

When Work Isn't Enough

Tax-Free Overtime, Living Costs and the Real Expectations Placed on UK Households

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1. Introduction

In May 2026, Reform UK announced a policy to make overtime tax-free.

That announcement triggered a simple but revealing question:

If a single working adult wanted to be financially independent - able to meet their basic needs without relying on benefits, debt, charity, parental support, or pre-existing wealth - how many hours of tax-free overtime would they need to work?

This question wasn't hypothetical. Reform had already signalled an intention to significantly reduce the benefits budget if they form the next government.

Taken together, these moves point toward a system where people are expected to rely less on state support and more on their own earnings - topped up, if necessary, by overtime.

To test whether that expectation is realistic, I revisited [an exercise I first carried out in October 2023](#): calculating the minimum income required for a single adult to live independently at a basic, non-luxury standard.

Updating that exercise for 2026 revealed something stark:

The gap between real-world living costs and government assumptions has widened dramatically.

From there, the analysis expanded:

- If a single adult cannot meet their needs on full-time work without substantial overtime, what does that mean for:
 - two adults sharing?
 - families with children?
 - households receiving Universal Credit?
- How do these findings relate to public debates about “high” benefit payments to some families?

Underneath all of this sits a deeper structural question:

What is a fair expectation to place on individuals when the economic system they work within does not provide a fair return for a full day's work - enough to meet basic needs without external help?

This report answers that question using detailed modelling of:

- real-world costs in Cheltenham

- government/ONS assumptions
- minimum wage levels
- benefit structures
- Reform UK's tax-free overtime proposal

The conclusion is simple and uncomfortable:

The expectations being placed on working households are often mathematically impossible to meet.

2. Methodology

2.1 Dual-model approach

Two parallel models were built:

Real-world model

Based on actual Cheltenham market prices for:

- rent and council tax
- utilities (gas, electric, water)
- broadband and mobile
- food and household goods
- transport
- clothing and health
- social participation
- insurance
- childcare (where relevant)

A **10% “Pleb Premium”** is added to reflect higher costs borne by low-income households due to:

- higher insurance premiums
- inability to bulk-buy
- worse credit terms
- reliance on convenience food due to time poverty

Government/ONS model

Uses ONS “Family Spending” data and related averages to represent the assumptions behind:

- minimum wage levels
- benefit rates
- cost-of-living policy decisions

Both models use the **same cost centres**, enabling direct comparison.

2.2 Household types

Three household types were analysed:

1. **Single adult** living independently
2. **Two adults sharing** (no children)
3. **Two adults with one child**

2.3 Shared household adjustments

For shared households, the model assumes:

Shared costs (split between adults):

- rent
- council tax
- utilities
- broadband
- household goods
- insurance
- contingency

Per-person costs:

- food
- transport
- clothing
- health
- social participation
- mobile phones

Meals cooked for two (or more) are typically **cheaper per person** than meals cooked for one, and utilities per person fall when more people share a home. The model reflects these economies of scale - but shows they are **not enough** to make minimum wage genuinely viable.

2.4 Benefits integration

The analysis incorporates:

- Universal Credit tapering at **55%**
- Local Housing Allowance (LHA) vs real rents
- UC childcare reimbursement (up to 85%, in arrears, capped)

- benefit cliffs (loss of free school meals, council tax reduction, NHS exemptions, Healthy Start vouchers)
- the interaction between overtime and UC tapering

2.5 Caveats

Household budgets vary. Some categories may be slightly overstated; others understated. But:

- the **totals** are anchored in real prices
- the **structure** reflects how real households actually spend
- variance in one category is typically offset by variance in another

Even under generous assumptions, the structural conclusions do not change.

3. Single Adult Living Independently

This is the baseline case: one adult, living alone, in Cheltenham.

3.1 Real-world vs ONS monthly costs

Table 1 - Monthly Costs: Real-World vs ONS (Single Adult)

Category	Real-World (£/mo)	ONS (£/mo)
Rent	1,000	650
Council tax	120	100
Utilities	180	135
Broadband	35	22
Mobile	40	12
Food	300	195
Transport	400	70
Toiletries & household	60	35
Clothing	50	28
Health	30	12
Social participation	80	40
Insurance	20	10
Contingency	70	20
Subtotal	2,385	1,329
Pleb Premium (10%)	+239	—
Total	2,624	1,329

A Note on Perspective and Assumptions

If the real-world figures used here seem high to you - higher than you personally spend, or higher than you believe a person “should” need - it is worth pausing for a moment.

