REPORT | INCOME, SAVINGS AND DEBT | COST OF LIVING | CHILD POVERTY | WORK | HOUSING

# A Minimum Income Standard for the United Kingdom in 2026

The Minimum Income Standard (MIS) provides a vision of the living standards that we, as a society, agree everyone in the UK should be able to meet.

This report from the Centre for Research in Social Policy (CRSP) at Loughborough University sets out what households need to reach MIS in 2026.

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# Key points

The Minimum Income Standard (MIS) continues to capture societal, economic, political and cultural changes and how they shape the public's perceptions of an acceptable standard of living. Living with dignity and participating in society requires more than meeting basic material needs alone. People need the resources to maintain social relationships, make choices, access essential services and take part in the world around them.

Despite recent policy measures aimed at improving living standards, many households remain unable to afford this minimum. In particular, a growing reliance on the private rented sector is reshaping what members of the public consider necessary for an acceptable standard of living, reflecting the changing realities of housing in the UK.

Here are the key points from the report:

- In 2026, members of the public have concluded that social housing is no longer a realistic minimum housing option. For the first time, MIS budgets for all household types now assume accommodation in the private rented sector.
- The move from social housing to private renting has increased the income required to reach MIS for pensioners and households with children. A single pensioner needs around £5,000 more per year from pensions and other income sources to reach MIS in the private rented sector than in social

housing. Among working families, a lone parent with 2 children needs to earn around £7,800 more per year and a couple with 2 children around £3,800 more.

- Changes to childcare support have reduced childcare costs for many working families with younger children. However, many families remain below MIS despite this additional support. A lone parent with 2 children and working full-time on the National Living Wage (NLW) reaches 67% of MIS, while a couple with 2 children where both parents work full-time on the NLW reaches 80%.
- A single working-age adult needs to earn £31,500 a year to reach MIS in 2026. A lone parent with 2 children needs £67,600 a year, while a couple with 2 children needs to earn £77,400 a year between them.
- Out-of-work benefits remain substantially below MIS. After housing costs, out-of-work support provides 24% of the income required for working-age households without children, 36% for lone parents and 28% for couple parents.

# 1. Introduction

Since 2008, the MIS research has set out what members of the public agree is needed for households to live with dignity in the UK, and what household spending is required for achieving an acceptable standard of living. Updated regularly, MIS can be used to track changes in living standards over time for people living in urban UK, outside London.

During the past year, there have been policy developments aimed at improving incomes and living standards across different groups. The Government has committed £39 billion over 10 years to expanding the supply of social and affordable housing (Ministry for Housing, Communities and Local Government [MHCLG], 2026), alongside planning reforms, and stronger regulation of the private rented sector through measures such as the Renters’ Rights Act and the Decent Homes Standard.

For households with children, changes include the removal of the two-child limit on benefits, and in England, expanded state-funded childcare. The Child Poverty Strategy, Our Children, Our Future, aims to lift around 550,000 children out of poverty by the end of the Parliament (HM Government, 2025). For working-age people there has been an increase in the NLW, alongside an above-inflation rise in the Universal Credit Standard Allowance. Pensioner incomes continue to be supported through the State Pension and Pension Credit, which have also risen more than inflation in 2026/27.

However, while these policies signal positive change, significant cost-of-living pressures remain, and for many households, incomes continue to lag behind cumulative price rises, high housing costs and ongoing constraints on service provision — all of which continue to influence households' ability to meet minimum needs.

The ongoing pressures on incomes have been acknowledged by Prime Minister Andy Burnham, who has stated that he is 'determined to pull every single lever we can to provide people with some room to breathe on the cost of living' (Prime Minister's Office, 2026a). The measures announced so far — such as the removal of VAT from domestic electricity bills — are welcome, but are unlikely to result in a significant easing of pressures on households, particularly in the longer term.

If Burnham is to meet his pledge to 'put more money in people's pockets and bring back hope' (Prime Minister's Office, 2026b), more substantial plans to boost incomes and address costs are needed. Short-term measures may provide a small amount of relief, but the real test for the Government is in enacting long-lasting change over the coming months and years.

MIS research provides insights into how changes in policy, prices and social norms and expectations can affect household needs and costs. MIS budgets are the result of hours of deliberative discussions and set out what is needed for a minimum acceptable standard of living by household type. In this 2026 report, groups of single and couple pensioners, single and couple working-age adults and lone and couple parents looked at the MIS budgets, which were devised from scratch in 2024. The groups reviewed the budgets to bring them up to date, advising on any amendments that would be necessary to reflect changes over the last 2 years.

This latest MIS update is part of a reporting and research cycle, set out in Table 1. Updates alternate each year between primary research groups and inflation uprating.

Table 1: The current MIS updating cycle

| 2023 | 2024 | 2025 | 2026 | 2027 | 2028 |
|---|---|---|---|---|---|
| Inflation uprating | Rebase | Inflation uprating | Review | Inflation uprating | Rebase |

# 2. Reviewing and updating what is included in the minimum

MIS is updated annually, following a cycle of rebase, inflation uprating and review. The most recent rebase — where groups of members of the public agree on a list of items from scratch — last took place in 2024 for all household types. In 2025, these budgets were uprated in line with inflation.

New groups in 2026 reviewed and revised the 2024 budgets to reflect changes over time. Through the review process, groups remove items that are no longer considered necessary, and add or change items that need to be included or adjusted. For budgets to be amended, groups need to present a clear rationale, and reach consensus — otherwise, items are kept the same, and their prices uprated by inflation.

The review comprised 13 groups, each with between 7 and 9 participants. Fieldwork took place between October 2025 and February 2026 in urban areas of the UK, including Nottingham, Bristol, Leeds, Sheffield, Edinburgh, Cardiff, Norwich, Leicester and Manchester. Participants were newly recruited for each group and reflected the household types under review: single and couple working-age adults without children, single and couple pension-age adults, and lone and partnered parents.

In MIS research, 'expert professionals' are consulted for specific areas of the budgets — namely domestic energy and nutrition. These experts are involved at key stages of a rebase and are also consulted during reviews where proposed changes fall within their areas of expertise.

Annex: MIS in brief, covers more details on the MIS methodology.

The rest of this chapter details the qualitative findings from the latest deliberative focus groups held in 2025 and 2026. The goods and services included in the MIS baskets for 2026 are discussed in the following sections:

- housing
- domestic fuel
- food and drink
- clothing
- household goods
- household services
- health and personal care
- transport and travel
- social and cultural participation.

## Housing

Participants discuss the type of housing that would meet a minimum acceptable standard of living in the UK. Since 2008, groups have agreed that social rented accommodation would meet the needs of pensioners and households with children. This was the same for working-age households until groups in 2014 said that the private rental sector (PRS) had become a more realistic option.

In this latest research, all households are in the PRS because groups felt that social housing was no longer a realistic minimum. Waiting lists for social housing vary significantly between local authorities. The expected wait for people joining the list to get a 3+ bedroom home in England outside of London could be as little as 0.7 years in Tonbridge and Malling, and up to 75.5 years in Mansfield (Murray, 2025). In Northern Ireland, wait times may be lower, with averages ranging from 21.8 to 31.8 months for all social housing placements (Northern Ireland Housing Executive, 2024). Data for Wales and Scotland waiting times are more fragmented and less comparable.

The change from social housing to the PRS marks a significant change in MIS. Groups still viewed social housing as adequate for an acceptable standard of living, but they did not feel a household could access it within a reasonable time frame, and were concerned about the suitability of interim options, such as emergency accommodation. For pensioners, this is despite a greater proportion of pensioners living in the social rented sector than in the private rented sector.

In England, local authorities must give ‘reasonable preference’ to households who are in need due to homelessness or threat of homelessness in the next 56 days, living in insanitary, unsatisfactory or overcrowded conditions, have medical welfare needs, or are in hardship. The latest statistics show that across England, 55% of new successful social lettings in 2024/25 were households given priority by a local authority (MHCLG, 2025a). Participants reported that meeting just one of these criteria was not enough to ensure access to social housing, and that even when it is offered, it may not be suitable.

> **Research transcript — lone parents, Cardiff:**
>
> **Man:** I applied for social housing. Because I rent and because I've got a good job, I think it was like estimated as an eight-year wait at least, and that's without other people coming in which are high, because they prioritise it by need, don't they?… My son's disabled as well and we're still that long on the register, so it's not like he doesn't even need it.
>
> **Researcher:** Yes, so that's supposed to be one of the things, isn't it, that makes a family a priority, but that you've still been given an eight-year…
>
> **Man:** Yeah, and again, at least… And you can't realistically plan for your family for eight years' time to be moving into something, potentially.

> **Research transcript — lone parents, Leeds:**
>
> **Woman:** And even then for council, like, I know my friend, she's come out of a domestic violence situation three years, she's been like 'band A plus', and they've offered her to go live in a hotel. She's got two young children, she can't live in a hotel with two young children.

> **Research transcript — pensioners, Nottingham:**
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> **Man:** Yeah, the HMO [house in multiple occupation] they offered me, they said that, because I thought it might just be temporary, but I'll give it a go if it's just temporary, but they said 'No, that's it, you take it or we wash our hands of you'… I could have been in there for 20 years.

Participants also differentiated between households already in the social housing system and those needing to enter it after a change in circumstances. Some felt that moving within the system, for example to a larger property, could be more feasible than accessing social housing for the first time, in areas of high demand.

**Research transcript — parents, Leeds:**

**Woman 1:** It would depend, from my experience supporting families in housing. It would depend on how the circumstances had changed. So if they had been within social housing, they'd be bidding and applying from them being small, from being a parent or being pregnant. If circumstances change very suddenly that might become difficult and then it might be things like emergency housing. We've had families placed in emergency housing which is frightening, like absolutely frightening to go there and try and visit them. But if this family had always been eligible and had had access to the housing from having babies and little people, then the moving up is feasible when it meets those standards and those rules.

**Researcher:** So if you're within the system, getting a change of kind of property size might be…

**Woman 2:** It's just getting kind of almost like getting on a ladder…

Groups raised concerns about the PRS, including higher rents, insecure tenancies, landlord variability and housing quality. As a minimum, participants agreed that housing needed to be safe, warm, well-maintained, and have enough space to live comfortably.

**Research transcript — partnered parents, Sheffield:**

**Man 1:** A ‘good condition to live in’ house, because I had loads of problems with my house, with the landlord.

**Researcher:** Yeah.

**Man 1:** With like mould and damp.

**Man 2:** I’ve had them problems. House falling to bits.

**Man 1:** Talking about nearly two years to do all the repairs. And it’s just not on, especially when you’re paying rent every month.

**Research transcript — pensioners, Bristol:**

**Man:** Security of tenancy is the problem. With private lettings, I mean, I know they’re bringing in new legislation, but the point is that if you retire at our sort of ages, we’d like to think we’ve got some security. And not somebody suddenly send you a letter saying you’ve got to go, leave, you know what I mean? When you set your life in… whether it’s in a block of flats or whatever it is, isn’t it? That security.

> **Research transcript — lone parents, Cardiff:**
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> **Man:** Yeah, reasonable rents and reasonable incremental increases so that people like Charlie [the lone-parent case study person] don't have increasing unexpected bills, but then also some degree of security in that, especially if you've got children, you can't just be booted out at any point in time. Because obviously your children might go to school in the local area and/or it may be unrealistic for you to get another property that is suitable.
>
> **Woman:** That's where private renting falls down. You haven't got the security. Landlords decide to, you know, sell up because they're in crisis or whatever. There's always reasons behind it, but there's no thought then behind the impact on that family.

Table 2 summarises the housing specifications for each household type. These specifications inform groups' decisions about some of the items included in several other budget areas. Rents are based on private rents for relevant property sizes in the East Midlands, which is a median to low rent area (Office for National Statistics [ONS], 2026a).

Table 2: Accommodation by household type

| Household type | Accommodation |
|---|---|

| | |
|---|---|
| Single pensioner | 1-bedroom flat, private rented sector, lower quartile rent |
| Couple pensioners | 2-bedroom flat, private rented sector, lower quartile rent |
| Single working-age adult | 1-bedroom flat, private rented sector, lower quartile rent |
| Couple working-age adults | 1-bedroom flat, private rented sector, median rent |
| Lone/couple parent(s) plus 1 child | 2-bedroom house, private rented sector, lower quartile rent |
| Lone/couple parent(s) plus 2 children | 3-bedroom house, private rented sector, lower quartile rent |
| Lone/couple parent(s) plus 3 children | 3-bedroom house, private rented sector, lower quartile rent |
| Couple parents plus 4 children | 3-bedroom house, private rented sector, lower quartile rent |

### Decorating, maintenance and insurance

All minimum budgets include a small amount to maintain the property in a reasonable condition. This is particularly important in the PRS, where putting right small marks, scuffs, or damage reduces the likelihood of losing deposits at the end of tenancies. Contents insurance is also included by all groups to protect household possessions.

## Domestic fuel

The MIS budgets for all households include calculated energy usage required for space and water heating, lighting, cooking, refrigeration, laundry, and the use of everyday household appliances. It is based on households being able to heat their homes adequately and use the energy needed for everyday life, rather than under-heating or restricting energy use to keep costs down.

Fuel costs in MIS are calculated separately for the different household types and their accommodation. The most recently published English Housing Survey (EHS) data (MHCLG, 2025b) was used to determine the most likely construction ages and levels of insulation for these types of accommodation. Dwelling types are assumed to be solid walled in the private rented sector, in comparison to insulated cavity walls in the social rented sector, resulting in higher fuel costs. The EHS data was also used to assess typical boiler efficiency within current housing stock.

The EHS data shows continuing improvements in energy efficiency, including increased insulation, double glazing and widespread presence of condensing-combination boilers (MHCLG, 2025c), which are more efficient than older boiler types that have been used for previous MIS energy calculations. All accommodation is assumed to have gas central heating.

