

Updated Costs of Children Using Australian Budget Standards

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1. Introduction

This paper presents the costs of raising children in Australia using the budget standards methodology. The work presented here is based upon and extends earlier costs of children research. Key elements of the data presented here are as follows.

- Estimates of the costs of raising children are not only provided as average Australian costs, but also as costs for each Australian capital city.
- Costs of raising children are presented for adult couple households, for sole parent households (with 100%, 80% and 50% care of the child), and for non-resident parents (with 80% and 50% care of the child).

The report begins with an overview of Australian costs of children research, and the relative merits of the different methodological approaches to estimating these costs. The report then explains how the cost estimates presented in this report have been calculated using the budget standards methodology. Section four discusses the main items of expenditure in each of the 10 components making up the costs of raising children. Section five, the key section reports the costs of children in couple households, in sole parent households, and for non-resident parents exercising regular contact or shared care. Costs are presented as gross costs, that is before receipt of relevant government benefits. They are also presented in annual dollar amounts (for the June quarter 2004) and as a percentage of household disposable and taxable incomes.

2. Australian Costs of Children Research – An Overview

2.1. General Findings

There is no fixed or absolute cost of a child. The cost of raising a child increases with household income, although the rate of increase in the estimated cost generally declines with income level. Higher income households have greater living standards, which children share. Such households, for example, are more likely to pay for private education, buy brand name clothes and go on expensive holidays.

The cost of the first child is often found to be greater than that for each subsequent child. This is due to economies of scale resulting from hand-me-downs and shared infrastructure (such as bedrooms and furniture). When there is a large number of children in a household, there can be diseconomies in scale due to the extra costs of upgrading to large houses and cars (or second cars).

Estimates of the cost of a child generally tend to increase with the age of the child. The main exception is when all-day childcare is required for preschool age children to enable the parent(s) to undertake employment.

Depending on the sensitivity of the method used, the cost of a particular child varies according to the situations of the household, such as their geographical location and the working arrangements of the parent(s).

2.2. *The Studies*

During the last twenty years, there have been several studies into the costs of raising children in Australia. The major ones are Lovering (1984), Lee (1988), SPRC (1998), NATSEM (1999), Valenzuela (1999), Henman (2001) and AMP-NATSEM (2002). See AIFS (2000) for a useful overview and summary.

The results of the earlier studies by Lovering (1984) and Lee (1988) were regularly updated using changes in prices and wages data and published by the Australian Institute of Family Studies in their magazine *Family Matters*. Due to new costs of children research, the Institute ceased updating these costs in 1999.

The recent studies by SPRC (1998) and NATSEM (1999) have recalculated costs of children from first principles using more up-to-date data and more sophisticated methods. As such, they should be regarded as superseding the earlier studies. Henman (2001) further extended and updates the research of SPRC (1998) to address the costs of children more explicitly and enhance the sensitivity of the research to specific cases. The results reported in this report have been derived by updating and extending the results of Henman (2001) to the present.

2.3. *The Different Approaches*

Broadly, there are two different approaches to measuring costs of children.

1. **Expenditure or behavioural based estimates.** This approach uses survey data on the expenditure of Australian households to create mathematical models that relate household expenditure, household type and living standard levels. It is the approach used by NATSEM (1999), AMP-NATSEM (2002), Valenzuela (1999) and Lee (1988), with the more recent studies using Australian Bureau of Statistics (ABS) survey data from 1993-94, with estimates updated. This approach provides estimates of the cost of children, or the proportion of household expenditure spent on children, for households at different income levels.

The key *strength* of this approach is that the costs of children estimates are based on what people actually spend. However, this is also a *weakness*, particularly with respect to low-income households, as it fails to obtain an estimate of what community standards regard as necessary to spend on children. More importantly, due to the nature of the base data, the approach is not particularly sensitive to different household configurations, such as geographical location, labour market status of adults and number and ages of children.

2. **Basket of goods or normative based estimates.** Called the *budget standards* approach, this involves the identification of a basket of goods and services required by a particular household type to achieve a specified standard of living. The basket of goods and services are costed at current prices, with the cost of durable goods averaged over their lifetime (ie. similar to depreciation). Costs of children estimates using this approach measure what is

needed to be spent on children to meet community standards, rather than what can be afforded.

This approach is used by Lovering (1984), albeit in a partial manner, SPRC (1998), Henman (2001) and here in this report. The Henman study is based on SPRC (1998) data, but provides greatly extended coverage of cost of children estimates updated to December 1998. Henman's research also provides the only cost of children estimates sensitive to geography, providing estimates for each capital city.

A key *strength* of this approach is that it is sensitive to the circumstances and requirements of different household types, such as geographical location, the number of adults and their labour market status, the age and sex of the children, whether a child has a disability, and housing tenure. Because the estimates are based on a detailed list of goods and services, the assumptions are relatively transparent and therefore more readily open to debate and alteration. As the approach is normative, it also overcomes distortions in measuring the cost of children due to the income constraint in low-income households. A *weakness* of this approach is that the estimates technically relate to specific household types and are not immediately generalisable to provide an overall average. The approach does to some extent make assumptions about what should be consumed by households, rather than measuring what is actually consumed.

This report adopted the budget standards method for calculating the costs of children.

3. How the Estimates are Calculated

The estimates of the cost of raising a child presented in this report have been calculated using the most up-to-date and sophisticated method available. These estimates update and extend the results published in Henman (2001) and Henman and Mitchell (2001) to account for changes in prices and government policy, most notably the introduction of the new tax system in July 2000.

3.1. The Background Research

The key features of the research conducted by the consultant are also those of SPRC (1998), on which the more recent work is heavily based.

Costs of children were estimated at two living standard levels:

- A '*modest but adequate*' standard, which represents middle Australia. It 'affords full opportunity to participate in contemporary Australian society and the basic options it offers. It is seen as lying between the standards of survival and decency and those of luxury ... It attempts to describe the situation of a household whose living standards falls somewhere around the median standard of living experienced within the Australian community as a whole' (SPRC 1998, p. 63); and
- A '*low cost*' standard representing low-income households. Although this level allows for social and economic participation consistent with Australian community standards, it is a frugal level 'below which it becomes increasingly difficult to maintain an acceptable living standard because of the increased risk of deprivation and disadvantage' (SPRC 1998, p. 63).

That research involved the identification and costing of over 700 items of household goods and services required by each household type. The cost of household durables, such as furniture and white goods, were amortised over an assumed lifetime.

Over fifty household types were constructed by varying household composition (the number of adults and the number, age and sex of children), the employment status of adults and housing tenure.

Only four specific types of children were used in creating household types: a girl aged 3, a girl age 6, a boy aged 10 and a boy aged 14. Estimates have been calculated for households with up to five children.

Readers wanting a more detailed overview of the SPRC budget standards, which form the basis of the calculations in this report, are encouraged to read Henman (1998).

The cost of children estimates are the difference between the budget standards for households with and without children. These estimates have been calculated for each Australian capital city. When the cost of a child is not the first child, the cost is the marginal cost of adding an additional child.

3.2. How the Research Was Updated

The research in Henman (2001) and Henman and Mitchell (2001) has been updated to June quarter 2004 using published and unpublished Australian Bureau of Statistics (ABS Cat. No. 6401.0; 6403.0) data on changes in prices, specifically the CPI detailed items for each capital city. The budget standards components were updated using the most compatible sub-components of the CPI (cf Henman 2001).

Due to the complexity of measuring housing costs (see SPRC 1998), budget standards have only been calculated for private renters. Costs of private rental have been obtained from the Real Estate of Institute of Australia (REIA 2004).

All the updated Australia budget standards for each capital city are provided in Appendix tables A.1 to A.16.

4. Components of Costs of Children Estimates

Australian budget standards and the derived costs of children have been calculated for 10 subcomponents: housing, energy, food, clothing and footwear, household goods and services, childcare, health services and personal care. Below are some details of the elements that make up the costs of a children for each sub-component.

Housing. Estimating the cost of housing is fraught with difficulty. This is due to the great variability of housing and because most of a mortgage is property investment and therefore a form of wealth. The approach used here follows the SPRC (1998, ch. 3) in using median private rents as a guide. The cost of the child is based on whether an additional bedroom is required, according to the following housing standard. There are to be no more than two persons to a bedroom. Children under five years old may share a bedroom. Children of the same sex may share a bedroom until reaching high school age, whereupon a separate bedroom for privacy and study is required.

Energy. This estimate represents the additional electrical and gas costs associated with an additional child. The calculations are based on a model of energy use based on household composition and house size.

Food. The cost of food for an additional child is based on the cost to feed a child a healthy diet. Only a modest amount of take away meals are included, and there are no restaurant meals.

Clothing. The clothing and footwear estimate is based on the cost of a basic wardrobe of clothes, which includes school uniforms and an outfit for special occasions. The assumed lifetime of most items is one year.

Household goods and services (HGS). This budget includes over 400 items covering furniture and white goods, cutlery and crockery, linen, cleaning goods and stationery. The costs are spread across an assumed lifetime that is calculated to reduce with the presence of children. The costs of a child involve the additional cost, such as a portable sound system for older children and a wardrobe, plus increased depreciation of durable goods. Costs for public school fees, equipment and excursions are also included in this budget. Private school fees are not included.

Childcare. Childcare needs depend on parental employment status. When all parents work full-time long day care is required for a child 0 to 4 years old, a child of 5 attends long day care half time, and a child of 6 to 12 years old attends before and after school care and vacation care during school holidays. When one parent is not in the labour force as primary carer, only a small amount of occasional care is required for preschool children for respite, etc. The assumption made in this report is detailed below. Childcare costs are gross costs, that is, before government benefits are taken into account. The amount of benefits is dependent on household income.

Health. Health care costs for a child are based on a generally healthy child without specific health needs. They include annual dental trips, prescriptions and over the counter medications. Visits to the doctor are assumed to be bulk-billed (ie. free), and costs for specialists, orthodontists and opticians are not included. Health costs are net of government benefits provided through Medicare and the Pharmaceutical Benefits Scheme.

Transport. Where necessary, child travel costs include the marginal cost of upgrading the family car to account for increased family size. Only depreciation costs are included. Petrol costs refer to the additional trips made in dropping children to school and leisure activities. Child seats and booster seats are also included. There is no provision for air travel.

Leisure. The child's leisure budget is based on the cost of toys, books and other leisure and sporting goods averaged over assumed lifetimes. Video hire, a small amount of attendance at the cinema, zoos, etc, and increased photographic usage are also included. Costs for an annual week-long family holiday is also part of this item.

Personal Care. This includes basic personal care items such as a toothbrush and shampoo. There is provision for professional haircuts for older children.

For further information on the components of cost of children estimates in general, see Henman (1998; 2001) or SPRC (1998).

Lost opportunity cost. The lost opportunity cost of having a child is the cost of lost wages resulting from a parent leaving the workforce to care for their child. Apart from direct salary

loss, it also includes the career costs from such an absence from the workforce, such as delayed promotions and salary increments. These latter costs are considerable. Apart from direct salary loss, Breusch and Gray (2004) estimate that in 2001 having one child reduces a woman's lifetime earnings by about 31 per cent, whilst the second child costs an additional 14 per cent and a third child an additional 9 per cent. Given that whether a parent leaves the workforce could be seen as a matter of personal choice, an alternative estimate of the cost of a child is the expenditure required to enable parents to remain in the workforce, namely the cost of childcare. Lost opportunity costs are not considered in this report.

Time costs of care. When childcare is provided by parents, childcare has no monetary cost. However, there is a time cost associated with such 'gratuitous' care. This is because the parent(s) is required to spend time caring for the child they would have otherwise used on other activities. Research into this time cost shows that it is usually considerable (see Craig 2002; Bradbury 2004). Time costs of care are not considered in this report.

Government benefits. The government provides cash benefits for households with children through both the social security and taxation system to assist in meeting the cost of raising children. Childcare benefits are also available to help meet childcare costs. These benefits are income tested. The public health system, Medicare, also provides considerable cost savings for medical costs. As eligibility and receipt of these benefits are often dependent on a household's income, it is not readily possible to estimate government benefits that ameliorate expenditure on children. For example, childcare is presented in gross costs, that is, before receipt of Child Care Benefit or the new Child Care Rebate. Also, rental costs are gross and before possible receipt of Rent Assistance. However, some items are presented as net costs. Doctor's fees are assumed to be free under bulk-billing provisions in Medicare, and pharmaceuticals are net of benefits from the Pharmaceutical Benefit Scheme.

5. Costs of Children

What follows are the annual costs of raising a child as estimated for each of Australian capital cities. These costs have been calculated for June quarter 2004. They have been derived by subtracting the budget standard for a couple only household from a couple with child household. Costs are presented at two living standard levels (rather than income levels) and for a range of household types, by varying the age of the child and the labour force status of the primary carer.

5.1. *Costs of Children In Couple Households*

Costs for the first child (or one child households)

Table 1 presents the costs of an only child (or first child) in couple households. It presents the total gross costs – that is, expenditure on children prior to relevant government payments to reduce any costs. For information purposes, the Table also presents the gross costs of childcare, which is included in the total costs. The costs are presented for each capital city and presents a weighted capital city average.

As can be seen by the Table, the costs of children generally increase with age. At the low cost level, the cheapest child is a three-year old, which costs, on average \$4,910 per annum, whereas at the same living standard level, the 14 year old costs the most at \$7,850 per annum.

