,092.00	£27.30	£1,800.00	£2,919
Married, wife not working, 1 child aged 3, no mortgage	£40,000	£3,692.00	£92.30	£2,400.00	£6,184
Married, wife not working, 1 child aged 3, mortgage £160,000	£40,000	£1,487.20	£37.18	£2,400.00	£3,924
Married, wife not working, 2 children at school, no mortgage	£85,000	£14,612.00	£365.30	£2,894.40	£17,872

Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£30,000	£702.00	£17.55	£0.00	£720
Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£45,000	£4,602.00	£115.05	£0.00	£4,717
Married OAP (63 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0
Single, no children, mortgage £120,000, Life Assurance Premiums £1000	£30,000	£2,454.40	£61.36	£1,800.00	£4,316
Single, 1 child at school, mortgage £240,000, Life Assurance Premiums £1000	£60,000	£6,650.80	£166.27	£2,894.40	£9,711
Single, no children, mortgage £240,000, Life Assurance Premiums £5000	£90,000	£16,400.80	£410.02	£2,894.40	£19,705
Married, wife working, 2 children at school, mortgage £200,000, Life Assurance Premiums £1000	£50,000	£1,586.00	£39.65	£3,000.00	£4,626
Married, wife working, no children, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	£12,402.00	£310.05	£5,788.80	£18,501
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	£10,842.00	£271.05	£5,054.40	£16,167
Married, wife working, 2 children at school, mortgage £400,000 (capped at £300,000), Life Assurance Premiums £10,000	£170,000	£31,642.00	£791.05	£5,788.80	£38,222

2005

Household scenario	Household Income	Food Costs Bonus	TV licence	Cold weather bonus	Income support	IS cold weather payment	Christmas bonus	Total
Single, no children, no mortgage	£12,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£20,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£70,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£80,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£90,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£100,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£110,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£115,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£120,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£130,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, mortgage £240,000, Life Assurance Premiums £5000	£90,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, mortgage £120,000, Life Assurance Premiums £1000	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £300,000 mortgage	£115,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£70,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£80,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£90,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£100,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£110,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£120,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£130,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £200,000 mortgage	£50,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £120,000 mortgage	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £120,000 mortgage	£40,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£40,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£50,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£70,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£80,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£90,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£100,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£110,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£120,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£130,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £240,000, Life Assurance Premiums £1000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £240,000	£70,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £240,000	£80,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £240,000	£90,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Married, wife not working, no children, no mortgage	£40,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife not working, 2 children at school, no mortgage	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife not working, 1 child aged 3, no mortgage	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife not working, 1 child aged 3, no mortgage	£40,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife not working, 1 child aged 3, mortgage £160,000	£40,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£45,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (63 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

2010

Single, 1 child at school, mortgage £240,000, Life Assurance Premiums £1000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, mortgage £240,000, Life Assurance Premiums £5000	£90,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 2 children at school, mortgage £200,000, Life Assurance Premiums £1000	£50,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, no children, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 2 children at school, mortgage £400,000 (capped at £300,000), Life Assurance Premiums £10,000	£170,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

2012

Description of household	Income	Food Costs Bonus	TV licence	Cold weather bonus	Income support	IS cold weather payment	Christmas bonus	Total
Single, no children, no mortgage	£12,000	£0.00	£0.00	£0.00	£6,308.41	£0.00	£0.00	£6,308.41

Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 2 children at school, mortgage £400,000 (capped at £300,000), Life Assurance Premiums £10,000	£170,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

2015

Description of household	Income	Food Costs Bonus	TV licence	Cold weather bonus	Income support	IS cold weather payment	Christmas bonus	Total
Single, no children, no mortgage	£12,000	£0.00	£0.00	£0.00	£8,154.31	£0.00	£0.00	£8,154.31
Single, no children, no mortgage	£20,000	£0.00	£0.00	£0.00	£2,333.21	£0.00	£0.00	£2,333.21
Single, no children, no mortgage	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£70,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

2005

Household scenario	Household Income	Income Tax	LTC	Social Security Contributions	Total
Married, wife working, 2 children at a states fee paying school, no mortgage	£60,000	£8,380.00	£0.00	£3,585.60	£11,965.60
Married, wife working, 2 children at a states nursery, no mortgage	£60,000	£7,703.10	£0.00	£3,585.60	£11,288.70
Married, wife working, 2 children at a non states nursery, no mortgage	£60,000	£5,540.40	£0.00	£3,585.60	£9,126.00
Married, wife working, 2 children at a states nursery, no mortgage	£75,000	£11,380.00	£0.00	£3,945.60	£15,325.60
Married, wife working, 2 children at a non states nursery, no mortgage	£75,000	£9,590.40	£0.00	£3,945.60	£13,536.00
Married, wife working, 2 children at a states fee paying school, no mortgage	£85,000	£13,380.00	£0.00	£4,185.60	£17,565.60
Married, wife working, 2 children at a states nursery, no mortgage	£85,000	£13,380.00	£0.00	£4,185.60	£17,565.60
Married, wife working, 2 children at a non states nursery, no mortgage	£85,000	£12,290.40	£0.00	£4,185.60	£16,476.00
Married, wife working, 2 children at a states nursery, no mortgage	£95,000	£15,380.00	£0.00	£4,291.20	£19,671.20
Married, wife working, 2 children at a non states nursery, no mortgage	£95,000	£14,990.40	£0.00	£4,291.20	£19,281.60
Married, wife working, 2 children at a states nursery, no mortgage	£105,000	£17,380.00	£0.00	£4,291.20	£21,671.20
Married, wife working, 2 children at a non states nursery, no mortgage	£105,000	£17,380.00	£0.00	£4,291.20	£21,671.20
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£75,000	£7,460.10	£0.00	£3,945.60	£11,405.70
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£75,000	£5,297.40	£0.00	£3,945.60	£9,243.00
Married, wife working, 2 children at a states fee paying school, £340,000 (capped £300,000)	£85,000	£10,200.00	£0.00	£4,185.60	£14,385.60
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£85,000	£10,160.10	£0.00	£4,185.60	£14,345.70
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£85,000	£7,997.40	£0.00	£4,185.60	£12,183.00
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£95,000	£12,200.00	£0.00	£4,291.20	£16,491.20
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£95,000	£10,697.40	£0.00	£4,291.20	£14,988.60
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£105,000	£14,200.00	£0.00	£4,291.20	£18,491.20
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£105,000	£13,397.40	£0.00	£4,291.20	£17,688.60
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£75,000	£7,460.10	£0.00	£3,945.60	£11,405.70
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£75,000	£5,297.40	£0.00	£3,945.60	£9,243.00
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£85,000	£10,160.10	£0.00	£4,185.60	£14,345.70
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£85,000	£7,997.40	£0.00	£4,185.60	£12,183.00
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£95,000	£12,200.00	£0.00	£4,291.20	£16,491.20
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£95,000	£10,697.40	£0.00	£4,291.20	£14,988.60
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£105,000	£14,200.00	£0.00	£4,291.20	£18,491.20
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£105,000	£13,397.40	£0.00	£4,291.20	£17,688.60
Married, wife working, 2 children at a states fee paying school, mortgage £240,000	£60,000	£5,427.00	£0.00	£3,585.60	£9,012.60
Married, wife working, 2 children at a states fee paying school, mortgage £240,000	£60,000	£5,427.00	£0.00	£3,585.60	£9,012.60

2010

Household scenario	Household Income	Income Tax	LTC	Social Security Contributions	Total
Married, wife working, 2 children at a states fee paying school, no mortgage	£60,000	£7,889.40	£0.00	£3,600.00	£11,489.40
Married, wife working, 2 children at a states nursery, no mortgage	£60,000	£6,731.10	£0.00	£3,600.00	£10,331.10
Married, wife working, 2 children at a non states nursery, no mortgage	£60,000	£5,994.00	£0.00	£3,600.00	£9,594.00
Married, wife working, 2 children at a states nursery, no mortgage	£75,000	£10,781.10	£0.00	£4,425.12	£15,206.22
Married, wife working, 2 children at a non states nursery, no mortgage	£75,000	£10,044.00	£0.00	£4,425.12	£14,469.12
Married, wife working, 2 children at a states fee paying school, no mortgage	£85,000	£14,639.40	£0.00	£4,665.12	£19,304.52
Married, wife working, 2 children at a states nursery, no mortgage	£85,000	£13,481.10	£0.00	£4,665.12	£18,146.22
Married, wife working, 2 children at a non states nursery, no mortgage	£85,000	£12,744.00	£0.00	£4,665.12	£17,409.12
Married, wife working, 2 children at a states nursery, no mortgage	£95,000	£16,181.10	£0.00	£4,905.12	£21,086.22
Married, wife working, 2 children at a non states nursery, no mortgage	£95,000	£15,444.00	£0.00	£4,905.12	£20,349.12
Married, wife working, 2 children at a states nursery, no mortgage	£105,000	£18,881.10	£0.00	£5,145.12	£24,026.22
Married, wife working, 2 children at a non states nursery, no mortgage	£105,000	£18,144.00	£0.00	£5,145.12	£23,289.12
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£75,000	£6,488.10	£0.00	£4,425.12	£10,913.22
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£75,000	£5,751.00	£0.00	£4,425.12	£10,176.12
Married, wife working, 2 children at a states fee paying school, £340,000 (capped £300,000)	£85,000	£10,346.40	£0.00	£4,665.12	£15,011.52
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£85,000	£9,188.10	£0.00	£4,665.12	£13,853.22
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£85,000	£8,451.00	£0.00	£4,665.12	£13,116.12
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£95,000	£11,888.10	£0.00	£4,905.12	£16,793.22
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£95,000	£11,151.00	£0.00	£4,905.12	£16,056.12
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£105,000	£14,588.10	£0.00	£5,145.12	£19,733.22
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£105,000	£13,851.00	£0.00	£5,145.12	£18,996.12
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£75,000	£6,488.10	£0.00	£4,425.12	£10,913.22
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£75,000	£5,751.00	£0.00	£4,425.12	£10,176.12
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£85,000	£9,188.10	£0.00	£4,665.12	£13,853.22
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£85,000	£8,451.00	£0.00	£4,665.12	£13,116.12
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£95,000	£11,888.10	£0.00	£4,905.12	£16,793.22
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£95,000	£11,151.00	£0.00	£4,905.12	£16,056.12
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£105,000	£14,588.10	£0.00	£5,145.12	£19,733.22
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£105,000	£13,851.00	£0.00	£5,145.12	£18,996.12
Married, wife working, 2 children at a states fee paying school, mortgage £240,000	£60,000	£4,455.00	£0.00	£3,600.00	£8,055.00
Married, wife working, 2 children at a states fee paying school, mortgage £240,000	£60,000	£4,455.00	£0.00	£3,600.00	£8,055.00

2012

Household scenario	Household Income	Income Tax	LTC	Social Security Contributions	Total
Married, wife working, 2 children at a states fee paying school, no mortgage	£60,000	£7,576.20	£0.00	£3,600.00	£11,176.20
Married, wife working, 2 children at a states nursery, no mortgage	£60,000	£5,680.80	£0.00	£3,600.00	£9,280.80
Married, wife working, 2 children at a non states nursery, no mortgage	£60,000	£5,680.80	£0.00	£3,600.00	£9,280.80
Married, wife working, 2 children at a states nursery, no mortgage	£75,000	£9,730.80	£0.00	£4,500.00	£14,230.80
Married, wife working, 2 children at a non states nursery, no mortgage	£75,000	£9,730.80	£0.00	£4,500.00	£14,230.80
Married, wife working, 2 children at a states fee paying school, no mortgage	£85,000	£14,326.20	£0.00	£4,760.16	£19,086.36
Married, wife working, 2 children at a states nursery, no mortgage	£85,000	£12,430.80	£0.00	£4,760.16	£17,190.96
Married, wife working, 2 children at a non states nursery, no mortgage	£85,000	£12,430.80	£0.00	£4,760.16	£17,190.96
Married, wife working, 2 children at a states nursery, no mortgage	£95,000	£15,130.80	£0.00	£5,000.16	£20,130.96
Married, wife working, 2 children at a non states nursery, no mortgage	£95,000	£15,130.80	£0.00	£5,000.16	£20,130.96
Married, wife working, 2 children at a states nursery, no mortgage	£105,000	£17,830.80	£0.00	£5,240.16	£23,070.96
Married, wife working, 2 children at a non states nursery, no mortgage	£105,000	£17,830.80	£0.00	£5,240.16	£23,070.96
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£75,000	£5,437.80	£0.00	£4,500.00	£9,937.80
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£75,000	£5,437.80	£0.00	£4,500.00	£9,937.80
Married, wife working, 2 children at a states fee paying school, £340,000 (capped £300,000)	£85,000	£10,033.20	£0.00	£4,760.16	£14,793.36
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£85,000	£8,137.80	£0.00	£4,760.16	£12,897.96
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£85,000	£8,137.80	£0.00	£4,760.16	£12,897.96
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£95,000	£10,837.80	£0.00	£5,000.16	£15,837.96
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£95,000	£10,837.80	£0.00	£5,000.16	£15,837.96
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£105,000	£13,537.80	£0.00	£5,240.16	£18,777.96
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£105,000	£13,537.80	£0.00	£5,240.16	£18,777.96
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£75,000	£5,437.80	£0.00	£4,500.00	£9,937.80
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£75,000	£5,437.80	£0.00	£4,500.00	£9,937.80
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£85,000	£8,137.80	£0.00	£4,760.16	£12,897.96
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£85,000	£8,137.80	£0.00	£4,760.16	£12,897.96
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£95,000	£10,837.80	£0.00	£5,000.16	£15,837.96
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£95,000	£10,837.80	£0.00	£5,000.16	£15,837.96
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£105,000	£13,537.80	£0.00	£5,240.16	£18,777.96
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£105,000	£13,537.80	£0.00	£5,240.16	£18,777.96
Married, wife working, 2 children at a states fee paying school, mortgage £240,000	£60,000	£4,141.80	£0.00	£3,600.00	£7,741.80
Married, wife working, 2 children at a states fee paying school, mortgage £240,000	£60,000	£4,141.80	£0.00	£3,600.00	£7,741.80