Because MIS budgets use prices from the April of each year, the fuel prices used to calculate 2026 MIS energy costs were the Ofgem energy price cap unit rates and standing charges for the period 1 April to 30 June 2026. The prices used are based on the England, Scotland and Wales average price cap rates for households paying by direct debit and include 5% VAT. From 1 April to 30 June 2026, the annual price cap for a typical dual-fuel household paying by direct debit was £1,641. This was £117 (7%) lower than in the previous cap period, and £208 (11%) lower than the same period in 2025 (Ofgem, 2026).

Ofgem notes that this is not a cap on the total bill, but that households pay according to the amount of energy they use, with bills affected by unit rates and standing charges. The April reduction reflected a combination of factors, including lower wholesale energy costs and government-level changes to how some environmental and social policy costs are funded. However, domestic energy prices will rise again by 13% for the July to September 2026 price cap, to the highest level since early 2024, mostly due to increased global energy market prices caused by the US–Israel war with Iran (Ambrose and Partridge, 2026; Peachey, 2026).

## Food and drink

To develop different households' food and drink budgets, groups are asked to discuss the types of food and drink that people might consume at home during an average week. Groups list a range of example meals, snacks and drinks. A nutritionist compiles these examples into a week's menu with items and quantities to be purchased, while also suggesting changes or additions so that the food and drink budgets are consistent with healthy eating guidelines. The nutritionist's suggestions are then checked with later groups. For household types with multiple household members, the nutritionist produces combined menus involving some shared meals and some separate ones (where individuals may be likely to be eating different foods at different times or in different places, such as for weekday lunches).

A typical day's food and drink includes:

- 3 meals per day (breakfast, a light lunch and a substantial dinner)
- one or 2 small snacks
- drinks such as water, cordial, fruit juice, tea and coffee, and a modest amount of alcohol for adults during the week.

The food and drink budgets also include some money for eating out, takeaways, and additional items for other celebrations. These aspects are covered in the 'social and cultural participation' section below.

Review groups agreed with all principles for home-prepared food and drink from the 2024 budgets. Food in the MIS budgets typically comes from supermarket own-brand product ranges but not the very cheapest 'basics' versions, to build in some flexibility and choice. There are ingredients for food preparation from scratch as well as some convenience options for less time-consuming home cooking. A low-cost, off-peak supermarket delivery pass is for households without children, as well as for lone-parent households.

Groups agreed that pricing food and drink at Tesco is still appropriate, because it is the largest UK supermarket chain — with both the highest market share and the most stores (Butler, 2025; European Supermarket Magazine, 2025) — and one where people could reliably buy all their food shopping in one place, if they choose to. Groups in recent years have noted that widespread price-matching has resulted in more similar prices between these retailers and budget supermarkets such as Aldi and Lidl.

## Clothing and footwear

Groups in 2024 listed all the different items of clothing needed by each individual in MIS. This included everyday wear, outfits for special occasions, clothing for sports activities and school uniform for children. They included accessories for different seasons, such as gloves and scarves, sun hats, umbrellas, along with a small number of different bags for different activities and purposes. Groups agreed on the quantities of different items of clothing required, appropriate retailers and quality, and replacement rates.

The 2026 review groups made no changes to the clothing detailed in 2024.

## Household goods

This section includes furniture, soft furnishings, appliances, kitchen and dining-ware, cleaning and laundry supplies, and child-specific items. Most household goods remain the same as in previous MIS research. However, the shift in housing tenure for pensioner households and households with children required groups to consider whether landlords or households would provide certain items.

Groups agreed that flooring would be included in the PRS, so this was removed as a household cost. They said that landlords would likely want to provide fixtures such as curtain poles so that tenants would not drill into walls, so this household cost was also removed. Groups felt that households would still need to buy their own curtains or blinds to ensure that they met their needs, for example being able to have blackout curtains for young children's bedrooms.

Participants also considered who would provide the different white goods in the home. All groups agreed that a cooker, as a fixed appliance requiring installation by a qualified gas engineer or electrician, would typically be provided by the landlord in the PRS. In contrast, households would need to provide their own fridge-freezer and washing machine. Although some rented properties may include these items, provision is not universal, particularly at the lower end of the rental market.

Including the costs of most white goods in the MIS budgets avoids under-providing for households where such appliances are not already supplied in the tenancy. A report on appliance poverty found that over 2 million households (4.8 million people) were living without at least one essential household appliance: 1.9 million were without a cooker, 2.8 million were without a freezer, 900,000 were without a fridge, and 1.9 million were without a washing machine (Turn2us, 2020). Private renters were among groups most affected.

These appliances are not just for convenience, as the same report shows that living without a cooker could add £2,100 a year in food costs due to reliance on microwave meals, living without a fridge-freezer could add £1,365 a year through more frequent food shopping, while laundrettes can be 2,500% more expensive than owning a washing machine.

## Household services

This category includes:

- broadband
- phones
- postage and deliveries
- babysitting
- childcare.

MIS groups have considered home internet access to be essential for all household types since 2014. As of 2025, just 5% of people aged 16 or older in the UK do not have internet access at home, while the proportion of people aged 75+ without home internet access has more than halved since 2019, from 47% to 20% (Ofcom, 2025a). Groups this year kept home broadband in for all households, which would be used for the majority of internet data consumption, supplemented by mobile data for phone usage when out and about. They agreed that each adult and secondary school child would need a relatively inexpensive smartphone with enough functionality to run a wide range of mobile apps.

A landline service is included for pensioners. Groups said this would provide a back-up if a mobile phone was not available, potentially in emergencies, and a way of continuing to use personal telecare alarms connected to a phone system (cf. Citizens Advice, 2025). Some pension-age participants preferred landline calls, for example because they felt they worked better with hearing aids or were more suitable for relatives and friends accustomed to communicating with them using the landline.

A budget for postage is included for the cost of deliveries and returning items bought online.

### Babysitting

Parent groups agreed with the babysitting budgets detailed in 2024. A small resource is included to cover an informal arrangement every 2 months for partnered parents, such as for buying a takeaway pizza for the babysitter. Lone parents would need more resources for babysitting, and so a budget for 2–3 hours of paid babysitting is included per fortnight.

### Childcare

Parent groups agreed that since not all parents could rely on arrangements to work from home or receive help from relatives or friends, sufficient formal childcare would be necessary to enable parents to work full-time.

For toddlers and preschool children, 10 hours of childcare (most commonly between 8am and 6pm), 5 days per week is included so that parents could work full-time and have time to travel to and from work. Groups said that nurseries were more reliable than a childminder and more likely to provide the hours required. There were varying experiences of whether all food and snacks would be included in nursery fees, but participants agreed that parents would usually have to provide nappies and wipes.

In England, state-funded childcare has expanded in stages (Foster, 2025). Previously, eligible families could access 15 hours of free childcare per week for all 3- and 4-year-olds, plus an additional 15 hours (bringing the total to 30) for eligible working parents in that age group. From April 2024, eligible working parents of 2-year-olds could access 15 hours per week, further extended to children from 9 months old from September 2024. The offer was expanded again and since September 2025, eligible working parents can receive up to 30 hours of free childcare per week (for 38 weeks of the year) for children aged from 9 months up to school age. Chapter 4 details how childcare is calculated in the MIS budgets for households with children.

Groups in England said that the universal offer (of 15 hours free childcare for all 3- and 4-year-olds) was widely available, and they did not have trouble finding nursery places. However, they were less familiar with the newer Free Childcare for Working Parents scheme offering up to 30 hours of free childcare. Take-up and understanding of the scheme may still be developing.

Recent changes in support and the complex range of childcare support schemes now available — which also differ in Scotland, Wales and Northern Ireland (Hodges et al., 2026) — may have contributed to uncertainty across groups, alongside reported concerns that ‘free hours’ subsidies may not meet providers’ costs or the anticipated demand for childcare places (Foster, 2025). However, parents who did receive the free hours appreciated this support.

> **Research transcript — partnered parents, Sheffield:**
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> **Woman:** Yeah, my little boy went to nursery for two days a week when I went back to work. So he was about 10 months at the time, and at that point it was 15 hours. So we had to… I think it was 20 hours he was attending, so we had to pay an extra 5 hours a week, and over the month that was about £130. But now that it's the 30 hours, we still only use the 20 hours, but we have to pay for his… we have to pay for his meals now, or you can take packed lunch, so now we're only paying something like £26 a month. So it's gone down probably like £100. But I know that some… because I've got childcare from family as well, but like some of my friends that haven't and they have to put them in like full-time, they're still having like a bill of like £500 a month from nursery. So that, the free hours, has definitely like helped us.
>
> **Man:** I'd say it's a good thing, that free hours.

For primary school children, there is a budget for the cost of breakfast and after-school clubs during school terms, enabling parents to work full-time. Groups noted the roll-out of the new Free Breakfast Clubs Programme in England, with different arrangements in Scotland, Wales and Northern Ireland. However, as the scheme has not yet reached all primary schools, and because sessions typically last only around 30 minutes, participants felt this provision may still be insufficient to allow parents to travel to work after drop-off.

During school holidays, groups agreed that parents could use annual leave to look after their children as much as they could, apart from one week of leave being taken at the same time by partnered parents for a family holiday. Assuming 4 weeks' leave per year per parent, this would leave 9 out of 13 non-term-time weeks when a single parent would have to use holiday clubs for primary school children, and 7 out of 13 non-term-time weeks when partnered parents would have to use these holiday clubs.

As in 2024, there was no budget for childcare for secondary school children, but groups agreed that these older children would need some extra money to entertain themselves during school holidays. This is included in their leisure budget.

## Health and personal care

This category includes:

- toiletries (soap, toothpaste, shampoo, and so on)
- hairdressing costs
- home healthcare (for example, paracetamol, first aid kits and hay fever tablets)
- prescription costs
- dentistry
- opticians
- other health costs.

As in 2024, groups again highlighted the difficulty of accessing healthcare appointments as a major issue this year. They said registering with an NHS dentist could still be difficult, with lots of regional variation. Many participants reported travelling long distances to an NHS dental practice because they were unable to register with a more local one. They described physical queues for newly announced registrations, longer waits for NHS dental appointments in comparison to private ones as well as dental practices de-registering patients.

> **Research transcript — lone parents, Leeds:**
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> **Woman 1:** Trying to get an NHS dentist now is… ridiculous. Can't get them. If you've not… if you've managed to get struck off your list, like I did. It's when you move house as well.
>
> **Woman 2:** I daren't miss an appointment, because it's happened to me before, we've lost my spot.
>
> …
>
> **Woman 1:** And they don't take any more, dentists, NHS patients now. So they're all even going to private, even though they're NHS dentists, they'll say, 'Oh yeah, we've got no NHS ones, but we'll take you on as a private patient.' OK, why is that?

> **Research transcript — working-age adults without children, Edinburgh:**
>
> **Woman:** The dentist… I don't know about anyone else, but you'll phone up and say, 'Can I get an appointment?' 'Well, if you go private, we'll give you an appointment now. But if you're going to do NHS, you're going to be waiting six weeks.'

These experiences chime with wider reports of decreasing numbers of NHS dentistry appointments and procedures, increased usage and market share of private dentistry (now used by 32% of people and accounting for a record 69% of dental spending), and apparent prioritisation of private work by dentists (Reed, 2026; Triggle, 2026). Participants said that additional dental costs are increasingly common too, especially when patients are told by their dentists to pay for separate hygienist appointments where standard check-ups no longer include a scale and polish. They also noted far higher prices of private dentistry, which appear to be backed up by wider-ranging price comparisons (Reed, 2026).

Groups thought that these issues posed considerable risks for people struggling to access or afford timely dental care — whether having to cut back on spending in other areas, or experiencing their dental conditions getting worse if left untreated, with various knock-on consequences.

**Research transcript — lone parents, Leeds:**

**Woman 1:** My daughter's first dentist appointment was probably about one-and-a-half years old, and I went into a dentist, and he says when she's 3 it'll be £50… And then I found an NHS dentist for children, because you can find some that are taking under-18s. But again, she had to go on a waiting list, and she was on a waiting list I think about 7 months and then managed to get her in one. Obviously now she has free dental care, but I thought, she's one-and-a-half, what are you telling me? £50 when she's 3, I was like, 'OK, OK, I'm not coming back here again.'

**Woman 2:** But you shouldn't have to even pay a private for your kids. You really shouldn't have to.

**Woman 1:** No, at that age, I mean luckily, she's five now and we've got an NHS dentist, so she's alright, you know?

**Woman 2:** But if not, if you've been paying £50 every check-up…

**Woman 1:** Oh god, she wouldn't have been going to the dentist. It is as simple as that.

**Woman 2:** That's exactly it, so it's…

> **Woman 1:** Or lose something else, we won't eat for a week or something, and then I can afford to take her to the dentist. Find it somewhere.
>
> **Man:** If you don't do all this preventative healthcare, you choke up the NHS with all the stuff you've got to sort out down the line.
>
> …
>
> **Woman 3:** Root canal, £800 private.
>
> **Woman 4:** Oh, that's just not pleasant.
>
> **Woman 1:** But people just don't have that.
>
> …
>
> **Woman 3:** But then to have it, if you don't have an NHS dentist and that kind of pain radiates to your brain, you can't work, you can't do anything.

Despite much discussion of higher costs, participants continued to include the costs of regular NHS dental check-ups and a 'band 2' NHS dental treatment (covering a filling or extraction) each year per adult, and free NHS dentistry for children.

However, this year's review groups agreed to keep a broader additional healthcare budget of £200 per year for each parent and working-age adult without children, which previous groups added for the first time in 2024. This was included to allow people to pay for some health-related services, such as a few physiotherapy or counselling sessions, until they are able to access NHS services. Groups in 2026 agreed that persistent difficulties and long waiting lists to obtain various services like these through the NHS meant that this top-up resource for health was still needed.

