

# A Minimum Income Standard

is an ongoing programme of research to define how much income people need, in order to allow a minimum acceptable standard of living in the United Kingdom today.

A standard defined by members of the public:

**“Food and shelter keeps you alive - it doesn't make you live”**

**mis**  
minimum income standard  
for the UK

**CRSP**  
Centre for Research in Social Policy

**Loughborough University**

[www.minimumincomestandard.org](http://www.minimumincomestandard.org)



**What is MIS?** The Minimum Income Standard is the income that people need in order to reach a minimum socially acceptable standard of living in the United Kingdom today, based on what members of the public think. Requirements for each household type specify how much they need to spend and what they need to earn in order to reach this standard.

**How is its level decided?** A sequence of groups have detailed negotiations about what goods and services a household would have to be able to afford in order to achieve an acceptable living standard. Experts check that basic needs like nutrition are properly met.

**What does it include?**

***“A minimum standard of living in Britain 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.”***

**Where does it apply to?** MIS is a minimum for all of the United Kingdom, although some people face additional costs. Childcare and rent are separated out to facilitate adjustments in areas where these are atypically high. A calculation of additional costs in **rural areas** is being published in late 2010, based on research carried out for the Commission for Rural Communities.

**When does it apply to?** The first version of MIS was published in 2008. In July each year, the standard is updated, at least in line with inflation, and every two years for alterations to budgets identified by a review, to reflect ongoing changes in society. More detailed new research will produce fresh budgets for families with children in 2012 and for households without children in 2016.

**Included:**

- UK holidays
- Christmas presents
- Basic mobile phone
- Computer and internet for working-age households

**Excluded:**

- Car
- Sky TV
- Foreign holidays
- Dishwasher
- Computer & internet for pensioners

## How much is MIS?

In 2010:

- A single person needs £175 a week, after paying rent/mortgage
- A couple with two children needs £403 (not including childcare)
- A lone parent with one child needs £234
- A pensioner couple needs £222

## An online calculator

makes precise calculations about how much various households need:



[www.minimumincome.org.uk](http://www.minimumincome.org.uk)

### If working full-time:

A single person needs to earn £14,400 a year, equal to £7.38 an hour, to reach the minimum

A couple with two children need to earn £29,700 a year, equal to £7.60 an hour

A lone parent with one child needs to earn £12,500 a year or £6.37 an hour

### If not working:

Income Support covers about **40%** of what **working age adults without children** need, after paying rent and council tax, according to MIS

Income Support and tax credits cover about **60-70%** of the needs of **families with children**

Pension Credit covers just over **100%** of **pensioner** needs, so any pensioner who claims their entitlements should meet the Minimum Income Standard

**Who researches MIS?** A team at the Centre for Research in Social Policy (CRSP) at Loughborough University. The main research is funded by the Joseph Rowntree Foundation. The research was originally developed in partnership with the Family Budget Unit in York, as a joint project bringing together research methods involving experts and members of the public in deciding budget standards.

### The CRSP Team



**Donald Hirsch**  
MIS Programme Manager

### Main researchers



Noel Smith



Abigail Davis



Yvette Hartfree

### Administrative support



Sharon Walker



Nicola Selby

