What are Liveable Incomes in 2022?
Discussion Paper and Methodology[1]

Summary

This research indicates income inadequacy will still be severe and widespread among benefit recipients, even after the April 2022 benefit increases come into effect.

This modelling updates Welfare Expert Advisory Group model household entitlements to include April 2022 benefit increases, and adjusted core & total expenditure to June 2022 estimates using the Beneficiary Household Living Cost Price Index. The results show:

- 12 of the 13 households modelled would not be able to meet their total costs in 2022 (the exception being the sole parent/1 child family eligible for Best Start and sharing accommodation); if even low repayments of debt are included, none of the 13 model households would be able to meet their total costs.
- 9 of 13 households modelled would not be able to meet their core costs in 2022 (the exceptions being sole parent/1 child families who receive Best Start, share accommodation or both; and the sole parent/3 children family receiving the income-related rent subsidy).
- Incomes look to be particularly inadequate for those renting privately: for example, without debt repayments, the model couple with three children would require an additional 29% income ($307 a week, $16,000 a year) to meet their total costs; the sole parent with three children would require an additional 23% income ($239 a week) and the single adult living alone receiving Jobseeker due to a health condition or disability would require an additional 28% income ($146 a week).

Research question: What is the surplus/deficit between benefit recipient entitlements and their core and total costs likely to be in June 2022 for the Welfare Expert Advisory Group's model households, if WEAG's mid-2018 core and total costs estimates, and actual benefit recipient entitlements, are updated for inflation?

Definitions

Weekly benefit recipient entitlements	Government estimates of April 2022 rates for benefits (announced May 2021) and Working For Families tax credits (announced Nov 2021) are used (see sources below). All other rates (and ceilings and thresholds) are assumed to remain as they were in 2021. **Main benefit:** Supported Living Payment - SLP Jobseeker – JSS (either Work Ready – WR or Health Condition/Disability – HCD) Sole Parent Support – SPS **Housing:** Accommodation Supplement – AS

[1] Prepared for the Fairer Future collaboration in March 2022. Fairer Future is a group of organisations (including anti-poverty groups, housing organisations, trade unions, and others), formed in late 2020, which has called for a transformation of the welfare system. Thanks to Dr Michael Fletcher for expert review of calculations and figures, Paul Barber for information re TAS calculations, Dr Max Harris for comment on initial drafts and Natalie Vincent for Ngā Tangata Microfinance debt repayment data.

	The current analysis continues WEAG's methodology of using AS Area 1 (eg Tāmaki Makaurau) maximum entitlements; maximum entitlements in other AS areas are lower. Income-Related Rent Subsidy - IRRS **Working for Families:** Family Tax Credit Best Start **Other:** Winter Energy Payment (annualised) Temporary Additional Support TAS *As per the original WEAG modelling, TAS is included only in respect of housing costs. Unlike the other payments, it is a discretionary rather than an automatic entitlement (ie, it's up to Work & Income to decide whether it applies), and it has to be reapplied for every 13 weeks.*
Core and total costs	As per Welfare Expert Advisory Group (2019) "Example Families and Budgets Investigating The Adequacy Of Incomes" background paper Appendix 1. Original rent costs assume the families are based in Manurewa (South Auckland). "Total" costs include core costs as well as participation, contingency and allowances expenditure. Where there is a discrepancy between WEAG 2019 items and column totals (presumably due to rounding), we have used item costs as a guide, and recalculated the totals. The costs are: ***Core expenditure*** ● Rent ● Electricity / Gas / Water ● Food ● Phone & broadband ● Clothes / shoes ● Medical ● Dental ● School costs ● Transport costs ● Bank fees ● Insurance (contents, car) ● Personal care (hair cuts, grooming etc) ● Household contents & services (cleaning products, furniture, appliances, incl repairs etc.) ***Participation, allowances and contingency expenditure (included in 'total' costs)*** ● Sports/Fitness ● Activities or cultural events for adults ● Activities for children ● Presents ● Holidays ● Contingency for unplanned one-off cost ● Personal allowances
Model households	The original 11 WEAG benefit recipient model households, plus two additions. The original model households were chosen by analysts modelling for WEAG because "the family types chosen (excluding the specific ages of the children) represent six of the most common family types accessing a main benefit, making up around 75% of the benefit population" The six family types were then modelled in different living arrangements to create 11 scenarios. **WEAG Benefit Recipient Examples Covered by this Update**