This year's groups extended the additional healthcare budget to pensioners too. Pensioner groups thought that people of pension age would not necessarily get any faster access to these services through the NHS, and that although potential impacts on their ability to do paid work were less likely to be a consideration, their health and quality of life was still very important.

**Research transcript — pensioners, Nottingham:**

**Man 1:** If you've got an issue with your health, with your back, if you've got a back problem, it doesn't matter what age you are. You still need it treated, you still need something doing about it. I think all the general mood seems to be that as you get older, that need becomes greater because you haven't got the physical resources to battle it.

…

**Man 2:** But there's no priorities. That's the same for everybody. It's society today. If you and I have got the same problem, you've got to go through the same system. I'm not going to get priority over you. So we're all equal in that.

**Research transcript — pensioners, Edinburgh:**

**Woman:** Well, I think it's definitely got worse for times waiting. In my experience and my friends' experience, very much so, that it's a need. And I know it's the National Health are struggling, but it has got worse, I would say, definitely.

…

**Man 1:** I think it is relevant, because I think more and more people are expected to take responsibility for their own health, and that doesn't stop just because you're older. One of the difficulties, of course, is that places are closing down, so there are fewer and fewer places that we can access, but I think that still we should aspire to being able to.

**Man 2:** I think years ago people actually accepted that they were getting old, and had to stop doing X, Y and Z. I think now, like I say, myself, I do… I'll walk, and I walk about five miles every morning. I suffer from arthritis, various other different things, but I'm not going to let that stop me. So I think that would come because now we are obviously living longer, we want to do more. We have become more active. I'm looking after the grandkids, which actually involves getting down on the floor, up and down, so I think it's actually important that we're actually very physically fit.

Various NHS waiting lists and times have started to come down from 2023 peaks — which were unprecedented in recent history — and record numbers of NHS treatments and operations were conducted in 2025 (Harker, Stiebahl and Danechi, 2026; NHS England, 2026). Nonetheless, many of these waiting time indicators are still far worse than before the COVID-19 pandemic, and this year's groups still felt strongly that people needed the ability to pay for access to interim healthcare if they had pressing health issues that needed attention before they could access NHS services. Almost twice as many people in England used private healthcare during 2025 as in 2023 (increasing from 9% to 16%), with waiting times the most frequent reason given (Healthwatch, 2026).

> **Research transcript — partnered parents, Sheffield:**
>
> **Man 1:** Oh, your back's your back; you need your back. If you can't walk, you can't even like…
>
> …
>
> **Woman:** I think it depends as well, because like you're saying about mental health, I know people, like, you couldn't go to your doctor and then next week probably speak to a counsellor or something. Like the waiting list is massive. So I think that's… that'll like increase if anything, because there's more and more people…
>
> **Researcher:** So it's certainly not become easier in the past two years? It's not what I'm hearing.
>
> **Man 2:** Everything's becoming harder, especially with appointments and stuff like that.

As in previous years, pensioners included a budget for podiatry for older people. Groups also included the cost of prescriptions for working-age adults (these are free for pensioners and children, and more widely in Scotland and Wales), and over-the-counter medicines such as painkillers, plasters, antihistamines, and cold remedies.

Eye tests at a high-street optician chain every 2 years were included for working-age adults (these are free for children and pensioners) and groups agreed that all adults should be able to have an Optical Coherence Tomography (OCT) retinal scan, along with a budget for glasses so that working-age adults and pensioners could have some choice of frames and lenses (for example, varifocals). All budgets also include itemised lists of toiletries and other personal items, such as shampoo, shower gel, sun cream, toothbrushes, razors and nail clippers.

The budget for haircare acknowledges a diversity of hair types and needs. People with curly, wavy or coily hair may need to visit hairdressers more often and may need to pay more for hairdressing services and haircare products. Besides self-esteem, having suitably presentable hair was seen as important for participating in school, work and other social environments.

The review groups agreed to continue to budget for working-age adults and school-age children to be able to visit a hairdresser monthly, covering a range of styles including braiding of people's natural hair, and less frequent hairdressing visits for preschool children. They also agreed that toddlers did not need to visit hairdressers.

> **Research transcript — working-age adults without children, Bristol:**
>
> **Man 1:** Are we talking about somebody having a luxury? I mean braiding, hair extensions, that's more a luxury…
>
> **Woman 1:** It's not. In term of braiding it isn't, no. My kids are mixed [heritage] and they would have, they would need their…
>
> **Woman 2:** It's not a luxury.
>
> **Woman 1:** They wouldn't need extensions. But they would need their hair braiding.

Groups this year also increased pensioners' hairdressing budgets, bringing these closer to the equivalent budgets for working-age adults. Participants thought that the revised amounts would better reflect a diversity of hair needs among pensioners.

## Transport and travel

As in previous years, transport arrangements differ by household type, reflecting differences in caring responsibilities, time pressures and activities.

For households with children, groups agreed that one second-hand car is required per household, along with a budget to cover associated costs such as fuel, insurance, MOTs, servicing and repairs, parking, and child car seats. Participants linked this to the practical demands of family life and the difficulty of relying entirely on public transport when travelling with children.

For example, participants discussed the role of a car in enabling children to take part in activities outside of school, particularly where these involved equipment or travel to locations not easily served by public transport. Households with children also have a small budget for occasional taxis as well as bus travel for secondary school-age children.

For households without children, groups agreed that a car would not be needed as a minimum in urban areas. Pensioners can meet most of their needs with a free bus pass, while a budget for a monthly bus pass per adult is included for working-age households. As in previous years, groups agreed to the inclusion of a budget to cover some travel by taxi. For pensioners, occasional taxis may be needed for early-morning appointments or when carrying heavy bags.

All households with and without children agreed that taxis were sometimes needed, such as for emergencies or late-night travelling. Households without children also have a budget for longer-distance rail or coach travel for outings or visiting friends and family.

## Social and cultural participation

Social and cultural participation budgets allow people to socialise, pursue hobbies and take part in society. This section is divided into the following subcategories:

- technology for home entertainment and connection
- gifts, celebrations, toys, books, pocket money and charitable donations
- other education and stationery costs
- leisure and recreation
- eating out and takeaways
- holidays and days out.

As in other budget areas, social and cultural participation needs involve a mixture of items. Some goods (such as a television) and services (like a UK-based holiday) specified by groups can be priced directly, while other items are allocated an amount that groups decide will enable people to exercise choice, for example in how they socialise or spend their leisure time.

### Technology for home entertainment and connection

This part of the budget involves technology-related needs beyond phone and internet provision, already discussed in the household services section.

The 2026 groups agreed that all households continue to need a smart TV and at least one additional device. Parents and working-age adults without children need a basic laptop or Chromebook, while groups for pensioners said that a tablet would be more suitable. Primary school children need access to a tablet for education and entertainment, and secondary school children need their own laptop for completing homework.

All households have a TV licence for live TV and BBC iPlayer. Groups in 2026 added in a subscription service for working-age adults without children, so that now all households have access to Netflix with adverts or an equivalent package (currently £5.99 per month). While some participants said that they could manage with free streaming content or programmes available with the TV licence, others thought that paid-for content was important to enable choice and to keep in touch with popular culture. Parents appreciated having access to a wide choice of age-appropriate programmes for their children through Netflix or Disney+. They compared this to YouTube where age restrictions could be less robust, leading to unsuitable content.

> **Research transcript — working-age adults without children, Norwich:**
>
> **Woman:** And most people are like talking about, like… Even when I go see my mum, she's like 'Have you seen this on telly?' Or even my friends, like 'Have you seen this?' And it's like a discussion, it's a social interaction that people can talk about, whether it be like… the biggest, I don't know, like Squid Game, for example, that like blew up, and Stranger Things. I was in London a few months ago, like that's… I've never seen Stranger Things, but it's all over Primark. They had their own dedicated section to it. Like, it's a very normal part of life nowadays, and I feel like… I felt because I had Disney instead, I felt like left out of it, because I didn't know what Stranger Things was. I think [including] it makes sense.

In early 2025, more than two-thirds of UK households (68%) had a subscription to a video-on-demand service (with most of these households having a Netflix subscription). This overall proportion remained the same as the initial 2022 peak for video subscribers, but among these subscriptions the proportion of lower-cost 'ad-tier' subscriptions more than doubled between 2024 and 2025 (Ofcom, 2025b). While MIS groups produce budgets that are intended to meet households' minimum needs in all areas, participants thought that these cheaper subscriptions compared favourably with rising costs of other leisure activities.

> **Research transcript — working-age adults without children, Norwich:**
>
> **Woman:** Everything's so expensive out and about. Like £6 is like one pint, if you're lucky. Whereas if you pay £6 a month, you've got hours and hours of stuff to sit at home and watch with your friends or family.

## Gifts, celebrations, toys, books, pocket money and charitable donations

Budgets in this category enable households to mark special occasions, celebrate and participate in society. The 2026 groups agreed with these principles and kept budgets the same. There is some money for decorations at times like Christmas or Diwali, and for extra food and drink spending for celebrations so people can host visitors or contribute to gatherings. There is also a budget to cover some gifts for birthdays and Christmas, as well as for other special occasions such as weddings, births or new homes.

Households with children have a budget for birthday celebrations, covering a birthday tea for younger children or pizza and a sleepover for older children. A resource is included for toys, books, games or craft materials. Secondary school children also have some pocket money so they can meet up with friends. There is some money included for school charity days, such as Red Nose Day, Children in Need or cake sales.

### Other education and stationery costs

Groups of parents agreed not to change the contents of other education-related components of children's social and cultural participation budgets. For primary school children, these comprise budgets for educational school trips, other school events, and a 3-night residential trip in year 6. For secondary school children, groups included amounts for attending curricular school trips involving the whole year group or subject class, contributions towards the costs of materials such as cookery ingredients and for school sports matches, and paying for some stationery, a calculator and some study guides. Groups also agreed that all secondary school children should be able to attend their school prom, and included money for a ticket, an outfit and accessories.

### Leisure and recreation

Leisure activities such as exercise, the cinema, book clubs and crafts support mental and physical health through social connection, independence, and getting outdoors (Fancourt et al., 2021; Taylor et al., 2015).

Pensioner groups felt that older people should be able to take part in paid activities so that they can stay active and meet people. The 2026 groups agreed that this need could be met at a minimum with 2 paid-for activities per week, or by combining a monthly membership with other occasional activities. Evidence shows that social engagement and participation in social activities are associated with improved well-being among older people, while a lack of engagement and participation contributes to social detachment and increased risk of loneliness (Davidson and Rossall, 2015; Monteiro et al., 2024).

Working-age adults without children have a budget for 3 paid activities per week or enough to cover a low-cost gym membership and less frequent activities. Participation in leisure activities aids relaxation, recovery from work, autonomy, work and life satisfaction, and resilience, while limited participation can be associated with negative emotions, restlessness, unhappiness, and a sense that something is missing from life (Sezer and Aki, 2024).

Parents said that finding the time and energy for recreational activities was challenging, but they also agreed they should be able to participate in the same activities as the working-age households without children. Leisure allows parents time to themselves, away from parenting responsibilities. Around a third of parents experience chronic loneliness, and increased stress can have negative implications for both parents and children (Nowland et al., 2021; Garcia et al., 2025). Taking part in leisure activities was seen as especially important for lone parents.

> **Research transcript — lone parents, Cardiff:**
>
> **Woman 1:** Yeah, being on my own with my three children, that is what I need to escape… maybe as they get older, they get easier, but as young children, I need the gym, I need to go for that coffee for me. And not just be mum.

Children's leisure activities aid their development, confidence, physical activity and socialisation (Boelens et al., 2022; Eime et al., 2013; Oberle et al., 2019). The leisure budget covered the cost of one activity per week for toddlers and pre-school children such as toddler groups, gym tots, messy play, or swimming. Primary school children need 2 activities per week, such as swimming or team sports. Secondary school children have one activity per week based on their interests.

## Eating out and takeaways

The 2026 groups agreed on the same arrangements for eating out as in 2024. Pensioners and working-age adults agreed on one meal out per month. Households with children included a meal out together as a family 4 times a year, for special occasions and for helping children learn how to behave in a more formal setting, with emphasis on allowing choice in terms of where to eat. Groups said that lone parents should be able to eat out without their children once a month too, for example at lunchtime with colleagues, in recognition that socialising in the evenings and at weekends can be more complicated for lone parents.

Groups agreed that people should be able to have an occasional takeaway meal, as a break from cooking. For parents, pensioners and working-age couples without children, this was once a month, compared with twice a month for single working-age adults without children, who were considered more likely either to eat on their own or to have a takeaway when socialising with friends.

The parent groups agreed that the takeaway budgets from 2024 were still suitable. Groups of pensioners and working-age adults without children increased the takeaway budgets to more reliably cover minimum order spends, delivery fees and service charges from takeaway apps, especially if people were not in easy walking distance for collecting the food themselves.

**Research transcript — working-age adults without children, Bristol:**

**Man 1:** You order a takeaway on Uber Eats, it's like £20 for a single person.

…

**Woman 1:** If you were to break it down into one curry dish and a rice, you're talking more than £15, aren't you? Like the curry alone is going to be £13.

**Woman 2:** And then for the delivery on top of that.

…

**Woman 1:** I think £15 is cheap. Like a pizza maybe?

**Researcher:** Do you think £20 is enough?

**Man 2:** Yeah, probably £20 is more realistic.

**Woman 1:** Yeah.

Participants noted that this money could alternatively be used for more frequent on-the-go food or supermarket ready meals, or increasing the scope for meals out.

### Holidays and days out

Groups agreed that an annual holiday was important for taking a break from everyday routines, creating opportunities to spend time with family and friends, and to have different experiences. Holiday experiences can improve parents' well-being and children's skills, particularly when the holiday offers memorable experiences and opportunities for family interaction (Miyakawa and Oguchi, 2022). The positive impacts have been found to particularly benefit low-income and socially excluded families, contributing to their quality of life, well-being, family relationships, and social inclusion (McCabe, 2009; Quinn and Stacey, 2010).