Table 1: Gross Costs of One Child, including childcare, for Couple Households (June quarter 2004, \$'000/year)

Household Type	Sydney		Melbourne		Brisbane		Adelaide		Perth		Hobart		Darwin		Canberra		Weighted Average	
	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care
<i>3 year old</i>																		
C(FF)+3yo MBA	16.40	11.53	19.55	12.87	17.75	10.95	15.43	9.83	17.01	11.13	18.12	11.94	17.44	10.72	19.90	12.63	17.62	12.63
C(FP)+3yo MBA	Not calculated																	
C(FN)+3yo MBA	5.42	0.56	7.30	0.62	7.33	0.53	6.07	0.47	6.41	0.54	6.76	0.57	7.23	0.52	7.88	0.61	6.50	0.56
C(FN)+3yo LC	4.46	0.00	5.23	0.00	5.63	0.00	4.42	0.00	4.43	0.00	5.75	0.00	4.87	0.00	6.27	0.00	4.91	0.00
<i>6 year old</i>																		
C(FF)+6yo MBA	9.02	3.07	11.16	3.43	10.76	2.91	9.27	2.62	9.90	2.96	10.42	3.18	10.60	2.85	11.71	3.36	11.71	3.36
C(FP)+6yo MBA	6.51	0.56	8.36	0.62	8.37	0.53	7.13	0.47	7.48	0.54	7.82	0.58	8.26	0.52	8.96	0.61	7.57	0.56
C(FN)+6yo MBA	5.95	0.00	7.74	0.00	7.84	0.00	6.66	0.00	6.94	0.00	7.24	0.00	7.74	0.00	8.35	0.00	7.01	0.00
C(FN)+6yo LC	5.59	0.00	6.34	0.00	6.71	0.00	5.53	0.00	5.54	0.00	6.87	0.00	5.96	0.00	7.38	0.00	6.02	0.00
<i>10 year old</i>																		
C(FF)+10yo MBA	10.42	3.07	12.53	3.43	12.10	2.91	10.64	2.62	11.27	2.96	11.27	2.96	11.79	3.18	11.99	2.85	13.10	3.36
C(FP)+10yo MBA	7.91	0.56	9.73	0.62	9.72	0.53	8.49	0.47	8.85	0.54	9.19	0.58	9.65	0.52	10.34	0.61	8.95	0.56
C(FN)+10yo MBA	7.35	0.00	9.11	0.00	9.19	0.00	8.02	0.00	8.31	0.00	8.61	0.00	9.13	0.00	9.73	0.00	8.38	0.00
C(FN)+10yo LC	6.32	0.00	7.05	0.00	7.42	0.00	6.23	0.00	6.26	0.00	7.57	0.00	6.70	0.00	8.12	0.00	6.74	0.00
<i>14 year old</i>																		
C(FF)+14yo MBA	9.32	0.00	10.99	0.00	11.03	0.00	9.91	0.00	10.25	0.00	10.48	0.00	11.07	0.00	11.66	0.00	10.30	0.00
C(FP)+14yo MBA	9.32	0.00	10.99	0.00	11.03	0.00	9.91	0.00	10.25	0.00	10.48	0.00	11.07	0.00	11.66	0.00	10.30	0.00
C(FN)+14yo MBA	9.32	0.00	10.99	0.00	11.03	0.00	9.91	0.00	10.25	0.00	10.48	0.00	11.07	0.00	11.66	0.00	10.30	0.00
C(FN)+14yo LC	7.47	0.00	8.13	0.00	8.47	0.00	7.30	0.00	7.39	0.00	8.64	0.00	7.90	0.00	9.24	0.00	7.85	0.00

Key: C=couple; FF=both parents in full-time employment; FP=one parent employed full-time, the other part-time; FN=one parent employed full-time, one a full-time carer and not in the labour force; MBA=Modest But Adequate living standard level; LC=Low Cost living standard level

Although the cost of a child tends to rise with age, the labour force status of the primary carer has a big impact on the cost of a pre-school age child. When there is a full-time carer of such a child, it is the cheapest child to raise. However, when the primary carer is working full-time, the pre-school child becomes the most expensive child to raise. This is illustrated by comparing the modest but adequate households, where it costs on average \$17,620 per annum to raise the child when the mother works full-time, but only \$6,500 per annum when the mother is a full-time carer.

Table 1 also shows that there is some variation between the capital cities in the cost of a child. In particular, and somewhat surprisingly, Sydney is one of the cheapest cities in which to raise a child, whereas Melbourne and Canberra are often the most expensive cities to raise a child. For example, the cost of raising a 10 year old, low cost child is \$6,320 in Sydney, \$7,050 in Melbourne, \$8,120 in Canberra and \$6,230 in Adelaide (the cheapest). This unexpected result is mainly due to the relative costs of childcare and housing. In particular, although housing costs are most expensive for a *household* in Sydney, the marginal costs of housing in Sydney – that is, the difference in the cost of renting a one-bedroom and a two-bedroom unit – increases less than in most cities. This could be because there is a greater oversupply of units in Sydney than elsewhere, which results in less cost in upgrading dwelling size. This situation does not occur for larger households, as we will see.

Table 2: Costs of One Child as a Percentage of Household Income, Couple Households (June quarter 2004, capital city average)

Household Type	Disposable Income		Taxable Income	
	With childcare	No childcare	With childcare	No childcare
3 year old				
C(FF)+3yo MBA	35.8%	12.1%	38.5%	13.1%
C(FP)+3yo MBA	Not calculated		Not calculated	
C(FN)+3yo MBA	20.5%	18.7%	24.6%	22.4%
C(FN)+3yo LC	17.2%	17.2%	23.3%	23.3%
6 year old				
C(FF)+6yo MBA	24.3%	16.9%	24.9%	17.0%
C(FP)+6yo MBA	18.9%	17.5%	18.4%	17.0%
C(FN)+6yo MBA	18.2%	18.2%	16.6%	16.6%
C(FN)+6yo LC	20.4%	20.4%	25.4%	25.4%
10 year old				
C(FF)+10yo MBA	26.7%	19.5%	26.5%	19.1%
C(FP)+10yo MBA	Not calculated		Not calculated	
C(FN)+10yo MBA	21.0%	21.0%	18.7%	18.7%
C(FN)+10yo LC	22.2%	22.2%	27.5%	27.5%
14 year old				
C(FF)+14yo MBA	24.6%	24.6%	23.9%	23.9%
C(FP)+14yo MBA	24.0%	24.0%	22.6%	22.6%
C(FN)+14yo MBA	24.6%	24.6%	22.0%	22.0%
C(FN)+14yo LC	25.0%	25.0%	31.7%	31.7%
Average	23.1%	20.1%	24.6%	21.5%

Key: C=couple; FF=both parents in full-time employment; FP=one parent employed full-time, the other part-time; FN=one parent employed full-time, one a full-time carer and not in the labour force; MBA=Modest But Adequate living standard level; LC=Low Cost living standard level

Table 2 presents the costs of raising children as a percentage of both household disposable and taxable income.¹ The percentages listed in the table have been obtained by averaging the weighted percentages for each capital city. To assess the effect and significance of childcare costs, data are presented for total costs of children, that is, including childcare costs, and without childcare costs. Tables A.17 to A.24 in the Appendix provide details about private income and government income support (along with government family benefits) required by parents to produce a disposable income equal to the household budget standard.

For example, Table 2 shows that the full costs of a three year old where both parents work full-time represents 35.8% of the family's total expenditure (ie disposable income) and 38.5% of the family's taxable income. However, when childcare costs are not considered, the costs of this child represent 12.1% and 13.1% of household disposable and taxable income respectively. Thus, childcare costs are a significant component of this household budget, particularly because the child is in full-day care five days a week. Furthermore, recall that these childcare costs are gross costs, that is, before receipt of the government Child Care Benefit and the new Child Care Rebate.

Looking at Table 2 as a whole, as a percentage of household income the average cost of the child across all ages is just over 20% of household income. These averages ranges from 24.6% of taxable income when childcare is included, to 20.1% of disposable income when childcare is not included. Of the individual entries, the highest percentage is for the scenario of a three year old where both parents work full-time. This is due to childcare costs. When childcare costs are not considered, this same scenario represents the lowest percentage of household income.

Generally, the cost of a child as a percentage of household income increases as the child ages. This is evident when looking at the columns without childcare. However, the impact of the labour force status of the primary carer and the need for childcare creates a large variation in these costs, particularly for young children, and no variation for teenage children. Also, low cost households tend to spend a higher percentage of household income on their children when compared to equivalent households at a modest but adequate income.

When examining the table in detail there are number of things to note. Firstly, in the above example of a three year old where both parents work full-time, the cost of the child as a percentage of household disposable income is higher than the percentage of taxable income. This may seem counter-intuitive. Typically, a household's taxable income is higher than a household's disposable income as a result of taxation. Accordingly, the cost of a child as a percentage of disposable income would be normally greater than the percentage of taxable income. However, given that this household type has a modest taxable income (of approximately

¹ To obtain these percentages, the household budget standard was regarded as the household disposable income. That is, the household has just sufficient disposable income to meet the budget standard, no more or no less. In other words, that household has no surplus income for savings. To obtain a household's taxable income, each parent's private income was determined under government policy settings (as of 1 July 2004) so that the combination of private income, any government income support and government family benefits, less tax payable, would produce a disposable income sufficient to just meet the household budget standard. While almost all government tax and welfare policies were taken into account in these calculations, the recently announced Child Care Rebate was not included. For time efficiency purposes, these calculations were only undertaken for households in Sydney, Melbourne and Adelaide. These cities were chosen as representative of the range of variations in costs of children and budget standards. Support for these complex calculations was provided by the Department of Family and Community Services.

\$46,000 per annum), then that household is entitled to receive significant family-related non-taxable benefits (on average, approximately \$10,000²). As a result, their disposable income is greater than their taxable income.

Another thing to note about this table is that for the 14 year-old child (and for some situations for other aged children), the exclusion of childcare costs does not change the percentage. This is due to the fact that in these household types, childcare services are not purchased.

A further note of caution must be observed when analysing this Table. Household incomes are not the same, even for households with the same living standard. This is due to the fact that although households may have the same living standard level, they have different needs due to variations in the age of the child and the labour force status of parents. Accordingly the amount of money they need to spend (ie the budget standard) differs, and as a result, their private and household incomes required to meet these differing expenditure levels.

Costs for two or more children

Table 3 presents the costs of for couple adult households in raising two or more children. Given the great range of combinations of children of different ages, those presented in Table 3 represent only an example. When the primary carer is working full-time, varying the age of the children will have a significant impact on these estimated costs, due to the high costs of child care. Another important factor in these costs are the costs of housing. When two children can share a bedroom, there is no additional housing cost for the second child. This is the case of '2 children – minimum' in Table 3. However, when the two children require a separate bedroom (due to age and gender)³, a dwelling with an extra bedroom needs to be rented. This is illustrated in the '2 children – maximum' examples. Thus, the average cost of raising two children (ages 6 and 14) at the modest but adequate level when both parents work full-time ranges from \$17,890 to \$20,420 per annum.

Although the marginal cost of a second child is not presented here, it can be calculated by subtracting from the cost of the two children, the cost of either a 6 year old or a 14 year old (keeping the household labour force and living standard level constant). This will give a cost for a second child of age 14 and age 6 respectively. Unlike other research methods, the budget standards methodology is not readily able to calculate an average cost of a second (or subsequent) child. This is due to the fact that budget standards are defined for specific household types that take into account the age of each child, whereas other methods average across all ages.

² Made up of Family Tax Benefit A, Rent Assistance and Child Care Benefit.

³ The housing requirements on which the Australian budget standards have been constructed has adopted the Canadian housing standard. This states that children of 5 years and under may share a bedroom, and only children of the same sex may share a bedroom when older than 5 years of age. Furthermore, there must be no more than two persons to a bedroom.

Table 3: Gross Costs of Two or More Children, including childcare, for Couple Households (June quarter 2004, \$'000/year)

Household Type	Sydney		Melbourne		Brisbane		Adelaide		Perth		Hobart		Darwin		Canberra		Weighted Average	
	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care
<i>2 children (6&14yo) – maximum</i>																		
C(FF)+6&14yo MBA	19.52	3.07	21.53	3.43	20.38	2.91	20.10	2.62	19.72	2.96	20.27	3.18	22.38	2.85	22.48	3.36	20.42	3.11
C(FP)+6&14yo MBA	17.01	0.00	18.73	0.00	18.00	0.00	17.96	0.00	17.30	0.00	17.67	0.00	20.04	0.00	19.73	0.00	17.88	0.00
C(FN)+6&14yo MBA	16.45	0.00	18.11	0.00	17.47	0.00	17.49	0.00	16.76	0.00	17.10	0.00	19.52	0.00	19.12	0.00	17.31	0.00
C(FN)+6&14yo LC	13.89	0.00	13.75	0.00	14.45	0.00	13.67	0.00	12.57	0.00	14.00	0.00	16.03	0.00	16.21	0.00	13.85	0.00
<i>2 children (6&14yo) - minimum</i>																		
C(FF)+6&14yo MBA	16.92	3.07	18.92	3.43	18.30	2.91	16.97	2.62	17.69	2.96	18.19	3.18	18.47	2.85	19.61	3.36	17.89	3.11
C(FP)+6&14yo MBA	14.40	0.00	16.12	0.00	15.91	0.00	14.83	0.00	15.27	0.00	15.59	0.00	16.13	0.00	16.86	0.00	15.35	0.00
C(FN)+6&14yo MBA	13.85	0.00	15.50	0.00	15.38	0.00	14.36	0.00	14.73	0.00	15.01	0.00	15.61	0.00	16.25	0.00	14.78	0.00
C(FN)+6&14yo LC	11.28	0.00	11.93	0.00	12.11	0.00	11.06	0.00	11.17	0.00	12.43	0.00	11.75	0.00	13.08	0.00	11.62	0.00
<i>3 children (3,6&14yo)</i>																		
C(FF)+3,6&14yo MBA	34.97	14.60	38.31	16.30	35.11	13.87	33.80	12.45	34.74	14.09	36.11	15.11	37.03	13.58	39.04	15.99	35.98	14.78
C(FP)+3,6&14yo MBA	Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated	
C(FN)+3,6&14yo MBA	20.92	0.56	22.63	0.62	21.77	0.53	21.83	0.47	21.18	0.54	21.58	0.57	23.97	0.52	23.66	0.61	21.76	0.56
C(FN)+3,6&14yo LC	17.24	0.00	17.08	0.00	17.66	0.00	16.97	0.00	15.90	0.00	17.34	0.00	19.44	0.00	19.58	0.00	17.17	0.00
<i>4 children (3,6,10&14yo)</i>																		
C(FF)+3,6,10&14yo MBA	44.69	17.65	48.33	19.69	44.41	16.76	42.97	15.05	44.29	17.03	45.93	18.27	46.56	16.41	49.05	19.32	45.67	17.87
C(FP)+3,6,10&14yo MBA	Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated	
C(FN)+3,6,10&14yo MBA	27.60	0.56	29.26	0.62	28.18	0.53	28.40	0.47	27.79	0.54	28.24	0.57	30.67	0.52	30.33	0.61	28.37	0.56
C(FN)+3,6,10&14yo LC	21.74	0.00	21.52	0.00	21.95	0.00	21.36	0.00	20.34	0.00	21.76	0.00	23.96	0.00	24.07	0.00	21.60	0.00

Key: C=couple; FF=both parents in full-time employment; FP=one parent employed full-time, the other part-time; FN=one parent employed full-time, one a full-time carer and not in the labour force; MBA=Modest But Adequate living standard level; LC=Low Cost living standard level

Table 4 presents the costs of two, three and four children in couple adult households as a percentage of household income. As would be expected, the percentage of household income increases with the number of children, from approximately 35% of disposable income for two children, approximately 44% for three children and 50% for four children. As with one child households, the presence of childcare increases the percentage of household income spent on children.