	1. Living alone, SLP, public housing (ie, IRRS) 2. Living alone, SLP, private rental 3. Living alone, JSS (Health Condition or Disability), private rental 4. Living alone, JSS (Work Ready), private rental 5. Living alone, JSS (Work Ready), private rental (sharing house) 6. Sole parent, 1 child (2y.o) SPS, private rental 7. Sole parent, 1 child (2y.o) SPS, private rental (sharing house) 8. Sole Parent, 3 children (3, 5 & 8y.o) SPS, public housing 9. Sole Parent, 3 children (3, 5 & 8y.o), SPS, private rental 10. Couple, 2 children (10, 15 y.o.), JSS (Work Ready), private rental 11. Couple, 2 children (10, 15 y.o.), JSS (Work Ready), high cost rental The additions are: 12. Sole parent, 1 child (3y.o+) SPS, private rental 13. Sole parent, 1 child (3y.o+) SPS, private rental (sharing house) The reason to include these additional model households is to include an equivalent sole parent and child household that does not receive Best Start for each model household that does receive Best Start. (The Sole Parent plus 2 y.o. household in 2018 did not receive Best Start; the same household in 2022 does).

Methodology

Inflation rate: estimated 12.6% between June 2018 – June 2022

- **Inflation rate applied to all expenditure lines**: The Beneficiary Household Living Cost Price Index (BHLCPI) is used as it's based on a weighted 'bundle' of costs that aligns well to WEAG costs (as expected, given they're both aiming to reflect benefit recipient costs, including rent). While each individual WEAG expenditure line might inflate faster or more slowly than the BHLCPI, the BHLCPI weightings are assumed to be a good reflection of inflation for the overall WEAG core costs and overall total costs – and it is these overall totals which are used for the surplus/deficit calculations.
- **Baseline**: June 2018. WEAG (2019): the costs used are "broadly indicative of costs in mid-2018" (p.14)
- **Update to**: an estimate for June 2022 – four years.
  Estimate explanation: BHLCPI shows 10.2% inflation over the period from June 2018 to Dec 2021; for the purposes of this model, we have assumed inflation over the first two quarters of 2022 (Jan-June) will be equivalent to half the annual inflation in the calendar year 2021 (ie half of 4.8%, or 1.4%), and so therefore have used 12.6% (10.2% + 1.4%) as the rate of inflation for the model.

Sources

Original modelling	Welfare Expert Advisory Group (2019) "Example Families and Budgets Investigating The Adequacy Of Incomes". Background paper prepared for WEAG. Appendix 1.
Govt April 2022 benefit rate estimates	Work and Income (20 May 2021) "Benefit increases and changes in Budget 2021>Main benefit increases" (webpage)

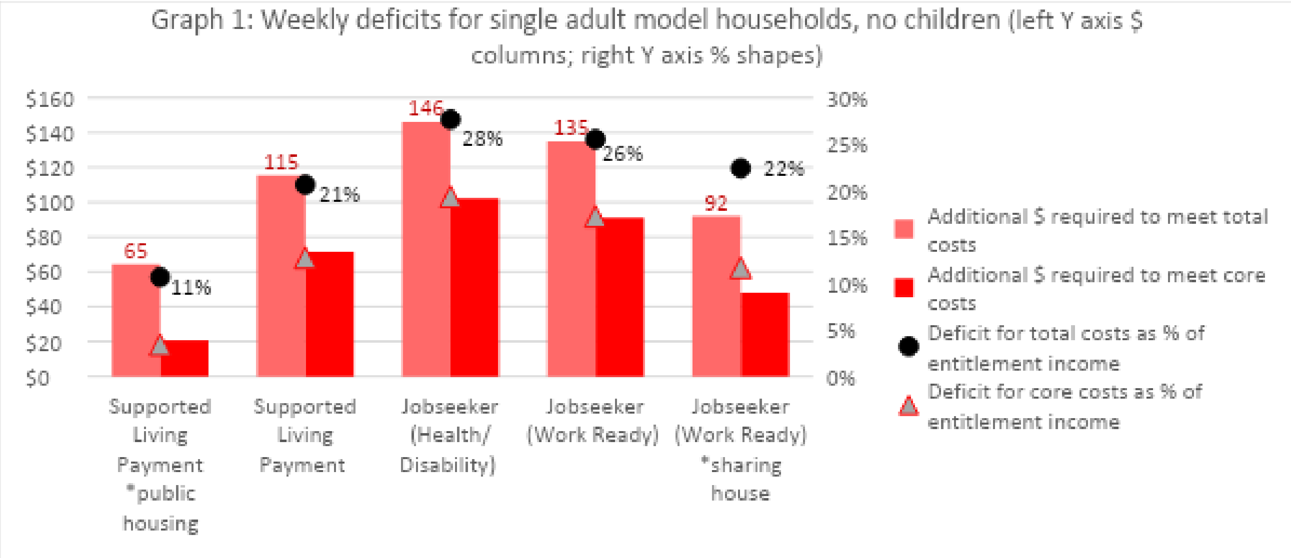
Govt April 2022 Working For Families estimates	**Estimated change**: Inland Revenue, MSD, Treasury, DPMC (28 October 2021) Regulatory Impact Statement: April 2022 Working for Families changes Unnamed table at top of (unmarked) p.5. includes one row only ("A3" plus headers) **Current entitlements**: Inland Revenue (July 2021) "Working for Families Tax Credits 2022"
Inflation rate	Stats NZ (2022) Household living-costs price indexes: December 2021 quarter Table 1.01, Beneficiary household group

Results and Discussion

The following graphs display information in the Appendix Table, which in turn is based on workings in the accompanying spreadsheet.