Groups agreed that all households could meet this need with a holiday in the UK. Households with children have one week a year in a self-catering caravan or holiday park by the sea during school holidays. Households without school-age children are able to book off-peak holidays. Groups for working-age adults without children included a seaside B&B or caravan holiday, and groups for pensioners included a half-board coach holiday.

Households with children also have a budget to cover one paid family day trip each year. This means that they can visit a zoo, theme park, or similar attraction in addition to free activities, park visits and local outings.

# 3. MIS budgets 2026

MIS research produces minimum budgets for a range of individuals and household types. This enables minimum weekly budgets, and annual income requirements, to be calculated for a range of different household compositions. Budgets are produced separately for working-age households without children, pensioners, and working-age households with children. For each household type, minimum budgets are constructed for single and partnered households, and, to calculate minimum budgets for households with children, the minimum needs of 4 different age ranges of children are produced: age 0–1, 2–4, primary school age and secondary school age.

In this chapter and the next, we look at the minimum needs of 4 example households. Together, these provide an overview of the cost of a minimum socially acceptable standard of living in the UK in 2026. We focus on single working-age adults, a pensioner couple, a lone parent with 2 children, and a couple with 2 children. The households with children include one child aged 2–4 (pre-school age) and one primary school age child. As MIS research is based on the premise that working-age individuals should not be excluded from paid employment, the minimum budgets for households with children include the cost of full-time childcare for younger children.

Table 3 sets out the MIS budgets for the 4 illustrative households, broken down into broad budget categories, capturing the extent to which the budgets have changed since 2025. Apart from for pensioner couples, the increases in minimum budgets this year, excluding rent and childcare, are below overall Consumer Price Index (CPI) inflation for the 12 months to April 2026 (2.8%) (ONS, 2026b).

The changes in budgets are, to some extent, shaped by variations in the rate of inflation across different areas of spending: for example, the cost of ‘operating personal transport equipment’ (ONS, 2026b) (which includes petrol and diesel for vehicles) has increased by 10.5% over this period, the cost of food has increased by 2.9% which is broadly in line with overall inflation, while the cost of purchasing a vehicle has only increased by 0.2% and the cost of domestic fuel has decreased by 5.7%.

Although these variations in inflation account for some of the increases in particular areas of the budget, in 2026 changes in the basket of goods and services required for a minimum standard of living — following the review by groups of members of the public — have generally had a greater impact on what has happened to budgets overall than inflation.

The below-inflation rise in minimum budgets for households with children is explained by a reduction in the expenditure needed on household goods (such as carpets) resulting from these households now being in the PRS. When rent and childcare are included, MIS budgets have increased by substantially more than inflation for a lone parent with 2 children (5.3%), a couple with 2 children (5.1%) and for pensioner couples (12.3%), principally because of this change in tenure. The exception is the single working-age adult who was already in the PRS.

Table 3. Weekly MIS budgets for 4 household types, April 2026

| | Single adult, working age | Couple pensioners | Lone parent with 2 children aged 2–4 and primary school age | Couple with 2 children aged 2–4 and primary school age |
|---|---|---|---|---|
| **Food** | £79.71 | £132.53 | £152.12 | £211.49 |
| **Alcohol** | £8.37 | £12.51 | £6.93 | £13.43 |
| **Clothing** | £14.83 | £17.60 | £36.24 | £50.43 |
| **Water rates** | £12.58 | £14.84 | £19.57 | £19.57 |
| **Council Tax** | £23.56 | £31.42 | £27.49 | £36.66 |
| **Household insurances** | £1.89 | £1.08 | £6.57 | £6.57 |
| **Fuel** | £25.02 | £30.25 | £44.78 | £47.67 |
| **Other housing costs** | £1.94 | £3.87 | £3.87 | £3.87 |
| **Household goods** | £16.25 | £21.43 | £31.84 | £31.69 |
| **Household services** | £5.21 | £9.07 | £22.15 | £11.84 |
| **Childcare** | £0.00 | £0.00 | £272.14 | £264.93 |

| | Single adult, working age | Couple pensioners | Lone parent with 2 children aged 2–4 and primary school age | Couple with 2 children aged 2–4 and primary school age |
|---|---|---|---|---|
| **Personal goods and services** | £45.52 | £74.33 | £89.29 | £117.56 |
| **Motoring** | £0.00 | £0.00 | £88.81 | £88.86 |
| **Other travel costs** | £47.86 | £15.02 | £6.83 | £41.28 |
| **Social and cultural participation** | £63.67 | £87.94 | £145.51 | £179.68 |
| **Rent*** | £136.93 | £161.10 | £184.11 | £184.11 |
| **Total excluding rent and childcare** | £346.39 | £451.91 | £682.00 | £860.61 |
| ***% Change since 2025*** | *2.3%* | *4.9%* | *2.1%* | *2.1%* |
| ***£ Change since 2025*** | *£7.67* | *£21.25* | *£13.91* | *£17.85* |
| **TOTAL ALL** | £483.32 | £613.01 | £1,138.25 | £1,309.64 |
| **Total excluding childcare** | £483.32 | £613.01 | £866.11 | £1,044.72 |

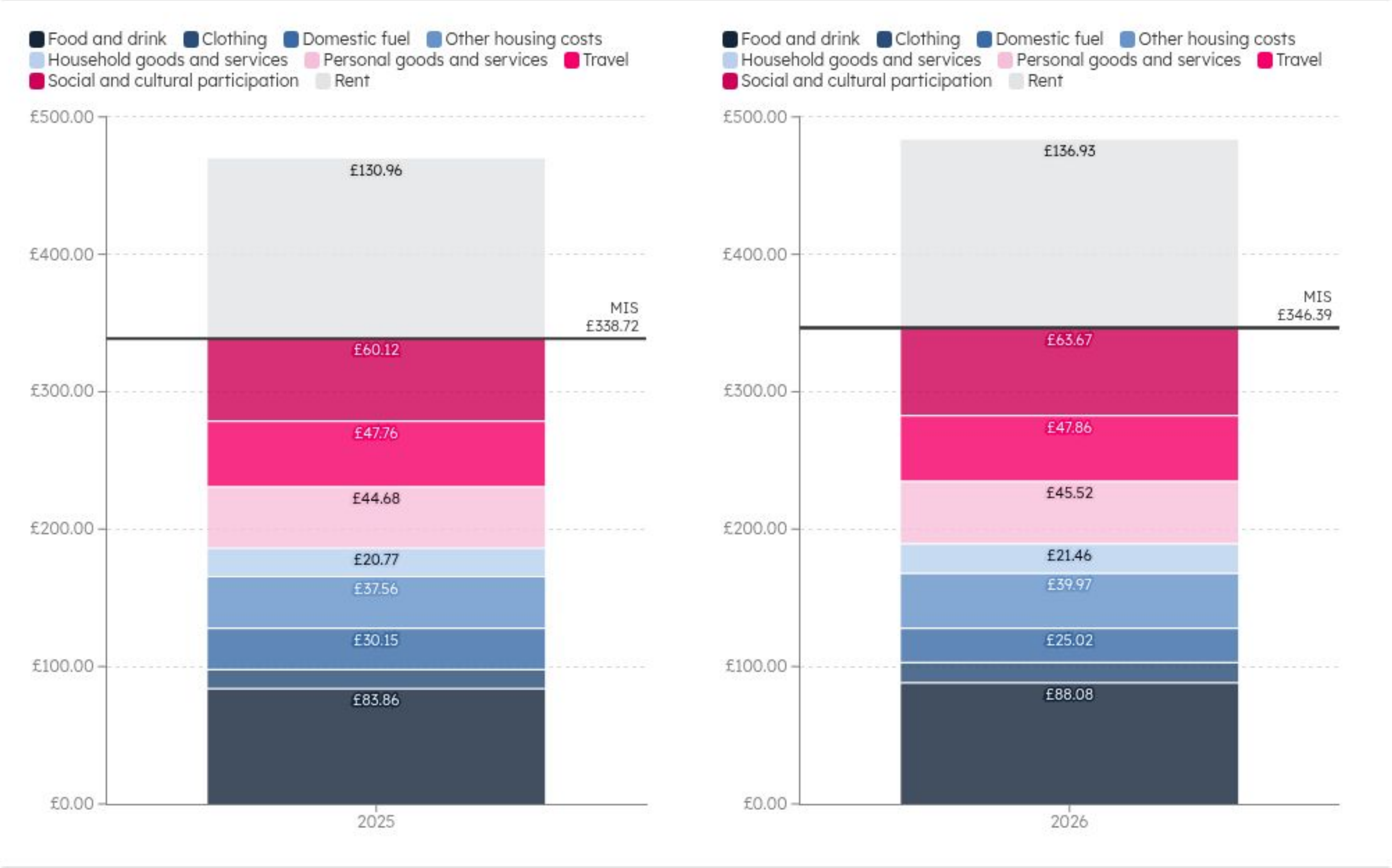
| | Single adult, working age | Couple pensioners | Lone parent with 2 children aged 2–4 and primary school age | Couple with 2 children aged 2–4 and primary school age |
|---|---|---|---|---|
| **Total excluding rent, childcare, Council Tax and water (comparable to After Housing Cost income measure)** | £310.25 | £405.65 | £634.94 | £804.38 |
| **Total excluding childcare and Council Tax (comparable to Before Housing Cost income measure)** | £459.76 | £581.59 | £838.62 | £1,008.06 |
| **Total excluding rent, Council Tax, childcare** | £322.83 | £420.49 | £654.51 | £823.95 |

*Indicative weekly rent is based on lower-quartile private rents for relevant property sizes in the East Midlands.

Note: here is a full breakdown (https://www.lboro.ac.uk/research/crsp/minimum-income-standard/household-budgets/) of what is included in each category.

Figures 1 to 4 show the composition of the weekly minimum budgets for the 4 household types set out in Table 3, in 2025 and 2026.

**Figure 1: Composition of core weekly MIS budget (with rent also shown), 2025 and 2026: single working-age adult**

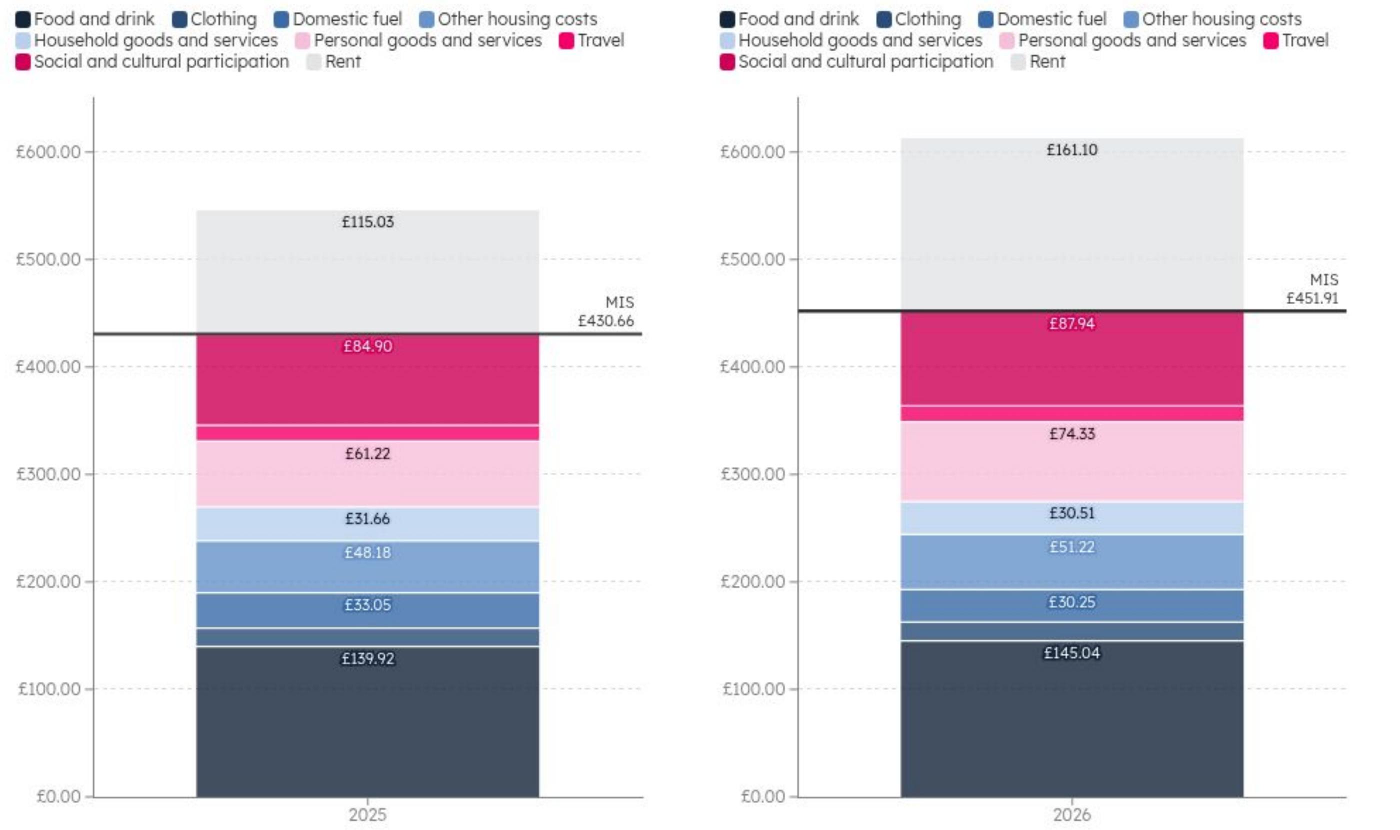


For single working-age adults, the weekly minimum budget has increased by 2.3% since 2025, below the headline rate of inflation for the year to April 2026. There have been some small changes in the composition of the budget as a consequence of the review undertaken this year (see Figure 1). The proportion of their budget used to cover the cost of domestic fuel has fallen from 8.9% to 7.2% (a decrease of £5.14 a week, or 17%).