2015

Household scenario	Household Income	Income Tax	LTC	Social Security Contributions	Total
Married, wife working, 2 children at a states fee paying school, no mortgage	£60,000	£6,942.00	£173.55	£3,600.00	£10,716
Married, wife working, 2 children at a states nursery, no mortgage	£60,000	£5,116.80	£127.92	£3,600.00	£8,845
Married, wife working, 2 children at a non states nursery, no mortgage	£60,000	£5,116.80	£127.92	£3,600.00	£8,845
Married, wife working, 2 children at a states nursery, no mortgage	£75,000	£9,016.80	£225.42	£4,500.00	£13,742
Married, wife working, 2 children at a non states nursery, no mortgage	£75,000	£9,016.80	£225.42	£4,500.00	£13,742
Married, wife working, 2 children at a states fee paying school, no mortgage	£85,000	£13,442.00	£336.05	£4,934.40	£18,712
Married, wife working, 2 children at a states nursery, no mortgage	£85,000	£11,616.80	£290.42	£4,934.40	£16,842
Married, wife working, 2 children at a non states nursery, no mortgage	£85,000	£11,616.80	£290.42	£4,934.40	£16,842
Married, wife working, 2 children at a states nursery, no mortgage	£95,000	£14,216.80	£355.42	£5,174.40	£19,747
Married, wife working, 2 children at a non states nursery, no mortgage	£95,000	£14,216.80	£355.42	£5,174.40	£19,747
Married, wife working, 2 children at a states nursery, no mortgage	£105,000	£16,816.80	£420.42	£5,414.40	£22,652
Married, wife working, 2 children at a non states nursery, no mortgage	£105,000	£16,816.80	£420.42	£5,414.40	£22,652
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£75,000	£5,116.80	£127.92	£4,500.00	£9,745
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£75,000	£5,116.80	£127.92	£4,500.00	£9,745
Married, wife working, 2 children at a states fee paying school, £340,000 (capped £300,000)	£85,000	£9,542.00	£238.55	£4,934.40	£14,715
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£85,000	£7,716.80	£192.92	£4,934.40	£12,844
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£85,000	£7,716.80	£192.92	£4,934.40	£12,844
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£95,000	£10,316.80	£257.92	£5,174.40	£15,749
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£95,000	£10,316.80	£257.92	£5,174.40	£15,749
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£105,000	£12,916.80	£322.92	£5,414.40	£18,654
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£105,000	£12,916.80	£322.92	£5,414.40	£18,654
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£75,000	£5,116.80	£127.92	£4,500.00	£9,745
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£75,000	£5,116.80	£127.92	£4,500.00	£9,745
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£85,000	£7,716.80	£192.92	£4,934.40	£12,844
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£85,000	£7,716.80	£192.92	£4,934.40	£12,844
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£95,000	£10,316.80	£257.92	£5,174.40	£15,749
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£95,000	£10,316.80	£257.92	£5,174.40	£15,749
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£105,000	£12,916.80	£322.92	£5,414.40	£18,654
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£105,000	£12,916.80	£322.92	£5,414.40	£18,654
Married, wife working, 2 children at a states fee paying school, mortgage £240,000	£60,000	£3,634.80	£90.87	£3,600.00	£7,326
Married, wife working, 2 children at a states fee paying school, mortgage £240,000	£60,000	£3,634.80	£90.87	£3,600.00	£7,326

2005

Household scenario	Household Income	Food Costs Bonus	TV licence	Cold weather bonus	Income support	IS cold weather payment	Christmas bonus	Total
Single, 1 child at a states fee paying school, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a states fee paying school, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single OAP (65 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single OAP (65 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single OAP (65 for the whole year)	£35,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single OAP (75 for the whole year)	£12,000	£0.00	£0.00	£126.50	£0.00	£0.00	£0.00	£126.50
Single OAP (75 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single OAP (75 for the whole year)	£35,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£45,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (65 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£45,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (75 for the whole year)	£20,000	£0.00	£0.00	£126.50	£0.00	£0.00	£0.00	£126.50

2010

Description of household	Income	Food Costs Bonus	TV licence	Cold weather bonus	Income support	IS cold weather payment	Christmas bonus	Total
Single, 1 child at a states fee paying school, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a states fee paying school, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single OAP (65 for the whole year)	£12,000	£0.00	£0.00	£0.00	£6,281.15	£272.88	£97.00	£6,651.03
Single OAP (65 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00	£0.00	£97.00	£97.00
Single OAP (65 for the whole year)	£35,000	£0.00	£0.00	£0.00	£0.00	£0.00	£97.00	£97.00
Single OAP (75 for the whole year)	£12,000	£0.00	£142.50	£0.00	£6,281.15	£272.88	£97.00	£6,793.53
Single OAP (75 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00	£0.00	£97.00	£97.00
Single OAP (75 for the whole year)	£35,000	£0.00	£0.00	£0.00	£0.00	£0.00	£97.00	£97.00
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£194.00	£194.00
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£45,000	£0.00	£0.00	£0.00	£0.00	£0.00	£194.00	£194.00
Married OAP (65 for the whole year)	£20,000	£0.00	£0.00	£0.00	£3,071.39	£272.88	£194.00	£3,538.27
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£194.00	£194.00
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£45,000	£0.00	£0.00	£0.00	£0.00	£0.00	£194.00	£194.00
Married OAP (75 for the whole year)	£20,000	£0.00	£142.50	£0.00	£3,071.39	£272.88	£194.00	£3,680.77

2012

Description of household	Income	Food Costs Bonus	TV licence	Cold weather bonus	Income support	IS cold weather payment	Christmas bonus	Total
Single, 1 child at a states fee paying school, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a states fee paying school, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single OAP (65 for the whole year)	£12,000	£0.00	£0.00	£0.00	£7,375.90	£243.48	£80.00	£7,699.38
Single OAP (65 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00	£0.00	£80.00	£80.00
Single OAP (65 for the whole year)	£35,000	£0.00	£0.00	£0.00	£0.00	£0.00	£80.00	£80.00
Single OAP (75 for the whole year)	£12,000	£0.00	£145.50	£0.00	£7,375.90	£243.48	£80.00	£7,844.88
Single OAP (75 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00	£0.00	£80.00	£80.00
Single OAP (75 for the whole year)	£35,000	£0.00	£0.00	£0.00	£0.00	£0.00	£80.00	£80.00
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£160.00	£160.00
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£45,000	£0.00	£0.00	£0.00	£0.00	£0.00	£160.00	£160.00
Married OAP (65 for the whole year)	£20,000	£0.00	£0.00	£0.00	£4,166.14	£243.48	£160.00	£4,569.62
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£160.00	£160.00
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£45,000	£0.00	£0.00	£0.00	£0.00	£0.00	£160.00	£160.00
Married OAP (75 for the whole year)	£20,000	£0.00	£145.50	£0.00	£4,166.14	£243.48	£160.00	£4,715.12

2015

Description of household	Income	Food Costs Bonus	TV licence	Cold weather bonus	Income support	IS cold weather payment	Christmas bonus	Total
Single, 1 child at a states fee paying school, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a states fee paying school, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single OAP (65 for the whole year)	£12,000	£0.00	£0.00	£0.00	£9,617.96	£163.71	£84.87	£9,866.54
Single OAP (65 for the whole year)	£20,000	£0.00	£0.00	£0.00	£1,617.96	£163.71	£84.87	£1,866.54
Single OAP (65 for the whole year)	£35,000	£0.00	£0.00	£0.00	£0.00	£0.00	£84.87	£84.87
Single OAP (75 for the whole year)	£12,000	£0.00	£145.50	£0.00	£9,617.96	£163.71	£84.87	£10,012.04
Single OAP (75 for the whole year)	£20,000	£0.00	£0.00	£0.00	£1,617.96	£163.71	£84.87	£1,866.54
Single OAP (75 for the whole year)	£35,000	£0.00	£0.00	£0.00	£0.00	£0.00	£84.87	£84.87
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£30,000	£226.95	£0.00	£163.71	£0.00	£0.00	£169.74	£560.40
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£45,000	£0.00	£0.00	£0.00	£0.00	£0.00	£169.74	£169.74
Married OAP (65 for the whole year)	£20,000	£0.00	£0.00	£0.00	£6,408.20	£163.71	£169.74	£6,741.65
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£30,000	£226.95	£145.50	£163.71	£0.00	£0.00	£169.74	£705.90
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£45,000	£0.00	£0.00	£0.00	£0.00	£0.00	£169.74	£169.74
Married OAP (75 for the whole year)	£20,000	£0.00	£145.50	£0.00	£6,408.20	£163.71	£169.74	£6,887.15

2005

Household scenario	Household Income	Income Tax	LTC	Social Security Contributions	Total
Single, 1 child at a states fee paying school, no mortgage	£60,000	£9,400.00	£0.00	£2,145.60	£11,545.60
Single, 1 child at states nursery, no mortgage	£60,000	£9,400.00	£0.00	£2,145.60	£11,545.60
Single, 1 child at a non-states nursery, no mortgage	£60,000	£9,400.00	£0.00	£2,145.60	£11,545.60
Single, 1 child at states nursery, no mortgage	£75,000	£12,400.00	£0.00	£2,145.60	£14,545.60
Single, 1 child at a non-states nursery, no mortgage	£75,000	£12,400.00	£0.00	£2,145.60	£14,545.60
Single, 1 child at states nursery, no mortgage	£85,000	£14,400.00	£0.00	£2,145.60	£16,545.60
Single, 1 child at a non-states nursery, no mortgage	£85,000	£14,400.00	£0.00	£2,145.60	£16,545.60
Single, 1 child at states nursery, no mortgage	£95,000	£16,400.00	£0.00	£2,145.60	£18,545.60
Single, 1 child at a non-states nursery, no mortgage	£95,000	£16,400.00	£0.00	£2,145.60	£18,545.60
Single, 1 child at states nursery, no mortgage	£105,000	£18,400.00	£0.00	£2,145.60	£20,545.60
Single, 1 child at a non-states nursery, no mortgage	£105,000	£18,400.00	£0.00	£2,145.60	£20,545.60
Single, 1 child at a states fee paying school, mortgage £240,000	£60,000	£6,856.00	£0.00	£2,145.60	£9,001.60
Single, 1 child at states nursery, mortgage £240,000	£60,000	£6,856.00	£0.00	£2,145.60	£9,001.60
Single, 1 child at a non-states nursery, mortgage £240,000	£60,000	£6,239.70	£0.00	£2,145.60	£8,385.30
Single, 1 child at states nursery, mortgage £240,000	£75,000	£9,856.00	£0.00	£2,145.60	£12,001.60
Single, 1 child at a non-states nursery, mortgage £240,000	£75,000	£9,856.00	£0.00	£2,145.60	£12,001.60
Single, 1 child at states nursery, mortgage £240,000	£85,000	£11,856.00	£0.00	£2,145.60	£14,001.60
Single, 1 child at a non-states nursery, mortgage £240,000	£85,000	£11,856.00	£0.00	£2,145.60	£14,001.60
Single, 1 child at states nursery, mortgage £240,000	£95,000	£13,856.00	£0.00	£2,145.60	£16,001.60
Single, 1 child at a non-states nursery, mortgage £240,000	£95,000	£13,856.00	£0.00	£2,145.60	£16,001.60
Single, 1 child at states nursery, mortgage £240,000	£105,000	£15,856.00	£0.00	£2,145.60	£18,001.60
Single, 1 child at a non-states nursery, mortgage £240,000	£105,000	£15,856.00	£0.00	£2,145.60	£18,001.60
Single OAP (65 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0.00
Single OAP (65 for the whole year)	£20,000	£2,079.00	£0.00	£0.00	£2,079.00
Single OAP (65 for the whole year)	£35,000	£5,800.00	£0.00	£0.00	£5,800.00
Single OAP (75 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0.00
Single OAP (75 for the whole year)	£20,000	£2,079.00	£0.00	£0.00	£2,079.00
Single OAP (75 for the whole year)	£35,000	£5,800.00	£0.00	£0.00	£5,800.00
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£30,000	£1,417.50	£0.00	£0.00	£1,417.50
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£45,000	£5,467.50	£0.00	£0.00	£5,467.50
Married OAP (65 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£30,000	£1,417.50	£0.00	£0.00	£1,417.50
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£45,000	£5,467.50	£0.00	£0.00	£5,467.50
Married OAP (75 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00

2010

Household scenario	Household Income	Income Tax	LTC	Social Security Contributions	Total
Single, 1 child at a states fee paying school, no mortgage	£60,000	£10,260.00	£0.00	£2,625.12	£12,885.12
Single, 1 child at states nursery, no mortgage	£60,000	£10,180.35	£0.00	£2,625.12	£12,805.47
Single, 1 child at a non-states nursery, no mortgage	£60,000	£9,811.80	£0.00	£2,625.12	£12,436.92
Single, 1 child at states nursery, no mortgage	£75,000	£13,260.00	£0.00	£2,625.12	£15,885.12
Single, 1 child at a non-states nursery, no mortgage	£75,000	£13,260.00	£0.00	£2,625.12	£15,885.12
Single, 1 child at states nursery, no mortgage	£85,000	£15,260.00	£0.00	£2,625.12	£17,885.12
Single, 1 child at a non-states nursery, no mortgage	£85,000	£15,260.00	£0.00	£2,625.12	£17,885.12
Single, 1 child at states nursery, no mortgage	£95,000	£17,260.00	£0.00	£2,625.12	£19,885.12
Single, 1 child at a non-states nursery, no mortgage	£95,000	£17,260.00	£0.00	£2,625.12	£19,885.12
Single, 1 child at states nursery, no mortgage	£105,000	£19,260.00	£0.00	£2,625.12	£21,885.12
Single, 1 child at a non-states nursery, no mortgage	£105,000	£19,260.00	£0.00	£2,625.12	£21,885.12
Single, 1 child at a states fee paying school, mortgage £240,000	£60,000	£7,325.10	£0.00	£2,625.12	£9,950.22
Single, 1 child at states nursery, mortgage £240,000	£60,000	£6,745.95	£0.00	£2,625.12	£9,371.07
Single, 1 child at a non-states nursery, mortgage £240,000	£60,000	£6,377.40	£0.00	£2,625.12	£9,002.52
Single, 1 child at states nursery, mortgage £240,000	£75,000	£10,795.95	£0.00	£2,625.12	£13,421.07
Single, 1 child at a non-states nursery, mortgage £240,000	£75,000	£10,427.40	£0.00	£2,625.12	£13,052.52
Single, 1 child at states nursery, mortgage £240,000	£85,000	£13,495.95	£0.00	£2,625.12	£16,121.07
Single, 1 child at a non-states nursery, mortgage £240,000	£85,000	£13,127.40	£0.00	£2,625.12	£15,752.52
Single, 1 child at states nursery, mortgage £240,000	£95,000	£16,195.95	£0.00	£2,625.12	£18,821.07
Single, 1 child at a non-states nursery, mortgage £240,000	£95,000	£15,827.40	£0.00	£2,625.12	£18,452.52
Single, 1 child at states nursery, mortgage £240,000	£105,000	£18,751.20	£0.00	£2,625.12	£21,376.32
Single, 1 child at a non-states nursery, mortgage £240,000	£105,000	£18,527.40	£0.00	£2,625.12	£21,152.52
Single OAP (65 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0.00
Single OAP (65 for the whole year)	£20,000	£1,590.30	£0.00	£0.00	£1,590.30
Single OAP (65 for the whole year)	£35,000	£5,640.30	£0.00	£0.00	£5,640.30
Single OAP (75 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0.00
Single OAP (75 for the whole year)	£20,000	£1,590.30	£0.00	£0.00	£1,590.30
Single OAP (75 for the whole year)	£35,000	£5,640.30	£0.00	£0.00	£5,640.30
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£30,000	£615.60	£0.00	£0.00	£615.60
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£45,000	£4,665.60	£0.00	£0.00	£4,665.60
Married OAP (65 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£30,000	£615.60	£0.00	£0.00	£615.60
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£45,000	£4,665.60	£0.00	£0.00	£4,665.60
Married OAP (75 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00