1-person households

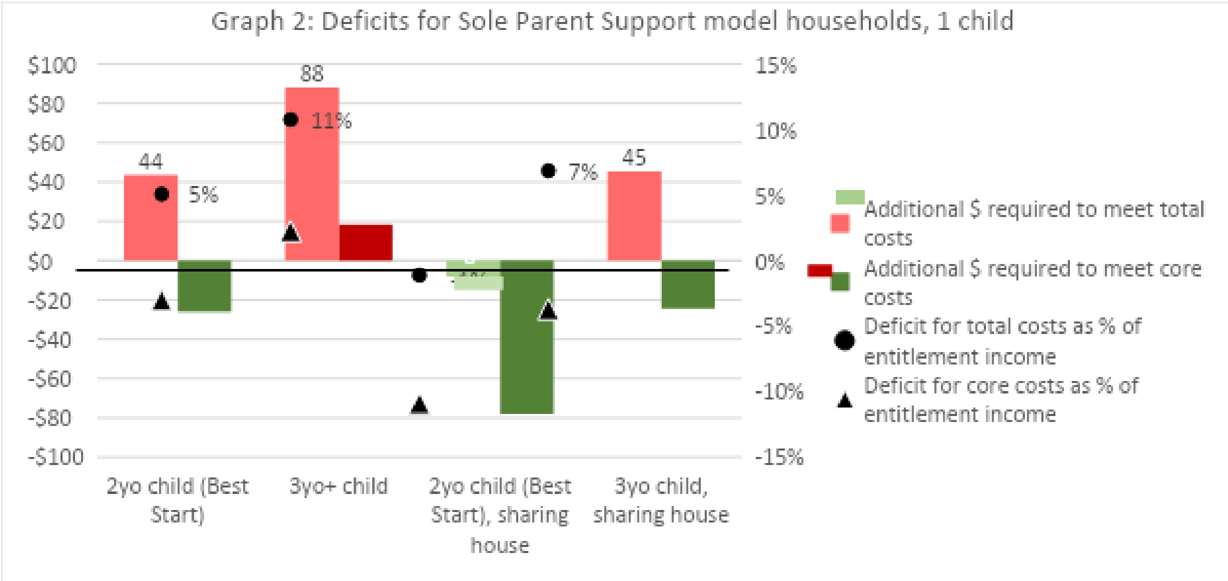
Graph 1 below shows that all the single adult model households without children will receive inadequate financial support in mid-2022 to cover their total or core costs, even if they are living in social housing receiving the SLP (higher than JSS) or are sharing a house (flatting).



SLP recipients require long-term or permanent support by definition, and so unexpected costs at some point are "when" not "if", and it is vital that total costs are covered. Yet entitlements will still leave the model SLP adult in public housing with an annual shortfall of $3365 for their total costs – to make ends meet, they need an additional 11% more income. All the model single adults in private rentals have a nominal deficit of between 21%-28% of their entitlements ($92-$146 a week, or ~$4800-$7600 a year) – showing that the Accommodation Supplement and TAS support combined is even more inadequate than public housing support.