As discussed in Chapter 2, the assumptions informing the calculation of domestic fuel costs within MIS have been updated this year, taking into account improvements in energy efficiency across current housing stock, including the increased efficiency of newer boilers. In combination with the lower unit rate and standing charge price caps for the period between 1 April and 30 June 2026, this has resulted in a reduction in the domestic fuel element of the budget.

The reintroduction of a monthly subscription to a streaming service in the review this year has increased the proportion of the budget covering social and cultural participation, from 17.8% to 18.4% (an increase of £3.55 a week, or 5.9%). An increase in the amount included to cover the cost of an occasional takeaway, in combination with inflation, has resulted in an increase in the proportion of a minimum budget covering the cost of food and drink inside and outside the home. This has increased from 24.8% to 25.4% (an increase of £4.22 a week, or 5.0%).

**Figure 2: Composition of core weekly MIS budget (with rent also shown), 2025 and 2026: couple pensioners**




As Table 3 shows, the minimum budget for a pensioner couple has increased most between 2025 and 2026; it is the only one of the example households where there has been an above CPI increase (when housing costs are excluded). The biggest change in the last year has been in the proportion of a minimum budget included to cover the cost of personal goods and services. This part of the budget includes healthcare and the costs of hairdressing.

As outlined in Chapter 2, groups in the review included an additional annual healthcare budget of £200 for individuals of pension age, as was added in 2024 for each parent and working-age adult. Groups also increased the amount included to meet the cost of hairdressing, to better reflect the diversity of needs amongst pensioners. In combination, these changes increased the proportion of the budget covering the cost of personal goods and services from 14.2% to 16.4% (an increase of £13.11 each week, or 21.4%).

Pensioner groups also increased the amount included to cover the cost of an occasional takeaway, which in combination with inflation, has resulted in an increase of £5.12 each week in the amount needed to cover the cost of food and drink inside and outside the home.

**Figure 3: Composition of core weekly MIS budget (with childcare and rent also shown), 2025 and 2026: lone parent with 2 children, one aged 2–4 and one primary school age**


Not all budget areas have increased for the pensioner couple. As for single working-age adults, the proportion of the budget used to cover domestic fuel has fallen this year from 7.7% to 6.7% (a decrease of £2.80 a week, or 8.5%). The move from the social to private rented sector outlined in Chapter 2 has also resulted in a reduction in the amount needed for household goods and services, largely because in private rented housing the pensioner couple would not need to meet the cost of flooring. However, this saving is more than offset by the substantial increase in weekly rental costs arising from the change in tenure.

For households with children, minimum budgets have increased by less than overall CPI inflation in the measure which excludes housing costs. The biggest changes in the composition of budgets are a result of the move from the social to the private rented sector, reducing the amount needed to cover the cost of household goods and services, as flooring is provided in private rented accommodation. Again, this reduction is far less than the increase in weekly rental costs resulting from the change in tenure.

**Figure 4: Composition of core weekly MIS budget (with childcare and rent also shown), 2025 and 2026: couple with 2 children, one aged 2–4 and one primary school age**


Across all household types, the ‘other housing costs’ budget area has increased since 2025. This is due to above inflation increases in water rates and Council Tax.

The discussion above focuses on the changes to budgets excluding rent, and childcare for those who need it. When these are included, the increase in total budgets is more substantial, particularly for households with children and for pensioner couples. While this is in part due to rent rises since 2025, it is largely explained by the shift to private renting from social renting for these 2 household types.

If they had remained in social rented accommodation in 2026, weekly rent would have increased by 5.3% and 1.7% for households with children and pensioner couples, respectively. If they had been in the PRS in 2025 and 2026, rent would have increased by 3.7% for households with children, and 2.5% for pensioners. However, moving from social to private renting led to a 50.1% increase in rent for households with children, and a 34.3% increase for pensioner couples.

# 4. How MIS compares with incomes on benefits and the National Living Wage

Many households in the UK do not have the income they need to reach a minimum socially acceptable standard of living, regardless of whether they are in work (Robinson, Stone and Padley, 2026). This chapter takes the MIS budgets outlined in Chapter 3 and compares the weekly cost of a minimum to the incomes that people would receive from benefits and earnings in April 2026. Benefits primarily refer to Universal Credit for working-age households, and the State Pension and Pension Credit for those of retirement age, and we assume that people are receiving all the benefits to which they are entitled.

We do not consider disability benefits, as the MIS budgets are produced based on the assumption that people are in relatively good health. Earnings are based on being an employee receiving the NLW. We define disposable income as the net amount households have left after paying for housing costs (including Council Tax) and childcare.

Several key changes that potentially influence the interaction between incomes and MIS have taken place since the last report, both in the MIS budgets themselves, and in policy terms. As outlined in Chapter 2, in 2026, people across all demographic groups included in the research agreed that accessing social housing is no longer a realistic prospect, and private renting is now the minimum requirement for a decent standard of living. This means that we now assume that, like working-age households without children, households with children and pensioners will be reliant on the PRS for their accommodation.

The switch from social housing to private renting is a marked change that has a potentially substantial impact on disposable incomes. We provide specific examples of this later in this chapter, but for most households private renting is, on average, much more expensive than social renting.

In 2024/25, the mean rent for households renting privately was almost twice that for those in the social rented sector (£250 versus £129 per week), and private renters spent on average 34% of their income on rent, compared with 28% for social renters (MHCLG, 2025d). Furthermore, the rate of increase in private rents has, since 2022, exceeded overall inflation, meaning that for the first time since the financial crisis of 2008, average private rents have risen substantively in real terms (Worsdale et al., 2026).

In focus groups the higher cost was not the only perceived disadvantage of private renting as opposed to living in social housing. The security of social tenancies was contrasted with the often-precarious nature of renting privately, with unpredictable rent increases, and the risk of having to move if the landlord wishes to sell the property. In a positive development, the recent changes brought about by the Renters Rights Act, which came into force on 1 May 2026, could help to ameliorate these concerns (MHCLG, 2025e).

Fixed-term tenancies have been abolished, giving tenants the right to continue living in a property until they give notice that they wish to leave. ‘No-fault’ evictions are no longer allowed (although tenants can still be given notice if a landlord wishes to sell), and restrictions have been put in place on rent increases and advertised rents. It is now illegal to refuse tenants just because they receive benefits or have children, which will, in theory, broaden access to private rented housing for these groups.

However, for many households renting privately, the financial burden of high housing costs will remain. In particular, for those who are out of work or on a low income, the amount covered by the housing element of Universal Credit is restricted by the Local Housing Allowance (LHA). The LHA has been frozen since 2024, when it was temporarily re-linked to the 30th percentile of rents for different sizes of property within a Broad Rental Market Area. This has resulted in an estimated 6% reduction in disposable income by October 2025 for those affected, on average, with even greater losses for those with the lowest incomes (Michael and Wernham, 2025).

With this in mind, this year we have revised our assumptions regarding the proportion of rent that would be covered by Universal Credit (or Housing Benefit for pensioners) to reflect the fact that the LHA has not kept pace with rent increases.[1] For out-of-work households, the benefit cap also remains frozen, having last been uprated in 2023. This means that many out-of-work households will see no change in the level of benefits that they receive, despite increasing costs.

Those not subject to the benefit cap will benefit from above-inflation increases in the Universal Credit standard allowance over the next 4 years, starting with an increase of 2.3% above CPI in April 2026 (Hobson et al., 2025). While this is good news for many low-income households, this change is accompanied by cuts to the health element of Universal Credit that will potentially see those with ill health and disabilities becoming worse off.

As noted above, MIS is based on the assumption that people are in reasonably good health, so the impact of these cuts is not captured in the figures presented here. However, there has been widespread concern that the changes will potentially push more people with disabilities and health conditions into poverty (Ryan, 2026), offsetting the improved living standards for low-income households who are not in receipt of the health element.

At the same time, there have also been more directly positive policy developments for households with children, in particular. From April 2026, the two-child limit on means-tested benefits has been lifted, meaning that households with 3 or more children are now eligible to access state support for all their dependent children. The example households used in this report have 2 children, so would not be affected by this policy change, but it is predicted that it will lift 450,000 children out of poverty during the current Parliament, and is a key element of the Government's Child Poverty Strategy (HM Government, 2025).

Most parents (59%) affected by the policy are in work, but for out-of-work households, the benefit cap will again limit the extent to which they will gain from removal of the two-child limit. Many will hit the cap before they receive any support for third or additional children, particularly in areas with high housing costs.

As mentioned in Chapter 2, additional state support with childcare was introduced towards the end of 2025 in England, with 30 free hours now available for working parents once their child is 9 months old, until they start school. Support differs in the countries of the UK, with no funded entitlements for children aged under 2 in Scotland, Wales, or Northern Ireland. For children aged 2, 3, and 4, Scotland and Wales have schemes that are broadly equivalent to the 30 hours free entitlement available to working parents in England.

As with all the calculations in this chapter, we assume that people are receiving all the benefits to which they are entitled, so childcare costs are calculated on this basis. We use data from Coram's annual Childcare Survey (Hodges et al., 2026) on average costs of formal childcare in the countries and regions of Great Britain, which take into account the reduction in costs associated with the free hours available in each country. The final amounts represent an average from across Scotland, Wales, and the English regions outside London.[2]

More generally, working households with and without children benefit from a 4.1% increase in the NLW for those aged 21 and older, with a rate of £12.71 per hour from 1 April, 2026 (Low Pay Commission, 2026). Most benefits have been uprated by 3.8%, based on CPI in September 2025, with the exception of the Universal Credit standard allowance, which as noted above, has been increased by an additional 2.3% (Buchanan and Harker, 2025). The other notable exception is the State Pension and Pension Credit Standard Minimum Guarantee, which due to the 'triple-lock', were uprated by 4.8% from April 2026, in line with earnings growth (Buchanan and Harker, 2025).[3]

**Figure 5: Single working-age adult, weekly disposable income relative to MIS requirement, on out-of-work benefits or National Living Wage, 2026**


**Note: Percentages show % of MIS budget covered by bar total, net of rent, childcare and council tax.**

## Working-age adults without children

Figures 5 and 6 show the proportion of MIS that working-age adults without children would receive if not working, or in part- or full-time employment receiving the NLW.[4]

After taking housing costs into account, out-of-work benefits would provide just around a quarter of the income needed to have a socially acceptable standard of living, for both single and couple households.

Moving into employment improves income adequacy for single people and for couples, but even when working full-time on the NLW, single adults are only reaching 73% of MIS. Despite increases to the NLW, this has worsened slightly since the previous report[5] in 2025, when this group could reach 75% of MIS. Couples earn enough to exceed the MIS threshold if both working full-time on the NLW, and this has remained stable, with the 112% of MIS provided by full-time employment the same as in 2025. While this indicates that wages are just about managing to keep pace with increases in the cost of living, it remains the case that for those with a single source of income, this is still not enough for a decent standard of living.

In 2025, a single working-age adult needed a gross annual income of £30,500 to reach MIS, and in 2026 this has risen slightly to **£31,500**. With the NLW providing a gross income of £24,853 per year, single working-age adults are nearly £7,000 per year short of the income needed to reach MIS. Couples of working age, without children, need **£44,800** (£22,400 each) per year to have enough disposable income to reach MIS, up from £43,000, or £21,500 each, in 2025. As the income provided by working full-time on the NLW exceeds this requirement, couples in this situation have enough to reach the threshold for a minimum standard of living.

**Figure 6: Couple, working-age, no children, weekly disposable income relative to MIS requirement, on out-of-work benefits or National Living Wage, 2026**

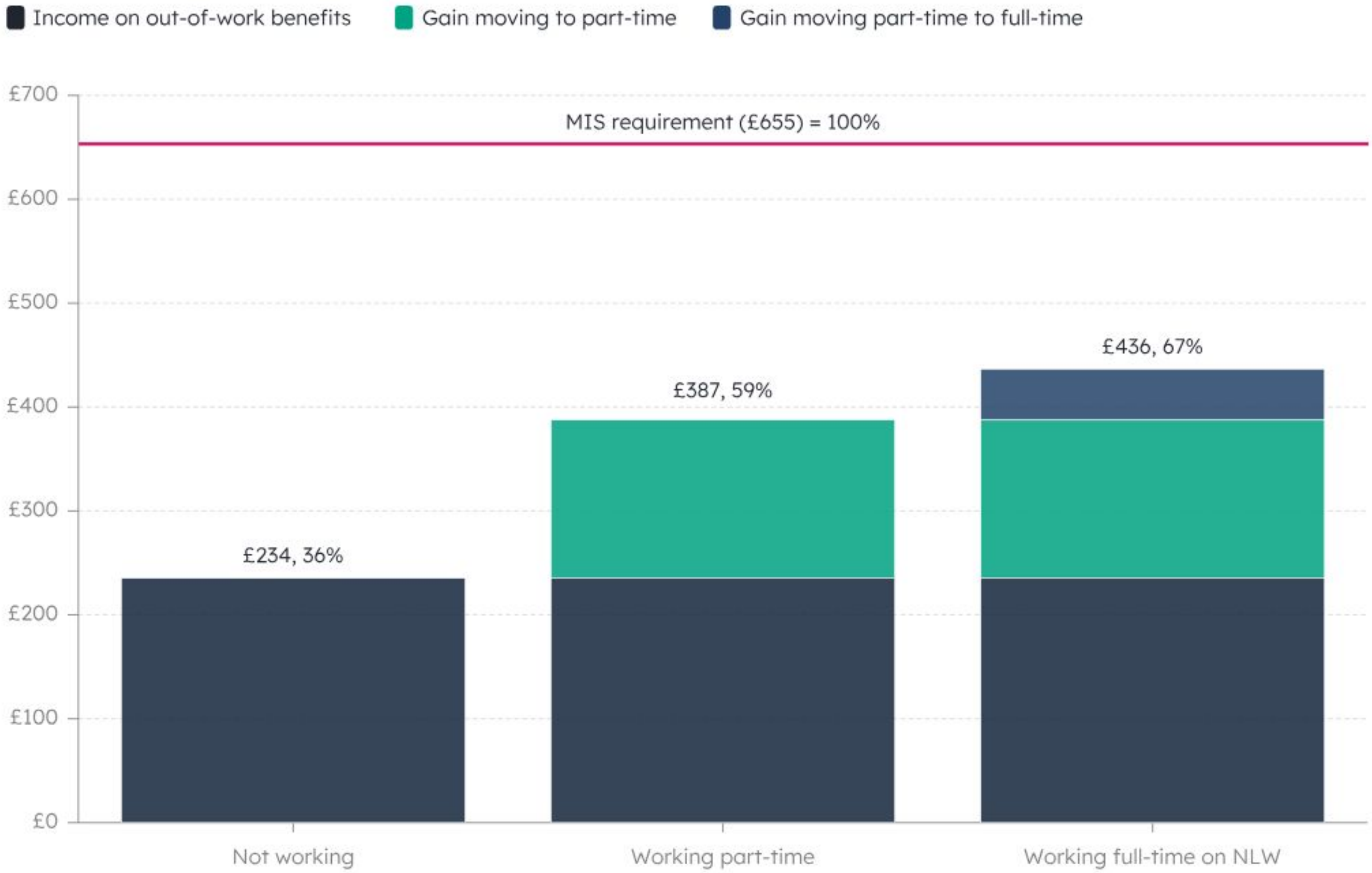

Note: Percentages show % of MIS budget covered by bar total, net of rent, childcare and council tax.