2012

Household scenario	Household Income	Income Tax	LTC	Social Security Contributions	Total
Single, 1 child at a states fee paying school, no mortgage	£60,000	£10,500.00	£0.00	£2,720.16	£13,220.16
Single, 1 child at states nursery, no mortgage	£60,000	£9,617.40	£0.00	£2,720.16	£12,337.56
Single, 1 child at a non-states nursery, no mortgage	£60,000	£9,617.40	£0.00	£2,720.16	£12,337.56
Single, 1 child at states nursery, no mortgage	£75,000	£13,500.00	£0.00	£2,720.16	£16,220.16
Single, 1 child at a non-states nursery, no mortgage	£75,000	£13,500.00	£0.00	£2,720.16	£16,220.16
Single, 1 child at states nursery, no mortgage	£85,000	£15,500.00	£0.00	£2,720.16	£18,220.16
Single, 1 child at a non-states nursery, no mortgage	£85,000	£15,500.00	£0.00	£2,720.16	£18,220.16
Single, 1 child at states nursery, no mortgage	£95,000	£17,500.00	£0.00	£2,720.16	£20,220.16
Single, 1 child at a non-states nursery, no mortgage	£95,000	£17,500.00	£0.00	£2,720.16	£20,220.16
Single, 1 child at states nursery, no mortgage	£105,000	£19,500.00	£0.00	£2,720.16	£22,220.16
Single, 1 child at a non-states nursery, no mortgage	£105,000	£19,500.00	£0.00	£2,720.16	£22,220.16
Single, 1 child at a states fee paying school, mortgage £240,000	£60,000	£7,130.70	£0.00	£2,720.16	£9,850.86
Single, 1 child at states nursery, mortgage £240,000	£60,000	£6,183.00	£0.00	£2,720.16	£8,903.16
Single, 1 child at a non-states nursery, mortgage £240,000	£60,000	£6,183.00	£0.00	£2,720.16	£8,903.16
Single, 1 child at states nursery, mortgage £240,000	£75,000	£10,233.00	£0.00	£2,720.16	£12,953.16
Single, 1 child at a non-states nursery, mortgage £240,000	£75,000	£10,233.00	£0.00	£2,720.16	£12,953.16
Single, 1 child at states nursery, mortgage £240,000	£85,000	£12,933.00	£0.00	£2,720.16	£15,653.16
Single, 1 child at a non-states nursery, mortgage £240,000	£85,000	£12,933.00	£0.00	£2,720.16	£15,653.16
Single, 1 child at states nursery, mortgage £240,000	£95,000	£15,633.00	£0.00	£2,720.16	£18,353.16
Single, 1 child at a non-states nursery, mortgage £240,000	£95,000	£15,633.00	£0.00	£2,720.16	£18,353.16
Single, 1 child at states nursery, mortgage £240,000	£105,000	£18,333.00	£0.00	£2,720.16	£21,053.16
Single, 1 child at a non-states nursery, mortgage £240,000	£105,000	£18,333.00	£0.00	£2,720.16	£21,053.16
Single OAP (65 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0.00
Single OAP (65 for the whole year)	£20,000	£1,371.60	£0.00	£0.00	£1,371.60
Single OAP (65 for the whole year)	£35,000	£5,421.60	£0.00	£0.00	£5,421.60
Single OAP (75 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0.00
Single OAP (75 for the whole year)	£20,000	£1,371.60	£0.00	£0.00	£1,371.60
Single OAP (75 for the whole year)	£35,000	£5,421.60	£0.00	£0.00	£5,421.60
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£30,000	£259.20	£0.00	£0.00	£259.20
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£45,000	£4,309.20	£0.00	£0.00	£4,309.20
Married OAP (65 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£30,000	£259.20	£0.00	£0.00	£259.20
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£45,000	£4,309.20	£0.00	£0.00	£4,309.20
Married OAP (75 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00

2015

Household scenario	Household Income	Income Tax	LTC	Social Security Co	Total
Single, 1 child at a states fee paying school, no mortgage	£60,000	£9,958.00	£248.95	£2,894.40	£13,101.35
Single, 1 child at states nursery, no mortgage	£60,000	£9,045.40	£226.14	£2,894.40	£12,165.94
Single, 1 child at a non-states nursery, no mortgage	£60,000	£9,045.40	£226.14	£2,894.40	£12,165.94
Single, 1 child at states nursery, no mortgage	£75,000	£12,945.40	£323.64	£2,894.40	£16,163.44
Single, 1 child at a non-states nursery, no mortgage	£75,000	£12,945.40	£323.64	£2,894.40	£16,163.44
Single, 1 child at states nursery, no mortgage	£85,000	£15,500.00	£387.50	£2,894.40	£18,781.90
Single, 1 child at a non-states nursery, no mortgage	£85,000	£15,500.00	£387.50	£2,894.40	£18,781.90
Single, 1 child at states nursery, no mortgage	£95,000	£17,500.00	£437.50	£2,894.40	£20,831.90
Single, 1 child at a non-states nursery, no mortgage	£95,000	£17,500.00	£437.50	£2,894.40	£20,831.90
Single, 1 child at states nursery, no mortgage	£105,000	£19,500.00	£487.50	£2,894.40	£22,881.90
Single, 1 child at a non-states nursery, no mortgage	£105,000	£19,500.00	£487.50	£2,894.40	£22,881.90
Single, 1 child at a states fee paying school, mortgage £240,000	£60,000	£6,650.80	£166.27	£2,894.40	£9,711.47
Single, 1 child at states nursery, mortgage £240,000	£60,000	£5,738.20	£143.46	£2,894.40	£8,776.06
Single, 1 child at a non-states nursery, mortgage £240,000	£60,000	£5,738.20	£143.46	£2,894.40	£8,776.06
Single, 1 child at states nursery, mortgage £240,000	£75,000	£9,638.20	£240.96	£2,894.40	£12,773.56
Single, 1 child at a non-states nursery, mortgage £240,000	£75,000	£9,638.20	£240.96	£2,894.40	£12,773.56
Single, 1 child at states nursery, mortgage £240,000	£85,000	£12,238.20	£305.96	£2,894.40	£15,438.56
Single, 1 child at a non-states nursery, mortgage £240,000	£85,000	£12,238.20	£305.96	£2,894.40	£15,438.56
Single, 1 child at states nursery, mortgage £240,000	£95,000	£14,838.20	£370.96	£2,894.40	£18,103.56
Single, 1 child at a non-states nursery, mortgage £240,000	£95,000	£14,838.20	£370.96	£2,894.40	£18,103.56
Single, 1 child at states nursery, mortgage £240,000	£105,000	£17,438.20	£435.96	£2,894.40	£20,768.56
Single, 1 child at a non-states nursery, mortgage £240,000	£105,000	£17,438.20	£435.96	£2,894.40	£20,768.56
Single OAP (65 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0.00
Single OAP (65 for the whole year)	£20,000	£1,066.00	£26.65	£0.00	£1,092.65
Single OAP (65 for the whole year)	£35,000	£4,966.00	£124.15	£0.00	£5,090.15
Single OAP (75 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0.00
Single OAP (75 for the whole year)	£20,000	£1,066.00	£26.65	£0.00	£1,092.65
Single OAP (75 for the whole year)	£35,000	£4,966.00	£124.15	£0.00	£5,090.15
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£30,000	£0.00	£0.00	£0.00	£0.00
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£45,000	£3,744.00	£93.60	£0.00	£3,837.60
Married OAP (65 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£30,000	£0.00	£0.00	£0.00	£0.00
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£45,000	£3,744.00	£93.60	£0.00	£3,837.60
Married OAP (75 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00

2019

Household scenario	Household Income	Food Costs Bonus	TV licence	Cold weather bonus	Income support	IS cold weather payment	Christmas bonus	Total
Single, no children, no mortgage	£12,000	£0.00	£0.00	£0.00	£10,522.83	£0.00	£0.00	£10,522.83
Single, no children, no mortgage	£20,000	£0.00	£0.00	£0.00	£4,701.73	£0.00	£0.00	£4,701.73
Single, no children, no mortgage	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£70,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£80,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£90,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£100,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£110,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£115,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£120,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, no mortgage	£130,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, mortgage £240,000, Life Assurance Premiums £5000	£90,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, mortgage £120,000, Life Assurance Premiums £1000	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £300,000 mortgage	£115,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£70,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£80,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£90,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£100,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£110,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£120,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £240,000 mortgage	£130,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £200,000 mortgage	£50,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £120,000 mortgage	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, no children, £120,000 mortgage	£40,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, no mortgage	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at states nursery, mortgage £240,000	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£30,000	£0.00	£0.00	£0.00	£4,840.52	£0.00	£0.00	£4,840.52
Single, 1 child at school, no mortgage	£40,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£50,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£70,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£80,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Household scenario	Household Income	Food Costs Bonus	TV licence	Cold weather bonus	Income support	IS cold weather payment	Christmas bonus	Total
Single, 1 child at school, no mortgage	£90,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£100,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£110,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£120,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, no mortgage	£130,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £240,000, Life Assurance Premiums £1000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £240,000	£70,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £240,000	£80,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £240,000	£90,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £240,000	£100,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £240,000	£110,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £240,000	£120,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £240,000	£130,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £200,000	£50,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £120,000	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at school, mortgage £120,000	£40,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a states fee paying school, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a states fee paying school, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, no mortgage	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single, 1 child at a non-states nursery, mortgage £240,000	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single OAP (75 for the whole year)	£12,000	£0.00	£145.50	£0.00	£10,014.48	£218.79	£84.87	£10,463.64
Single OAP (75 for the whole year)	£20,000	£0.00	£0.00	£0.00	£3,854.48	£218.79	£0.00	£4,073.27
Single OAP (75 for the whole year)	£35,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single OAP (65 for the whole year)	£12,000	£0.00	£0.00	£0.00	£10,014.48	£218.79	£84.87	£10,318.14
Single OAP (65 for the whole year)	£20,000	£0.00	£0.00	£0.00	£3,854.48	£218.79	£0.00	£4,073.27
Single OAP (65 for the whole year)	£35,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Single OAP (63 for the whole year)	£12,000	£0.00	£0.00	£0.00	£10,522.83	£0.00	£0.00	£10,522.83
Single OAP (63 for the whole year)	£20,000	£0.00	£0.00	£0.00	£4,701.73	£0.00	£0.00	£4,701.73
Single OAP (63 for the whole year)	£35,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, no children, no mortgage	£20,000	£0.00	£0.00	£0.00	£9,992.53	£0.00	£0.00	£9,992.53
Married, wife working, no children, no mortgage	£30,000	£0.00	£0.00	£0.00	£2,716.16	£0.00	£0.00	£2,716.16
Married, wife working, no children, no mortgage	£40,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, no children, no mortgage	£50,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, no children, no mortgage	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, no children, no mortgage	£70,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Household scenario	Household Income	Food Costs Bonus	TV licence	Cold weather bonus	Income support	IS cold weather payment	Christmas bonus	Total
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£75,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£95,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£105,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£140,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£150,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£160,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£170,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£180,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£90,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£100,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£110,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£120,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£130,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 1 child at school, 1 child at university, mortgage £340,000 (capped £300,000)	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 1 child at school, 1 child at university, mortgage £300,000	£80,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£60,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£70,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife working, 1 child at school, 1 child at university, mortgage £200,000	£50,000	£226.95	£0.00	£0.00	£0.00	£0.00	£0.00	£226.95
Married, wife not working, no children, no mortgage	£20,000	£0.00	£0.00	£0.00	£9,992.53	£0.00	£0.00	£9,992.53
Married, wife not working, no children, no mortgage	£30,000	£0.00	£0.00	£0.00	£2,716.16	£0.00	£0.00	£2,716.16
Married, wife not working, no children, no mortgage	£40,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife not working, 2 children at school, no mortgage	£85,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married, wife not working, 1 child aged 3, no mortgage	£30,000	£0.00	£0.00	£0.00	£10,131.32	£0.00	£0.00	£10,131.32
Married, wife not working, 1 child aged 3, no mortgage	£40,000	£0.00	£0.00	£0.00	£2,854.94	£0.00	£0.00	£2,854.94
Married, wife not working, 1 child aged 3, mortgage £160,000	£40,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£30,000	£0.00	£145.50	£0.00	£1,445.28	£218.79	£169.74	£1,979.30
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£45,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (75 for the whole year)	£20,000	£0.00	£145.50	£0.00	£9,145.28	£218.79	£169.74	£9,679.30
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£30,000	£0.00	£0.00	£0.00	£1,445.28	£218.79	£169.74	£1,833.80
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£45,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (65 for the whole year)	£20,000	£0.00	£0.00	£0.00	£9,145.28	£218.79	£169.74	£9,533.80
Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£30,000	£0.00	£0.00	£0.00	£2,716.16	£0.00	£0.00	£2,716.16
Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£45,000	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (63 for the whole year)	£20,000	£0.00	£0.00	£0.00	£9,992.53	£0.00	£0.00	£9,992.53

2019

Household scenario	Household Income	Income Tax	LTC	HC	Social Security Contributions	Total
Single, no children, no mortgage	£12,000	£0.00	£0.00	£0.00	£720.00	£720.00
Single, no children, no mortgage	£20,000	£1,138.80	£56.94	£56.94	£1,200.00	£2,452.68
Single, no children, no mortgage	£30,000	£3,738.80	£186.94	£186.94	£1,800.00	£5,912.68
Single, no children, no mortgage	£60,000	£11,538.80	£576.94	£576.94	£3,233.46	£15,926.14
Single, no children, no mortgage	£70,000	£14,000.00	£700.00	£700.00	£3,233.46	£18,633.46
Single, no children, no mortgage	£80,000	£16,000.00	£800.00	£800.00	£3,233.46	£20,833.46
Single, no children, no mortgage	£90,000	£18,000.00	£900.00	£900.00	£3,233.46	£23,033.46
Single, no children, no mortgage	£100,000	£20,000.00	£1,000.00	£1,000.00	£3,233.46	£25,233.46
Single, no children, no mortgage	£110,000	£22,000.00	£1,100.00	£1,100.00	£3,233.46	£27,433.46
Single, no children, no mortgage	£115,000	£23,000.00	£1,150.00	£1,150.00	£3,233.46	£28,533.46
Single, no children, no mortgage	£120,000	£24,000.00	£1,200.00	£1,200.00	£3,233.46	£29,633.46
Single, no children, no mortgage	£130,000	£26,000.00	£1,300.00	£1,300.00	£3,233.46	£31,833.46
Single, no children, mortgage £240,000, Life Assurance Premiums £5000	£90,000	£16,608.80	£830.44	£830.44	£3,233.46	£21,503.14
Single, no children, mortgage £120,000, Life Assurance Premiums £1000	£30,000	£2,085.20	£104.26	£104.26	£1,800.00	£4,093.72
Single, no children, £300,000 mortgage	£115,000	£23,000.00	£1,150.00	£1,150.00	£3,233.46	£28,533.46
Single, no children, £240,000 mortgage	£60,000	£8,808.80	£440.44	£440.44	£3,233.46	£12,923.14
Single, no children, £240,000 mortgage	£70,000	£11,408.80	£570.44	£570.44	£3,233.46	£15,783.14
Single, no children, £240,000 mortgage	£80,000	£14,008.80	£700.44	£700.44	£3,233.46	£18,643.14
Single, no children, £240,000 mortgage	£90,000	£16,608.80	£830.44	£830.44	£3,233.46	£21,503.14
Single, no children, £240,000 mortgage	£100,000	£19,208.80	£960.44	£960.44	£3,233.46	£24,363.14
Single, no children, £240,000 mortgage	£110,000	£21,808.80	£1,090.44	£1,090.44	£3,233.46	£27,223.14
Single, no children, £240,000 mortgage	£120,000	£24,000.00	£1,200.00	£1,200.00	£3,233.46	£29,633.46
Single, no children, £240,000 mortgage	£130,000	£26,000.00	£1,300.00	£1,300.00	£3,233.46	£31,833.46
Single, no children, £200,000 mortgage	£50,000	£6,208.80	£310.44	£310.44	£3,000.00	£9,829.68
Single, no children, £120,000 mortgage	£30,000	£2,085.20	£104.26	£104.26	£1,800.00	£4,093.72
Single, no children, £120,000 mortgage	£40,000	£4,685.20	£234.26	£234.26	£2,400.00	£7,553.72
Single, 1 child at states nursery, no mortgage	£60,000	£8,676.20	£433.81	£433.81	£3,233.46	£12,777.28
Single, 1 child at states nursery, no mortgage	£75,000	£12,576.20	£628.81	£628.81	£3,233.46	£17,067.28
Single, 1 child at states nursery, no mortgage	£85,000	£15,176.20	£758.81	£758.81	£3,233.46	£19,927.28
Single, 1 child at states nursery, no mortgage	£95,000	£17,776.20	£888.81	£888.81	£3,233.46	£22,787.28
Single, 1 child at states nursery, no mortgage	£105,000	£20,376.20	£1,018.81	£1,018.81	£3,233.46	£25,647.28
Single, 1 child at states nursery, mortgage £240,000	£60,000	£6,039.80	£301.99	£301.99	£3,233.46	£9,877.24
Single, 1 child at states nursery, mortgage £240,000	£75,000	£9,846.20	£492.31	£492.31	£3,233.46	£14,064.28
Single, 1 child at states nursery, mortgage £240,000	£85,000	£12,446.20	£622.31	£622.31	£3,233.46	£16,924.28
Single, 1 child at states nursery, mortgage £240,000	£95,000	£15,046.20	£752.31	£752.31	£3,233.46	£19,784.28
Single, 1 child at states nursery, mortgage £240,000	£105,000	£17,646.20	£882.31	£882.31	£3,233.46	£22,644.28
Single, 1 child at school, no mortgage	£30,000	£1,788.80	£89.44	£89.44	£1,800.00	£3,767.68
Single, 1 child at school, no mortgage	£40,000	£4,388.80	£219.44	£219.44	£2,400.00	£7,227.68
Single, 1 child at school, no mortgage	£50,000	£6,988.80	£349.44	£349.44	£3,000.00	£10,687.68
Single, 1 child at school, no mortgage	£60,000	£9,588.80	£479.44	£479.44	£3,233.46	£13,781.14
Single, 1 child at school, no mortgage	£70,000	£12,188.80	£609.44	£609.44	£3,233.46	£16,641.14
Single, 1 child at school, no mortgage	£80,000	£14,788.80	£739.44	£739.44	£3,233.46	£19,501.14