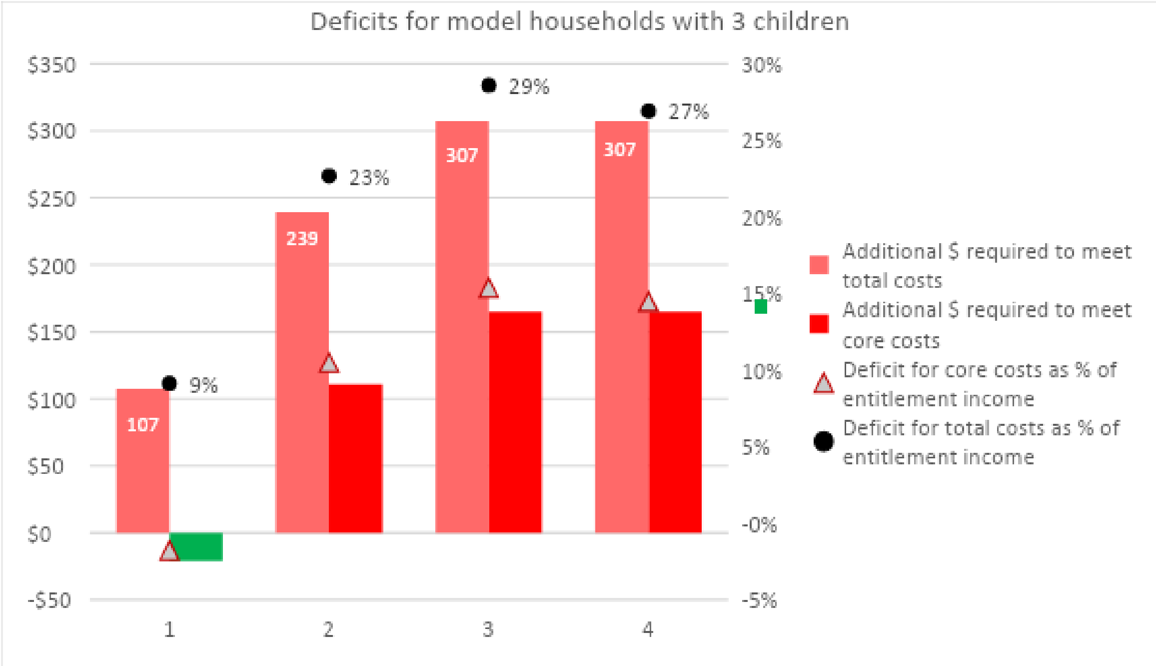
These incomes are not adequate. For example, the model person on SLP in a private rental has a nominal $232 left over after paying rent but has total nominal costs after paying rent of $347. With that level of inadequacy, the person may feel forced to reduce car or bus use, as well as skimping on food. People who may have little mobility become stuck at home, tired (due to lack of appropriate food) and lonely. Even the model JSS recipient who is flatting has a shortfall of $92 for (basic) total costs. Such deficits increase vulnerability to exploitation, high-interest debt, food insecurity and dangerous, insecure and stressful housing situations.

1-child, 1-parent households



Graph 2 above shows that the only model sole-parent 1-child household which can nominally cover total costs – only just – is the family which is both (a) sharing a house and (b) entitled to receive Best Start (ie the child is under 3 years old). The sole parent household with 1 child over 3 years old in a separate dwelling cannot cover core costs or total costs – the family has $88 less than it needs a week to cover total costs, a deficit of nearly $4600 a year. The family receiving Best Start and living alone, and the sole parent with the older child sharing a house can meet core costs but each need an additional $44-$45 a week to meet total costs. Sharing a house is not always appropriate or possible for sole-parent families, and it is important families always have the option of living alone, in order to ensure children's safety and wellbeing. It is clear that Best Start will be making a difference to the lives of young children and their families, and therefore it is to be commended, although it does not yet enable total income adequacy for everyone.

Households with multiple children



Graph 3 above shows that all model households with three children over 3 years of age will receive inadequate financial support in mid-2022 to cover their total costs, even if they are receiving IRRS (in public or social housing). However, the family in public housing nominally has the income to cover core costs. The model families in private rentals require an additional ~$240-~$300 a week (~$12,500 - $16,000 a year or 23%-29% additional income) to cover their total costs, even if receiving Temporary Additional Support (it is TAS which keeps the deficit for both couple families the same in dollar terms, even though one of them is paying higher rent ($597 rent rather than $529)). This depth of poverty is severely incapacitating for children and their families, and this indicates that significantly more support is required.

Private rental vs public housing

Two of the 13 model households were modelled as receiving Income-Related Rent Subsidies (ie living in social/public housing): a single person receiving Supported Living Payment, and a sole parent household with 3 children. As graphs 1 and 3 show above, compared to the same model households in private rentals receiving the Accommodation Supplement and TAS, the income inadequacy for those in social housing was reduced, by $51 (9-10 percentage points) for the SLP recipient, and by $132 (12-14 percentage points) for the SPS family – nominally enabling the SPS family to cover their core costs, although not their total costs (the SLP recipient had a deficit for both core and total costs). This shows that income inadequacy is likely to be particularly acute for those in private rentals, even if they are receiving the maximum supplementary and discretionary assistance possible.

Debt

Due to income inadequacy, many benefit recipients are in debt to MSD and/or fringe lenders, and WEAG modelling included a debt repayment variation (WEAG, 2019, Appendix 2). The table below shows the ranges of increased deficits for two debt repayment scenarios, based on WEAG methodology[2]:

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[2] The debt calculations here are not directly comparable to WEAG's 2018 debt calculations, as any changes in nominal rates of repayment between 2018 and 2022 are unknown (data sources here are different from those used by WEAG).

1. High debt repayment, at 20% of income, a ballpark figure based on data from not-for-profit Ngā Tāngata Microfinance, whose clients pay 22.6% of their income towards debt on average: 2.8% to government, 11.8% to high-cost lenders and 8% to banks and other debt. (75% of Ngā Tāngata clients receive a full benefit).
2. low debt repayment, using 2021 MSD averages of $11 (men) and $16 (women) (RNZ, 2021) as proxies for single adults and sole parents respectively, and combining the two to find a proxy for couple families ($27).