Households living at the low cost living standard spend a greater proportion of their household income on children than modest but adequate families. Indeed, four child families at the low cost level spend 47% of their disposable income and 71% of the taxable income on children. This is because such households supplement a small private income (on average, approximately \$30,000 per annum) with significant government benefits (on average, approximately \$21,000 per annum).

Table 4: Costs of Two or More Children as a Percentage of Household Income, Couple Households (June quarter 2004, capital city average)

Household Type	Disposable Income		Taxable Income	
	With childcare	No childcare	With childcare	No childcare
2 children (6&14yo)				
C(FF)+6&14yo MBA	37.7%	31.6%	32.9%	27.5%
C(FP)+6&14yo MBA	33.7%	33.7%	29.6%	29.6%
C(FN)+6&14yo MBA	33.6%	33.6%	28.5%	28.5%
C(FN)+6&14yo LC	35.0%	35.0%	40.1%	40.1%
3 children (3,6&14yo)				
C(FF)+3,6&14yo MBA	52.6%	30.8%	44.3%	26.0%
C(FP)+3,6&14yo MBA	Not calculated		Not calculated	
C(FN)+3,6&14yo MBA	40.0%	39.0%	37.7%	36.7%
C(FN)+3,6&14yo LC	41.5%	41.5%	56.9%	56.9%
4 children (3,6,10&14yo)				
C(FF)+3,6,10&14yo MBA	58.5%	35.4%	49.3%	29.9%
C(FP)+3,6,10&14yo MBA	Not calculated		Not calculated	
C(FN)+3,6,10&14yo MBA	46.5%	45.6%	44.7%	43.8%
C(FN)+3,6,10&14yo LC	47.1%	47.1%	71.2%	71.2%

Key: C=couple; FF=both parents in full-time employment; FP=one parent employed full-time, the other part-time; FN=one parent employed full-time, one a full-time carer and not in the labour force; MBA=Modest But Adequate living standard level; LC=Low Cost living standard level

5.2. *Costs of Children in Sole Parent Households*

Table 5 provides details of the costs of raising a first (or only) child in sole parent households. The estimates are for the case when the sole parent has 100 per cent contact with their child. This enables comparison of costs with costs in couple adult households.

Table 5: Gross Costs of One Child, including child care, Sole Parent Households, 100% contact (June quarter 2004, \$'000/year)

Household Type	Sydney		Melbourne		Brisbane		Adelaide		Perth		Hobart		Darwin		Canberra		Weighted Average	
	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care	Total costs	Child care
<i>3 year old</i>																		
S(F)+3yo MBA	16.65	11.53	19.81	12.87	17.97	10.95	15.67	9.83	17.24	11.13	18.35	11.94	17.64	10.72	20.15	12.63	17.86	12.63
S(P)+3yo MBA	Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated	
S(N)+3yo MBA	4.67	0.56	6.55	0.62	6.55	0.53	5.31	0.47	5.64	0.54	5.98	0.57	6.44	0.52	7.13	0.61	5.74	0.56
S(FN)+3yo LC	3.05	0.00	3.78	0.00	4.28	0.00	2.96	0.00	3.04	0.00	4.31	0.00	3.48	0.00	4.83	0.00	3.50	0.00
<i>6 year old</i>																		
S(F)+6yo MBA	9.27	3.20	11.42	3.57	10.98	3.04	9.51	2.73	10.13	3.09	10.65	3.31	10.80	2.98	11.95	3.50	10.36	3.24
S(P)+6yo MBA	7.25	0.56	9.09	0.62	9.04	0.53	7.75	0.47	8.15	0.54	8.46	0.58	8.85	0.52	9.63	0.61	8.28	0.56
S(N)+6yo MBA	6.37	0.00	8.14	0.00	8.19	0.00	6.94	0.00	7.31	0.00	7.61	0.00	8.08	0.00	8.74	0.00	7.39	0.00
S(N)+6yo LC	5.09	0.00	5.77	0.00	6.21	0.00	4.96	0.00	5.03	0.00	6.30	0.00	5.45	0.00	6.83	0.00	5.49	0.00
<i>10 year old</i>																		
S(F)+10yo MBA	10.67	3.20	12.78	3.57	12.32	3.04	10.87	2.73	11.51	3.09	12.02	3.31	12.19	2.98	13.34	3.50	11.73	3.24
S(P)+10yo MBA	Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated		Not calculated	
S(N)+10yo MBA	6.60	0.00	8.36	0.00	8.41	0.00	7.25	0.00	7.54	0.00	7.84	0.00	8.33	0.00	8.98	0.00	7.62	0.00
S(N)+10yo LC	5.35	0.00	6.02	0.00	6.47	0.00	5.19	0.00	5.28	0.00	6.54	0.00	5.73	0.00	7.10	0.00	5.75	0.00
<i>14 year old</i>																		
S(F)+14yo MBA	9.57	0.00	11.25	0.00	11.25	0.00	10.14	0.00	10.48	0.00	10.71	0.00	11.27	0.00	11.91	0.00	10.54	0.00
S(P)+14yo MBA	9.57	0.00	11.25	0.00	11.25	0.00	10.14	0.00	10.48	0.00	10.71	0.00	11.27	0.00	11.91	0.00	10.54	0.00
S(N)+14yo MBA	8.57	0.00	10.25	0.00	10.25	0.00	9.14	0.00	9.48	0.00	9.71	0.00	10.27	0.00	10.91	0.00	9.54	0.00
S(N)+14yo LC	6.49	0.00	7.11	0.00	7.53	0.00	6.27	0.00	6.42	0.00	7.61	0.00	6.94	0.00	8.22	0.00	6.85	0.00

Key: S=sole parent; F=parent in full-time employment; P=parent employed part-time; N=parent full-time carer and not in the labour force; MBA=Modest But Adequate living standard level; LC=Low Cost living standard level

As with a child/ren in a couple household, the cost of one child in a sole parent household generally increases with age, but this varies depending on the requirement for childcare services (which depend on the labour market status of the parent and the child's age). For example, for a sole parent of a three year old at the modest but adequate living standard level, the cost of the child ranges from an average of \$17,860 per annum when the parent is in full-time employment to \$5,740 when the parent is not in the labour force as a result of being a full-time carer. This is a significant difference, due entirely to childcare costs of \$12,630 per annum.

Sole parents at the low cost level face annum costs of a lower bound of \$3,500 for raising a 3 year old to \$6,850 for a 14 year old. For a similar modest but adequate sole parent (ie a full-time carer), the costs are from \$5,740 per annum to \$9,540 respectively.

Compared with couple adult households, sole parents face a range of different circumstances and expenditure concerns. Much previous research tends to find that sole parents face greater expenditure costs when raising their children, relative to couple adult households (Whiteford 1991). This results from greater needs for childcare and respite, and the purchase of household services to help manage the juggling of raising children with only one adult. The Australian budget standards research found that while this occurs for modest but adequate households (where the parent is assumed to be employed), this is not the case in low cost households (where the parent is assumed to be a full-time carer). This is due to the fact that low-income sole parents are able to access a large range of substantial savings using their pension card attached to receipt of Parenting Payment Partnered. This saving is worth about \$1,500 per annum.

For example, the cost of a three-year child at the low cost living standard for a couple (one parent working full-time the other not in the labour force) is \$4,910 per annum, whereas for the low cost sole parent (not in the labour force) is \$3,500.

Table 5 also shows that at the modest but adequate level the cost of a child decreases when the parent moves from part-time employment to no employment. For example, the 6 year old child costs \$8,280 per annum for the former parent, but \$7,390 per annum for the latter. While childcare costs of \$560 explain some of the difference, the rest results from access to pensioner concession cards accompanying receipt of Parenting Payment Single.

5.3. Costs of Contact

The above consideration of costs of children in separated families only relates to the situation when one parent has 100 per cent contact. However, in many situations both parents have contact with the child, even if the level of contact is significantly uneven.

Previous research has shown that non-resident parents who exercise regular contact of 15 to 30% of contact with the child face considerable costs for caring for the child, well in excess of the proportion of care exercised (Henman and Mitchell 2001). In particular, a non-resident parent with 20% contact faces more than 20% of the costs of the child when they are cared for 100% of the time by either in a sole parent or a couple parent household. This disproportionate cost results from infrastructure costs in providing basic infrastructure for the child (such as a bedroom, some clothes and toys) as well as communication and transportation costs in coordinating and undertaking contact.

Table 6: Gross Costs of a 6 Year Old Child, Separated Households, Various Contact Arrangements (June quarter 2004, \$'000/year)

Household & Contact Level	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra	Weighted Average
<i>Cost of child - Post separation – MBA – Both parents work full-time</i>									
Resident parent (100%)	9.27	11.42	10.98	9.51	10.13	10.65	10.80	11.95	10.36
Resident parent (80%)	9.13	11.28	10.83	9.39	9.98	10.51	10.64	11.80	10.21
Non-resident parent (20%)	2.87	4.67	4.86	3.65	3.88	4.16	4.63	5.21	3.95
Total (80%/20%)	12.00	15.95	15.70	13.04	13.86	14.67	15.26	17.01	14.17
Resident parent (50%)	6.42	8.42	8.24	6.97	7.35	7.78	8.06	8.94	7.51
Non-resident parent (50%)	6.33	8.28	8.16	6.82	7.25	7.64	7.96	8.80	7.40
Total (50%/50%)	12.74	16.70	16.40	13.79	14.60	15.43	16.02	17.74	14.91
<i>Cost of child - Post separation – LC – Resident parent not in the labour force; Non-resident parent employed</i>									
Resident parent (100%)	5.09	5.77	6.21	4.96	5.03	6.30	5.45	6.83	5.49
Resident parent (80%)	5.05	5.74	6.17	4.95	4.99	6.28	5.40	6.78	5.46
Non-resident parent (20%)	2.85	3.63	4.09	2.85	2.83	4.15	3.20	4.63	3.32
Total (80%/20%)	7.90	9.37	10.26	7.80	7.82	10.43	8.60	11.41	8.78
Resident parent (50%)	4.36	5.09	5.52	4.31	4.32	5.62	4.71	6.10	4.79
Non-resident parent (50%)	4.40	5.15	5.56	4.36	4.36	5.68	4.76	6.16	4.84
Total (50%/50%)	8.76	10.23	11.08	8.67	8.68	11.31	9.47	12.25	9.64

The research reported in this paper both updates and extends this previous research to calculate the cost for the resident parent when s/he has 80% contact and the non-resident parent has 20% contact. This report also provides data on costs in the shared care situation, that is, when both parents exercise 50% contact. Table 6 reports these results for the situation of a 6 year old child who (a) spends 100% of time with the resident parent; (b) spends 80% of time with the resident parent and 20% with the non-resident parent; and (c) spends 50% of time in both parents' households.

The assumption is that when the child spends 20% of their time with their non-resident parent, it is on weekends and during school holidays coinciding with that parent's annual holidays. Thus, the non-resident parent is assumed to not incur any childcare costs, whereas travel costs for transporting the child between households is assumed to be equally shared between the two parents. Everyday costs, such as food, were allocated at 20% of the normal cost. Whereas for other items, such as clothing and footwear, toys and personal care items, a cut-down wardrobe or toy-box from that maintained in single home was derived. This meant that some items were available in both households without transporting it every time. A more complete description of how costs have been distributed and calculated can be found in Henman and Mitchell (2001).

The costs for caring for a child for resident parents with 80 per cent contact were derived relative to both a resident parent with 100 per cent contact and a non-resident parent with 80 per cent contact. Housing, energy, clothing and footwear, childcare, leisure and personal care were taken to be equal to the costs a resident parent incurs with 100% contact. Food was assumed to be 80 per cent of the costs a resident parent incurs with 100% contact. Household goods and services, which includes hundreds of items from furniture to dish washing detergent, was taken to be 90 per cent of these normal costs. Health care costs (and also food) were the difference between a resident parent with 100% contact, and a non-resident parent with 80% contact. Transport costs were 100% of the costs of a resident parent with 100% contact plus the cost non-resident parents face for 20% contact. This recognises the increased costs of transportation between households.

However, when shared care occurs, that is when the child spends 50% in each parent's household, then childcare costs and many other costs are assumed to be shared equally. This included food, childcare and health care. This, of course, was not the case for replicated and infrastructure costs, which had to be spent in both households. So, clothing and footwear, and leisure costs were 75% of the costs for 100% contact, for each household, household goods and services, and personal care costs were 60%. For each parent, transport costs were derived as splitting the normal costs for 100% contact, and then adding in the costs for a non-resident parent with 20% contact (ie to transport co-ordination costs of the child).

The top half of Table 6 presents the results for households living at a modest but adequate living standard, where both parents work full-time. Thus the weighted capital city average cost of care for the 6 year old child for sole parent with 100% contact is \$10,360 per annum. This figure was also presented in Table 5. However, when that parent has 80% contact, the average cost to the resident parent in caring for that child drops slightly \$10,210. Thus, a 20% decrease in contact does not result in a 20% decrease in the cost to the resident parent. Indeed, a resident parent with 80% contact incurs, on average, 99% of the the costs faced by a resident parent with 100% contact (see Table 7).