Household scenario	Household Income	Income Tax	LTC	HC	Social Security Contributions	Total
Single, 1 child at school, no mortgage	£90,000	£17,388.80	£869.44	£869.44	£3,233.46	£22,361.14
Single, 1 child at school, no mortgage	£100,000	£19,988.80	£999.44	£999.44	£3,233.46	£25,221.14
Single, 1 child at school, no mortgage	£110,000	£22,000.00	£1,100.00	£1,100.00	£3,233.46	£27,433.46
Single, 1 child at school, no mortgage	£120,000	£24,000.00	£1,200.00	£1,200.00	£3,233.46	£29,633.46
Single, 1 child at school, no mortgage	£130,000	£26,000.00	£1,300.00	£1,300.00	£3,233.46	£31,833.46
Single, 1 child at school, mortgage £240,000, Life Assurance Premiums £1000	£60,000	£6,858.80	£342.94	£342.94	£3,233.46	£10,778.14
Single, 1 child at school, mortgage £240,000	£60,000	£6,858.80	£342.94	£342.94	£3,233.46	£10,778.14
Single, 1 child at school, mortgage £240,000	£70,000	£9,458.80	£472.94	£472.94	£3,233.46	£13,638.14
Single, 1 child at school, mortgage £240,000	£80,000	£12,058.80	£602.94	£602.94	£3,233.46	£16,498.14
Single, 1 child at school, mortgage £240,000	£90,000	£14,658.80	£732.94	£732.94	£3,233.46	£19,358.14
Single, 1 child at school, mortgage £240,000	£100,000	£17,258.80	£862.94	£862.94	£3,233.46	£22,218.14
Single, 1 child at school, mortgage £240,000	£110,000	£19,858.80	£992.94	£992.94	£3,233.46	£25,078.14
Single, 1 child at school, mortgage £240,000	£120,000	£22,458.80	£1,122.94	£1,122.94	£3,233.46	£27,938.14
Single, 1 child at school, mortgage £240,000	£130,000	£25,058.80	£1,252.94	£1,252.94	£3,233.46	£30,798.14
Single, 1 child at school, mortgage £200,000	£50,000	£4,258.80	£212.94	£212.94	£3,000.00	£7,684.68
Single, 1 child at school, mortgage £120,000	£30,000	£135.20	£6.76	£6.76	£1,800.00	£1,948.72
Single, 1 child at school, mortgage £120,000	£40,000	£2,735.20	£136.76	£136.76	£2,400.00	£5,408.72
Single, 1 child at a states fee paying school, no mortgage	£60,000	£9,588.80	£479.44	£479.44	£3,233.46	£13,781.14
Single, 1 child at a states fee paying school, mortgage £240,000	£60,000	£6,858.80	£342.94	£342.94	£3,233.46	£10,778.14
Single, 1 child at a non-states nursery, no mortgage	£60,000	£8,676.20	£433.81	£433.81	£3,233.46	£12,777.28
Single, 1 child at a non-states nursery, no mortgage	£75,000	£12,576.20	£628.81	£628.81	£3,233.46	£17,067.28
Single, 1 child at a non-states nursery, no mortgage	£85,000	£15,176.20	£758.81	£758.81	£3,233.46	£19,927.28
Single, 1 child at a non-states nursery, no mortgage	£95,000	£17,421.30	£871.07	£871.07	£3,233.46	£22,396.89
Single, 1 child at a non-states nursery, no mortgage	£105,000	£18,400.00	£983.32	£983.32	£3,233.46	£23,600.10
Single, 1 child at a non-states nursery, mortgage £240,000	£60,000	£5,946.20	£297.31	£297.31	£3,233.46	£9,774.28
Single, 1 child at a non-states nursery, mortgage £240,000	£75,000	£9,846.20	£492.31	£492.31	£3,233.46	£14,064.28
Single, 1 child at a non-states nursery, mortgage £240,000	£85,000	£12,446.20	£622.31	£622.31	£3,233.46	£16,924.28
Single, 1 child at a non-states nursery, mortgage £240,000	£95,000	£14,691.30	£734.57	£734.57	£3,233.46	£19,393.89
Single, 1 child at a non-states nursery, mortgage £240,000	£105,000	£16,936.40	£846.82	£846.82	£3,233.46	£21,863.50
Single OAP (75 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0.00	£0.00
Single OAP (75 for the whole year)	£20,000	£700.18	£35.01	£35.01	£0.00	£770.20
Single OAP (75 for the whole year)	£35,000	£4,600.18	£230.01	£230.01	£0.00	£5,060.20
Single OAP (65 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0.00	£0.00
Single OAP (65 for the whole year)	£20,000	£700.18	£35.01	£35.01	£0.00	£770.20
Single OAP (65 for the whole year)	£35,000	£4,600.18	£230.01	£230.01	£0.00	£5,060.20
Single OAP (63 for the whole year)	£12,000	£0.00	£0.00	£0.00	£0.00	£0.00
Single OAP (63 for the whole year)	£20,000	£1,138.80	£56.94	£56.94	£0.00	£1,252.68
Single OAP (63 for the whole year)	£35,000	£5,038.80	£251.94	£251.94	£0.00	£5,542.68
Married, wife working, no children, no mortgage	£20,000	£0.00	£0.00	£0.00	£1,200.00	£1,200.00
Married, wife working, no children, no mortgage	£30,000	£120.90	£6.05	£6.05	£1,800.00	£1,932.99
Married, wife working, no children, no mortgage	£40,000	£2,720.90	£136.05	£136.05	£2,400.00	£5,392.99
Married, wife working, no children, no mortgage	£50,000	£5,320.90	£266.05	£266.05	£3,000.00	£8,852.99
Married, wife working, no children, no mortgage	£60,000	£7,920.90	£396.05	£396.05	£3,600.00	£12,312.99
Married, wife working, no children, no mortgage	£70,000	£10,520.90	£526.05	£526.05	£4,200.00	£15,772.99

Household scenario	Household Income	Income Tax	LTC	HC	Social Security Contributions	Total
Married, wife working, no children, no mortgage	£80,000	£13,120.90	£656.05	£656.05	£4,800.00	£19,232.99
Married, wife working, no children, no mortgage	£85,000	£14,420.90	£721.05	£721.05	£5,100.00	£20,962.99
Married, wife working, no children, no mortgage	£90,000	£15,720.90	£786.05	£786.05	£5,393.46	£22,686.45
Married, wife working, no children, no mortgage	£100,000	£18,320.90	£916.05	£916.05	£5,633.46	£25,786.45
Married, wife working, no children, no mortgage	£110,000	£20,920.90	£1,046.05	£1,046.05	£5,873.46	£28,886.45
Married, wife working, no children, no mortgage	£120,000	£23,520.90	£1,176.05	£1,176.05	£6,113.46	£31,986.45
Married, wife working, no children, no mortgage	£130,000	£26,000.00	£1,300.00	£1,300.00	£6,353.46	£34,953.46
Married, wife working, no children, no mortgage	£140,000	£28,000.00	£1,400.00	£1,400.00	£6,466.92	£37,266.92
Married, wife working, no children, no mortgage	£150,000	£30,000.00	£1,500.00	£1,500.00	£6,466.92	£39,466.92
Married, wife working, no children, no mortgage	£160,000	£32,000.00	£1,600.00	£1,600.00	£6,466.92	£41,666.92
Married, wife working, no children, no mortgage	£170,000	£34,000.00	£1,700.00	£1,700.00	£6,466.92	£43,866.92
Married, wife working, no children, no mortgage	£180,000	£36,000.00	£1,800.00	£1,800.00	£6,466.92	£46,066.92
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£140,000	£25,990.90	£1,299.55	£1,299.55	£6,466.92	£35,056.91
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£150,000	£28,590.90	£1,429.55	£1,429.55	£6,466.92	£37,916.91
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£160,000	£31,190.90	£1,559.55	£1,559.55	£6,466.92	£40,776.91
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£170,000	£33,790.90	£1,689.55	£1,689.55	£6,466.92	£43,636.91
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£180,000	£36,000.00	£1,800.00	£1,800.00	£6,466.92	£46,066.92
Married, wife working, no children, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	£12,990.90	£649.55	£649.55	£6,353.46	£20,643.45
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£90,000	£12,990.90	£649.55	£649.55	£5,393.46	£19,683.45
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£100,000	£15,590.90	£779.55	£779.55	£5,633.46	£22,783.45
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£110,000	£18,190.90	£909.55	£909.55	£5,873.46	£25,883.45
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£120,000	£20,790.90	£1,039.55	£1,039.55	£6,113.46	£28,983.45
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£130,000	£23,390.90	£1,169.55	£1,169.55	£6,353.46	£32,083.45
Married, wife working, no children, mortgage £340,000 (capped 300,000)	£85,000	£11,690.90	£584.55	£584.55	£5,100.00	£17,959.99
Married, wife working, no children, mortgage £300,000	£80,000	£10,390.90	£519.55	£519.55	£4,800.00	£16,229.99
Married, wife working, no children, mortgage £240,000	£60,000	£5,190.90	£259.55	£259.55	£3,600.00	£9,309.99
Married, wife working, no children, mortgage £240,000	£70,000	£7,790.90	£389.55	£389.55	£4,200.00	£12,769.99
Married, wife working, no children, mortgage £200,000	£50,000	£2,590.90	£129.55	£129.55	£3,000.00	£5,849.99
Married, wife working, 2 children at school, no mortgage	£50,000	£3,760.90	£188.05	£188.05	£3,000.00	£7,136.99
Married, wife working, 2 children at school, no mortgage	£60,000	£6,360.90	£318.05	£318.05	£3,600.00	£10,596.99
Married, wife working, 2 children at school, no mortgage	£70,000	£8,960.90	£448.05	£448.05	£4,200.00	£14,056.99
Married, wife working, 2 children at school, no mortgage	£80,000	£11,560.90	£578.05	£578.05	£4,800.00	£17,516.99
Married, wife working, 2 children at school, no mortgage	£85,000	£12,860.90	£643.05	£643.05	£5,100.00	£19,246.99
Married, wife working, 2 children at school, no mortgage	£90,000	£14,160.90	£708.05	£708.05	£5,393.46	£20,970.45
Married, wife working, 2 children at school, no mortgage	£100,000	£16,760.90	£838.05	£838.05	£5,633.46	£24,070.45
Married, wife working, 2 children at school, no mortgage	£110,000	£19,360.90	£968.05	£968.05	£5,873.46	£27,170.45
Married, wife working, 2 children at school, no mortgage	£120,000	£21,960.90	£1,098.05	£1,098.05	£6,113.46	£30,270.45
Married, wife working, 2 children at school, no mortgage	£130,000	£24,560.90	£1,228.05	£1,228.05	£6,353.46	£33,370.45
Married, wife working, 2 children at school, no mortgage	£140,000	£27,160.90	£1,358.05	£1,358.05	£6,466.92	£36,343.91
Married, wife working, 2 children at school, no mortgage	£150,000	£29,760.90	£1,488.05	£1,488.05	£6,466.92	£39,203.91
Married, wife working, 2 children at school, no mortgage	£160,000	£32,000.00	£1,600.00	£1,600.00	£6,466.92	£41,666.92
Married, wife working, 2 children at school, no mortgage	£170,000	£34,000.00	£1,700.00	£1,700.00	£6,466.92	£43,866.92
Married, wife working, 2 children at school, no mortgage	£180,000	£36,000.00	£1,800.00	£1,800.00	£6,466.92	£46,066.92
Married, wife working, 2 children at school, mortgage £400,000 (capped at £300,000), Life Assurance Premiums £10,000	£170,000	£32,230.90	£1,611.55	£1,611.55	£6,466.92	£41,920.91