	Nominal weekly deficit range for model household types		
	Single adults	**1-parent, 1-child**	**Multiple children**
Low debt repayments	$76-$157	$8-$104	$179-$334
High debt repayments	$185-$252	$135-$252	$342-$535

The modelling supports the conclusion that debt due to income inadequacy will be exacerbating severe and dangerous poverty and deprivation for many benefit recipients.

Appendix: Results –Totals – mid 2022 estimated expenditure (core only and total), entitlements, surplus/deficit, and surplus/deficit change from 2018

	Single, no ch SPL *IRRS	Single, no ch SPL	Single, no ch JSS (HCD)	Single, no ch JSS (WR)	Single, no ch JSS (WR) *sharing house	Sole parent, 1 ch (2yo) SPS	Sole parent, 1 ch (2yo) SPS *sharing house	Sole parent, 1 ch (3yo+) SPS	Sole parent, 1 ch (3yo+) SPS *sharin g house	Sole Parent, 3 ch SPS *IRRS	Sole Parent, 3 ch SPS	Couple , 2 ch JSS	Couple , 2 ch JSS high cost rent
Total core expenditure	$625	$631	$631	$619	$458	$837	$636	$837	$636	$1,154	$1,165	$1,239	$1,306
Total total (core plus contingency & participation) expenditure	$669	$674	$674	$663	$502	$906	$706	$906	$706	$1,283	$1,294	$1,380	$1,448
Total entitlements	$604	$559	$528	$528	$410	$863	$714	$818	$661	$1,175	$1,055	$1,074	$1,141
Surplus/Deficit core costs only	-$21	-$71	-$102	-$91	-$48	$26	$78	-$18	$25	$21	-$111	-$165	-$165
Surplus/Deficit total costs (incl participation costs)	-$65	-$115	-$146	-$135	-$92	-$44	$8	-$88	-$45	-$107	-$239	-$307	-$307
Annual Surplus/Deficit core costs	-$1075	-$3725	-$5331	-$4743	-$2503	$1361	$4057	-$953	$1278	$1091	-$5769	-$8608	-$8608
Annual Surplus/Deficit total costs	-$3365	-$6014	-$7620	-$7033	-$4793	-$2279	$417	-$4593	-$2362	-$5602	-$12462	-16006	-16006
Surplus/deficit as a % of entitlements (core costs only)	-3%	-13%	-19%	-17%	-12%	3%	11%	-2%	4%	2%	-10%	-15%	-14%
Surplus/deficit as a % of entitlements (total, incl participation costs)	-11%	-21%	-28%	-26%	-22%	-5%	1%	-11%	-7%	-9%	-23%	-29%	-27%
Surplus/Deficit core costs as % of After Housing Costs income	-7%	-31%	-51%	-45%	-23%	6%	18%	-5%	6%	3%	-21%	-30%	-30%
Surplus/Deficit total costs as % of After Housing Costs income	-23%	-50%	-72%	-67%	-44%	-10%	2%	-23%	-12%	-17%	-45%	-56%	-56%
Surplus/Deficit change from 2018 (core only))	$34	$28	$34	$36	$46	$79	$85	$34	$77	$44	$30	$65	$65
Surplus/Deficit change from 2018 (total)	$29	$23	$30	$31	$41	$71	$77	$27	$69	$30	$16	$49	$49
How much has the gap btwn core costs & entitlements shrunk since 2018?	162%	28%	25%	28%	49%	150%	1144%	65%	147%	191%	22%	28%	28%
How much has the gap btwn total costs & entitlements shrunk since 2018?	31%	16%	17%	19%	31%	62%	112%	23%	60%	22%	6%	14%	14%