# Households with children

Figures 7a and 8a show the disposable income available with different patterns of work for lone- and couple-parent households living in private rented accommodation. Each household has 2 children, one of pre-school age and one of primary school age. Lone and couple parents who are not in work have household incomes that are far from meeting the threshold for a socially acceptable standard of living. Lone parents have only 36% of MIS, after housing costs, if they are in receipt of out-of-work benefits. This is lower than in 2025, when their income was still very low, but reached 43% of MIS.

Similarly, couple parents who are out of work have only 28% of MIS, compared with 36% in 2025. In both cases, this marked decline is explained by the switch from social to private renting. If they were still paying the lower rents associated with social renting in the same dwelling size as outlined in Table 2, without the limits imposed by the LHA, lone parents would reach 44% of MIS, and couple parents 35% of MIS, both comparable to the 2025 figures (see Figures 7b and 8b).

**Figure 7a: Lone parent with 2 children, one aged 2–4 and one primary school age, weekly disposable income relative to MIS requirement, on out-of-work benefits or the National Living Wage, private renting, 2026**

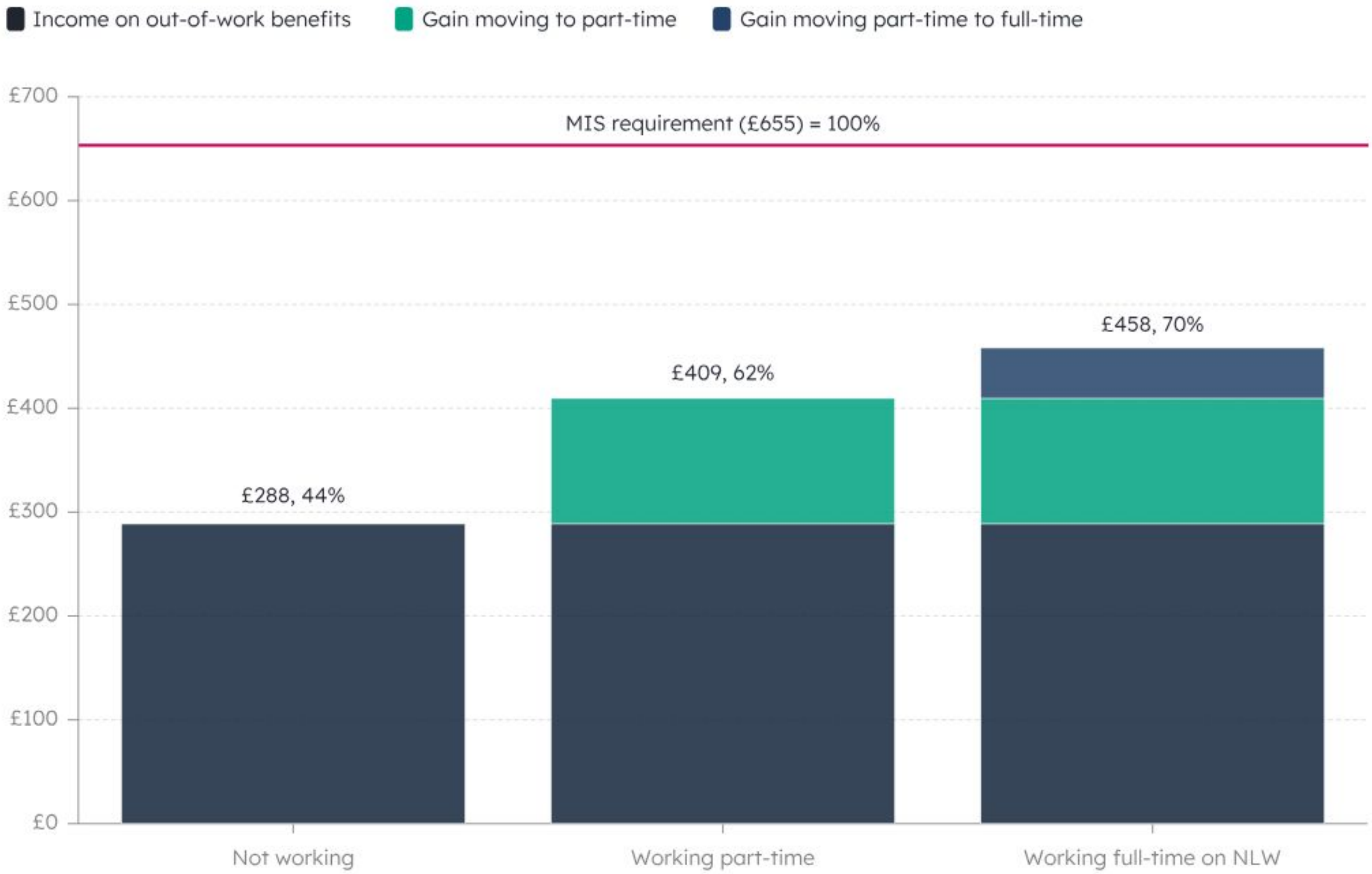



Note: Percentages show % of MIS budget covered by bar total, net of rent, childcare and council tax.

For lone parents, moving into part-time work brings them to 59% of MIS, while full-time work at the NLW increases their disposable income, but not substantially. The tapering of Universal Credit as income increases, and the additional costs of childcare when working full-time mean that their income only reaches 67% of MIS. While these figures are not dramatically lower than those in the previous report (61% of MIS and 68% of MIS for working part-time or full-time, respectively), the move to private renting means that they are worse off than if they were in social housing.

Figure 7b shows that their income would give them 62% of MIS if working part-time, and 70% of MIS if working full-time if they were in social housing, in both cases a slight improvement on the situation in 2025. Living in private rented housing in 2026, a lone parent with 2 children would need gross annual earnings of **£67,600**, up from £60,800 in 2025. If they were in social housing, the income requirement would have fallen slightly to £59,800, mainly due to the additional support with childcare costs for younger children that has been introduced since the last report.

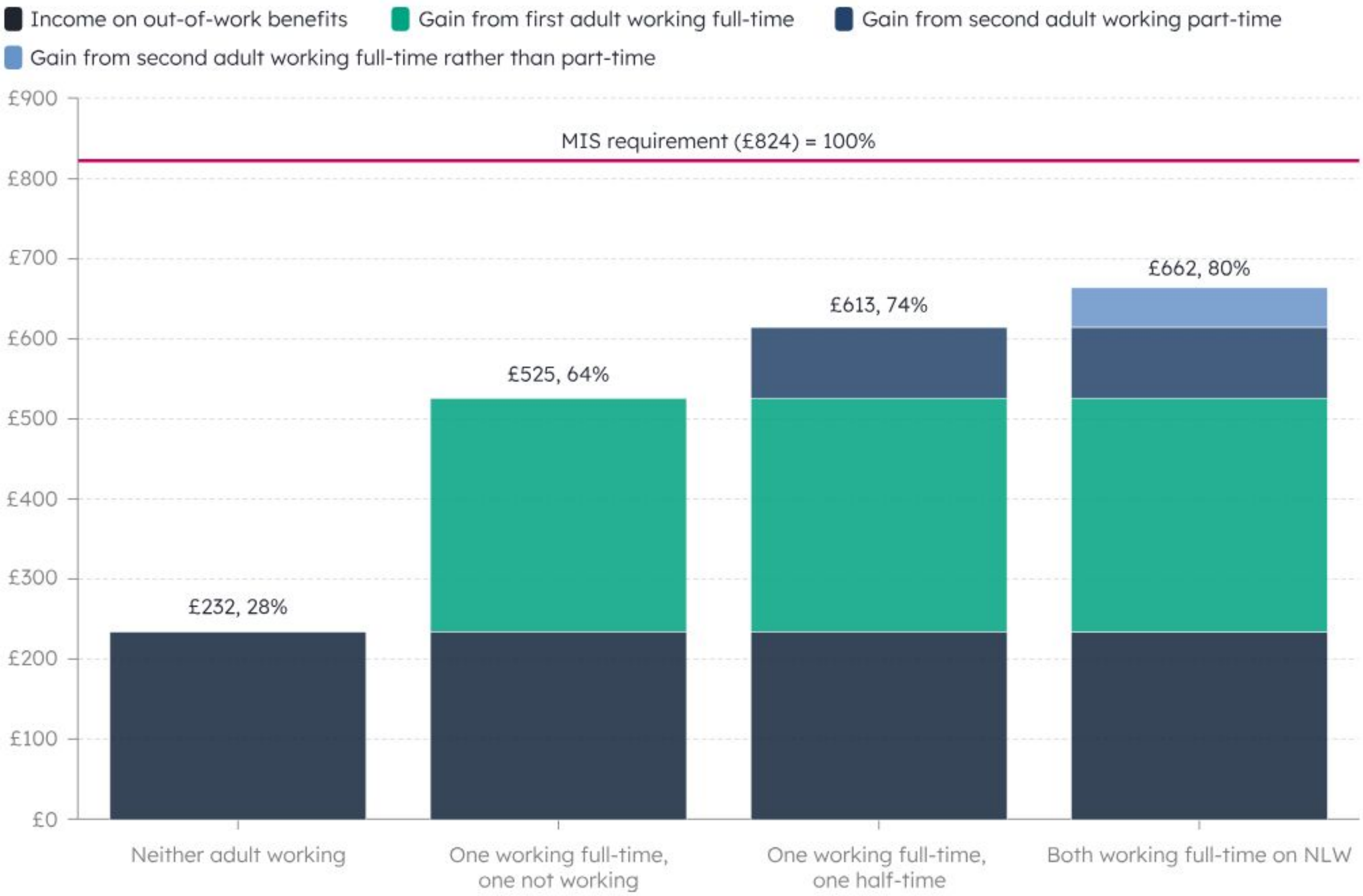
**Figure 7b: Lone parent with 2 children, one aged 2–4 and one primary school age, weekly disposable income relative to MIS requirement, on out-of-work benefits or the National Living Wage, social renting, 2026**




Note: Percentages show % of MIS budget covered by bar total, net of rent, childcare and council tax.

The picture is similar for couples with children who are in work. In none of the scenarios presented in Figure 8a do they have enough income to reach the MIS threshold. Even among those where both parents are working full-time on the NLW, they still only have 80% of MIS. Like lone parents, the percentage of MIS that working couple parents receive has remained broadly stable since 2025 — for example, in the previous report, couple parents both working full-time reached 81% of MIS. However, this stability masks the fact that if we still assumed that they could access social housing, their situation would have improved slightly due to the additional free hours of childcare now available for children under the age of 3 years.