Household scenario	Household Income	Income Tax	LTC	HC	Social Security Contributions	Total
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£140,000	£24,430.90	£1,221.55	£1,221.55	£6,466.92	£33,340.91
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£150,000	£27,030.90	£1,351.55	£1,351.55	£6,466.92	£36,200.91
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£160,000	£29,630.90	£1,481.55	£1,481.55	£6,466.92	£39,060.91
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£170,000	£32,230.90	£1,611.55	£1,611.55	£6,466.92	£41,920.91
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£180,000	£34,830.90	£1,741.55	£1,741.55	£6,466.92	£44,780.91
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	£11,430.90	£571.55	£571.55	£5,393.46	£17,967.45
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£90,000	£11,430.90	£571.55	£571.55	£5,393.46	£17,967.45
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£100,000	£14,030.90	£701.55	£701.55	£5,633.46	£21,067.45
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£110,000	£16,630.90	£831.55	£831.55	£5,873.46	£24,167.45
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£120,000	£19,230.90	£961.55	£961.55	£6,113.46	£27,267.45
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£130,000	£21,830.90	£1,091.55	£1,091.55	£6,353.46	£30,367.45
Married, wife working, 2 children at school, mortgage £340,000 (capped £300,000)	£85,000	£10,130.90	£506.55	£506.55	£4,800.00	£15,943.99
Married, wife working, 2 children at school, mortgage £300,000	£80,000	£8,830.90	£441.55	£441.55	£4,800.00	£14,513.99
Married, wife working, 2 children at school, mortgage £240,000	£60,000	£3,630.90	£181.55	£181.55	£3,600.00	£7,593.99
Married, wife working, 2 children at school, mortgage £240,000	£70,000	£6,230.90	£311.55	£311.55	£4,200.00	£11,053.99
Married, wife working, 2 children at school, mortgage £200,000, Life Assurance Premiums £1000	£50,000	£1,030.90	£51.55	£51.55	£3,000.00	£4,133.99
Married, wife working, 2 children at school, mortgage £200,000	£50,000	£1,030.90	£51.55	£51.55	£3,000.00	£4,133.99
Married, wife working, 2 children at a states nursery, no mortgage	£60,000	£4,535.70	£226.79	£226.79	£3,600.00	£8,589.27
Married, wife working, 2 children at a states nursery, no mortgage	£75,000	£8,435.70	£421.79	£421.79	£4,500.00	£13,779.27
Married, wife working, 2 children at a states nursery, no mortgage	£85,000	£11,035.70	£551.79	£551.79	£5,100.00	£17,239.27
Married, wife working, 2 children at a states nursery, no mortgage	£95,000	£13,635.70	£681.79	£681.79	£5,513.46	£20,512.73
Married, wife working, 2 children at a states nursery, no mortgage	£105,000	£16,235.70	£811.79	£811.79	£5,753.46	£23,612.73
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£75,000	£5,705.70	£285.29	£285.29	£4,500.00	£10,776.27
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£85,000	£8,305.70	£415.29	£415.29	£5,100.00	£14,236.27
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£95,000	£10,905.70	£545.29	£545.29	£5,513.46	£17,509.73
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£105,000	£13,505.70	£675.29	£675.29	£5,753.46	£20,609.73
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£75,000	£5,705.70	£285.29	£285.29	£4,500.00	£10,776.27
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£85,000	£8,305.70	£415.29	£415.29	£5,100.00	£14,236.27
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£95,000	£10,905.70	£545.29	£545.29	£5,513.46	£17,509.73
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£105,000	£13,505.70	£675.29	£675.29	£5,753.46	£20,609.73
Married, wife working, 2 children at a states fee paying school, no mortgage	£60,000	£6,360.90	£318.05	£318.05	£3,600.00	£10,596.99
Married, wife working, 2 children at a states fee paying school, no mortgage	£85,000	£12,860.90	£643.05	£643.05	£5,100.00	£19,246.99
Married, wife working, 2 children at a states fee paying school, mortgage £240,000	£60,000	£3,630.90	£181.55	£181.55	£3,600.00	£7,593.99
Married, wife working, 2 children at a states fee paying school, mortgage £240,000	£60,000	£3,630.90	£181.55	£181.55	£3,600.00	£7,593.99
Married, wife working, 2 children at a states fee paying school, £340,000 (capped £300,000)	£85,000	£10,130.90	£506.55	£506.55	£5,100.00	£16,243.99
Married, wife working, 2 children at a non states nursery, no mortgage	£60,000	£4,535.70	£226.79	£226.79	£3,600.00	£8,589.27
Married, wife working, 2 children at a non states nursery, no mortgage	£75,000	£8,435.70	£421.79	£421.79	£4,500.00	£13,779.27
Married, wife working, 2 children at a non states nursery, no mortgage	£85,000	£11,035.70	£551.79	£551.79	£5,100.00	£17,239.27
Married, wife working, 2 children at a non states nursery, no mortgage	£95,000	£12,925.90	£646.30	£646.30	£5,513.46	£19,731.95
Married, wife working, 2 children at a non states nursery, no mortgage	£105,000	£14,816.10	£740.81	£740.81	£5,753.46	£22,051.17
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£75,000	£5,705.70	£285.29	£285.29	£4,500.00	£10,776.27
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£85,000	£8,305.70	£415.29	£415.29	£5,100.00	£14,236.27
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£95,000	£10,195.90	£509.80	£509.80	£5,513.46	£16,728.95
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£105,000	£12,086.10	£604.31	£604.31	£5,753.46	£19,048.17

Household scenario	Household Income	Income Tax	LTC	HC	Social Security Contributions	Total
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£75,000	£5,705.70	£285.29	£285.29	£4,500.00	£10,776.27
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£85,000	£8,305.70	£415.29	£415.29	£5,100.00	£14,236.27
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£95,000	£10,195.90	£509.80	£509.80	£5,513.46	£16,728.95
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£105,000	£11,992.50	£599.63	£599.63	£5,753.46	£18,945.21
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£140,000	£22,870.90	£1,143.55	£1,143.55	£6,466.92	£31,624.91
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£150,000	£25,470.90	£1,273.55	£1,273.55	£6,466.92	£34,484.91
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£160,000	£28,070.90	£1,403.55	£1,403.55	£6,466.92	£37,344.91
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£170,000	£30,670.90	£1,533.55	£1,533.55	£6,466.92	£40,204.91
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£180,000	£33,270.90	£1,663.55	£1,663.55	£6,466.92	£43,064.91
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£90,000	£9,870.90	£493.55	£493.55	£5,393.46	£16,251.45
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£100,000	£12,470.90	£623.55	£623.55	£5,633.46	£19,351.45
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£110,000	£15,070.90	£753.55	£753.55	£5,873.46	£22,451.45
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£120,000	£17,670.90	£883.55	£883.55	£6,113.46	£25,551.45
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£130,000	£20,270.90	£1,013.55	£1,013.55	£6,353.46	£28,651.45
Married, wife working, 1 child at school, 1 child at university, mortgage £340,000 (capped £300,000)	£85,000	£8,570.90	£428.55	£428.55	£5,100.00	£14,527.99
Married, wife working, 1 child at school, 1 child at university, mortgage £300,000	£80,000	£7,270.90	£363.55	£363.55	£4,200.00	£12,197.99
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£60,000	£2,070.90	£103.55	£103.55	£3,600.00	£5,877.99
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£70,000	£4,670.90	£233.55	£233.55	£4,200.00	£9,337.99
Married, wife working, 1 child at school, 1 child at university, mortgage £200,000	£50,000	£0.00	£0.00	£0.00	£3,000.00	£3,000.00
Married, wife not working, no children, no mortgage	£20,000	£0.00	£0.00	£0.00	£1,200.00	£1,200.00
Married, wife not working, no children, no mortgage	£30,000	£1,290.90	£64.55	£64.55	£1,800.00	£3,219.99
Married, wife not working, no children, no mortgage	£40,000	£3,890.90	£194.55	£194.55	£2,400.00	£6,679.99
Married, wife not working, 2 children at school, no mortgage	£85,000	£14,030.90	£701.55	£701.55	£3,233.46	£18,667.45
Married, wife not working, 1 child aged 3, no mortgage	£30,000	£510.90	£25.55	£25.55	£1,800.00	£2,361.99
Married, wife not working, 1 child aged 3, no mortgage	£40,000	£3,110.90	£155.55	£155.55	£2,400.00	£5,821.99
Married, wife not working, 1 child aged 3, mortgage £160,000	£40,000	£906.10	£45.31	£45.31	£2,400.00	£3,396.71
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£45,000	£3,143.66	£157.18	£157.18	£0.00	£3,458.03
Married OAP (75 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£30,000	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£45,000	£3,143.66	£157.18	£157.18	£0.00	£3,458.03
Married OAP (65 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00	£0.00
Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£30,000	£120.90	£6.05	£6.05	£0.00	£132.99
Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£45,000	£4,020.90	£201.05	£201.05	£0.00	£4,422.99
Married OAP (63 for the whole year)	£20,000	£0.00	£0.00	£0.00	£0.00	£0.00

Household scenario	Household Income	2005	2010	2012	2015	2019
Single, no children, no mortgage	£12,000	£984.60	-£4,092.27	-£5,588.41	-£7,434.31	-£9,802.83
Single, no children, no mortgage	£20,000	£3,624.60	£3,184.50	£2,869.23	£412.49	-£2,249.05
Single, no children, no mortgage	£30,000	£6,600.00	£6,484.50	£6,290.10	£6,010.70	£5,912.68
Single, no children, no mortgage	£60,000	£12,945.60	£14,385.12	£14,720.16	£15,100.10	£15,926.14
Single, no children, no mortgage	£70,000	£14,945.60	£16,385.12	£16,720.16	£17,244.40	£18,633.46
Single, no children, no mortgage	£80,000	£16,945.60	£18,385.12	£18,720.16	£19,294.40	£20,833.46
Single, no children, no mortgage	£90,000	£18,945.60	£20,385.12	£20,720.16	£21,344.40	£23,033.46
Single, no children, no mortgage	£100,000	£20,945.60	£22,385.12	£22,720.16	£23,394.40	£25,233.46
Single, no children, no mortgage	£110,000	£22,945.60	£24,385.12	£24,720.16	£25,444.40	£27,433.46
Single, no children, no mortgage	£115,000	£23,945.60	£25,385.12	£25,720.16	£26,469.40	£28,533.46
Single, no children, no mortgage	£120,000	£24,945.60	£26,385.12	£26,720.16	£27,494.40	£29,633.46
Single, no children, no mortgage	£130,000	£26,945.60	£28,385.12	£28,720.16	£29,544.40	£31,833.46
Single, no children, mortgage £240,000, Life Assurance Premiums £5000	£90,000	£15,401.60	£19,676.32	£19,975.86	£19,705.22	£21,503.14
Single, no children, mortgage £120,000, Life Assurance Premiums £1000	£30,000	£5,128.00	£4,767.30	£4,572.90	£4,315.76	£4,093.72
Single, no children, £300,000 mortgage	£115,000	£20,765.60	£24,749.12	£25,720.16	£25,760.10	£28,533.46
Single, no children, £240,000 mortgage	£60,000	£10,401.60	£11,975.22	£11,875.86	£11,710.22	£12,923.14
Single, no children, £240,000 mortgage	£70,000	£12,401.60	£14,675.22	£14,575.86	£14,375.22	£15,783.14
Single, no children, £240,000 mortgage	£80,000	£14,401.60	£17,375.22	£17,275.86	£17,040.22	£18,643.14
Single, no children, £240,000 mortgage	£90,000	£16,401.60	£19,876.32	£19,975.86	£19,705.22	£21,503.14
Single, no children, £240,000 mortgage	£100,000	£18,401.60	£21,876.32	£22,675.86	£22,370.22	£24,363.14
Single, no children, £240,000 mortgage	£110,000	£20,401.60	£23,876.32	£24,720.16	£25,035.22	£27,223.14
Single, no children, £240,000 mortgage	£120,000	£22,401.60	£25,876.32	£26,720.16	£27,494.40	£29,633.46
Single, no children, £240,000 mortgage	£130,000	£24,401.60	£27,876.32	£28,720.16	£29,544.40	£31,833.46
Single, no children, £200,000 mortgage	£50,000	£8,825.60	£9,847.62	£9,748.26	£9,610.20	£9,829.68
Single, no children, £120,000 mortgage	£30,000	£5,207.40	£4,767.30	£4,572.90	£4,315.76	£4,093.72
Single, no children, £120,000 mortgage	£40,000	£7,673.60	£8,067.30	£7,872.90	£7,580.76	£7,553.72
Single, 1 child at states nursery, no mortgage	£60,000	£11,545.60	£12,805.47	£12,337.56	£12,165.94	£12,777.28
Single, 1 child at states nursery, no mortgage	£75,000	£14,545.60	£15,885.12	£16,220.16	£16,163.44	£17,067.28
Single, 1 child at states nursery, no mortgage	£85,000	£16,545.60	£17,885.12	£18,220.16	£18,781.90	£19,927.28
Single, 1 child at states nursery, no mortgage	£95,000	£18,545.60	£19,885.12	£20,220.16	£20,831.90	£22,787.28
Single, 1 child at states nursery, no mortgage	£105,000	£20,545.60	£21,885.12	£22,220.16	£22,881.90	£25,647.28
Single, 1 child at states nursery, mortgage £240,000	£60,000	£9,001.60	£9,371.07	£8,903.16	£8,776.06	£9,877.24
Single, 1 child at states nursery, mortgage £240,000	£75,000	£12,001.60	£13,421.07	£12,953.16	£12,773.56	£14,064.28
Single, 1 child at states nursery, mortgage £240,000	£85,000	£14,001.60	£16,121.07	£15,653.16	£15,438.56	£16,924.28
Single, 1 child at states nursery, mortgage £240,000	£95,000	£16,001.60	£18,821.07	£18,353.16	£18,103.56	£19,784.28
Single, 1 child at states nursery, mortgage £240,000	£105,000	£18,001.60	£21,376.32	£21,053.16	£20,768.56	£22,644.28
Single, 1 child at school, no mortgage	£30,000	£5,034.60	£4,459.50	£4,265.10	£710.51	-£1,072.84
Single, 1 child at school, no mortgage	£40,000	£7,545.60	£7,759.50	£7,565.10	£7,276.95	£7,227.68
Single, 1 child at school, no mortgage	£50,000	£9,545.60	£10,684.62	£10,585.26	£10,436.35	£10,687.68
Single, 1 child at school, no mortgage	£60,000	£11,545.60	£12,885.12	£13,220.16	£13,101.35	£13,781.14
Single, 1 child at school, no mortgage	£70,000	£13,545.60	£14,885.12	£15,220.16	£15,706.90	£16,641.14
Single, 1 child at school, no mortgage	£80,000	£15,545.60	£16,885.12	£17,220.16	£17,756.90	£19,501.14