For workings, see accompanying spreadsheet

WORKINGS

Core expenditure													
Rent	327	327	327	327	203	439	282	439	282	529	529	529	597
Electricity / Gas / Water	39	45	45	45	30	67.6	45	68	45	79	90	90	90
Food	75	75	75	75	75	110	110	110	110	222	222	270	270
Phone & broadband	28	28	28	28	12	28	17	28	17	28	28	38	38
Clothes / shoes	10	10	10	10	10	24	24	24	24	42	42	42	42
Medical	18	18	18	7	7	9	9	9	9	11	11	21	21
Dental	6	6	6	6	6	6	6	6	6	6	6	11	11
School costs	0	0	0	0	0	0	0	0	0	45	45	35	35
Transport costs	65	65	65	65	65	74	74	74	74	92	92	101	101
Bank fees	1	1	1	1	1	1	1	1	1	1	1	1	1
Insurance (contents, car)	27	27	27	27	27	27	27	27	27	30	30	30	30
Personal care (hair cuts, grooming etc)	9	9	9	9	9	17	17	17	17	26	26	26	26
Household contents & services (cleaning products, furniture, appliances, incl repairs etc.)	19	19	19	19	12	34	25	34	25	43	43	43	43
Participation, allowances and contingency expenditure													
Sports/Fitness	14	14	14	14	14	20	20	20	20	37	37	33	33
Activities or cultural events for adults	6	6	6	6	6	6	6	6	6	6	6	10	10
Activities for children	0	0	0	0	0	6	6	6	6	16	16	14	14
Presents	1	1	1	1	1	2	2	2	2	3	3	5	5
Holidays	7	7	7	7	7	11	11	11	11	26	26	26	26
Contingency for unplanned one-off cost	6	6	6	6	6	8	8	8	8	12	12	16	16
Personal allowances	11	11	11	11	11	17	17	17	17	28	28	39	39
Total 'core' expenditure	625	631	631	619	458	837	636	837	636	1154	1165	1239	1306
Total 'core plus participation allowances' expenditure	669	674	674	663	502	906	706	906	706	1283	1294	1380	1448

Benefit entitlements	**Single, no children**	**Single, no children**		**Single, no children**	**Single, no children**	**Sole parent, 1 child (2y. o)**		**Sole parent, 1 child (3y.o)**	**Sole parent, 1 child (3y.o)**	**Sole Parent, 3 children (3, 5 & 8y.o)**	**Sole Parent, 3 children (3, 5 & 8y.o)**	**Couple, 2 children (10, 15 y.o.)**	**Couple, 2 children (10, 15 y. o.)**
	Supported Living Payment *public housing	**Supported Living Payment**		**Jobseeker (Work Ready)**	**Jobseeker (Work Ready) *sharing house**	**Sole Parent Support**		**Sole Parent Support**	**Sole Parent Support**	**Sole Parent Support *public housing**	**Sole Parent Support**	**Jobseeker Benefit**	**Jobseeker Benefit high cost rent**
main benefit	359	359	315	315	315	434	434	434	434	434	434	566	566
Working For Families (Family Tax Credit, Best Start Tax Credit)	0	0	0	0	0	191.09	191.09	127.69	127.69	335.35	335.35	231.52	231.52
Accommodation Supplement/ Income-Related Rent Subsidy	236.79	165.00	165.00	165.00	86.75	209.10	75.65	209.10	75.65	392.46	272.16	249.06	296.35
Winter Energy Payment (average over year)	8.53	8.53	8.53	8.53	8.53	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26
Temporary Additional Support	0.00	26.60	39.80	39.80	0.00	15.27	0.00	34.29	10.10	0.00	0.00	13.67	33.93
Total	**604**	**559**	**528**	**528**	**410**	**863**	**714**	**818**	**661**	**1175**	**1055**	**1074**	**1141**

DATA INPUTS

TAS calculation (considers housing costs only)

Chargeable income	N/A	$524.00	$480.00	$480.00	$401.75	$834.19	$700.74	$770.79	$637.34	N/A	$1,041.51	$1,046.58	$1,093.87
Allowable costs (housing rent less accommodation deduction; assume no other allowable costs)		$299.30	$299.30	$299.30	$175.44	$411.90	$254.26	$411.90	$254.26		$501.98	$501.98	$569.54
Disposable Income		***$224.70***	***$180.70***	***$180.70***	***$226.31***	***$422.29***	***$446.48***	***$358.89***	***$383.08***		***$539.53***	***$544.60***	***$524.33***
70% main benefit		$251.30	$220.50	$220.50	$220.50	$303.80	$303.80	$303.80	$303.80		$303.80	$396.20	$396.20
70% WFF		$0.00	$0.00	$0.00	$0.00	$133.76	$133.76	$89.38	$89.38		$234.75	$162.06	$162.06
Standard costs		***$251.30***	***$220.50***	***$220.50***	***$220.50***	***$437.56***	***$437.56***	***$393.18***	***$393.18***		***$538.55***	***$558.26***	***$558.26***
Deficit/Surplus (if positive result, TAS = 0)		**-$26.60**	**-$39.80**	**-$39.80**	**$5.81**	**-$15.27**	**$8.92**	**-$34.29**	**-$10.10**		**$0.98**	**-$13.67**	**-$33.93**

2022/23 WFF rates (e:	
First child	127.69
subsequent child/ren	103.83
Abatement threshold	42700
Abatement rate	27%
IWTC	72
Best Start	63.4

Main benefit rates	
SLP	359
JSS	315
SPS	434
JSS couple	566

AS (source: https://www.workanc

	Single	**Sole Paren**	**Couple, children**
SLP entry (rent)	89.75		
JSS A1 entry (rent)	78.75	140	173.42