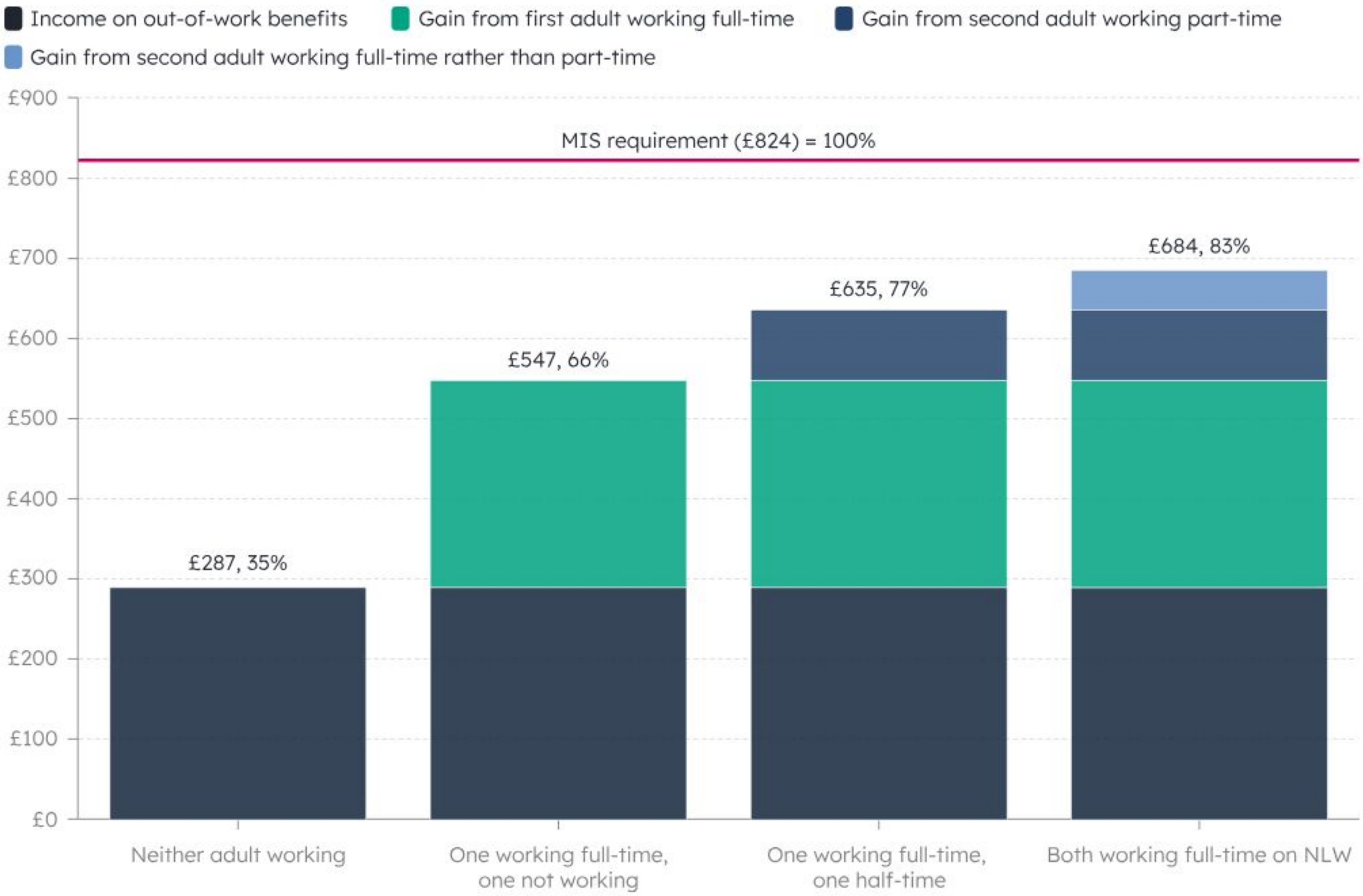
**Figure 8a: Couple with 2 children, one aged 2–4 and one primary school age, weekly disposable income relative to MIS requirement, on out-of-work benefits or National Living Wage, private renting, 2026**




Note: Percentages show % of MIS budget covered by bar total, net of rent, childcare and council tax.

Figure 8b shows that if they were in social housing, couples with children could receive 83% of MIS if working full-time. While still not enough for them to fully meet their needs for a minimum socially acceptable standard of living, this does bring them closer to the benchmark. To have an adequate disposable income to meet their needs, couples with 2 children in private rented housing would need to earn **£77,400** between them (£38,700 each), compared with £73,600 (£36,800 each) if they were in social housing.

**Figure 8b: Couple with 2 children, one aged 2–4 and one primary school age, weekly disposable income relative to MIS requirement, on out-of-work benefits or National Living Wage, social renting, 2026**

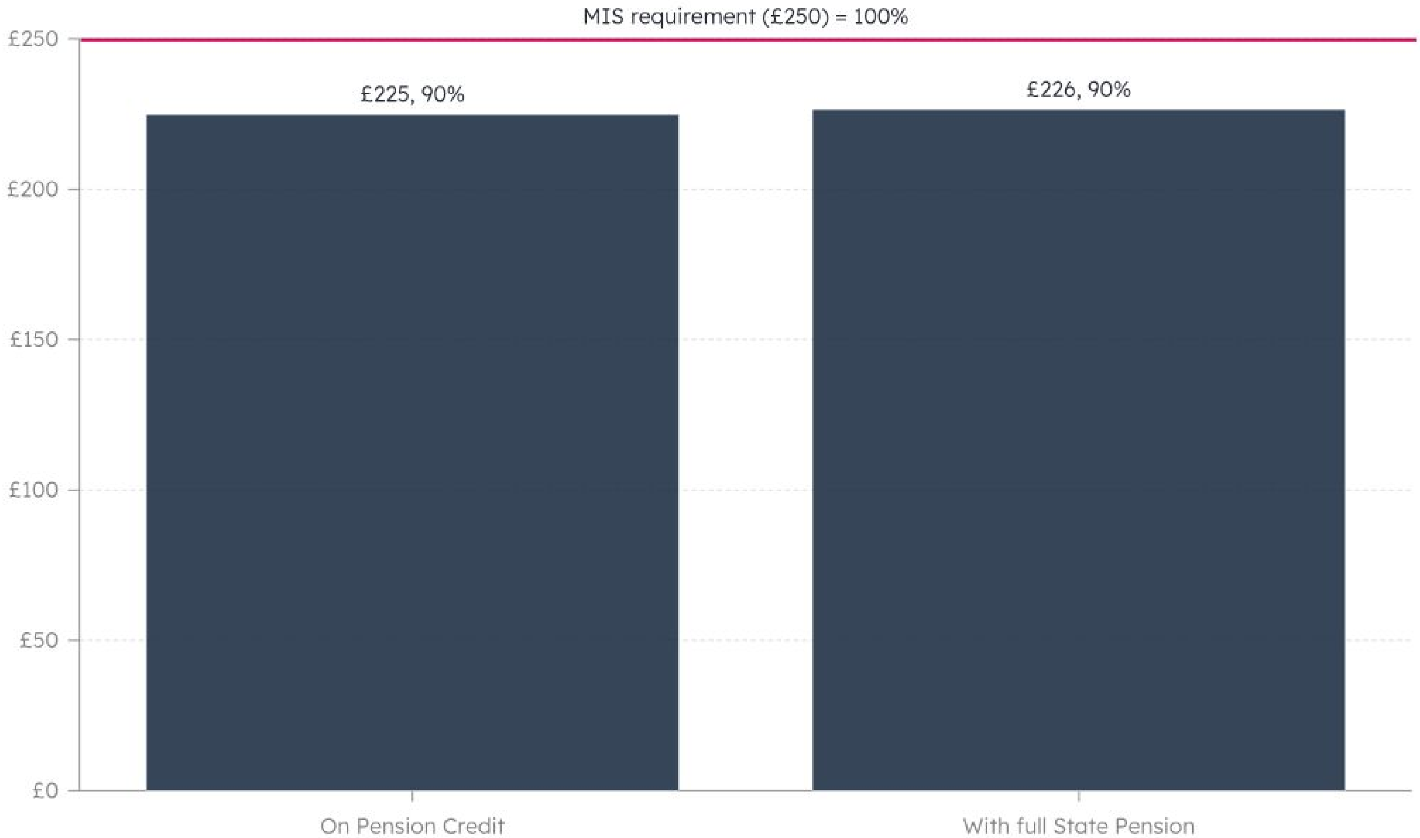



Note: Percentages show % of MIS budget covered by bar total, net of rent, childcare and council tax.

## Pensioners

Figures 9a and 10a show how the income that pensioners receive from the full State Pension, or having their income topped up with Pension Credit, compares to MIS (with the new assumption that they are living in private rented housing). As has been the case since the first report in this series in 2008, pensioners' disposable incomes are much closer to the MIS benchmark than among most low-income households of working age. The amount that single pensioners receive from the State Pension or Pension Credit gives them 90% of MIS, after housing costs, if they are living in private rented housing.

**Figure 9a: Weekly disposable income on Pension Credit and full State Pension, compared to MIS – single pensioner, private renting, 2026**

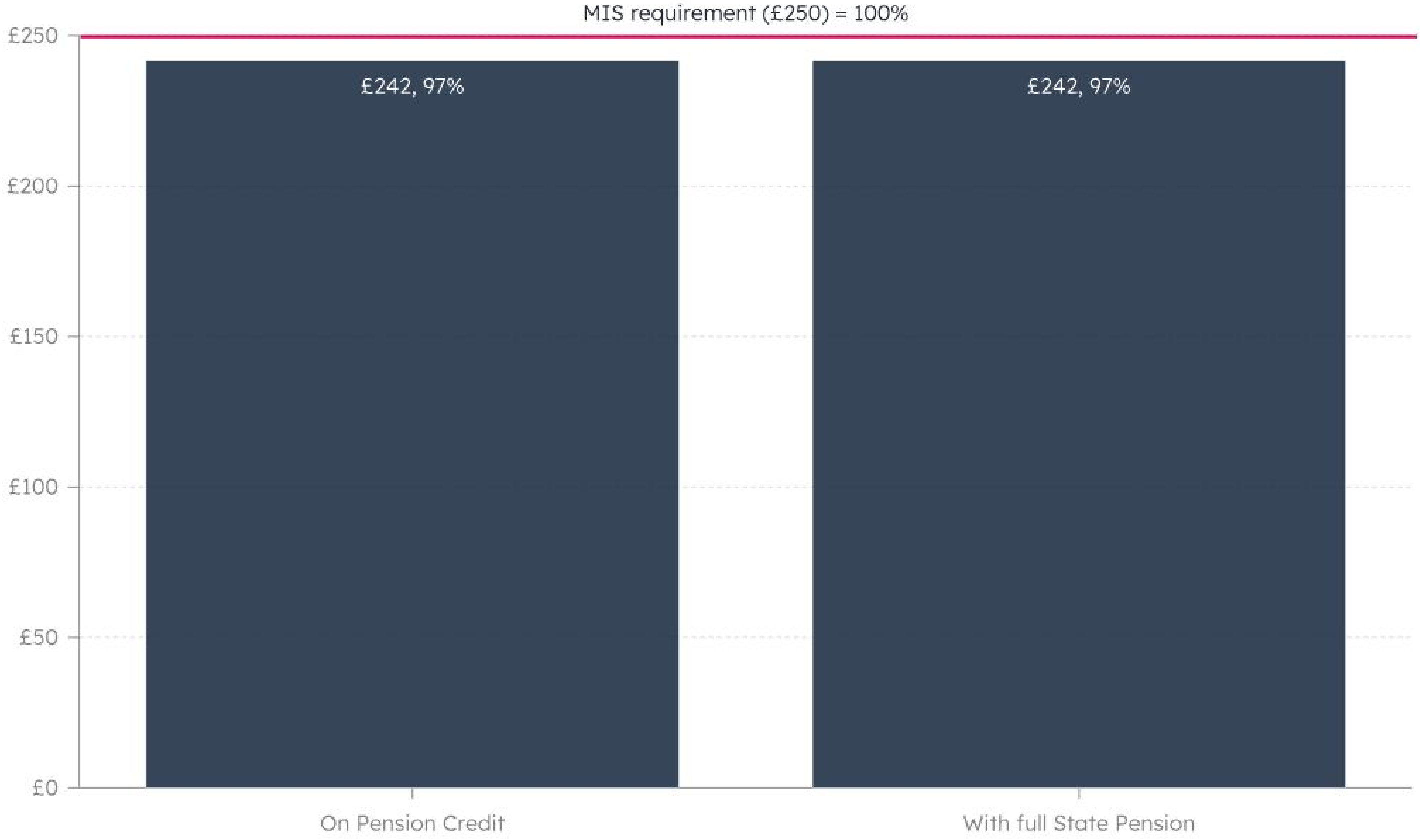



Note: Percentages show % of MIS budget covered, net of rent, childcare and council tax.

While this means that they are close to having the income required to meet their minimum needs, it is a decline since the previous year, when single pensioners receiving Pension Credit were able to reach up to 95% of MIS. Reflecting the findings for households with children, this change is a direct result of the shift to private renting. Figure 9b shows that if pensioners were able to access social housing, their disposable income would reach 97% of MIS, an increase compared to 2025.

This increase is primarily due to the above inflation rise in the State Pension in April 2026. Single pensioners would need a gross income of £21,300 per year to reach MIS if living in private rented housing, but only £15,900 if in social rented housing. This difference of more than £5,000 per year shows the substantial impact of housing costs, and the limits imposed by the LHA, for private renters across the life course.

**Figure 9b: Weekly disposable income on Pension Credit and full State Pension, compared to MIS – single pensioner, social renting, 2026**




Note: Percentages show % of MIS budget covered, net of rent, childcare and council tax.