Household scenario	Household Income	2005	2010	2012	2015	2019
Single, 1 child at school, no mortgage	£90,000	£17,545.60	£18,885.12	£19,220.16	£19,806.90	£22,361.14
Single, 1 child at school, no mortgage	£100,000	£19,545.60	£20,885.12	£21,220.16	£21,856.90	£25,221.14
Single, 1 child at school, no mortgage	£110,000	£21,545.60	£22,885.12	£23,220.16	£23,906.90	£27,433.46
Single, 1 child at school, no mortgage	£120,000	£23,545.60	£24,885.12	£25,220.16	£25,956.90	£29,633.46
Single, 1 child at school, no mortgage	£130,000	£25,545.60	£26,885.12	£27,220.16	£28,006.90	£31,833.46
Single, 1 child at school, mortgage £240,000, Life Assurance Premiums £1000	£60,000	£8,801.60	£9,950.22	£9,850.86	£9,711.47	£10,778.14
Single, 1 child at school, mortgage £240,000	£60,000	£9,001.60	£9,950.22	£9,850.86	£9,711.47	£10,778.14
Single, 1 child at school, mortgage £240,000	£70,000	£11,001.60	£12,650.22	£12,550.86	£12,376.47	£13,638.14
Single, 1 child at school, mortgage £240,000	£80,000	£13,001.60	£15,350.22	£15,250.86	£15,041.47	£16,498.14
Single, 1 child at school, mortgage £240,000	£90,000	£15,001.60	£18,050.22	£17,950.86	£17,706.47	£19,358.14
Single, 1 child at school, mortgage £240,000	£100,000	£17,001.60	£20,376.32	£20,650.86	£20,371.47	£22,218.14
Single, 1 child at school, mortgage £240,000	£110,000	£19,001.60	£22,376.32	£23,220.16	£23,036.47	£25,078.14
Single, 1 child at school, mortgage £240,000	£120,000	£21,001.60	£24,376.32	£25,220.16	£25,701.47	£27,938.14
Single, 1 child at school, mortgage £240,000	£130,000	£23,001.60	£26,376.32	£27,220.16	£28,006.90	£30,798.14
Single, 1 child at school, mortgage £200,000	£50,000	£7,425.60	£7,822.62	£7,723.26	£7,611.45	£7,684.68
Single, 1 child at school, mortgage £120,000	£30,000	£3,317.40	£2,742.30	£2,547.90	£2,317.01	£1,948.72
Single, 1 child at school, mortgage £120,000	£40,000	£6,273.60	£6,042.30	£5,847.90	£5,582.01	£5,408.72
Single, 1 child at a states fee paying school, no mortgage	£60,000	£11,545.60	£12,885.12	£13,220.16	£13,101.35	£13,781.14
Single, 1 child at a states fee paying school, mortgage £240,000	£60,000	£9,001.60	£9,950.22	£9,850.86	£9,711.47	£10,778.14
Single, 1 child at a non-states nursery, no mortgage	£60,000	£11,545.60	£12,436.92	£12,337.56	£12,165.94	£12,777.28
Single, 1 child at a non-states nursery, no mortgage	£75,000	£14,545.60	£15,885.12	£16,220.16	£16,163.44	£17,067.28
Single, 1 child at a non-states nursery, no mortgage	£85,000	£16,545.60	£17,885.12	£18,220.16	£18,781.90	£19,927.28
Single, 1 child at a non-states nursery, no mortgage	£95,000	£18,545.60	£19,885.12	£20,220.16	£20,831.90	£22,396.89
Single, 1 child at a non-states nursery, no mortgage	£105,000	£20,545.60	£21,885.12	£22,220.16	£22,881.90	£23,600.10
Single, 1 child at a non-states nursery, mortgage £240,000	£60,000	£8,385.30	£9,002.52	£8,903.16	£8,776.06	£9,774.28
Single, 1 child at a non-states nursery, mortgage £240,000	£75,000	£12,001.60	£13,052.52	£12,953.16	£12,773.56	£14,064.28
Single, 1 child at a non-states nursery, mortgage £240,000	£85,000	£14,001.60	£15,752.52	£15,653.16	£15,438.56	£16,924.28
Single, 1 child at a non-states nursery, mortgage £240,000	£95,000	£16,001.60	£18,452.52	£18,353.16	£18,103.56	£19,393.89
Single, 1 child at a non-states nursery, mortgage £240,000	£105,000	£18,001.60	£21,152.52	£21,053.16	£20,768.56	£21,863.50
Single OAP (75 for the whole year)	£12,000	£126.50	£-6,793.53	£-7,844.88	£-10,012.04	£-10,463.64
Single OAP (75 for the whole year)	£20,000	£2,079.00	£1,493.30	£1,291.60	£-773.89	£-3,303.07
Single OAP (75 for the whole year)	£35,000	£5,800.00	£5,543.30	£5,341.60	£5,005.28	£5,060.20
Single OAP (65 for the whole year)	£12,000	£0.00	£-6,651.03	£-7,699.38	£-9,866.54	£-10,318.14
Single OAP (65 for the whole year)	£20,000	£2,079.00	£1,493.30	£1,291.60	£-773.89	£-3,303.07
Single OAP (65 for the whole year)	£35,000	£5,800.00	£5,543.30	£5,341.60	£5,005.28	£5,060.20
Single OAP (63 for the whole year)	£12,000	£0.00	£-4,812.27	£-6,308.41	£-8,154.31	£-10,522.83
Single OAP (63 for the whole year)	£20,000	£2,079.00	£1,590.30	£1,250.73	£-787.51	£-3,449.05
Single OAP (63 for the whole year)	£35,000	£5,800.00	£5,640.30	£5,421.60	£5,543.20	£5,542.68
Married, wife working, no children, no mortgage	£20,000	£1,200.00	£-1,483.49	£-3,711.11	£-5,923.45	£-8,792.53
Married, wife working, no children, no mortgage	£30,000	£3,911.40	£3,209.40	£2,896.20	£2,519.55	£-783.17
Married, wife working, no children, no mortgage	£40,000	£7,211.40	£6,509.40	£6,196.20	£5,784.55	£5,392.99
Married, wife working, no children, no mortgage	£50,000	£10,380.00	£9,809.40	£9,496.20	£9,049.55	£8,852.99

Household scenario	Household Income	2005	2010	2012	2015	2019
Married, wife working, no children, no mortgage	£60,000	£12,965.60	£13,109.40	£12,796.20	£12,314.55	£12,312.99
Married, wife working, no children, no mortgage	£70,000	£15,205.60	£16,409.40	£16,096.20	£15,579.55	£15,772.99
Married, wife working, no children, no mortgage	£80,000	£17,445.60	£19,454.52	£19,236.36	£18,844.55	£19,232.99
Married, wife working, no children, no mortgage	£85,000	£18,565.60	£20,924.52	£20,706.36	£20,311.45	£20,962.99
Married, wife working, no children, no mortgage	£90,000	£19,671.20	£22,261.12	£22,176.36	£21,763.95	£22,686.45
Married, wife working, no children, no mortgage	£100,000	£21,671.20	£24,501.12	£25,116.36	£24,668.95	£25,786.45
Married, wife working, no children, no mortgage	£110,000	£23,671.20	£26,726.24	£27,360.16	£27,573.95	£28,886.45
Married, wife working, no children, no mortgage	£120,000	£25,671.20	£28,726.24	£29,440.32	£30,374.40	£31,986.45
Married, wife working, no children, no mortgage	£130,000	£27,671.20	£30,726.24	£31,440.32	£32,438.80	£34,953.46
Married, wife working, no children, no mortgage	£140,000	£29,671.20	£32,726.24	£33,440.32	£34,488.80	£37,266.92
Married, wife working, no children, no mortgage	£150,000	£31,671.20	£34,726.24	£35,440.32	£36,538.80	£39,466.92
Married, wife working, no children, no mortgage	£160,000	£33,671.20	£36,726.24	£37,440.32	£38,588.80	£41,666.92
Married, wife working, no children, no mortgage	£170,000	£35,671.20	£38,726.24	£39,440.32	£40,638.80	£43,866.92
Married, wife working, no children, no mortgage	£180,000	£37,671.20	£40,726.24	£41,440.32	£42,688.80	£46,066.92
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£140,000	£26,491.20	£32,066.64	£31,943.52	£31,825.85	£35,056.91
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£150,000	£28,491.20	£34,090.24	£34,643.52	£34,490.85	£37,916.91
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£160,000	£30,491.20	£36,090.24	£37,343.52	£37,155.85	£40,776.91
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£170,000	£32,491.20	£38,090.24	£39,440.32	£39,820.85	£43,636.91
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£180,000	£34,491.20	£40,090.24	£41,440.32	£42,485.85	£46,066.92
Married, wife working, no children, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	£15,491.20	£18,566.64	£18,443.52	£18,500.85	£20,643.45
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£90,000	£16,491.20	£18,101.52	£17,883.36	£17,766.45	£19,683.45
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£100,000	£18,491.20	£21,041.52	£20,823.36	£20,671.45	£22,783.45
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£110,000	£20,491.20	£23,966.64	£23,763.36	£23,576.45	£25,883.45
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£120,000	£22,491.20	£26,666.64	£26,543.52	£26,481.45	£28,983.45
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£130,000	£24,491.20	£29,366.64	£29,243.52	£29,160.85	£32,083.45
Married, wife working, no children, mortgage £340,000 (capped 300,000)	£85,000	£15,385.60	£16,631.52	£16,413.36	£16,313.95	£17,959.99
Married, wife working, no children, mortgage £300,000	£80,000	£14,265.60	£15,161.52	£14,943.36	£14,847.05	£16,229.99
Married, wife working, no children, mortgage £240,000	£60,000	£10,362.60	£9,675.00	£9,361.80	£8,924.67	£9,309.99
Married, wife working, no children, mortgage £240,000	£70,000	£12,661.60	£12,975.00	£12,661.80	£12,189.67	£12,769.99
Married, wife working, no children, mortgage £200,000	£50,000	£7,649.40	£6,947.40	£6,634.20	£6,224.65	£5,849.99
Married, wife working, 2 children at school, no mortgage	£50,000	£9,161.40	£8,189.40	£7,876.20	£7,450.55	£1,498.36
Married, wife working, 2 children at school, no mortgage	£60,000	£11,965.60	£11,489.40	£11,176.20	£10,715.55	£10,596.99
Married, wife working, 2 children at school, no mortgage	£70,000	£14,205.60	£14,789.40	£14,476.20	£13,980.55	£14,056.99
Married, wife working, 2 children at school, no mortgage	£80,000	£16,445.60	£17,834.52	£17,616.36	£17,245.55	£17,516.99
Married, wife working, 2 children at school, no mortgage	£85,000	£17,565.60	£19,304.52	£19,086.36	£18,712.45	£19,246.99
Married, wife working, 2 children at school, no mortgage	£90,000	£18,671.20	£20,774.52	£20,556.36	£20,164.95	£20,970.45
Married, wife working, 2 children at school, no mortgage	£100,000	£20,671.20	£23,301.12	£23,496.36	£23,069.95	£24,070.45
Married, wife working, 2 children at school, no mortgage	£110,000	£22,671.20	£25,526.24	£26,160.16	£25,974.95	£27,170.45
Married, wife working, 2 children at school, no mortgage	£120,000	£24,671.20	£27,526.24	£28,240.32	£28,879.95	£30,270.45
Married, wife working, 2 children at school, no mortgage	£130,000	£26,671.20	£29,526.24	£30,240.32	£31,208.80	£33,370.45
Married, wife working, 2 children at school, no mortgage	£140,000	£28,671.20	£31,526.24	£32,240.32	£33,258.80	£36,343.91
Married, wife working, 2 children at school, no mortgage	£150,000	£30,671.20	£33,526.24	£34,240.32	£35,308.80	£39,203.91

Household scenario	Household Income	2005	2010	2012	2015	2019
Married, wife working, 2 children at school, no mortgage	£160,000	£32,671.20	£35,526.24	£36,240.32	£37,358.80	£41,666.92
Married, wife working, 2 children at school, no mortgage	£170,000	£34,671.20	£37,526.24	£38,240.32	£39,408.80	£43,866.92
Married, wife working, 2 children at school, no mortgage	£180,000	£36,671.20	£39,526.24	£40,240.32	£41,458.80	£46,066.92
Married, wife working, 2 children at school, mortgage £400,000 (capped at £300,000), Life Assurance Premiums £10,000	£170,000	£29,491.20	£36,490.24	£38,040.32	£38,221.85	£41,920.91
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£140,000	£25,491.20	£30,446.64	£30,323.52	£30,226.85	£33,340.91
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£150,000	£27,491.20	£32,890.24	£33,023.52	£32,891.85	£36,200.91
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£160,000	£29,491.20	£34,890.24	£35,723.52	£35,556.85	£39,060.91
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£170,000	£31,491.20	£36,890.24	£38,240.32	£38,221.85	£41,920.91
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£180,000	£33,491.20	£38,890.24	£40,240.32	£40,886.85	£44,780.91
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	£14,491.20	£16,481.52	£16,263.36	£16,167.45	£17,967.45
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£90,000	£15,491.20	£16,481.52	£16,263.36	£16,167.45	£17,967.45
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£100,000	£17,491.20	£19,421.52	£19,203.36	£19,072.45	£21,067.45
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£110,000	£19,491.20	£22,346.64	£22,143.36	£21,977.45	£24,167.45
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£120,000	£21,491.20	£25,046.64	£24,923.52	£24,882.45	£27,267.45
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£130,000	£23,491.20	£27,746.64	£27,623.52	£27,561.85	£30,367.45
Married, wife working, 2 children at school, mortgage £340,000 (capped £300,000)	£85,000	£14,265.60	£14,891.52	£14,673.36	£14,580.55	£15,943.99
Married, wife working, 2 children at school, mortgage £300,000	£80,000	£13,265.60	£13,541.52	£13,323.36	£13,248.05	£14,513.99
Married, wife working, 2 children at school, mortgage £240,000	£60,000	£9,012.60	£8,055.00	£7,741.80	£7,325.67	£7,593.99
Married, wife working, 2 children at school, mortgage £240,000	£70,000	£11,661.60	£11,355.00	£11,041.80	£10,590.67	£11,053.99
Married, wife working, 2 children at school, mortgage £200,000, Life Assurance Premiums £1000	£50,000	£6,299.40	£5,327.40	£5,014.20	£4,625.65	£4,133.99
Married, wife working, 2 children at school, mortgage £200,000	£50,000	£6,299.40	£5,327.40	£5,014.20	£4,625.65	£4,133.99
Married, wife working, 2 children at a states nursery, no mortgage	£60,000	£11,288.70	£10,331.10	£9,280.80	£8,844.72	£8,589.27
Married, wife working, 2 children at a states nursery, no mortgage	£75,000	£15,325.60	£15,206.22	£14,230.80	£13,742.22	£13,779.27
Married, wife working, 2 children at a states nursery, no mortgage	£85,000	£17,565.60	£18,146.22	£17,190.96	£16,841.62	£17,239.27
Married, wife working, 2 children at a states nursery, no mortgage	£95,000	£19,671.20	£21,086.22	£20,130.96	£19,746.62	£20,512.73
Married, wife working, 2 children at a states nursery, no mortgage	£105,000	£21,671.20	£24,026.22	£23,070.96	£22,651.62	£23,612.73
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£75,000	£11,405.70	£10,913.22	£9,937.80	£9,744.72	£10,776.27
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£85,000	£14,345.70	£13,853.22	£12,897.96	£12,844.12	£14,236.27
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£95,000	£16,491.20	£16,793.22	£15,837.96	£15,749.12	£17,509.73
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£105,000	£18,491.20	£19,733.22	£18,777.96	£18,654.12	£20,609.73
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£75,000	£11,405.70	£10,913.22	£9,937.80	£9,744.72	£10,776.27
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£85,000	£14,345.70	£13,853.22	£12,897.96	£12,844.12	£14,236.27
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£95,000	£16,491.20	£16,793.22	£15,837.96	£15,749.12	£17,509.73
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£105,000	£18,491.20	£19,733.22	£18,777.96	£18,654.12	£20,609.73
Married, wife working, 2 children at a states fee paying school, no mortgage	£60,000	£11,965.60	£11,489.40	£11,176.20	£10,715.55	£10,596.99
Married, wife working, 2 children at a states fee paying school, no mortgage	£85,000	£17,565.60	£19,304.52	£19,086.36	£18,712.45	£19,246.99
Married, wife working, 2 children at a states fee paying school, mortgage £240,000	£60,000	£9,012.60	£8,055.00	£7,741.80	£7,325.67	£7,593.99
Married, wife working, 2 children at a states fee paying school, mortgage £240,000	£60,000	£9,012.60	£8,055.00	£7,741.80	£7,325.67	£7,593.99
Married, wife working, 2 children at a states fee paying school, £340,000 (capped £300,000)	£85,000	£14,385.60	£15,011.52	£14,793.36	£14,714.95	£16,243.99
Married, wife working, 2 children at a non states nursery, no mortgage	£60,000	£9,126.00	£9,594.00	£9,280.80	£8,844.72	£8,589.27
Married, wife working, 2 children at a non states nursery, no mortgage	£75,000	£13,536.00	£14,469.12	£14,230.80	£13,742.22	£13,779.27
Married, wife working, 2 children at a non states nursery, no mortgage	£85,000	£16,476.00	£17,409.12	£17,190.96	£16,841.62	£17,239.27