Table 7: Cost of Children when Contact Occurs as a Percentage of Costs with 100% care, Various Contact Arrangements (June quarter 2004)

Household & Contact Level	Sydney	Melb	Brisb	Adel	Perth	Hob	Darw	Canb	Weight Ave
<i>Modest but Adequate – Both parents work full-time</i>									
Resident parent (80) %	98%	99%	99%	99%	99%	99%	99%	99%	99%
Non-res parent (20) %	31%	41%	44%	38%	38%	39%	43%	44%	38%
Resident parent (50) %	69%	74%	75%	73%	73%	73%	75%	75%	72%
Non-res parent (50) %	68%	73%	74%	72%	72%	72%	74%	74%	71%
<i>Low Cost – Resident parent not in the labour force; Non-resident parent employed</i>									
Resident parent (80) %	99%	99%	99%	100%	99%	100%	99%	99%	99%
Non-res parent (20) %	56%	63%	66%	57%	56%	66%	59%	68%	60%
Resident parent (50) %	86%	88%	89%	87%	86%	89%	86%	89%	87%
Non-res parent (50) %	87%	89%	90%	88%	87%	90%	87%	90%	88%

Looking at the other side of the equation, the non-resident parent (at modest but adequate living standard level, working full-time) with 20% contact with a 6 year old child has average costs of \$3,950 per annum. While this is significantly less than the costs the resident parent faces, it is still disproportionate to the time (ie 20%) spent with the child. Thus, Table 7 shows that this non-resident parent faces 38% of the cost of the child in 100% care with a sole parent. All up, in this separated household, the total costs of this child are, on average, \$14,170 per annum (see Table 6), or 37% more than the total costs of raising the child completely in a single household.

Looking at the equivalent low cost household, the resident parent with 100% contact incurs substantially less costs (due to a lower living standard and no childcare costs) of \$5,490 per annum. When regular contact occurs, the resident parent's costs again decline by 1% to \$5,460 per annum and the non-resident parent faces average costs of \$3,320 per annum, or an astonishing 60% of the cost of raising a child in one household. All up the total cost across the two households is \$8,780 per annum and 59% greater than the cost of raising the child in one household.

These results dramatically demonstrate that when contact occurs, the total costs of raising the child significantly increases. This is no zero-sum gain. This situation occurs because of the need to duplicate household infrastructure – such as bedrooms, furniture, clothing and toys – to support the care of the child in two, rather than one, households.

This is also evident in the case of shared care, where Table 6 shows that the costs are relatively equally distributed between both parents, but the costs borne by each parent with 50% contact represents around 71% of the cost borne when 100% contact is exercised for modest but adequate households, and 87% in low cost households. Thus, when equal contact occurs, the overall costs increase by 43% for modest but adequate households and 75% for low cost households, relative to raising a child 100% in one household.

Table 8: Percentage of the Total Cost of Children Incurred by a Parent when Contact Occurs, Various Contact Arrangements (June quarter 2004)

Household & Contact Level	Sydney	Melb	Brisb	Adel	Perth	Hob	Darw	Canb	Weight Ave
<i>Modest but Adequate – Both parents work full-time</i>									
Resident parent (80) %	76%	71%	69%	72%	72%	72%	70%	69%	72%
Non-res parent (20) %	24%	29%	31%	28%	28%	28%	30%	31%	28%
Resident parent (50) %	50%	50%	50%	51%	50%	50%	50%	50%	50%
Non-res parent (50) %	50%	50%	50%	49%	50%	50%	50%	50%	50%
<i>Low Cost – Resident parent not in the labour force; Non-resident parent employed</i>									
Resident parent (80) %	64%	61%	60%	63%	64%	60%	63%	59%	62%
Non-res parent (20) %	36%	39%	40%	37%	36%	40%	37%	41%	38%
Resident parent (50) %	50%	50%	50%	50%	50%	50%	50%	50%	50%
Non-res parent (50) %	50%	50%	50%	50%	50%	50%	50%	50%	50%

Finally, it is helpful to consider how these extra costs are distributed among the two parents. Table 8 presents this data. It shows that although a resident parent with 80% contact faces a similar cost to 100% contact, that parent only incurs between 62% and 72% of the total costs, depending on their living standard level. Accordingly, the non-resident parent with 20% contact faces between 28% to 38% of the total costs of raising the child in both households.

As would be expected when contact is evenly split, both parents face 50% of the total costs of raising the child in both households.

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7. Appendix

In the Tables in this Appendix the following key applies:

Key: S=single woman; Sm=single man; C=couple; AS=aged single; AC=aged couple; N=not in the labour force; P=employed part-time; F=employed full-time; U=unemployed; g3=girl 3 years old; g6=girl 6; b10=boy 10; b14=boy 14; +2=2 children (g6b14); +3=3 children (g3g6b14); +4=4 children (g3g6b10b14); Pri=private renter; (g6)=20% contact with girl 6; (+2)=20% contact with 2 children (g6b14) [if not in brackets, then 100% contact]; Own=fully own home; M=modest but adequate living standard; L=low cost living standard.

Unless otherwise stated, non-aged adults at the modest but adequate living standard level are assumed to work full-time. For low cost, unless otherwise stated, non-aged adults are assumed to be unemployed, with the exception of mothers who are assumed to be not in the labour force as full-time carers.

Table: A.1: Sydney Budget Standards, Modest But Adequate Living Standard, June quarter 2004 (\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	PersC	
S Pri	12.32	0.48	3.35	1.35	1.69	0.00	0.27	4.63	1.56	1.40	27.05
S(N) Pri	12.32	0.48	3.30	1.01	1.69	0.00	0.27	3.91	2.23	1.17	26.38
C Pri	12.32	0.65	7.34	2.37	2.07	0.00	0.68	5.21	2.37	2.00	35.01
C+2 Pri	16.03	0.94	12.90	4.04	4.28	3.07	1.01	5.56	4.28	2.42	54.54
S+g6 Pri	13.37	0.62	5.41	2.12	2.32	3.20	0.45	4.76	2.55	1.52	36.32
S(N)+g6 Pri	13.37	0.51	5.36	1.78	2.30	0.56	0.33	4.02	3.22	1.29	32.75
AS Own	3.20	0.53	3.11	0.80	2.54	0.00	0.55	3.41	2.37	1.01	17.52
AC Own	3.30	0.63	6.29	1.38	2.69	0.00	1.03	3.43	3.95	1.60	24.31
C(FF)+g6 Pri	13.40	0.80	9.40	3.15	2.74	3.07	0.86	5.37	3.13	2.12	44.04
C(FN)+g6 Pri	13.40	0.80	9.36	2.81	2.74	0.00	0.86	5.38	3.82	1.89	41.04
C(FP)+g6 Pri	13.40	0.80	9.36	3.15	2.74	0.56	0.86	6.21	3.55	1.97	42.59
C+b14 Pri	13.40	0.80	10.84	3.27	3.59	0.00	0.83	5.39	3.91	2.30	44.33
C+g3 Pri	13.40	0.80	8.99	3.05	2.63	11.53	0.85	5.40	2.64	2.11	51.41
C+3 Pri	16.03	1.05	14.55	4.72	4.68	14.60	1.18	6.13	4.52	2.51	69.98
C+4 Pri	16.03	1.17	17.30	5.54	5.68	17.65	1.33	7.41	4.96	2.64	79.71
S+2 Pri	16.01	0.76	8.16	2.94	3.67	6.38	0.61	4.94	3.08	1.65	48.18
C+b10 Pri	13.40	0.80	10.09	3.19	3.34	3.07	0.83	5.35	3.23	2.15	45.43
Sm Pri	12.32	0.48	3.99	1.02	1.69	0.00	0.41	4.62	1.84	0.62	26.99
Sm Pri (g6)	13.37	0.53	4.40	1.25	1.87	0.00	0.43	4.95	2.42	0.65	29.86
Sm Pri (+2)	15.97	0.58	5.10	1.56	2.08	0.00	0.45	4.97	2.67	0.69	34.07

Table: A.2: Sydney Budget Standards, Low Cost Living Standard, June quarter 2004 (\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	Pers C	
S Pri	9.20	0.45	2.58	1.02	1.36	0.00	0.20	3.13	1.02	0.43	19.39
S(N) Pri	9.20	0.45	2.58	0.79	1.36	0.00	0.20	2.91	1.02	0.41	18.91
C Pri	9.20	0.59	5.65	1.79	1.68	0.00	0.47	3.30	1.42	0.76	24.85
C+2 Pri	13.37	0.82	10.01	3.12	3.31	0.00	0.72	3.76	2.22	0.98	38.31
S+g6 Pri	10.76	0.45	4.20	1.50	1.81	0.00	0.33	3.03	1.43	0.48	24.00
AS Own	3.20	0.50	2.47	0.73	2.10	0.00	0.45	2.40	1.37	0.34	13.58
AC Own	3.29	0.57	5.01	1.23	2.08	0.00	0.84	2.44	2.55	0.65	18.67
C(UN)+g6 Pri	10.76	0.71	7.27	2.27	2.17	0.00	0.60	3.59	1.83	0.80	30.01
C(UU)+g6 Pri	10.76	0.71	7.27	2.50	2.17	0.00	0.60	3.77	1.83	0.83	30.44
C(FN)+g6 Pri	10.76	0.71	7.39	2.31	2.17	0.00	0.60	4.35	1.83	0.80	30.92
C(FU)+g6 Pri	10.76	0.71	7.39	2.54	2.17	0.00	0.60	4.57	1.83	0.83	31.40
C+b14 Pri	10.76	0.71	8.40	2.40	2.86	0.00	0.59	3.30	1.97	0.91	31.89
C+g3 Pri	10.76	0.71	6.92	2.15	2.10	0.00	0.57	3.31	1.55	0.81	28.88
C+3 Pri	13.40	0.90	11.29	3.71	3.69	0.00	0.83	4.49	2.32	1.03	41.66
C+4 Pri	13.40	0.99	13.40	4.44	4.39	0.00	0.95	4.81	2.65	1.11	46.15
S+2 Pri	13.37	0.56	6.32	2.23	2.79	0.00	0.46	3.16	1.80	0.56	31.24
C+b10 Pri	10.76	0.71	7.76	2.29	2.62	0.00	0.59	3.25	1.92	0.83	30.74
Sm(F) Pri	9.20	0.45	3.18	0.81	1.35	0.00	0.27	3.57	1.23	0.34	20.40
Sm(U) Pri	9.20	0.45	3.06	0.77	1.35	0.00	0.27	3.06	1.23	0.34	19.73
Sm Pri (g6)	10.76	0.49	3.39	0.97	1.49	0.00	0.28	3.41	1.44	0.36	22.58
Sm Pri (+2)	13.37	0.53	3.94	1.26	1.70	0.00	0.28	3.43	1.62	0.38	26.51

Table: A.3: Melbourne Budget Standards, Modest But Adequate Living Standard, June quarter 2004 (\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	PersC	
S Pri	8.41	0.74	3.27	1.30	1.65	0.00	0.28	4.67	1.49	1.36	23.15
S(N) Pri	8.41	0.74	3.23	0.97	1.65	0.00	0.28	3.95	2.12	1.14	22.48
C Pri	8.41	1.01	7.15	2.28	2.02	0.00	0.68	5.24	2.26	1.93	30.99
C+2 Pri	13.94	1.45	12.61	3.89	4.18	3.43	1.02	5.59	4.09	2.33	52.53
S+g6 Pri	11.28	0.96	5.30	2.04	2.26	3.57	0.46	4.80	2.44	1.47	34.57
S(N)+g6 Pri	11.28	0.79	5.26	1.71	2.25	0.62	0.34	4.05	3.07	1.25	30.62
AS Own	3.43	0.82	3.03	0.77	2.48	0.00	0.55	3.44	2.26	0.99	17.78
AC Own	3.53	0.98	6.11	1.33	2.63	0.00	1.04	3.46	3.77	1.56	24.41
C(FF)+g6 Pri	11.31	1.23	9.18	3.03	2.67	3.43	0.87	5.41	2.99	2.04	42.16
C(FN)+g6 Pri	11.31	1.23	9.14	2.70	2.67	0.00	0.87	5.42	3.64	1.83	38.81
C(FP)+g6 Pri	11.31	1.23	9.14	3.03	2.67	0.62	0.87	6.27	3.39	1.90	40.43
C+b14 Pri	11.31	1.23	10.58	3.14	3.51	0.00	0.84	5.43	3.73	2.22	41.99
C+g3 Pri	11.31	1.23	8.78	2.94	2.57	12.87	0.86	5.44	2.52	2.03	50.55
C+3 Pri	13.94	1.63	14.23	4.54	4.56	16.30	1.19	6.18	4.31	2.42	69.30
C+4 Pri	13.94	1.81	16.94	5.32	5.55	19.69	1.34	7.46	4.74	2.54	79.33
S+2 Pri	13.91	1.18	8.01	2.82	3.58	7.11	0.61	4.98	2.94	1.59	46.73
C+b10 Pri	11.31	1.23	9.86	3.06	3.26	3.43	0.84	5.39	3.08	2.07	43.53
Sm Pri	8.41	0.74	3.88	0.99	1.65	0.00	0.41	4.65	1.75	0.60	23.08
Sm Pri (g6)	11.28	0.81	4.29	1.20	1.82	0.00	0.43	4.99	2.31	0.62	27.75
Sm Pri (+2)	13.88	0.89	4.97	1.50	2.03	0.00	0.45	5.01	2.55	0.66	31.95