These figures are not a judgement on anyone’s lifestyle, nor a claim that every household spends exactly this amount. They are an illustration of what it costs for an

ordinary person, with no savings, no family support, no assets, and no professional advantages, to meet their basic needs in Cheltenham without falling into debt.

Before dismissing these numbers, I would ask you to imagine something important: imagine you are not you. Imagine you do not have your current qualifications, contacts, experience, income, stability, or the safety nets you may have built over years. Imagine starting again from scratch, with nothing behind you and no one to fall back on. Then ask yourself honestly: **could you live independently, and provide everything you need for yourself, on the amounts suggested by the ONS figures?**

If you are someone who *is* surviving on less than the real-world figures shown here, it is possible - and sadly common - that you may be doing so by quietly going without things you genuinely need. Many people in this position do not even recognise the extent of their own deprivation because they have normalised it over time.

With that in mind, I would invite you to take another look at the real-world costs used in this report. They are not extravagant. They are not padded. They simply reflect the realities faced by people who do not have the advantages, buffers, or support systems that many of us take for granted.

3.2 Annual costs

- **Real-world total monthly cost:** £2,624
- **Real-world total annual cost:**
[$2,624 \times 12 = 31,488$]
- **ONS total monthly cost:** £1,329
- **ONS total annual cost:**
[$1,329 \times 12 = 15,948$]

Government/ONS assumptions are **about half** of real-world costs.

3.3 Required wages

To cover £31,488/year:

Required net hourly

[$31,488 \div 2,080 = 15.1346...$]

Rounded: £15.13/hr

Required gross hourly

Approximately **£18.70/hr**, based on UK tax and NI.

ONS-based implied wage

- **Net hourly:** ~£7.67

- **Gross hourly:** ~£8.30

Government assumptions imply a single adult can live on less than half of what real-world conditions require.

3.4 Overtime requirement (single adult)

- Base net income (minimum wage): **£22,554/year**
- Required net income: **£31,488/year**
- **Gap:**
[31,488 - 22,554 = 8,934]

Overtime hours needed

[8,934 ÷ 16.90 = 528.402...]

Weekly overtime

[528.402 ÷ 52 = 10.1616...]

Rounded: 10.16 hours/week

Total weekly hours

[40 + 10.1616 = 50.1616...]

Rounded: 50.16 hours/week

A single adult must work **over 50 hours per week** to meet basic needs without debt.

4. Two Adults Sharing (No Children)

Two adults sharing a home benefit from economies of scale:

- Rent is shared
- Utilities are shared
- Broadband is shared
- Household goods are shared
- Cooking for two is cheaper per person
- Insurance and contingency costs are shared

But the central question remains:

Does sharing make minimum wage enough to live on without debt or benefits?

The answer, as the numbers show, is **no** - although sharing does reduce the deficit.

4.1 Real-World vs ONS Monthly Costs (Household)

The following table shows the **household-level** costs for two adults sharing in Cheltenham.

Real-world figures reflect actual market prices; ONS figures reflect official assumptions for multi-adult households.

Table 2 - Monthly Costs: Real-World vs ONS (Two Adults Sharing, Household)

Category	Real-World (£/mo)	ONS (£/mo)
Rent	1,200	800
Council tax	150	120
Utilities	220	160
Broadband	40	25
Mobiles (2)	80	24
Food (2 adults)	550	350
Transport (2 adults)	600	120
Toiletries & household	80	45
Clothing (2 adults)	90	50

Category	Real-World (£/mo)	ONS (£/mo)
Health (2 adults)	50	20
Social participation (2)	140	70
Insurance	30	15
Contingency	120	60
Subtotal	3,350	1,859
Pleb Premium (10%)	+335	—
Total	3,685	1,859

Interpretation

The real-world household total of **£3,685/month** is a conservative baseline.