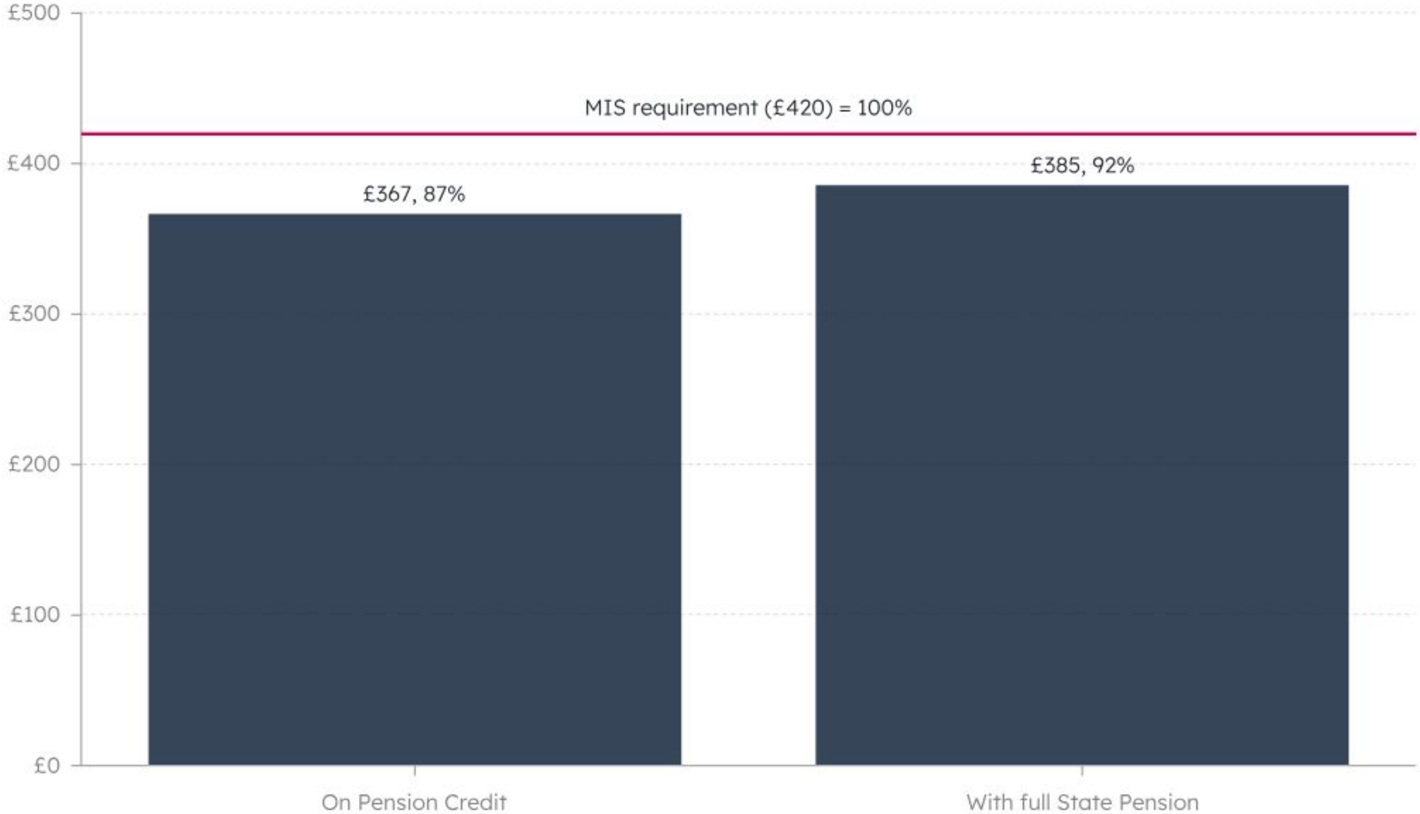
Figure 10a shows that couple pensioners living in private rented housing can reach 83% of MIS if they are reliant on Pension Credit, and 87% of MIS if receiving the full State Pension. This is lower than for single pensioners, in part because couples are already above the income threshold at which means-tested benefits (such as Housing Benefit and Council Tax Support) begin to taper, even if on Pension Credit.[6]

**Figure 10a: Weekly disposable income on Pension Credit and full State Pension, compared to MIS – couple pensioners, private renting, 2026**


Note: Percentages show % of MIS budget covered, net of rent, childcare and council tax.

Their housing costs are, therefore, even less likely to be covered by Housing Benefit than for single pensioners, leaving them with less disposable income. If in social housing (Figure 10b), couple pensioners would have an income reaching 87% of MIS if on Pension Credit, and 92% if eligible for the full State Pension — comparable to the 87% and 91%, respectively, reported in 2025. In 2026, couple pensioners would need a gross annual income of **£33,400** (£16,700 each) to reach MIS, and £30,600 (£15,300 each) if in social housing.

**Figure 10b: Weekly disposable income on Pension Credit and full State Pension, compared to MIS – couple pensioners, social renting, 2026**




Note: Percentages show % of MIS budget covered, net of rent, childcare and council tax.

# 5. Conclusion

MIS continues to provide a clear vision of what the public think is needed for a minimum acceptable standard of living in the UK. While budgets evolve in response to social, economic and technological change, the underlying principles remain consistent: households should not only be able to meet essential material needs but also participate meaningfully in society.

A wide range of factors determine whether households can realistically achieve MIS. Weak and uneven income growth in recent times (Resolution Foundation, 2026) has left many households with limited financial resilience and little capacity to absorb rising costs. The prevalence of insecure work, part-time roles and low pay, alongside rising costs, further limit household incomes. Although social security provides a safety net, it does not cover a minimum standard of living.

This report shows that, after housing costs, out-of-work benefits provide just around a quarter of what working-age households without children would need for a minimum acceptable standard of living. For lone-parent households, this is just 36% of MIS, and for couple parents only 28%.

Minimum budgets for all households now include the cost of private renting, marking a significant change in this element of MIS. Long-standing structural pressures have resulted in a shortage of social housing and growing reliance on the private rented sector (PRS) (Worsdale et al., 2026). At the same time, demand for social housing continues to rise: Shelter (2026) estimates it would take 119 years to clear current waiting lists. This report shows that members of the public no longer view social housing as a realistic option.

However, private rents can be a substantial burden, with an estimated 2.4 million households facing unaffordable housing costs (Hobbs et al., 2026). This shift has clear consequences for what households need to reach a minimum living standard. For example, a single pensioner requires around £5,000 more per year to reach MIS in the PRS than if they were in social housing. Similarly, a couple in full-time work with 2 children needs £3,800 more per year, and a full-time working lone parent £7,800 more to reach MIS, than they would if living in social rented housing.

Measures implemented under the current Labour Government, such as increases to the NLW, uprating of benefits, the removal of the two-child limit, and expanded childcare support, are intended to strengthen household resources. At the same time, commitments on housing — including increased investment in social and affordable homes and stronger tenant protections — aim to address one of the most significant drivers of cost pressures. However, while these policies may improve financial security for some households, their impact is unlikely to fully close the gap between incomes and costs.

The recent change in Labour leadership and prime minister has brought a renewed focus on reducing the cost of living and improving living standards in the UK. Proposed policies targeting the affordability and availability of housing, transport, and domestic energy could have a tangible impact on household costs and, as indicated by this and previous MIS budgets, could particularly benefit lower-income households for whom these 3 areas of spending represent a large proportion of their overall costs.

However, in the meantime, plans to improve living standards have, up to now, continued to focus on employment, while prioritising economic growth. The Employment Rights Act aims to improve working conditions for low-paid employees, via measures such as restrictions on zero-hours contracts, and expansion of the eligibility for Statutory Sick Pay.

While these changes are welcome, the findings presented in this report make clear that work does not guarantee a decent standard of living for many households. Even with the changes, a single adult in full-time work on the NLW reaches only around 73% of MIS — nearly £7,000 per year short of what is needed — while couples with 2 children only reach around 80% even with 2 full-time earners.

Andy Burnham therefore faces a big challenge in ensuring that measures to improve living standards across the UK move beyond an emphasis on maximising income from earnings. Living standards, relative to MIS, are shaped by the interaction of income, essential costs, employment conditions, and policy frameworks. Without sustained and coordinated improvements across these areas, many households will fall short of attaining a socially acceptable standard of living.

# Annex: MIS in brief

## What is MIS?

The Minimum Income Standard (MIS) is the income that people need to reach a minimum socially acceptable standard of living in the UK today, based on what members of the public think. It is calculated by specifying baskets of goods and services required by different types of households to meet these needs and to participate in society. Based on consultation with groups of members of the public in the original research, this minimum is defined as follows:

> A minimum standard of living in the UK today includes, but is more than just, food, clothes and shelter. It is about having what you need in order to have the opportunities and choices necessary to participate in society.

## How is MIS arrived at?

Members of the public have detailed negotiations, in groups, about the things a household needs to achieve an acceptable living standard. Each sequence of groups has a different role. The first set of groups goes through all aspects of household budgets, identifying what goods and services would be needed, of what quality, how long they would last and where they would be bought. Experts make selective inputs, notably checking the nutritional adequacy of the food baskets, calculating domestic fuel requirements and advising on motoring costs where relevant. Subsequent groups check and amend the budget lists, which the research team then prices at various stores and suppliers.

Groups typically comprise 6 to 8 people from a range of socioeconomic and ethnic backgrounds, but all participants within each group are from the household category under discussion. So, parents with dependent children discuss the needs of parents and children, working-age adults without children discuss the needs of single and coupled working-age adults without children, and pensioner groups decide the minimum for pensioners. In all, more than 160 groups, involving new participants on each occasion, have taken part in the MIS research since it began in 2008.

A crucial aspect of MIS is its method of developing a negotiated consensus among these socially mixed groups. This process is described in detail in Davis et al., (2015). The MIS approach uses a method of projection, whereby group members are asked not to think of their own needs, but of those of hypothetical individuals (or case studies). Participants are asked first to imagine walking around the home of the individuals under discussion, to develop a picture of how they would live, to reach the living standard defined above, before considering needs outside of the home.

While participants do not always start with identical ideas about what is needed for a minimum socially acceptable standard of living, through detailed discussion and negotiation they commonly converge on answers that the group as a whole can agree on. Where this does not appear to be possible, for example where there are 2 distinct arguments for and against the inclusion or exclusion of an item, or where a group does not seem able to reach a conclusion, subsequent groups help to resolve differences.

## What does MIS include?

As set out in the definition above, a minimum standard of living is about more than survival alone. However, it covers needs, not wants; and necessities, not luxuries — items that the public thinks people need in order to be part of society. In identifying things that everyone requires as a minimum, it does not attempt to specify extra requirements for particular individuals and groups who may have additional needs, for example those resulting from living in a remote location or having a disability. So, not everybody who has more than the minimum income can be guaranteed to achieve an acceptable living standard. But someone falling below the minimum is unlikely to achieve such a standard.

## How can I access the results?

There are several ways of accessing MIS results for different users:

- the online Minimum Income Calculator (https://www.minimumincome.org.uk/) shows the budgets and earnings requirements for any specified household type
- there are lists (https://www.lboro.ac.uk/research/crsp/minimum-incomestandard/household-budgets/) of the items used to compile the budgets for each household type

- for users who want to analyse the data further, the Centre for Research in Social Policy (CRSP) website hosts spreadsheets (https://www.lboro.ac.uk/research/crsp/usingmisdata/detailed-misspreadsheets/) showing the budgets broken down by category for each of the main household types for each year of MIS, as well as an Excel version of the current year calculator, which can generate results for any specified household type for the present year
- all of the tables and figures from this report are in the Excel document download below.

**MIS tables and figures 2026** XLSX, 181 KB

(https://jrf-jrht-brand.frontify.com/api/asset/eyJjbGllbnRJZCI6ImNsaWVudC1tenFieWtsc2Z0ZHpoN3V3IiwiaWQiOj
rowntree-foundation:f8c6tjJWWuvpq0LEgWD5yXt-RPflud7203oB5YN-igI/download)

## Who does it apply to?

MIS applies to households that comprise a single adult or a couple, with or without dependent children. It covers most such households, with its level adjusted to reflect their composition. The needs of more than 100 different family combinations (according to numbers and ages of family members) can be calculated. MIS does not cover families living with other adults in the main calculations, although supplementary reports on single adults sharing accommodation (Hill et al., 2015) and single adults in their 20s living with their parents (Hill and Hirsch, 2019) estimate variations for these household types.

## Where does it apply?

MIS was originally calculated as a minimum for Britain; subsequent research in Northern Ireland in 2009 showed that the required budgets there were all close to those in the rest of the UK, so the national budget standard now applies to the whole of the UK. This main UK standard is calculated based on the needs of people in urban areas outside London. Between 2008 and 2020, most discussion groups were held in the Midlands, but since 2018, research has been conducted in towns and cities across the UK.

The research has also been applied in other geographical contexts, in supplementary projects considering costs in rural England (Smith et al., 2010), in London (Blackwell et al., 2026), in remote rural Scotland (Hirsch et al., 2013) and in Guernsey (Smith et al., 2011). Further research is ongoing in remote rural Scotland as part of the Scottish Government's monitoring of fuel poverty. The MIS London research is also ongoing, and annually updated Inner and Outer London budgets are shown as a variation of the main UK results in the online Minimum Income Calculator. Other countries have used the same overall method, but employed their own definitions of the minimum.

There have been studies in France (Alberola et al., 2014), Portugal, Japan (Davis et al., 2013), Singapore (Ng et al., 2023), Thailand, Tunisia and Mexico (Aban Tamayo et al., 2020). An ongoing MIS programme in the Republic of Ireland uses methods based on the UK work (Collins et al., 2012). And pilot research has been carried out in South Africa (Byaruhanga et al., 2017).

## How is it related to the poverty line?

MIS is relevant to the discussion of poverty, but it does not claim to be a poverty threshold. This is because participants in the research were not asked to talk about what defines poverty, but instead what, in today's society, constitutes an acceptable minimum. However, it is relevant to the poverty debate in that almost all households officially defined as being in income poverty (having below 60% of median income) are also below MIS. Thus, households classified as being in relative income poverty are generally unable to reach an acceptable standard of living as defined by members of the public.

## Who produces it?

The main MIS research is supported by the Joseph Rowntree Foundation (JRF) and carried out by the Centre for Research in Social Policy (CRSP) at Loughborough University. The original research in 2008 was developed by CRSP in partnership with the Family Budget Unit (FBU) at the University of York. MIS London research is funded by Trust for London.

# Notes

1. We assume that 88% of a household's private rent would be eligible to be covered by Universal Credit or Housing benefit, down from 95% in 2025. This is based on a comparison of lower-quartile rents and LHA for different sizes of property in the East Midlands.
2. Data on Northern Ireland is not included in the Coram Survey so cannot be incorporated into our calculations.
3. The triple lock means that the State Pension and Pension Credit are increased by the highest of CPI, average earnings growth, or 2.5%.
4. Full-time earnings are calculated based on working 37.5 hours per week, part-time work is 18.75 hours per week, earning £12.71 per hour.
5. Some numbers for 2025 in this section have changed slightly since the last report due to a correction in the deduction of council tax from incomes.
6. The Housing Benefit taper rate is 65%, and the typical Council Tax Support taper rate is 20%. This effectively means that once they reach the maximum eligible income, for every additional £1 of gross income, pensioners are only receiving 15p of net income.

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