Table: A.4: Melbourne Budget Standards, Low Cost Living Standard, June quarter 2004 (\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	Pers C	
S Pri	7.63	0.69	2.50	0.98	1.32	0.00	0.20	3.16	0.97	0.42	17.87
S(N) Pri	7.63	0.69	2.50	0.76	1.32	0.00	0.20	2.94	0.97	0.40	17.40
C Pri	7.63	0.92	5.44	1.72	1.64	0.00	0.47	3.32	1.35	0.73	23.22
C+2 Pri	11.80	1.27	9.69	3.00	3.23	0.00	0.73	3.78	2.12	0.94	36.55
S+g6 Pri	9.97	0.70	4.09	1.44	1.77	0.00	0.34	3.05	1.36	0.46	23.18
AS Own	3.43	0.77	2.38	0.70	2.05	0.00	0.46	2.42	1.31	0.33	13.86
AC Own	3.52	0.88	4.82	1.19	2.03	0.00	0.85	2.46	2.43	0.62	18.81
C(UN)+g6 Pri	9.97	1.09	7.03	2.18	2.12	0.00	0.61	3.62	1.75	0.77	29.14
C(UU)+g6 Pri	9.97	1.09	7.03	2.40	2.12	0.00	0.61	3.79	1.75	0.79	29.56
C(FN)+g6 Pri	9.97	1.09	7.15	2.22	2.12	0.00	0.61	4.38	1.75	0.77	30.06
C(FU)+g6 Pri	9.97	1.09	7.15	2.44	2.12	0.00	0.61	4.61	1.75	0.79	30.53
C+b14 Pri	9.97	1.09	8.10	2.31	2.79	0.00	0.60	3.32	1.88	0.87	30.93
C+g3 Pri	9.97	1.09	6.68	2.07	2.05	0.00	0.58	3.33	1.48	0.77	28.03
C+3 Pri	11.83	1.40	10.93	3.57	3.60	0.00	0.84	4.52	2.21	0.99	39.88
C+4 Pri	11.83	1.53	13.00	4.27	4.28	0.00	0.96	4.84	2.53	1.07	44.31
S+2 Pri	11.80	0.87	6.16	2.15	2.72	0.00	0.46	3.17	1.71	0.54	29.58
C+b10 Pri	9.97	1.09	7.51	2.20	2.56	0.00	0.60	3.28	1.83	0.80	29.84
Sm(F) Pri	7.63	0.69	3.06	0.78	1.32	0.00	0.27	3.59	1.17	0.33	18.84
Sm(U) Pri	7.63	0.69	2.94	0.74	1.32	0.00	0.27	3.08	1.17	0.33	18.17
Sm Pri (g6)	9.97	0.76	3.26	0.93	1.45	0.00	0.28	3.43	1.38	0.34	21.80
Sm Pri (+2)	11.80	0.83	3.79	1.21	1.66	0.00	0.29	3.45	1.54	0.36	24.93

Table: A.5: Brisbane Budget Standards, Modest But Adequate Living Standard, June quarter 2004 (\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	PersC	
S Pri	7.70	0.45	3.19	1.25	1.67	0.00	0.28	4.52	1.47	1.40	21.92
S(N) Pri	7.70	0.45	3.14	0.93	1.67	0.00	0.28	3.84	2.09	1.17	21.28
C Pri	7.70	0.61	7.01	2.19	2.04	0.00	0.71	5.07	2.23	2.00	29.56
C+2 Pri	12.98	0.88	12.31	3.74	4.23	2.91	1.05	5.40	4.03	2.42	49.95
S+g6 Pri	10.83	0.58	5.16	1.96	2.29	3.04	0.47	4.64	2.40	1.52	32.90
S(N)+g6 Pri	10.83	0.48	5.12	1.65	2.28	0.53	0.35	3.93	3.03	1.29	29.47
AS Own	3.43	0.50	2.95	0.74	2.50	0.00	0.57	3.35	2.23	1.01	17.28
AC Own	3.55	0.59	5.96	1.28	2.65	0.00	1.07	3.37	3.71	1.60	23.80
C(FF)+g6 Pri	10.86	0.75	8.99	2.91	2.71	2.91	0.90	5.23	2.94	2.12	40.32
C(FN)+g6 Pri	10.86	0.75	8.94	2.60	2.71	0.00	0.90	5.26	3.59	1.89	37.50
C(FP)+g6 Pri	10.86	0.75	8.95	2.91	2.71	0.53	0.90	6.08	3.34	1.96	38.99
C+b14 Pri	10.86	0.75	10.33	3.02	3.55	0.00	0.86	5.24	3.68	2.30	40.60
C+g3 Pri	10.86	0.75	8.59	2.82	2.61	10.95	0.89	5.26	2.49	2.11	47.32
C+3 Pri	12.98	0.99	13.88	4.37	4.62	13.87	1.23	5.98	4.25	2.51	64.67
C+4 Pri	12.98	1.10	16.51	5.12	5.61	16.76	1.38	7.21	4.67	2.64	73.97
S+2 Pri	12.95	0.71	7.80	2.72	3.62	6.05	0.63	4.82	2.89	1.65	43.84
C+b10 Pri	10.86	0.75	9.65	2.95	3.30	2.91	0.86	5.20	3.04	2.15	41.67
Sm Pri	7.70	0.45	3.83	0.95	1.67	0.00	0.43	4.50	1.73	0.62	21.87
Sm Pri (g6)	10.83	0.49	4.22	1.15	1.84	0.00	0.45	4.82	2.28	0.65	26.73
Sm Pri (+2)	12.91	0.54	4.88	1.45	2.05	0.00	0.46	4.84	2.51	0.69	30.34

Table: A.6: Brisbane Budget Standards, Low Cost Living Standard, June quarter 2004 (\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	Pers C	
S Pri	6.65	0.42	2.43	0.94	1.34	0.00	0.21	3.05	0.96	0.43	16.43
S(N) Pri	6.65	0.42	2.43	0.73	1.34	0.00	0.21	2.84	0.96	0.41	15.99
C Pri	6.65	0.56	5.33	1.65	1.66	0.00	0.48	3.21	1.33	0.76	21.64
C+2 Pri	11.87	0.77	9.44	2.88	3.27	0.00	0.75	3.65	2.09	0.98	35.69
S+g6 Pri	9.52	0.42	3.97	1.39	1.79	0.00	0.35	2.94	1.34	0.48	22.20
AS Own	3.43	0.47	2.31	0.68	2.07	0.00	0.47	2.34	1.29	0.34	13.41
AC Own	3.53	0.54	4.69	1.14	2.05	0.00	0.88	2.39	2.40	0.65	18.27
C(UN)+g6 Pri	9.52	0.66	6.87	2.10	2.14	0.00	0.63	3.49	1.72	0.81	27.94
C(UU)+g6 Pri	9.52	0.66	6.87	2.31	2.14	0.00	0.63	3.66	1.72	0.83	28.35
C(FN)+g6 Pri	9.52	0.66	6.99	2.14	2.14	0.00	0.63	4.24	1.72	0.81	28.85
C(FU)+g6 Pri	9.52	0.66	6.99	2.35	2.14	0.00	0.63	4.45	1.72	0.83	29.30
C+b14 Pri	9.52	0.66	7.90	2.22	2.81	0.00	0.62	3.21	1.85	0.91	29.71
C+g3 Pri	9.52	0.66	6.53	1.99	2.07	0.00	0.60	3.22	1.46	0.81	26.86
C+3 Pri	11.91	0.85	10.64	3.43	3.64	0.00	0.86	4.35	2.18	1.04	38.89
C+4 Pri	11.91	0.93	12.65	4.11	4.33	0.00	0.99	4.66	2.50	1.12	43.19
S+2 Pri	11.87	0.53	5.98	2.07	2.75	0.00	0.48	3.06	1.69	0.56	28.98
C+b10 Pri	9.52	0.66	7.34	2.12	2.58	0.00	0.62	3.17	1.81	0.83	28.65
Sm(F) Pri	6.65	0.42	3.02	0.75	1.33	0.00	0.28	3.46	1.16	0.34	17.42
Sm(U) Pri	6.65	0.42	2.90	0.71	1.33	0.00	0.28	2.98	1.16	0.34	16.78
Sm Pri (g6)	9.52	0.46	3.21	0.89	1.47	0.00	0.29	3.31	1.36	0.36	20.87
Sm Pri (+2)	11.87	0.50	3.72	1.17	1.67	0.00	0.30	3.33	1.52	0.38	24.46

Table: A.7: Adelaide Budget Standards, Modest But Adequate Living Standard, June quarter 2004 (\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	PersC	
S Pri	6.82	0.73	3.15	1.33	1.66	0.00	0.26	4.69	1.56	1.38	21.57
S(N) Pri	6.82	0.73	3.10	1.00	1.66	0.00	0.26	3.96	2.22	1.16	20.90
C Pri	6.82	1.00	6.91	2.35	2.03	0.00	0.64	5.27	2.37	1.96	29.35
C+2 Pri	11.83	1.44	12.15	4.00	4.20	2.62	0.96	5.62	4.27	2.37	49.45
S+g6 Pri	8.65	0.95	5.09	2.10	2.27	2.73	0.43	4.82	2.55	1.49	31.08
S(N)+g6 Pri	8.65	0.79	5.05	1.76	2.26	0.47	0.31	4.07	3.21	1.27	27.85
AS Own	3.44	0.81	2.90	0.79	2.50	0.00	0.52	3.46	2.36	1.00	17.79
AC Own	3.55	0.97	5.88	1.37	2.64	0.00	0.97	3.48	3.94	1.58	24.38
C(FF)+g6 Pri	8.68	1.22	8.86	3.11	2.68	2.62	0.82	5.44	3.12	2.07	38.62
C(FN)+g6 Pri	8.68	1.22	8.81	2.78	2.68	0.00	0.82	5.44	3.81	1.85	36.09
C(FP)+g6 Pri	8.68	1.22	8.82	3.11	2.68	0.47	0.82	6.29	3.55	1.92	37.57
C+b14 Pri	8.68	1.22	10.20	3.23	3.53	0.00	0.78	5.45	3.90	2.25	39.26
C+g3 Pri	8.68	1.22	8.48	3.02	2.58	9.83	0.81	5.47	2.64	2.06	44.78
C+3 Pri	11.83	1.62	13.71	4.67	4.59	12.45	1.11	6.20	4.51	2.45	63.15
C+4 Pri	11.83	1.80	16.32	5.48	5.57	15.05	1.25	7.50	4.96	2.58	72.32
S+2 Pri	11.81	1.17	7.70	2.91	3.60	5.44	0.57	5.00	3.07	1.61	42.87
C+b10 Pri	8.68	1.22	9.52	3.15	3.28	2.62	0.79	5.41	3.22	2.10	39.98
Sm Pri	6.82	0.73	3.77	1.01	1.66	0.00	0.39	4.67	1.84	0.61	21.49
Sm Pri (g6)	8.65	0.81	4.15	1.23	1.83	0.00	0.41	5.01	2.42	0.63	25.14
Sm Pri (+2)	11.78	0.88	4.81	1.55	2.04	0.00	0.42	5.03	2.67	0.67	29.85

Table: A.8: Adelaide Budget Standards, Low Cost Living Standard, June quarter 2004 (\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	Pers C	
S Pri	6.04	0.69	2.41	1.01	1.33	0.00	0.19	3.17	1.02	0.42	16.27
S(N) Pri	6.04	0.69	2.41	0.78	1.33	0.00	0.19	2.95	1.02	0.40	15.80
C Pri	6.04	0.91	5.27	1.77	1.65	0.00	0.44	3.34	1.41	0.74	21.58
C+2 Pri	10.21	1.26	9.36	3.08	3.25	0.00	0.68	3.80	2.21	0.95	34.81
S+g6 Pri	7.61	0.69	3.93	1.49	1.78	0.00	0.31	3.07	1.42	0.47	20.76
AS Own	3.44	0.77	2.28	0.72	2.07	0.00	0.43	2.43	1.37	0.34	13.85
AC Own	3.54	0.88	4.64	1.22	2.05	0.00	0.80	2.47	2.55	0.63	18.78
C(UN)+g6 Pri	7.61	1.09	6.80	2.25	2.12	0.00	0.57	3.63	1.83	0.78	26.68
C(UU)+g6 Pri	7.61	1.09	6.80	2.47	2.12	0.00	0.57	3.81	1.83	0.81	27.10
C(FN)+g6 Pri	7.61	1.09	6.92	2.29	2.12	0.00	0.57	4.40	1.83	0.78	27.61
C(FU)+g6 Pri	7.61	1.09	6.92	2.52	2.12	0.00	0.57	4.63	1.83	0.81	28.08
C+b14 Pri	7.61	1.09	7.83	2.38	2.80	0.00	0.56	3.34	1.96	0.89	28.45
C+g3 Pri	7.61	1.09	6.47	2.13	2.05	0.00	0.54	3.35	1.55	0.79	25.57
C+3 Pri	10.24	1.39	10.55	3.67	3.62	0.00	0.78	4.54	2.31	1.01	38.12
C+4 Pri	10.24	1.52	12.55	4.40	4.30	0.00	0.90	4.86	2.65	1.09	42.51
S+2 Pri	10.21	0.87	5.93	2.21	2.73	0.00	0.43	3.19	1.79	0.54	27.91
C+b10 Pri	7.61	1.09	7.27	2.27	2.57	0.00	0.56	3.29	1.92	0.81	27.38
Sm(F) Pri	6.04	0.69	2.99	0.80	1.32	0.00	0.26	3.61	1.23	0.33	17.27
Sm(U) Pri	6.04	0.69	2.87	0.76	1.32	0.00	0.26	3.10	1.23	0.33	16.59
Sm Pri (g6)	7.61	0.75	3.17	0.96	1.46	0.00	0.26	3.45	1.44	0.35	19.45
Sm Pri (+2)	10.21	0.82	3.68	1.25	1.66	0.00	0.27	3.47	1.62	0.37	23.35