Household scenario	Household Income	2005	2010	2012	2015	2019
Married, wife working, 2 children at a non states nursery, no mortgage	£95,000	£19,281.60	£20,349.12	£20,130.96	£19,746.62	£19,731.95
Married, wife working, 2 children at a non states nursery, no mortgage	£105,000	£21,671.20	£23,289.12	£23,070.96	£22,651.62	£22,051.17
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£75,000	£9,243.00	£10,176.12	£9,937.80	£9,744.72	£10,776.27
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£85,000	£12,183.00	£13,116.12	£12,897.96	£12,844.12	£14,236.27
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£95,000	£14,988.60	£16,056.12	£15,837.96	£15,749.12	£16,728.95
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£105,000	£17,688.60	£18,996.12	£18,777.96	£18,654.12	£19,048.17
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£75,000	£9,243.00	£10,176.12	£9,937.80	£9,744.72	£10,776.27
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£85,000	£12,183.00	£13,116.12	£12,897.96	£12,844.12	£14,236.27
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£95,000	£14,988.60	£16,056.12	£15,837.96	£15,749.12	£16,728.95
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£105,000	£17,688.60	£18,996.12	£18,777.96	£18,654.12	£18,945.21
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£140,000	£24,991.20	£29,636.64	£29,513.52	£28,627.85	£31,624.91
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£150,000	£26,991.20	£32,290.24	£32,213.52	£31,292.85	£34,484.91
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£160,000	£28,991.20	£34,290.24	£34,913.52	£33,957.85	£37,344.91
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£170,000	£30,991.20	£36,290.24	£37,613.52	£36,622.85	£40,204.91
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£180,000	£32,991.20	£38,290.24	£39,640.32	£39,287.85	£43,064.91
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£90,000	£14,991.20	£15,671.52	£15,453.36	£14,568.45	£16,251.45
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£100,000	£16,991.20	£18,611.52	£18,393.36	£17,473.45	£19,351.45
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£110,000	£18,991.20	£21,536.64	£21,333.36	£20,378.45	£22,451.45
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£120,000	£20,991.20	£24,236.64	£24,113.52	£23,283.45	£25,551.45
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£130,000	£22,991.20	£26,936.64	£26,813.52	£25,962.85	£28,651.45
Married, wife working, 1 child at school, 1 child at university, mortgage £340,000 (capped £300,000)	£85,000	£13,885.60	£14,201.52	£13,983.36	£13,115.95	£14,527.99
Married, wife working, 1 child at school, 1 child at university, mortgage £300,000	£80,000	£12,525.60	£12,386.40	£12,073.20	£11,049.05	£12,197.99
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£60,000	£8,337.60	£7,245.00	£6,931.80	£5,726.67	£5,877.99
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£70,000	£11,161.60	£10,545.00	£10,231.80	£8,991.67	£9,337.99
Married, wife working, 1 child at school, 1 child at university, mortgage £200,000	£50,000	£5,624.40	£4,517.40	£4,204.20	£3,026.65	£2,773.05
Married, wife not working, no children, no mortgage	£20,000	£1,826.40	£-1,483.49	£-3,711.11	£-5,923.45	£-8,792.53
Married, wife not working, no children, no mortgage	£30,000	£5,126.40	£4,424.40	£4,111.20	£3,718.80	£503.83
Married, wife not working, no children, no mortgage	£40,000	£8,172.00	£7,724.40	£7,411.20	£6,983.80	£6,679.99
Married, wife not working, 2 children at school, no mortgage	£85,000	£16,425.60	£18,081.12	£18,261.36	£17,871.70	£18,667.45
Married, wife not working, 1 child aged 3, no mortgage	£30,000	£4,451.40	£3,614.40	£682.62	£-3,072.10	£-7,769.33
Married, wife not working, 1 child aged 3, no mortgage	£40,000	£7,497.00	£6,914.40	£6,601.20	£6,184.30	£2,967.05
Married, wife not working, 1 child aged 3, mortgage £160,000	£40,000	£5,207.40	£4,624.80	£4,311.60	£3,924.38	£3,396.71
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£30,000	£1,417.50	£421.60	£99.20	£-705.90	£-1,979.30
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£45,000	£5,467.50	£4,471.60	£4,149.20	£3,667.86	£3,458.03
Married OAP (75 for the whole year)	£20,000	£126.50	£-3,680.77	£-4,715.12	£-6,887.15	£-9,679.30
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£30,000	£1,417.50	£421.60	£99.20	£-560.40	£-1,833.80
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£45,000	£5,467.50	£4,471.60	£4,149.20	£3,667.86	£3,458.03
Married OAP (65 for the whole year)	£20,000	£0.00	£-3,538.27	£-4,569.62	£-6,741.65	£-9,533.80
Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£30,000	£1,417.50	£615.60	£259.20	£719.55	£-2,583.17
Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£45,000	£5,467.50	£4,665.60	£4,309.20	£4,717.05	£4,422.99
Married OAP (63 for the whole year)	£20,000	£0.00	£-2,683.49	£-4,911.11	£-7,123.45	£-9,992.53

Household scenario	Household Income	2005	2010	2012	2015	2019
Single, no children, no mortgage	£12,000	8.21%	-34.10%	-46.57%	-61.95%	-81.69%
Single, no children, no mortgage	£20,000	18.12%	15.92%	14.35%	2.06%	-11.25%
Single, no children, no mortgage	£30,000	22.00%	21.62%	20.97%	20.04%	19.71%
Single, no children, no mortgage	£60,000	21.58%	23.98%	24.53%	25.17%	26.54%
Single, no children, no mortgage	£70,000	21.35%	23.41%	23.89%	24.63%	26.62%
Single, no children, no mortgage	£80,000	21.18%	22.98%	23.40%	24.12%	26.04%
Single, no children, no mortgage	£90,000	21.05%	22.65%	23.02%	23.72%	25.59%
Single, no children, no mortgage	£100,000	20.95%	22.39%	22.72%	23.39%	25.23%
Single, no children, no mortgage	£110,000	20.86%	22.17%	22.47%	23.13%	24.94%
Single, no children, no mortgage	£115,000	20.82%	22.07%	22.37%	23.02%	24.81%
Single, no children, no mortgage	£120,000	20.79%	21.99%	22.27%	22.91%	24.69%
Single, no children, no mortgage	£130,000	20.73%	21.83%	22.09%	22.73%	24.49%
Single, no children, mortgage £240,000, Life Assurance Premiums £5000	£90,000	17.11%	21.86%	22.20%	21.89%	23.89%
Single, no children, mortgage £120,000, Life Assurance Premiums £1000	£30,000	17.09%	15.89%	15.24%	14.39%	13.65%
Single, no children, £300,000 mortgage	£115,000	18.06%	21.52%	22.37%	22.40%	24.81%
Single, no children, £240,000 mortgage	£60,000	17.34%	19.96%	19.79%	19.52%	21.54%
Single, no children, £240,000 mortgage	£70,000	17.72%	20.96%	20.82%	20.54%	22.55%
Single, no children, £240,000 mortgage	£80,000	18.00%	21.72%	21.59%	21.30%	23.30%
Single, no children, £240,000 mortgage	£90,000	18.22%	22.08%	22.20%	21.89%	23.89%
Single, no children, £240,000 mortgage	£100,000	18.40%	21.88%	22.68%	22.37%	24.36%
Single, no children, £240,000 mortgage	£110,000	18.55%	21.71%	22.47%	22.76%	24.75%
Single, no children, £240,000 mortgage	£120,000	18.67%	21.56%	22.27%	22.91%	24.69%
Single, no children, £240,000 mortgage	£130,000	18.77%	21.44%	22.09%	22.73%	24.49%
Single, no children, £200,000 mortgage	£50,000	17.65%	19.70%	19.50%	19.22%	19.66%
Single, no children, £120,000 mortgage	£30,000	17.36%	15.89%	15.24%	14.39%	13.65%
Single, no children, £120,000 mortgage	£40,000	19.18%	20.17%	19.68%	18.95%	18.88%
Single, 1 child at states nursery, no mortgage	£60,000	19.24%	21.34%	20.56%	20.28%	21.30%
Single, 1 child at states nursery, no mortgage	£75,000	19.39%	21.18%	21.63%	21.55%	22.76%
Single, 1 child at states nursery, no mortgage	£85,000	19.47%	21.04%	21.44%	22.10%	23.44%
Single, 1 child at states nursery, no mortgage	£95,000	19.52%	20.93%	21.28%	21.93%	23.99%
Single, 1 child at states nursery, no mortgage	£105,000	19.57%	20.84%	21.16%	21.79%	24.43%
Single, 1 child at states nursery, mortgage £240,000	£60,000	15.00%	15.62%	14.84%	14.63%	16.46%
Single, 1 child at states nursery, mortgage £240,000	£75,000	16.00%	17.89%	17.27%	17.03%	18.75%
Single, 1 child at states nursery, mortgage £240,000	£85,000	16.47%	18.97%	18.42%	18.16%	19.91%
Single, 1 child at states nursery, mortgage £240,000	£95,000	16.84%	19.81%	19.32%	19.06%	20.83%
Single, 1 child at states nursery, mortgage £240,000	£105,000	17.14%	20.36%	20.05%	19.78%	21.57%
Single, 1 child at school, no mortgage	£30,000	16.78%	14.87%	14.22%	2.37%	-3.58%
Single, 1 child at school, no mortgage	£40,000	18.86%	19.40%	18.91%	18.19%	18.07%
Single, 1 child at school, no mortgage	£50,000	19.09%	21.37%	21.17%	20.87%	21.38%
Single, 1 child at school, no mortgage	£60,000	19.24%	21.48%	22.03%	21.84%	22.97%
Single, 1 child at school, no mortgage	£70,000	19.35%	21.26%	21.74%	22.44%	23.77%
Single, 1 child at school, no mortgage	£80,000	19.43%	21.11%	21.53%	22.20%	24.38%

Household scenario	Household Income	2005	2010	2012	2015	2019
Single, 1 child at school, no mortgage	£90,000	19.50%	20.98%	21.36%	22.01%	24.85%
Single, 1 child at school, no mortgage	£100,000	19.55%	20.89%	21.22%	21.86%	25.22%
Single, 1 child at school, no mortgage	£110,000	19.59%	20.80%	21.11%	21.73%	24.94%
Single, 1 child at school, no mortgage	£120,000	19.62%	20.74%	21.02%	21.63%	24.69%
Single, 1 child at school, no mortgage	£130,000	19.65%	20.68%	20.94%	21.54%	24.49%
Single, 1 child at school, mortgage £240,000, Life Assurance Premiums £1000	£60,000	14.67%	16.58%	16.42%	16.19%	17.96%
Single, 1 child at school, mortgage £240,000	£60,000	15.00%	16.58%	16.42%	16.19%	17.96%
Single, 1 child at school, mortgage £240,000	£70,000	15.72%	18.07%	17.93%	17.68%	19.48%
Single, 1 child at school, mortgage £240,000	£80,000	16.25%	19.19%	19.06%	18.80%	20.62%
Single, 1 child at school, mortgage £240,000	£90,000	16.67%	20.06%	19.95%	19.67%	21.51%
Single, 1 child at school, mortgage £240,000	£100,000	17.00%	20.38%	20.65%	20.37%	22.22%
Single, 1 child at school, mortgage £240,000	£110,000	17.27%	20.34%	21.11%	20.94%	22.80%
Single, 1 child at school, mortgage £240,000	£120,000	17.50%	20.31%	21.02%	21.42%	23.28%
Single, 1 child at school, mortgage £240,000	£130,000	17.69%	20.29%	20.94%	21.54%	23.69%
Single, 1 child at school, mortgage £200,000	£50,000	14.85%	15.65%	15.45%	15.22%	15.37%
Single, 1 child at school, mortgage £120,000	£30,000	11.06%	9.14%	8.49%	7.72%	6.50%
Single, 1 child at school, mortgage £120,000	£40,000	15.68%	15.11%	14.62%	13.96%	13.52%
Single, 1 child at a states fee paying school, no mortgage	£60,000	19.24%	21.48%	22.03%	21.84%	22.97%
Single, 1 child at a states fee paying school, mortgage £240,000	£60,000	15.00%	16.58%	16.42%	16.19%	17.96%
Single, 1 child at a non-states nursery, no mortgage	£60,000	19.24%	20.73%	20.56%	20.28%	21.30%
Single, 1 child at a non-states nursery, no mortgage	£75,000	19.39%	21.18%	21.63%	21.55%	22.76%
Single, 1 child at a non-states nursery, no mortgage	£85,000	19.47%	21.04%	21.44%	22.10%	23.44%
Single, 1 child at a non-states nursery, no mortgage	£95,000	19.52%	20.93%	21.28%	21.93%	23.58%
Single, 1 child at a non-states nursery, no mortgage	£105,000	19.57%	20.84%	21.16%	21.79%	22.48%
Single, 1 child at a non-states nursery, mortgage £240,000	£60,000	13.98%	15.00%	14.84%	14.63%	16.29%
Single, 1 child at a non-states nursery, mortgage £240,000	£75,000	16.00%	17.40%	17.27%	17.03%	18.75%
Single, 1 child at a non-states nursery, mortgage £240,000	£85,000	16.47%	18.53%	18.42%	18.16%	19.91%
Single, 1 child at a non-states nursery, mortgage £240,000	£95,000	16.84%	19.42%	19.32%	19.06%	20.41%
Single, 1 child at a non-states nursery, mortgage £240,000	£105,000	17.14%	20.15%	20.05%	19.78%	20.82%
Single OAP (75 for the whole year)	£12,000	1.05%	-56.61%	-65.37%	-83.43%	-87.20%
Single OAP (75 for the whole year)	£20,000	10.40%	7.47%	6.46%	-3.87%	-16.52%
Single OAP (75 for the whole year)	£35,000	16.57%	15.84%	15.26%	14.30%	14.46%
Single OAP (65 for the whole year)	£12,000	0.00%	-55.43%	-64.16%	-82.22%	-85.98%
Single OAP (65 for the whole year)	£20,000	10.40%	7.47%	6.46%	-3.87%	-16.52%
Single OAP (65 for the whole year)	£35,000	16.57%	15.84%	15.26%	14.30%	14.46%
Single OAP (63 for the whole year)	£12,000	0.00%	-40.10%	-52.57%	-67.95%	-87.69%
Single OAP (63 for the whole year)	£20,000	10.40%	7.95%	6.25%	-3.94%	-17.25%
Single OAP (63 for the whole year)	£35,000	16.57%	16.12%	15.49%	15.84%	15.84%
Married, wife working, no children, no mortgage	£20,000	6.00%	-7.42%	-18.56%	-29.62%	-43.96%
Married, wife working, no children, no mortgage	£30,000	13.04%	10.70%	9.65%	8.40%	-2.61%
Married, wife working, no children, no mortgage	£40,000	18.03%	16.27%	15.49%	14.46%	13.48%
Married, wife working, no children, no mortgage	£50,000	20.76%	19.62%	18.99%	18.10%	17.71%