# people in householc	**1**	**2**	**3**
A1 max	165	235	305

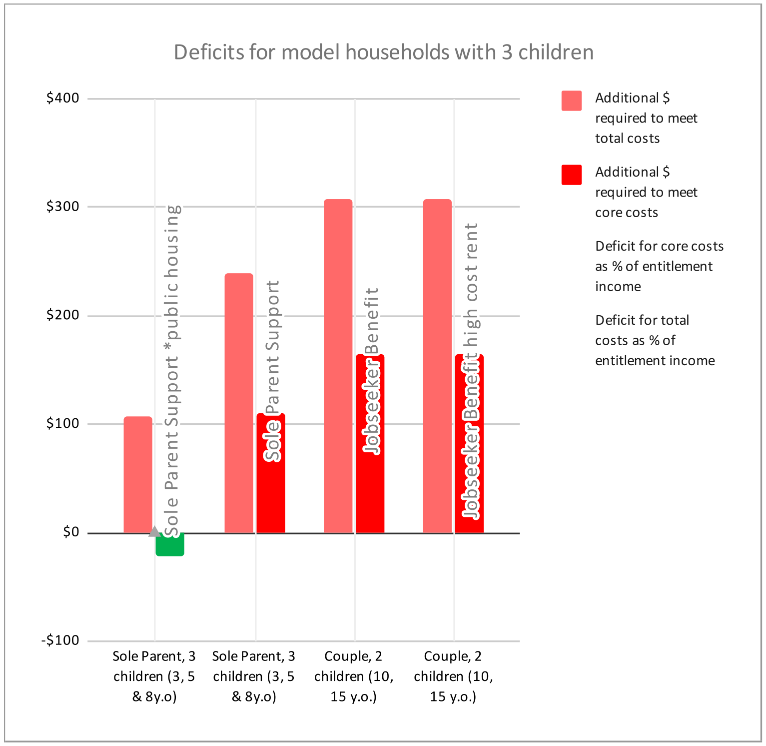
WEP	**1 person**	**2+people**
winter	20.46	31.82
annualised	8.525	13.258333

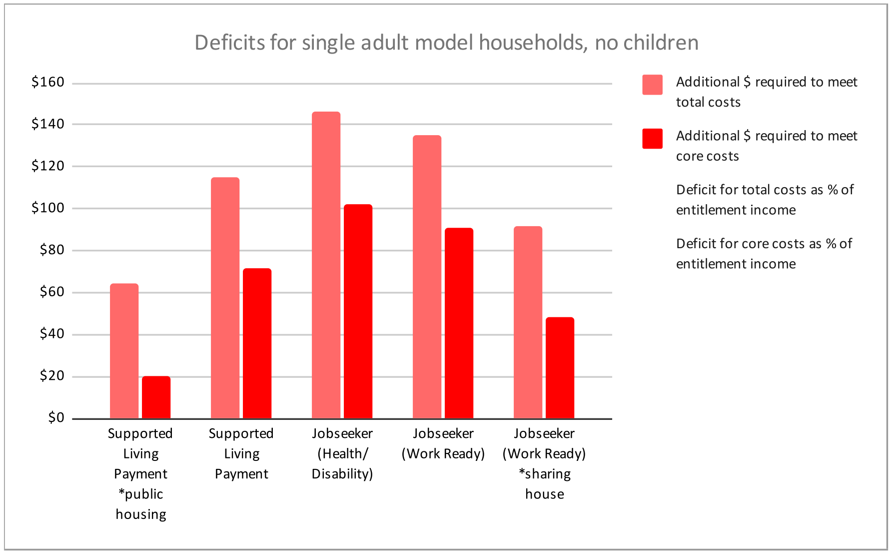
Notes:

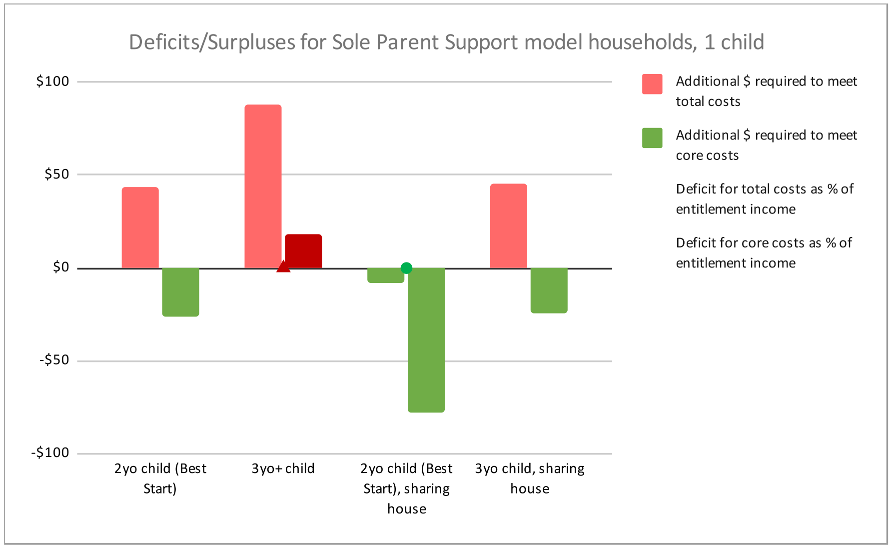
* the individual updated figures given in the costs columns assume inflation has increased uniformly across different categories of expenditure. This