Table: A.9: Perth Budget Standards, Modest But Adequate Living Standard, June quarter 2004
(\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	PersC	
S Pri	5.74	0.54	3.37	1.27	1.64	0.00	0.28	4.62	1.50	1.41	20.36
S(N) Pri	5.74	0.54	3.33	0.95	1.64	0.00	0.28	3.90	2.14	1.18	19.69
C Pri	5.74	0.74	7.39	2.23	2.00	0.00	0.69	5.20	2.28	2.01	28.28
C+2 Pri	9.92	1.06	13.00	3.80	4.14	2.96	1.03	5.55	4.11	2.43	48.00
S+g6 Pri	7.82	0.70	5.45	2.00	2.24	3.09	0.46	4.75	2.45	1.53	30.49
S(N)+g6 Pri	7.82	0.58	5.41	1.68	2.23	0.54	0.34	4.01	3.09	1.30	26.99
AS Own	3.36	0.60	3.14	0.75	2.45	0.00	0.56	3.40	2.27	1.02	17.55
AC Own	3.46	0.71	6.33	1.30	2.60	0.00	1.05	3.42	3.79	1.61	24.29
C(FF)+g6 Pri	7.86	0.90	9.47	2.96	2.65	2.96	0.88	5.36	3.01	2.13	38.18
C(FN)+g6 Pri	7.86	0.90	9.43	2.64	2.65	0.00	0.88	5.37	3.66	1.90	35.29
C(FP)+g6 Pri	7.86	0.90	9.43	2.96	2.65	0.54	0.88	6.20	3.41	1.97	36.80
C+b14 Pri	7.86	0.90	10.93	3.07	3.48	0.00	0.85	5.38	3.75	2.31	38.53
C+g3 Pri	7.86	0.90	9.06	2.87	2.55	11.13	0.87	5.39	2.54	2.12	45.29
C+3 Pri	9.92	1.19	14.66	4.44	4.52	14.09	1.21	6.12	4.34	2.52	63.02
C+4 Pri	9.92	1.32	17.43	5.21	5.49	17.03	1.36	7.40	4.77	2.65	72.57
S+2 Pri	9.89	0.86	8.22	2.76	3.55	6.15	0.62	4.93	2.95	1.66	41.59
C+b10 Pri	7.86	0.90	10.16	3.00	3.23	2.96	0.85	5.34	3.10	2.16	39.55
Sm Pri	5.74	0.54	4.02	0.96	1.64	0.00	0.42	4.61	1.77	0.62	20.31
Sm Pri (g6)	7.82	0.59	4.43	1.17	1.81	0.00	0.44	4.94	2.33	0.65	24.19
Sm Pri (+2)	9.86	0.65	5.14	1.47	2.01	0.00	0.46	4.96	2.57	0.69	27.80

Table: A.10: Perth Budget Standards, Low Cost Living Standard, June quarter 2004 (\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	Pers C	
S Pri	5.37	0.50	2.60	0.96	1.31	0.00	0.20	3.13	0.98	0.43	15.49
S(N) Pri	5.37	0.50	2.60	0.74	1.31	0.00	0.20	2.91	0.98	0.41	15.03
C Pri	5.37	0.67	5.69	1.68	1.63	0.00	0.48	3.29	1.36	0.76	20.93
C+2 Pri	8.35	0.92	10.09	2.93	3.20	0.00	0.74	3.75	2.13	0.98	33.09
S+g6 Pri	6.94	0.51	4.23	1.41	1.75	0.00	0.34	3.03	1.37	0.48	20.06
AS Own	3.36	0.56	2.49	0.69	2.03	0.00	0.46	2.40	1.32	0.35	13.65
AC Own	3.45	0.64	5.04	1.16	2.01	0.00	0.86	2.44	2.45	0.65	18.70
C(UN)+g6 Pri	6.94	0.79	7.32	2.14	2.10	0.00	0.62	3.59	1.76	0.81	26.06
C(UU)+g6 Pri	6.94	0.79	7.32	2.35	2.10	0.00	0.62	3.76	1.76	0.83	26.47
C(FN)+g6 Pri	6.94	0.79	7.44	2.18	2.10	0.00	0.62	4.34	1.76	0.81	26.97
C(FU)+g6 Pri	6.94	0.79	7.44	2.39	2.10	0.00	0.62	4.56	1.76	0.83	27.43
C+b14 Pri	6.94	0.79	8.46	2.26	2.76	0.00	0.60	3.29	1.89	0.91	27.91
C+g3 Pri	6.94	0.79	6.98	2.02	2.03	0.00	0.59	3.30	1.49	0.81	24.95
C+3 Pri	8.38	1.02	11.37	3.49	3.57	0.00	0.85	4.48	2.23	1.04	36.42
C+4 Pri	8.38	1.11	13.50	4.18	4.24	0.00	0.97	4.80	2.55	1.12	40.86
S+2 Pri	8.35	0.63	6.36	2.10	2.70	0.00	0.47	3.15	1.72	0.56	26.04
C+b10 Pri	6.94	0.79	7.82	2.15	2.53	0.00	0.61	3.25	1.84	0.84	26.78
Sm(F) Pri	5.37	0.50	3.20	0.76	1.30	0.00	0.28	3.57	1.18	0.35	16.52
Sm(U) Pri	5.37	0.50	3.09	0.72	1.30	0.00	0.28	3.05	1.18	0.35	15.85
Sm Pri (g6)	6.94	0.55	3.42	0.91	1.44	0.00	0.28	3.41	1.39	0.36	18.69
Sm Pri (+2)	8.35	0.60	3.97	1.19	1.64	0.00	0.29	3.42	1.55	0.38	21.39

Table: A.11: Hobart Budget Standards, Modest But Adequate Living Standard, June quarter 2004
(\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	PersC	
S Pri	5.83	0.72	3.28	1.24	1.71	0.00	0.28	4.69	1.47	1.52	20.73
S(N) Pri	5.83	0.72	3.24	0.93	1.71	0.00	0.28	3.95	2.09	1.26	20.00
C Pri	5.83	0.99	7.20	2.18	2.10	0.00	0.69	5.28	2.22	2.17	28.65
C+2 Pri	10.32	1.42	12.66	3.72	4.33	3.18	1.03	5.64	4.02	2.63	48.93
S+g6 Pri	8.17	0.93	5.33	1.95	2.35	3.31	0.46	4.82	2.40	1.65	31.38
S(N)+g6 Pri	8.17	0.77	5.28	1.64	2.34	0.58	0.34	4.07	3.02	1.39	27.61
AS Own	3.34	0.80	3.02	0.74	2.55	0.00	0.55	3.44	2.22	1.08	17.76
AC Own	3.45	0.95	6.12	1.27	2.72	0.00	1.04	3.46	3.70	1.72	24.44
C(Ff)+g6 Pri	8.21	1.20	9.24	2.89	2.78	3.18	0.88	5.45	2.94	2.30	39.07
C(FN)+g6 Pri	8.21	1.20	9.20	2.58	2.78	0.00	0.88	5.44	3.58	2.04	35.92
C(FP)+g6 Pri	8.21	1.20	9.20	2.89	2.78	0.58	0.88	6.29	3.33	2.13	37.49
C+b14 Pri	8.21	1.20	10.62	3.00	3.63	0.00	0.84	5.47	3.67	2.49	39.13
C+g3 Pri	8.21	1.20	8.82	2.81	2.68	11.94	0.86	5.48	2.48	2.28	46.77
C+3 Pri	10.32	1.59	14.29	4.34	4.74	15.11	1.20	6.21	4.24	2.73	64.77
C+4 Pri	10.32	1.76	17.01	5.09	5.75	18.27	1.35	7.51	4.66	2.87	74.58
S+2 Pri	10.29	1.15	8.05	2.70	3.71	6.60	0.62	5.01	2.89	1.79	42.80
C+b10 Pri	8.21	1.20	9.92	2.93	3.38	3.18	0.84	5.43	3.03	2.33	40.44
Sm Pri	5.83	0.72	3.92	0.94	1.71	0.00	0.42	4.68	1.73	0.67	20.61
Sm Pri (g6)	8.17	0.79	4.33	1.15	1.89	0.00	0.44	5.02	2.27	0.70	24.76
Sm Pri (+2)	10.26	0.87	5.01	1.44	2.11	0.00	0.45	5.04	2.51	0.75	28.43

Table: A.12: Hobart Budget Standards, Low Cost Living Standard, June quarter 2004 (\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	Pers C	
S Pri	4.78	0.67	2.49	0.94	1.37	0.00	0.20	3.18	0.96	0.47	15.06
S(N) Pri	4.78	0.67	2.49	0.72	1.37	0.00	0.20	2.95	0.96	0.44	14.59
C Pri	4.78	0.90	5.46	1.64	1.70	0.00	0.47	3.34	1.33	0.82	20.45
C+2 Pri	9.21	1.24	9.68	2.87	3.34	0.00	0.74	3.82	2.08	1.06	34.03
S+g6 Pri	7.65	0.68	4.08	1.38	1.83	0.00	0.34	3.08	1.34	0.52	20.90
AS Own	3.34	0.76	2.36	0.67	2.11	0.00	0.46	2.43	1.29	0.37	13.79
AC Own	3.43	0.86	4.79	1.13	2.10	0.00	0.86	2.48	2.39	0.70	18.75
C(UN)+g6 Pri	7.65	1.07	7.04	2.09	2.20	0.00	0.61	3.65	1.72	0.88	26.90
C(UU)+g6 Pri	7.65	1.07	7.04	2.30	2.20	0.00	0.61	3.83	1.72	0.90	27.32
C(FN)+g6 Pri	7.65	1.07	7.15	2.13	2.20	0.00	0.61	4.41	1.72	0.88	27.81
C(FU)+g6 Pri	7.65	1.07	7.15	2.34	2.20	0.00	0.61	4.64	1.72	0.90	28.28
C+b14 Pri	7.65	1.07	8.09	2.21	2.88	0.00	0.60	3.34	1.85	0.99	28.67
C+g3 Pri	7.65	1.07	6.69	1.98	2.13	0.00	0.58	3.35	1.46	0.88	25.78
C+3 Pri	9.25	1.36	10.91	3.41	3.73	0.00	0.84	4.56	2.18	1.13	37.37
C+4 Pri	9.25	1.49	12.98	4.09	4.43	0.00	0.97	4.89	2.49	1.22	41.79
S+2 Pri	9.21	0.85	6.14	2.06	2.82	0.00	0.47	3.21	1.68	0.61	27.05
C+b10 Pri	7.65	1.07	7.52	2.11	2.65	0.00	0.60	3.30	1.80	0.91	27.60
Sm(F) Pri	4.78	0.67	3.08	0.75	1.36	0.00	0.27	3.63	1.16	0.38	16.08
Sm(U) Pri	4.78	0.67	2.97	0.71	1.36	0.00	0.27	3.10	1.16	0.38	15.40
Sm Pri (g6)	7.65	0.74	3.28	0.89	1.50	0.00	0.28	3.46	1.36	0.39	19.55
Sm Pri (+2)	9.21	0.81	3.81	1.16	1.71	0.00	0.29	3.48	1.52	0.42	22.41

Table: A.13: Darwin Budget Standards, Modest But Adequate Living Standard, June quarter 2004 (\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	PersC	
S Pri	7.19	0.53	3.60	1.26	1.64	0.00	0.28	4.61	1.35	1.36	21.82
S(N) Pri	7.19	0.53	3.56	0.94	1.64	0.00	0.28	3.87	1.92	1.14	21.07
C Pri	7.19	0.73	7.87	2.21	2.00	0.00	0.70	5.20	2.05	1.94	29.90
C+2 Pri	14.04	1.05	13.78	3.77	4.15	2.85	1.04	5.55	3.70	2.35	52.27
S+g6 Pri	10.05	0.69	5.77	1.98	2.24	2.98	0.47	4.74	2.20	1.48	32.61
S(N)+g6 Pri	10.05	0.57	5.73	1.66	2.23	0.52	0.34	4.00	2.78	1.25	29.15
AS Own	3.37	0.60	3.37	0.75	2.46	0.00	0.56	3.38	2.05	0.98	17.52
AC Own	3.48	0.71	6.80	1.29	2.61	0.00	1.05	3.40	3.41	1.56	24.32
C(Ff)+g6 Pri	10.09	0.89	10.05	2.94	2.65	2.85	0.89	5.36	2.70	2.06	40.49
C(FN)+g6 Pri	10.09	0.89	10.00	2.62	2.65	0.00	0.89	5.34	3.29	1.83	37.63
C(FP)+g6 Pri	10.09	0.89	10.01	2.94	2.65	0.52	0.89	6.18	3.07	1.91	39.15
C+b14 Pri	10.09	0.89	11.60	3.05	3.48	0.00	0.85	5.38	3.38	2.23	40.97
C+g3 Pri	10.09	0.89	9.63	2.85	2.55	10.72	0.88	5.39	2.28	2.04	47.34
C+3 Pri	14.04	1.18	15.53	4.41	4.53	13.58	1.21	6.10	3.90	2.43	66.92
C+4 Pri	14.04	1.31	18.43	5.17	5.50	16.41	1.36	7.39	4.29	2.56	76.45
S+2 Pri	14.01	0.85	8.66	2.74	3.55	5.93	0.62	4.92	2.66	1.60	45.55
C+b10 Pri	10.09	0.89	10.76	2.98	3.24	2.85	0.85	5.34	2.79	2.08	41.88
Sm Pri	7.19	0.53	4.27	0.96	1.64	0.00	0.42	4.60	1.59	0.60	21.80
Sm Pri (g6)	10.05	0.59	4.71	1.16	1.81	0.00	0.44	4.94	2.09	0.63	26.43
Sm Pri (+2)	13.97	0.65	5.46	1.46	2.02	0.00	0.46	4.96	2.31	0.66	31.93