Household scenario	Household Income	2005	2010	2012	2015	2019
Married, wife working, no children, no mortgage	£60,000	21.61%	21.85%	21.33%	20.52%	20.52%
Married, wife working, no children, no mortgage	£70,000	21.72%	23.44%	22.99%	22.26%	22.53%
Married, wife working, no children, no mortgage	£80,000	21.81%	24.32%	24.05%	23.56%	24.04%
Married, wife working, no children, no mortgage	£85,000	21.84%	24.62%	24.36%	23.90%	24.66%
Married, wife working, no children, no mortgage	£90,000	21.86%	24.73%	24.64%	24.18%	25.21%
Married, wife working, no children, no mortgage	£100,000	21.67%	24.50%	25.12%	24.67%	25.79%
Married, wife working, no children, no mortgage	£110,000	21.52%	24.30%	24.87%	25.07%	26.26%
Married, wife working, no children, no mortgage	£120,000	21.39%	23.94%	24.53%	25.31%	26.66%
Married, wife working, no children, no mortgage	£130,000	21.29%	23.64%	24.18%	24.95%	26.89%
Married, wife working, no children, no mortgage	£140,000	21.19%	23.38%	23.89%	24.63%	26.62%
Married, wife working, no children, no mortgage	£150,000	21.11%	23.15%	23.63%	24.36%	26.31%
Married, wife working, no children, no mortgage	£160,000	21.04%	22.95%	23.40%	24.12%	26.04%
Married, wife working, no children, no mortgage	£170,000	20.98%	22.78%	23.20%	23.91%	25.80%
Married, wife working, no children, no mortgage	£180,000	20.93%	22.63%	23.02%	23.72%	25.59%
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£140,000	18.92%	22.90%	22.82%	22.73%	25.04%
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£150,000	18.99%	22.73%	23.10%	22.99%	25.28%
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£160,000	19.06%	22.56%	23.34%	23.22%	25.49%
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£170,000	19.11%	22.41%	23.20%	23.42%	25.67%
Married, wife working, no children, mortgage £400,000 (capped 300,000)	£180,000	19.16%	22.27%	23.02%	23.60%	25.59%
Married, wife working, no children, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	17.21%	20.63%	20.49%	20.56%	22.94%
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£90,000	18.32%	20.11%	19.87%	19.74%	21.87%
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£100,000	18.49%	21.04%	20.82%	20.67%	22.78%
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£110,000	18.63%	21.79%	21.60%	21.43%	23.53%
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£120,000	18.74%	22.22%	22.12%	22.07%	24.15%
Married, wife working, no children, mortgage £360,000 (capped 300,000)	£130,000	18.84%	22.59%	22.50%	22.43%	24.68%
Married, wife working, no children, mortgage £340,000 (capped 300,000)	£85,000	18.10%	19.57%	19.31%	19.19%	21.13%
Married, wife working, no children, mortgage £300,000	£80,000	17.83%	18.95%	18.68%	18.56%	20.29%
Married, wife working, no children, mortgage £240,000	£60,000	17.27%	16.13%	15.60%	14.87%	15.52%
Married, wife working, no children, mortgage £240,000	£70,000	18.09%	18.54%	18.09%	17.41%	18.24%
Married, wife working, no children, mortgage £200,000	£50,000	15.30%	13.89%	13.27%	12.45%	11.70%
Married, wife working, 2 children at school, no mortgage	£50,000	18.32%	16.38%	15.75%	14.90%	3.00%
Married, wife working, 2 children at school, no mortgage	£60,000	19.94%	19.15%	18.63%	17.86%	17.66%
Married, wife working, 2 children at school, no mortgage	£70,000	20.29%	21.13%	20.68%	19.97%	20.08%
Married, wife working, 2 children at school, no mortgage	£80,000	20.56%	22.29%	22.02%	21.56%	21.90%
Married, wife working, 2 children at school, no mortgage	£85,000	20.67%	22.71%	22.45%	22.01%	22.64%
Married, wife working, 2 children at school, no mortgage	£90,000	20.75%	23.08%	22.84%	22.41%	23.30%
Married, wife working, 2 children at school, no mortgage	£100,000	20.67%	23.30%	23.50%	23.07%	24.07%
Married, wife working, 2 children at school, no mortgage	£110,000	20.61%	23.21%	23.78%	23.61%	24.70%
Married, wife working, 2 children at school, no mortgage	£120,000	20.56%	22.94%	23.53%	24.07%	25.23%
Married, wife working, 2 children at school, no mortgage	£130,000	20.52%	22.71%	23.26%	24.01%	25.67%
Married, wife working, 2 children at school, no mortgage	£140,000	20.48%	22.52%	23.03%	23.76%	25.96%
Married, wife working, 2 children at school, no mortgage	£150,000	20.45%	22.35%	22.83%	23.54%	26.14%

Household scenario	Household Income	2005	2010	2012	2015	2019
Married, wife working, 2 children at school, no mortgage	£160,000	20.42%	22.20%	22.65%	23.35%	26.04%
Married, wife working, 2 children at school, no mortgage	£170,000	20.39%	22.07%	22.49%	23.18%	25.80%
Married, wife working, 2 children at school, no mortgage	£180,000	20.37%	21.96%	22.36%	23.03%	25.59%
Married, wife working, 2 children at school, mortgage £400,000 (capped at £300,000), Life Assurance Premiums £10,000	£170,000	17.35%	21.46%	22.38%	22.48%	24.66%
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£140,000	18.21%	21.75%	21.66%	21.59%	23.81%
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£150,000	18.33%	21.93%	22.02%	21.93%	24.13%
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£160,000	18.43%	21.81%	22.33%	22.22%	24.41%
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£170,000	18.52%	21.70%	22.49%	22.48%	24.66%
Married, wife working, 2 children at school, mortgage £400,000 (capped £300,000)	£180,000	18.61%	21.61%	22.36%	22.71%	24.88%
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000), Life Assurance Premiums £5000	£90,000	16.10%	18.31%	18.07%	17.96%	19.96%
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£90,000	17.21%	18.31%	18.07%	17.96%	19.96%
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£100,000	17.49%	19.42%	19.20%	19.07%	21.07%
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£110,000	17.72%	20.32%	20.13%	19.98%	21.97%
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£120,000	17.91%	20.87%	20.77%	20.74%	22.72%
Married, wife working, 2 children at school, mortgage £360,000 (capped at £300,000)	£130,000	18.07%	21.34%	21.25%	21.20%	23.36%
Married, wife working, 2 children at school, mortgage £340,000 (capped £300,000)	£85,000	16.78%	17.52%	17.26%	17.15%	18.76%
Married, wife working, 2 children at school, mortgage £300,000	£80,000	16.58%	16.93%	16.65%	16.56%	18.14%
Married, wife working, 2 children at school, mortgage £240,000	£60,000	15.02%	13.43%	12.90%	12.21%	12.66%
Married, wife working, 2 children at school, mortgage £240,000	£70,000	16.66%	16.22%	15.77%	15.13%	15.79%
Married, wife working, 2 children at school, mortgage £200,000, Life Assurance Premiums £1000	£50,000	12.60%	10.65%	10.03%	9.25%	8.27%
Married, wife working, 2 children at school, mortgage £200,000	£50,000	12.60%	10.65%	10.03%	9.25%	8.27%
Married, wife working, 2 children at a states nursery, no mortgage	£60,000	18.81%	17.22%	15.47%	14.74%	14.32%
Married, wife working, 2 children at a states nursery, no mortgage	£75,000	20.43%	20.27%	18.97%	18.32%	18.37%
Married, wife working, 2 children at a states nursery, no mortgage	£85,000	20.67%	21.35%	20.22%	19.81%	20.28%
Married, wife working, 2 children at a states nursery, no mortgage	£95,000	20.71%	22.20%	21.19%	20.79%	21.59%
Married, wife working, 2 children at a states nursery, no mortgage	£105,000	20.64%	22.88%	21.97%	21.57%	22.49%
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£75,000	15.21%	14.55%	13.25%	12.99%	14.37%
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£85,000	16.88%	16.30%	15.17%	15.11%	16.75%
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£95,000	17.36%	17.68%	16.67%	16.58%	18.43%
Married, wife working, 2 children at a states nursery, mortgage £360,000 (capped £300,000)	£105,000	17.61%	18.79%	17.88%	17.77%	19.63%
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£75,000	15.21%	14.55%	13.25%	12.99%	14.37%
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£85,000	16.88%	16.30%	15.17%	15.11%	16.75%
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£95,000	17.36%	17.68%	16.67%	16.58%	18.43%
Married, wife working, 2 children at a states nursery, mortgage £340,000 (capped £300,000)	£105,000	17.61%	18.79%	17.88%	17.77%	19.63%
Married, wife working, 2 children at a states fee paying school, no mortgage	£60,000	19.94%	19.15%	18.63%	17.86%	17.66%
Married, wife working, 2 children at a states fee paying school, no mortgage	£85,000	20.67%	22.71%	22.45%	22.01%	22.64%
Married, wife working, 2 children at a states fee paying school, mortgage £240,000	£60,000	15.02%	13.43%	12.90%	12.21%	12.66%
Married, wife working, 2 children at a states fee paying school, mortgage £240,000	£60,000	15.02%	13.43%	12.90%	12.21%	12.66%
Married, wife working, 2 children at a states fee paying school, £340,000 (capped £300,000)	£85,000	16.92%	17.66%	17.40%	17.31%	19.11%
Married, wife working, 2 children at a non states nursery, no mortgage	£60,000	15.21%	15.99%	15.47%	14.74%	14.32%
Married, wife working, 2 children at a non states nursery, no mortgage	£75,000	18.05%	19.29%	18.97%	18.32%	18.37%
Married, wife working, 2 children at a non states nursery, no mortgage	£85,000	19.38%	20.48%	20.22%	19.81%	20.28%

Household scenario	Household Income	2005	2010	2012	2015	2019
Married, wife working, 2 children at a non states nursery, no mortgage	£95,000	20.30%	21.42%	21.19%	20.79%	20.77%
Married, wife working, 2 children at a non states nursery, no mortgage	£105,000	20.64%	22.18%	21.97%	21.57%	21.00%
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£75,000	12.32%	13.57%	13.25%	12.99%	14.37%
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£85,000	14.33%	15.43%	15.17%	15.11%	16.75%
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£95,000	15.78%	16.90%	16.67%	16.58%	17.61%
Married, wife working, 2 children at a non states nursery, mortgage £360,000 (capped £300,000)	£105,000	16.85%	18.09%	17.88%	17.77%	18.14%
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£75,000	12.32%	13.57%	13.25%	12.99%	14.37%
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£85,000	14.33%	15.43%	15.17%	15.11%	16.75%
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£95,000	15.78%	16.90%	16.67%	16.58%	17.61%
Married, wife working, 2 children at a non states nursery, mortgage £340,000 (capped £300,000)	£105,000	16.85%	18.09%	17.88%	17.77%	18.04%
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£140,000	17.85%	21.17%	21.08%	20.45%	22.59%
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£150,000	17.99%	21.53%	21.48%	20.86%	22.99%
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£160,000	18.12%	21.43%	21.82%	21.22%	23.34%
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£170,000	18.23%	21.35%	22.13%	21.54%	23.65%
Married, wife working, 1 child at school, 1 child at university, mortgage £400,000 (capped £300,000)	£180,000	18.33%	21.27%	22.02%	21.83%	23.92%
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£90,000	16.66%	17.41%	17.17%	16.19%	18.06%
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£100,000	16.99%	18.61%	18.39%	17.47%	19.35%
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£110,000	17.26%	19.58%	19.39%	18.53%	20.41%
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£120,000	17.49%	20.20%	20.09%	19.40%	21.29%
Married, wife working, 1 child at school, 1 child at university, mortgage £360,000 (capped £300,000)	£130,000	17.69%	20.72%	20.63%	19.97%	22.04%
Married, wife working, 1 child at school, 1 child at university, mortgage £340,000 (capped £300,000)	£85,000	16.34%	16.71%	16.45%	15.43%	17.09%
Married, wife working, 1 child at school, 1 child at university, mortgage £300,000	£80,000	15.66%	15.48%	15.09%	13.81%	15.25%
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£60,000	13.90%	12.08%	11.55%	9.54%	9.80%
Married, wife working, 1 child at school, 1 child at university, mortgage £240,000	£70,000	15.95%	15.06%	14.62%	12.85%	13.34%
Married, wife working, 1 child at school, 1 child at university, mortgage £200,000	£50,000	11.25%	9.03%	8.41%	6.05%	5.55%
Married, wife not working, no children, no mortgage	£20,000	9.13%	-7.42%	-18.56%	-29.62%	-43.96%
Married, wife not working, no children, no mortgage	£30,000	17.09%	14.75%	13.70%	12.40%	1.68%
Married, wife not working, no children, no mortgage	£40,000	20.43%	19.31%	18.53%	17.46%	16.70%
Married, wife not working, 2 children at school, no mortgage	£85,000	19.32%	21.27%	21.48%	21.03%	21.96%
Married, wife not working, 1 child aged 3, no mortgage	£30,000	14.84%	12.05%	2.28%	-10.24%	-25.90%
Married, wife not working, 1 child aged 3, no mortgage	£40,000	18.74%	17.29%	16.50%	15.46%	7.42%
Married, wife not working, 1 child aged 3, mortgage £160,000	£40,000	13.02%	11.56%	10.78%	9.81%	8.49%
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£30,000	4.73%	1.41%	0.33%	-2.35%	-6.60%
Married OAP (75 for the whole year), wife has pension by virtue of her own contributions	£45,000	12.15%	9.94%	9.22%	8.15%	7.68%
Married OAP (75 for the whole year)	£20,000	0.63%	-18.40%	-23.58%	-34.44%	-48.40%
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£30,000	4.73%	1.41%	0.33%	-1.87%	-6.11%
Married OAP (65 for the whole year), wife has pension by virtue of her own contributions	£45,000	12.15%	9.94%	9.22%	8.15%	7.68%
Married OAP (65 for the whole year)	£20,000	0.00%	-17.69%	-22.85%	-33.71%	-47.67%
Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£30,000	4.73%	2.05%	0.86%	2.40%	-8.61%
Married OAP (63 for the whole year), wife has pension by virtue of her own contributions	£45,000	12.15%	10.37%	9.58%	10.48%	9.83%
Married OAP (63 for the whole year)	£20,000	0.00%	-13.42%	-24.56%	-35.62%	-49.96%

9501/9503/9504/9511 GST Supplementary

Income	2010	2012	2015	2019
£12,000	£249.68	£416.20	£433.14	£433.16
£20,000	£403.68	£672.80	£690.26	£690.26
£30,000	£497.52	£829.20	£819.01	£819.01
£35,000	£561.58	£935.97	£928.28	£928.28
£40,000	£620.26	£1,033.77	£1,029.77	£1,029.77
£45,000	£674.19	£1,123.65	£1,111.23	£1,111.23
£50,000	£722.89	£1,204.82	£1,164.85	£1,164.85
£60,000	£810.12	£1,350.21	£1,230.18	£1,230.18
£70,000	£890.27	£1,483.78	£1,363.09	£1,363.09
£75,000	£924.46	£1,540.77	£1,432.14	£1,432.14
£80,000	£954.73	£1,591.22	£1,497.41	£1,497.41
£85,000	£981.08	£1,635.14	£1,558.91	£1,558.91
£90,000	£1,003.52	£1,672.53	£1,616.64	£1,616.64
£95,000	£1,022.03	£1,703.38	£1,670.58	£1,670.58
£100,000	£1,036.62	£1,727.70	£1,720.76	£1,720.76
£105,000	£1,047.29	£1,745.49	£1,767.16	£1,767.16
£110,000	£1,054.05	£1,756.74	£1,809.78	£1,809.78
£115,000	£1,056.88	£1,761.46	£1,848.63	£1,848.63
£120,000	£1,061.38	£1,769.06	£1,883.70	£1,883.70
£130,000	£1,148.90	£1,916.48	£2,019.41	£2,019.41
£140,000	£1,236.27	£2,063.90	£2,173.86	£2,173.86
£150,000	£1,323.49	£2,211.33	£2,328.18	£2,328.18
£160,000	£1,410.57	£2,358.75	£2,482.38	£2,482.38
£170,000	£1,497.51	£2,506.17	£2,636.45	£2,636.45
£180,000	£1,584.30	£2,653.59	£2,790.39	£2,790.39