

Castlemilk Law and Money Advice Centre

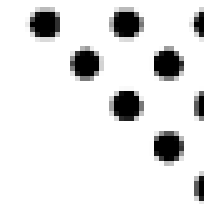
Benefit levels and Minimum Income

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Main topics








- Current benefit levels and Minimum Income
- Proposed Minimum Income levels
- Examples of income and expenditure
- JRF and Scottish Government reports
- Need for campaigning

Benefit levels and Minimum Income



Infographic shows further details of these amounts:

Amount needed to afford essentials for the adults in a household (for 2023/24)

Essential	Single £ per week	Couple £ per week
 Food and non-alcoholic drinks	£37	£67
 Electricity and gas	£35	£44
 Water	£6	£7
 Clothes and shoes	£6	£13
 Communications, including phones, internet and postage	£8	£11
 Travel	£16	£32
 Sundries - for example toiletries, haircuts, cleaning materials, bank charges	£13	£23
Total (rounded)	£120	£200

Benefit levels and Minimum Income

Client 1	Couple					
No of Dependants						
Total out per month	£0.00	£1,306.00		Total in per month	£0.00	£1,308.00
Balance	£2.00					
Rent/Mortgage		£41.00		Wages		
Council Tax		£26.00		Wages of Partner		
Housekeeping		£600.00		Tax Credits		
Clothing		£140.00		Child Care Tax Credit		
Electricity		£80.00		Child Benefit		
Gas		£80.00		Job Seekers Allowance		
Other Fuel				Universal Credit		£561.00
Telephone		£80.00		ESA		
Maintenance				DLA		£467.00
Travel exps		£200.00		Maintenance		
Internet		£15.00		Carers Allowance		£280.00
TV Licence		£12.00		Pension (State)		
Council Tax arrears		£20.00		Pension (Work)		
Service charges		£12.00		ESA partner		

Benefit levels and Minimum Income

Client 2						
Marital status	Single					
No of Dependants						
Total out per week	£0.00	£336.34		Total in per week	£0.00	£265.00
Balance	-£71.34					
Rent/Mortgage		£45.26		Wages		
Council Tax		£25.00		Wages of Partner		
Housekeeping		£80.00		Universal Credit		
Clothing		£15.00		Child Tax Credit		
Electricity		£20.00		Child Benefit		
Gas				Job Seekers Allowance		
		£20.00		Income Support		
Internet				ESA		
Telephone		£10.00		AA		
Maintenance				Maintenance		
Travel exps		£40.00		Non Dependants Cont		
Pet costs						
		£10.00				
TV Licence		£3.00		Pension (State)		£210.00
Factors Charges				Pension (Work)		£55.00
Contents Insurance						
DWP Overpayment		£68.08				

Benefit levels and Minimum Income

Client 2					
Marital status	Single				
No of Dependants					
Total out per week		£300.50		Total in per week	£357.40
Balance	£56.90				
Rent/Mortgage		£20.00		Wages	
Council Tax		£25.00		Wages of Partner	
Housekeeping		£100.00		Universal Credit	
Clothing		£20.00		Child Tax Credit	
Electricity		£30.00		Child Benefit	
Gas				Job Seekers Allowance	
		£30.00		Income Support	
Internet				ESA	
Telephone		£10.00		AA	£92.40
Maintenance				Maintenance	
Travel exps		£40.00		Non Dependants Cont	
Pet costs				Pension (State)	£210.00
		£15.00		Pension (Work)	£55.00
TV Licence		£3.00			
Factors Charges					
Contents Insurance					
DWP Overpayment		£7.50			

Benefit levels and Minimum Income

Client 3						
Marital status	Single					
No of Dependants						
Total out per week	£0.00	£218.00		Total in per week	£0.00	£181.50
Balance	-£36.50					
Rent/Mortgage		£86.00		Wages		
Council Tax		£6.00		Wages of Partner		
Housekeeping		£50.00		Tax Credits		
Clothing				Child Care Tax Credit		
		£10.00		Child Benefit		
Electricity		£15.00		Job Seekers Allowance		
Gas				Income Support		
		£15.00		ESA		£117.00
Other Fuel				PIP		£64.50
Telephone		£15.00		Maintenance		
Maintenance				Non Dependants Cont		
Travel exps		£10.00		Pension (State)		
Medication				Pension (Work)		
TV Licence		£3.00		ESA partner		
Life Assurance						
Contents Insurance		£8.00				

Benefit levels and Minimum Income

Client 4						
Marital status	Single					
No of Dependants						
Total out per week	£0.00	£164.00		Total in per week	£0.00	£130.00
Balance	-£34.00					
Rent/Mortgage				Wages		
Council Tax		£6.00		Wages of Partner		
Housekeeping		£50.00		Universal Credit		
Clothing		£10.00		Child Tax Credit		
Electricity		£20.00		Child Benefit		
Gas				Job Seekers Allowance		
		£20.00		Income Support		
Internet				ESA		£130.00
Telephone		£15.00		PIP		
Maintenance				Maintenance		
Travel exps		£40.00		Non Dependants Cont		
				Pension (State)		
TV Licence		£3.00		Pension (Work)		
Factors Charges				ESA partner		
Contents Insurance						
Debt Repayments						

Benefit levels and Minimum Income

- Joseph Rowntree Foundation/Trussell Trust

<https://www.jrf.org.uk/report/guarantee-our-essentials>

<https://www.trusselltrust.org/get-involved/campaigns/guarantee-our-essentials/>

- Scottish Government interim report

<https://www.gov.scot/publications/minimum-income-guarantee-expert-group-interim-report/>