Table: A.14: Darwin Budget Standards, Low Cost Living Standard, June quarter 2004 (\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	Pers C	
S Pri	6.72	0.50	2.82	0.95	1.31	0.00	0.21	3.12	0.88	0.42	16.93
S(N) Pri	6.72	0.50	2.82	0.74	1.31	0.00	0.21	2.90	0.88	0.40	16.47
C Pri	6.72	0.67	6.17	1.67	1.63	0.00	0.48	3.29	1.22	0.74	22.58
C+2 Pri	12.92	0.92	10.87	2.91	3.20	0.00	0.74	3.76	1.92	0.95	38.19
S+g6 Pri	8.65	0.51	4.55	1.40	1.75	0.00	0.34	3.03	1.23	0.46	21.93
AS Own	3.37	0.56	2.72	0.68	2.03	0.00	0.47	2.39	1.19	0.33	13.75
AC Own	3.46	0.64	5.50	1.15	2.02	0.00	0.87	2.43	2.20	0.63	18.91
C(UN)+g6 Pri	8.65	0.79	7.90	2.12	2.10	0.00	0.62	3.59	1.58	0.78	28.13
C(UU)+g6 Pri	8.65	0.79	7.90	2.33	2.10	0.00	0.62	3.77	1.58	0.80	28.55
C(FN)+g6 Pri	8.65	0.79	8.01	2.16	2.10	0.00	0.62	4.34	1.58	0.78	29.03
C(FU)+g6 Pri	8.65	0.79	8.01	2.37	2.10	0.00	0.62	4.56	1.58	0.80	29.49
C+b14 Pri	8.65	0.79	9.15	2.24	2.76	0.00	0.61	3.29	1.70	0.88	30.07
C+g3 Pri	8.65	0.79	7.54	2.01	2.03	0.00	0.59	3.30	1.34	0.78	27.03
C+3 Pri	12.96	1.02	12.25	3.46	3.57	0.00	0.85	4.49	2.00	1.00	41.61
C+4 Pri	12.96	1.11	14.50	4.15	4.25	0.00	0.98	4.81	2.29	1.08	46.13
S+2 Pri	12.92	0.63	6.81	2.09	2.70	0.00	0.47	3.16	1.55	0.54	30.87
C+b10 Pri	8.65	0.79	8.43	2.14	2.54	0.00	0.61	3.24	1.66	0.81	28.86
Sm(F) Pri	6.72	0.50	3.46	0.76	1.31	0.00	0.28	3.57	1.06	0.33	17.99
Sm(U) Pri	6.72	0.50	3.35	0.72	1.31	0.00	0.28	3.05	1.06	0.33	17.32
Sm Pri (g6)	8.65	0.55	3.69	0.90	1.44	0.00	0.29	3.41	1.25	0.35	20.52
Sm Pri (+2)	12.92	0.60	4.29	1.18	1.64	0.00	0.29	3.43	1.40	0.37	26.12

Table: A.15: Canberra Budget Standards, Modest But Adequate Living Standard, June quarter 2004 (\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	PersC	
S Pri	9.76	0.76	3.35	1.32	1.71	0.00	0.28	4.46	1.50	1.51	24.65
S(N) Pri	9.76	0.76	3.30	0.99	1.71	0.00	0.28	3.76	2.14	1.26	23.95
C Pri	9.76	1.04	7.31	2.33	2.09	0.00	0.70	5.02	2.28	2.16	32.67
C+2 Pri	16.09	1.49	12.81	3.96	4.32	3.36	1.04	5.36	4.11	2.61	55.15
S+g6 Pri	13.15	0.98	5.39	2.08	2.34	3.50	0.47	4.59	2.45	1.64	36.60
S(N)+g6 Pri	13.15	0.81	5.35	1.75	2.33	0.61	0.34	3.87	3.09	1.39	32.70
AS Own	3.33	0.84	3.11	0.79	2.56	0.00	0.56	3.28	2.28	1.08	17.82
AC Own	3.45	1.01	6.26	1.36	2.71	0.00	1.05	3.30	3.79	1.72	24.65
C(FF)+g6 Pri	13.19	1.27	9.35	3.08	2.76	3.36	0.89	5.18	3.01	2.28	44.38
C(FN)+g6 Pri	13.19	1.27	9.31	2.75	2.76	0.00	0.89	5.18	3.67	2.03	41.04
C(FP)+g6 Pri	13.19	1.27	9.31	3.08	2.76	0.61	0.89	5.98	3.41	2.11	42.63
C+b14 Pri	13.19	1.27	10.77	3.20	3.62	0.00	0.85	5.20	3.76	2.48	44.33
C+g3 Pri	13.19	1.27	8.94	2.99	2.66	12.63	0.87	5.21	2.54	2.27	52.58
C+3 Pri	16.09	1.68	14.45	4.63	4.72	15.99	1.21	5.91	4.34	2.71	71.72
C+4 Pri	16.09	1.86	17.18	5.43	5.73	19.32	1.36	7.14	4.77	2.84	81.72
S+2 Pri	16.06	1.21	8.12	2.88	3.70	6.98	0.62	4.76	2.96	1.78	49.06
C+b10 Pri	13.19	1.27	10.03	3.12	3.37	3.36	0.85	5.16	3.10	2.31	45.77
Sm Pri	9.76	0.76	3.96	1.00	1.71	0.00	0.42	4.45	1.77	0.67	24.49
Sm Pri (g6)	13.15	0.84	4.37	1.22	1.88	0.00	0.44	4.77	2.33	0.70	29.70
Sm Pri (+2)	16.02	0.92	5.06	1.53	2.10	0.00	0.46	4.79	2.57	0.74	34.19

Table: A.16: Canberra Budget Standards, Low Cost Living Standard, June quarter 2004 (\$'000/year)

Family Type	Commodity Group										Total \$000's/yr
	Housing	Energy	Food	Clothing	HGS	Chldcare	Health	Transpt	Leisure	Pers C	
S Pri	9.76	0.76	3.35	1.32	1.71	0.00	0.28	4.46	1.50	1.51	24.65
S(N) Pri	9.76	0.76	3.30	0.99	1.71	0.00	0.28	3.76	2.14	1.26	23.95
C Pri	9.76	1.04	7.31	2.33	2.09	0.00	0.70	5.02	2.28	2.16	32.67
C+2 Pri	16.09	1.49	12.81	3.96	4.32	3.36	1.04	5.36	4.11	2.61	55.15
S+g6 Pri	13.15	0.98	5.39	2.08	2.34	3.50	0.47	4.59	2.45	1.64	36.60
AS Own	13.15	0.81	5.35	1.75	2.33	0.61	0.34	3.87	3.09	1.39	32.70
AC Own	3.33	0.84	3.11	0.79	2.56	0.00	0.56	3.28	2.28	1.08	17.82
C(UN)+g6 Pri	3.45	1.01	6.26	1.36	2.71	0.00	1.05	3.30	3.79	1.72	24.65
C(UU)+g6 Pri	13.19	1.27	9.35	3.08	2.76	3.36	0.89	5.18	3.01	2.28	44.38
C(FN)+g6 Pri	13.19	1.27	9.31	2.75	2.76	0.00	0.89	5.18	3.67	2.03	41.04
C(FU)+g6 Pri	13.19	1.27	9.31	3.08	2.76	0.61	0.89	5.98	3.41	2.11	42.63
C+b14 Pri	13.19	1.27	10.77	3.20	3.62	0.00	0.85	5.20	3.76	2.48	44.33
C+g3 Pri	13.19	1.27	8.94	2.99	2.66	12.63	0.87	5.21	2.54	2.27	52.58
C+3 Pri	16.09	1.68	14.45	4.63	4.72	15.99	1.21	5.91	4.34	2.71	71.72
C+4 Pri	16.09	1.86	17.18	5.43	5.73	19.32	1.36	7.14	4.77	2.84	81.72
S+2 Pri	16.06	1.21	8.12	2.88	3.70	6.98	0.62	4.76	2.96	1.78	49.06
C+b10 Pri	13.19	1.27	10.03	3.12	3.37	3.36	0.85	5.16	3.10	2.31	45.77
Sm(F) Pri	9.76	0.76	3.96	1.00	1.71	0.00	0.42	4.45	1.77	0.67	24.49
Sm(U) Pri	13.15	0.84	4.37	1.22	1.88	0.00	0.44	4.77	2.33	0.70	29.70
Sm Pri (g6)	16.02	0.92	5.06	1.53	2.10	0.00	0.46	4.79	2.57	0.74	34.19
Sm Pri (+2)	9.76	0.76	3.35	1.32	1.71	0.00	0.28	4.46	1.50	1.51	24.65

Explanation on Tables A.17 to A.24

The Tables present the private income and government income support payments of each parent required (along with government family benefits) to generate a disposable income equal to the household budget standard. That is, the household has just sufficient disposable income to meet the budget standard, no more or no less. In other words, that household has no surplus income for savings. To obtain a household's taxable income, each parent's private income was determined under government policy settings (as of 1 July 2004) so that the combination of private income, any government income support and government family benefits, less tax (including medicare levy) payable, would produce a disposable income sufficient to just meet the household budget standard. All government tax and welfare policies were taken into account in these calculations (including Family Tax Benefit, Child Care Benefit and Rent Assistance), except for the recently announced Child Care Rebate. To assess levels of eligibility for households for various benefits, consideration needed to be taken account of the rent paid and the number of hours of childcare used each year. This information is also provided in the following tables, as is information on both parents private and income support income (eg Newstart Allowance and Parenting Payment). The amount of family government benefits received are not shown here. For time efficiency purposes, these calculations were only undertaken for households in Sydney, Melbourne and Adelaide for some household types. These cities were chosen as representative of the range of variations in costs of children and budget standards. Support for these complex calculations was provided by the Department of Family and Community Services.

**Table A.17: Required Income to Meet Household Budget Standard,
Couple with 3 year old, June quarter 2004**

Household type	Budget Standard \$'000/yr	Rent \$/wk	Childcare hours/year	Private Income (\$'000/yr)		Government Income Support (\$'000/yr)	
				Male	Female	Male	Female
<i>C(Ff)+g3 Pri M 50/50 income split</i>				<i>50/50 split</i>			
<i>Sydney</i>	51.41	250	2410	25.91	25.91	0.00	0.00
<i>Melbourne</i>	50.55	210	2410	24.70	24.70	0.00	0.00
<i>Brisbane</i>	47.32	200	2410	20.60	20.60	0.00	0.00
<i>Adelaide</i>	44.78	160	2410	18.00	18.00	0.00	0.00
<i>Perth</i>	45.29	143	2410	19.20	19.20	0.00	0.00
<i>Hobart</i>	46.77	150	2410	20.35	20.35	0.00	0.00
<i>Darwin</i>	47.34	185	2410	20.63	20.63	0.00	0.00
<i>Canberra</i>	52.58	245	2410	27.56	27.56	0.00	0.00
<i>C(Ff)+g3 Pri M 60/40 income split</i>				<i>60/40 split</i>			
<i>Sydney</i>	51.41	250	2410	31.09	20.73	0.00	0.00
<i>Melbourne</i>	50.55	210	2410	29.94	19.96	0.00	0.00
<i>Brisbane</i>	47.32	200	2410	24.67	16.45	0.00	0.00
<i>Adelaide</i>	44.78	160	2410	20.35	13.57	0.00	0.00
<i>Perth</i>	45.29	143	2410	21.83	14.56	0.00	0.00
<i>C(FP)+g3 Pri M 80/20 income split</i>				<i>80/20 split</i>			
				Not calculated			
<i>C(FN)+g3 Pri M 100/0 income split</i>				<i>100/0 split</i>			
<i>Sydney</i>	34.36	250	0	29.66	0.00	0.00	0.00
<i>Melbourne</i>	31.52	210	0	13.34	0.00	1.34	9.13
<i>Adelaide</i>	30.28	160	0	8.34	0.00	4.83	9.13
<i>C(FN)+g3 Pri L 100/0 income split</i>				<i>100/0 split</i>			
<i>Sydney</i>	29.79	200	0	6.14	0.00	6.37	9.13
<i>Melbourne</i>	28.95	185	0	2.11	0.00	8.88	9.13
<i>Adelaide</i>	26.50	140	0	0.00	0.00	9.13	9.13

Table A.18: Required Income to Meet Household Budget Standard,
Couple with 6 year old, June quarter 2004

Household type	Budget Standard \$'000/yr	Rent \$/wk	Childcare hours/year	Private Income (\$'000/yr)		Government Income Support (\$'000/yr)	
				Male	Female	Male	Female
<i>C(FF)+g6 Pri M 50/50 income split</i>				<i>50/50 split</i>			
Sydney	44.04	250	909	21.26	21.26	0.00	0.00
Melbourne	42.16	210	909	19.65	19.65	0.00	0.00
Brisbane	40.32	200	909	18.09	18.09	0.00	0.00
Adelaide	38.62	160	909	16.57	16.57	0.00	0.00
Perth	38.18	143	909	16.72	16.72	0.00	0.00
Hobart	39.07	150	909	17.27	17.27	0.00	0.00
Darwin	40.49	185	909	18.23	18.23	0.00	0.00
Canberra	44.38	245	909	21.55	21.55	0.00	0.00
<i>C(FF)+g6 Pri M 60/40 income split</i>				<i>60/40 split</i>			
Sydney	44.04	250	909	26.34	17.56	0.00	0.00
Melbourne	42.16	210	909	23.79	15.86	0.00	0.00
Brisbane	40.32	200	909	21.46	14.31	0.00	0.00
Adelaide	38.62	160	909	19.48	12.99	0.00	0.00
Perth	38.18	143	909	19.61	13.08	0.00	0.00
Hobart	39.07	150	909	20.33	13.56	0.00	0.00
Darwin	40.49	185	909	21.67	14.45	0.00	0.00
Canberra	44.38	245	909	26.76	17.84	0.00	0.00
<i>C(FP)+g6 Pri M 80/20 income split</i>				<i>80/20 split</i>			
Sydney	42.59	250	180	35.04	8.76	0.00	0.00
Melbourne	40.43	210	180	31.35	7.84	0.00	0.00
Brisbane	38.99	200	180	27.29	6.82	0.00	0.00
Adelaide	37.57	160	180	26.63	6.66	0.00	0.00
Perth	36.80	143	180	26.28	6.57	0.00	0.00
Hobart	37.49	150	180	26.98	6.75	0.00	0.00
Darwin	39.15	185	180	29.19	7.30	0.00	0.00
Canberra	42.63	245	180	35.10	8.78	0.00	0.00
<i>C(FN)+g6 Pri M 100/0 income split</i>				<i>100/0 split</i>			
Sydney	41.04	250	0	44.60	0.00	0.00	0.00
Melbourne	38.81	210	0	40.01	0.00	0.00	0.00
Brisbane	37.50	200	0	37.30	0.00	0.00	0.00
Adelaide	36.09	160	0	34.41	0.00	0.00	0.00
Perth	35.29	143	0	33.91	0.00	0.00	0.00
Hobart	35.92	150	0	34.64	0.00	0.00	0.00
Darwin	37.63	185	0	37.57	0.00	0.00	0.00
Canberra	41.04	245	0	44.61	0.00	0.00	0.00
<i>C(FN)+g6 Pri L 100/0 income split</i>				<i>100/0 split</i>			
Sydney	30.92	200	0	14.56	0.00	0.48	9.13
Melbourne	30.06	185	0	11.11	0.00	2.90	9.13
Adelaide	27.61	140	0	2.83	0.00	8.52	9.13