Mid 2022 entitlement estimates sources:

Benefit rates	https://www.workandincome.govt.nz/about-work-and-income/news/2C
WFF	https://taxpolicy.ird.govt.nz/publications/2021/2021-ris-working-for-fan
WEP	https://www.workandincome.govt.nz/products/a-z-benefits/winter-energy-payment.html#null


Deficits for model households with 3 children
$400
$300
$200
$100
$0
-$100
Sole Parent Support *public housing
Sole Parent Support
Jobseeker Benefit
Jobseeker Benefit high cost rent
Sole Parent, 3 children (3, 5 & 8y.o)
Sole Parent, 3 children (3, 5 & 8y.o)
Couple, 2 children (10, 15 y.o.)
Couple, 2 children (10, 15 y.o.)
Additional $ required to meet total costs
Additional $ required to meet core costs
Deficit for core costs as % of entitlement income
Deficit for total costs as % of entitlement income


Deficits for single adult model households, no children
$160
$140
$120
$100
$80
$60
$40
$20
$0
Supported Living Payment *public housing
Supported Living Payment
Jobseeker (Health/ Disability)
Jobseeker (Work Ready)
Jobseeker (Work Ready) *sharing house
Additional $ required to meet total costs
Additional $ required to meet core costs
Deficit for total costs as % of entitlement income
Deficit for core costs as % of entitlement income


Deficits/Surpluses for Sole Parent Support model households, 1 child
$100
$50
$0
-$50
-$100
2yo child (Best Start)
3yo+ child
2yo child (Best Start), sharing house
3yo child, sharing house
Additional $ required to meet total costs
Additional $ required to meet core costs
Deficit for total costs as % of entitlement income
Deficit for core costs as % of entitlement income

	Single, no children Supported Living Payment *public housing	Single, no children Supported Living Payment	Single, no children Jobseeker (Health/ Disability)	Single, no children Jobseeker (Work Ready)	Single, no children Jobseeker (Work Ready) *sharing house	Sole parent, 1 child (2y.o) Sole Parent Support	Sole parent, 1 child (2y.o) Sole Parent Support *sharing house	Sole parent, 1 child (3y.o) Sole Parent Support	Sole parent, 1 child (3y.o) Sole Parent Support *sharing house	Sole Parent, 3 children (3, 5 & 8y.o) Sole Parent Support *public housing	Sole Parent, 3 children (3, 5 & 8y.o) Sole Parent Support	Couple, 2 children (10, 15 y.o.) Jobseeker Benefit	Couple, 2 children (10, 15 y.o.) Jobseeker Benefit high cost rent
Total expenditure	$ 669	$ 674	$ 674	$ 663	$ 502	$ 906	$ 706	$ 906	$ 706	$ 1,283	$ 1,294	$ 1,380	$ 1,448
Total entitlements	$ 604	$ 559	$ 528	$ 528	$ 410	$ 863	$ 714	$ 818	$ 661	$ 1,175	$ 1,055	$ 1,074	$ 1,141
Deficit	-$ 65	-$ 115	-$ 146	-$ 135	-$ 92	-$ 44	$ 8	-$ 88	-$ 45	-$ 107	-$ 239	-$ 307	-$ 307
Debt repayments high	$ 121	$ 112	$ 106	$ 106	$ 82	$ 173	$ 143	$ 164	$ 132	$ 235	$ 211	$ 215	$ 228
Debt repayments low	$ 11	$ 11	$ 11	$ 11	$ 11	$ 16	$ 16	$ 16	$ 16	$ 16	$ 16	$ 27	$ 27
t with high debt repayments	-$ 185	-$ 227	-$ 252	-$ 241	-$ 174	-$ 216	-$ 135	-$ 252	-$ 177	-$ 342	-$ 450	-$ 522	-$ 535
it with low debt repayments	-$ 76	-$ 126	-$ 157	-$ 146	-$ 103	-$ 60	-$ 8	-$ 104	-$ 61	-$ 123	-$ 255	-$ 334	-$ 334

20.00%		Single adults	1-parent, 1-child	Multiple children
	Low repayments	$76-$157	$8-$104	$179-$334
	High repayments	$185-$252	$135-$252	$342-$535