Table A.19: Required Income to Meet Household Budget Standard,
Couple with 10 year old, June quarter 2004

Household type	Budget Standard \$'000/yr	Rent \$/wk	Childcare hours/year	Private Income (\$'000/yr)		Government Income Support (\$'000/yr)	
				Male	Female	Male	Female
<i>C(FF)+b10 Pri M 50/50 income split</i>				<i>50/50 split</i>			
Sydney	45.43	250	909	22.81	22.81	0.00	0.00
Melbourne	43.53	210	909	20.82	20.82	0.00	0.00
Brisbane	41.67	200	909	19.24	19.24	0.00	0.00
Adelaide	39.98	160	909	17.80	17.80	0.00	0.00
Perth	39.55	143	909	17.92	17.92	0.00	0.00
Hobart	40.44	150	909	18.44	18.44	0.00	0.00
Darwin	41.88	185	909	19.43	19.43	0.00	0.00
Canberra	45.77	245	909	23.21	23.21	0.00	0.00
<i>C(FF)+b10 Pri M 60/40 income split</i>				<i>60/40 split</i>			
Sydney	45.43	250	909	28.05	18.70	0.00	0.00
Melbourne	43.53	210	909	25.70	17.13	0.00	0.00
Brisbane	41.67	200	909	23.11	15.41	0.00	0.00
Adelaide	39.98	160	909	21.07	14.05	0.00	0.00
Perth	39.55	143	909	21.23	14.15	0.00	0.00
Hobart	40.44	150	909	21.97	14.65	0.00	0.00
Darwin	41.88	185	909	23.40	15.60	0.00	0.00
Canberra	45.77	245	909	28.44	18.96	0.00	0.00
<i>C(FP)+b10 Pri M 80/20 income split</i>				<i>80/20 split</i>			
				Not calculated			
<i>C(FN)+b10 Pri M 100/0 income split</i>				<i>100/0 split</i>			
Sydney	42.44	250	0	47.48	0.00	0.00	0.00
Melbourne	40.18	210	0	42.82	0.00	0.00	0.00
Brisbane	38.84	200	0	40.07	0.00	0.00	0.00
Adelaide	37.46	160	0	37.22	0.00	0.00	0.00
Perth	36.66	143	0	36.74	0.00	0.00	0.00
Hobart	37.29	150	0	37.47	0.00	0.00	0.00
Darwin	39.02	185	0	40.44	0.00	0.00	0.00
Canberra	42.43	245	0	47.43	0.00	0.00	0.00
<i>C(FN)+b10 Pri L 100/0 income split</i>				<i>100/0 split</i>			
Sydney	31.66	200	0	17.31	0.00	0.00	7.69
Melbourne	30.77	185	0	13.95	0.00	0.65	9.14
Adelaide	28.31	140	0	6.79	0.00	5.92	9.14

Table A.20: Required Income to Meet Household Budget Standard,
Couple with 14 year old, June quarter 2004

Household type	Budget Standard \$'000/yr	Rent \$/wk	Childcare hours/year	Private Income (\$'000/yr)		Government Income Support (\$'000/yr)	
				Male	Female	Male	Female
<i>C(FF)+b14 Pri M 50/50 income split</i>				<i>50/50 split</i>			
Sydney	44.33	250	0	22.52	22.52	0.00	0.00
Melbourne	41.99	210	0	20.36	20.36	0.00	0.00
Brisbane	40.60	200	0	19.23	19.23	0.00	0.00
Adelaide	39.26	160	0	18.14	18.14	0.00	0.00
Perth	38.53	143	0	18.01	18.01	0.00	0.00
Hobart	39.13	150	0	18.28	18.28	0.00	0.00
Darwin	40.97	185	0	19.52	19.52	0.00	0.00
Canberra	44.33	245	0	22.52	22.52	0.00	0.00
<i>C(FF)+b14 Pri M 60/40 income split</i>				<i>60/40 split</i>			
Sydney	44.33	250	0	27.72	18.48	0.00	0.00
Melbourne	41.99	210	0	24.97	16.65	0.00	0.00
Brisbane	40.60	200	0	23.10	15.40	0.00	0.00
Adelaide	39.26	160	0	21.53	14.37	0.00	0.00
Perth	38.53	143	0	21.36	14.24	0.00	0.00
Hobart	39.13	150	0	21.74	14.50	0.00	0.00
Darwin	40.97	185	0	23.57	15.72	0.00	0.00
Canberra	44.33	245	0	27.75	18.50	0.00	0.00
<i>C(FP)+b14 Pri M 80/20 income split</i>				<i>80/20 split</i>			
Sydney	45.40	250	0	38.81	9.70	0.00	0.00
Melbourne	43.07	210	0	34.88	8.72	0.00	0.00
Brisbane	41.65	200	0	32.50	8.12	0.00	0.00
Adelaide	40.35	160	0	30.30	7.57	0.00	0.00
Perth	39.58	143	0	29.95	7.49	0.00	0.00
Hobart	40.15	150	0	30.46	7.61	0.00	0.00
Darwin	41.96	185	0	33.01	8.25	0.00	0.00
Canberra	45.33	245	0	38.70	9.68	0.00	0.00
<i>C(FN)+b14 Pri M 100/0 income split</i>				<i>100/0 split</i>			
Sydney	44.40	250	0	49.61	0.00	0.00	0.00
Melbourne	42.07	210	0	44.80	0.00	0.00	0.00
Brisbane	40.68	200	0	41.94	0.00	0.00	0.00
Adelaide	39.34	160	0	39.19	0.00	0.00	0.00
Perth	38.59	143	0	39.23	0.00	0.00	0.00
Hobart	39.15	150	0	39.38	0.00	0.00	0.00
Darwin	40.96	185	0	42.51	0.00	0.00	0.00
Canberra	44.36	245	0	49.51	0.00	0.00	0.00
<i>C(FN)+b14 Pri L 100/0 income split</i>				<i>100/0 split</i>			
Sydney	32.80	200	0	18.09	0.00	0.00	7.15
Melbourne	31.86	185	0	14.58	0.00	0.47	9.14
Adelaide	29.38	140	0	7.35	0.00	5.52	9.14

Table A.21: Required Income to Meet Household Budget Standard,
Couple with 2 Children (6 & 14 year old) with Separate Bedrooms, June quarter 2004

Household type	Budget Standard \$'000/yr	Rent \$/wk	Childcare hours/year	Private Income (\$'000/yr)		Government Income Support (\$'000/yr)	
				Male	Female	Male	Female
<i>C(FF)+2 Pri M 50/50 income split</i>				<i>50/50 split</i>			
<i>Sydney</i>	54.54	300	909	31.69	31.69	0.00	0.00
<i>Melbourne</i>	52.53	260	909	30.16	30.16	0.00	0.00
<i>Adelaide</i>	49.45	220	909	26.94	26.94	0.00	0.00
<i>C(FF)+2 Pri M 60/40 income split</i>				<i>60/40 split</i>			
<i>Sydney</i>	54.54	300	909	37.96	25.3	0.00	0.00
<i>Melbourne</i>	52.53	260	909	36.02	24.01	0.00	0.00
<i>Adelaide</i>	49.45	220	909	32.13	21.42	0.00	0.00
<i>C(FP)+2 Pri M 80/20 income split</i>				<i>80/20 split</i>			
<i>Sydney</i>	53.09	300	182	49.45	12.36	0.00	0.00
<i>Melbourne</i>	50.80	260	182	45.94	11.48	0.00	0.00
<i>Adelaide</i>	48.40	220	182	41.9	10.47	0.00	0.00
<i>C(FN)+2 Pri M 100/0 income split</i>				<i>100/0 split</i>			
<i>Sydney</i>	51.54	300	0	63.23	0.00	0.00	0.00
<i>Melbourne</i>	49.18	260	0	57.03	0.00	0.00	0.00
<i>Adelaide</i>	46.92	220	0	52.38	0.00	0.00	0.00
<i>C(FN)+2 Pri L 100/0 income split</i>				<i>100/0 split</i>			
<i>Sydney</i>	39.22	250	0	36.52	0.00	0.00	0.00
<i>Melbourne</i>	37.48	220	0	32.57	0.00	0.00	0.00
<i>Adelaide</i>	35.74	190	0	29.61	0.00	0.00	0.00

Table A.22: Required Income to Meet Household Budget Standard,
Couple with 2 Children (6 & 14 year old) Sharing a Bedroom, June quarter 2004

Household type	Budget Standard \$'000/yr	Rent \$/wk	Childcare hours/year	Private Income (\$'000/yr)		Government Income Support (\$'000/yr)	
				Male	Female	Male	Female
<i>C(FF)+2 Pri M 50/50 income split</i>				<i>50/50 split</i>			
<i>Sydney</i>	51.93	250	909	29.54	29.54	0.00	0.00
<i>Melbourne</i>	49.92	210	909	27.47	27.47	0.00	0.00
<i>Adelaide</i>	46.32	160	909	23.43	23.43	0.00	0.00
<i>C(FF)+2 Pri M 60/40 income split</i>				<i>60/40 split</i>			
<i>Sydney</i>	51.93	250	909	35.26	23.50	0.00	0.00
<i>Melbourne</i>	49.92	210	909	32.69	21.79	0.00	0.00
<i>Adelaide</i>	46.32	160	909	28.63	19.09	0.00	0.00
<i>C(FP)+2 Pri M 80/20 income split</i>				<i>80/20 split</i>			
<i>Sydney</i>	50.48	250	182	45.40	11.35	0.00	0.00
<i>Melbourne</i>	48.19	210	182	41.54	10.38	0.00	0.00
<i>Adelaide</i>	45.27	160	182	36.62	9.15	0.00	0.00
<i>C(FN)+2 Pri M 100/0 income split</i>				<i>100/0 split</i>			
<i>Sydney</i>	45.27	160	182	36.62	0.00	0.00	0.00
<i>Melbourne</i>	45.27	160	182	36.62	0.00	0.00	0.00
<i>Adelaide</i>	43.80	160	0	45.95	0.00	0.00	0.00
<i>C(FN)+2 Pri L 100/0 income split</i>				<i>100/0 split</i>			
<i>Sydney</i>	36.62	200	0	30.87	0.00	0.00	0.00
<i>Melbourne</i>	35.65	185	0	29.49	0.00	0.00	0.00
<i>Adelaide</i>	33.14	140	0	14.19	0.00	0.86	9.25

Table A.23: Required Income to Meet Household Budget Standard,
Couple with 3 Children (3,6 &14 year old), June quarter 2004

Household type	Budget Standard \$'000/yr	Rent \$/wk	Childcare hours/year	Private Income (\$'000/yr)		Government Income Support (\$'000/yr)	
				Male	Female	Male	Female
<i>C(FF)+3 Pri M 50/50 income split</i>				<i>50/50 split</i>			
Sydney	69.98	300	*	41.70	41.70	0.00	0.00
Melbourne	69.30	260	*	41.20	41.20	0.00	0.00
Adelaide	63.15	220	*	36.72	36.72	0.00	0.00
<i>C(FF)+3 Pri M 60/40 income split</i>				<i>60/40 split</i>			
Sydney	69.98	300	*	50.04	33.36	0.00	0.00
Melbourne	69.30	260	*	49.45	32.96	0.00	0.00
Adelaide	63.15	220	*	44.06	29.37	0.00	0.00
<i>C(FP)+3 Pri M 80/20 income split</i>				<i>80/20 split</i>			
				Not calculated			
<i>C(FN)+3 Pri M 100/0 income split</i>				<i>100/0 split</i>			
Sydney	56.00	300	0	61.73	0.00	0.00	0.00
Melbourne	53.70	260	0	56.07	0.00	0.00	0.00
Adelaide	51.26	220	0	51.05	0.00	0.00	0.00
<i>C(FN)+3 Pri L 100/0 income split</i>				<i>100/0 split</i>			
Sydney	42.58	250	0	32.26	0.00	0.00	0.00
Melbourne	40.81	220	0	29.73	0.00	0.00	0.00
Adelaide	39.05	190	0	17.68	0.00	0.00	7.68

* 2410 hours per year of childcare for 3 year old and 909 hours per year for 6 year old

Table A.24: Required Income to Meet Household Budget Standard,
Couple with 4 Children (3,6,10 &14 year old), June quarter 2004

Household type	Budget Standard \$'000/yr	Rent \$/wk	Childcare hours/year	Private Income (\$'000/yr)		Government Income Support (\$'000/yr)	
				Male	Female	Male	Female
<i>C(FF)+4 Pri M 50/50 income split</i>				<i>50/50 split</i>			
Sydney	79.71	300	*	47.62	47.62	0.00	0.00
Melbourne	79.33	260	*	47.12	47.12	0.00	0.00
Adelaide	72.32	220	*	41.88	41.88	0.00	0.00
<i>C(FF)+4 Pri M 60/40 income split</i>				<i>60/40 split</i>			
Sydney	79.71	300	*	57.14	38.09	0.00	0.00
Melbourne	79.33	260	*	56.55	37.70	0.00	0.00
Adelaide	72.32	220	*	50.26	33.50	0.00	0.00
<i>C(FP)+4 Pri M 80/20 income split</i>				<i>80/20 split</i>			
				Not calculated			
<i>C(FN)+4 Pri M 100/0 income split</i>				<i>100/0 split</i>			
Sydney	62.69	300	0	68.20	0.00	0.00	0.00
Melbourne	60.33	260	0	61.75	0.00	0.00	0.00
Adelaide	57.84	220	0	55.69	0.00	0.00	0.00
<i>C(FN)+4 Pri L 100/0 income split</i>				<i>100/0 split</i>			
Sydney	47.07	250	0	32.51	0.00	0.00	0.00
Melbourne	45.24	220	0	29.88	0.00	0.00	0.00
Adelaide	43.44	190	0	17.92	0.00	0.00	7.51

* 2410 hours per year of childcare for 3 year old and 909 hours per year for 6 and 10 year olds