The modelled requirement used throughout the report is:

- **Household net income required:** £48,840/year
- **Monthly equivalent:**
[$48,840 \div 12 = 4,070$]

The difference between £3,685 and £4,070 reflects:

- Local rent volatility
- Seasonal utility variation
- Transport unpredictability
- The need for a small buffer against shocks

Even with sharing, the household still needs **around £4,000/month net** to avoid debt.

4.2 Per-Adult Requirement

- **Per-adult net income required:** £24,420/year
- **Net hourly requirement:**
[$24,420 \div 2,080 = 11.7404\dots$]
Rounded: £11.74/hr
- **Gross hourly requirement:** ~£13.96/hr

4.3 Overtime Requirement (Two Adults Sharing)

- Base net income (minimum wage): **£22,554/year**

- Required net income: **£24,420/year**
- **Gap:**
[24,420 - 22,554 = 1,866]

Overtime hours needed

[1,866 ÷ 16.90 = 110.4142...]

Weekly overtime

[110.4142 ÷ 52 = 2.1233...]

Rounded: 2.12 hours/week

Total weekly hours

[40 + 2.1233 = 42.1233...]

Rounded: 42.12 hours/week

Shared living helps - but **minimum wage is still not enough** to meet basic needs without overtime.

5. Two Adults + One Child

Adding a child fundamentally changes the household economics:

- Childcare costs
- Extra food and clothing
- School-related costs
- Higher transport needs
- Greater vulnerability to shocks

Even with two adults working full-time, the household faces a structural deficit.

5.1 Real-World vs ONS Monthly Costs (Household)

Table 3 - Monthly Costs: Real-World vs ONS (Two Adults + One Child, Household)

Category	Real-World (£/mo)	ONS (£/mo)
Rent (2-bed)	1,500	950
Council tax	170	130
Utilities	250	180
Broadband	40	25
Mobiles (2 adults)	80	24
Food (2 adults + 1 child)	650	420
Transport (family)	700	150
Childcare	900	400
Toiletries & household	100	55
Clothing (2 adults + 1 child)	120	70
Health	60	25
Social participation (family)	150	80
Insurance	40	20
Contingency	150	70
Subtotal	4,910	2,599

Category	Real-World (£/mo)	ONS (£/mo)
Pleb Premium (10%)	+491	—
Total	5,401	2,599

Interpretation

The modelled requirement used throughout the report is:

- **Total monthly cost:** £5,038
- **Total annual cost:**
[5,038 x 12 = 60,456]

The difference between £5,401 and £5,038 reflects:

- Conservative rounding
- The reality that families often trim categories (e.g., social participation) to stay afloat
- The fact that **any shock** (car repair, dental bill, school trip) pushes them into deficit

5.2 Per-Adult Requirement

- **Per-adult net income required:** £30,228/year
- **Net hourly requirement:**
[30,228 ÷ 2,080 = 14.5384...]
Rounded: £14.54/hr
- **Gross hourly requirement:** ~£18.10/hr

A child pushes each adult back up to needing **almost the same wage** as a single independent adult.

5.3 Overtime Requirement (Two Adults + One Child)

- Base net income (per adult): **£22,554/year**
- Required net income (per adult): **£30,228/year**
- **Gap per adult:**
[30,228 - 22,554 = 7,674]

If one parent does all overtime:

- **Household gap:**
[7,674 x 2 = 15,348]

Overtime hours needed

[$15,348 \div 16.90 = 908.1656\dots$]

Weekly overtime

[$908.1656 \div 52 = 17.4647\dots$]

Rounded: 17.46 hours/week

Total weekly hours

[$40 + 17.4647 = 57.4647\dots$]

Rounded: 57.46 hours/week

One parent must work **over 57 hours per week** - every week - just to meet basic needs.

6. Minimum Wage and Overtime

6.1 Minimum Wage (2026)

- **£12.71/hour**

6.2 Overtime Rate

Assuming **time-and-a-third** overtime:

- $1.333 \times £12.71 \approx £16.94$
- Rounded to **£16.90/hour** (tax-free under Reform's proposal)

6.3 Base Net Income (40h/week)

For a full-time worker on minimum wage:

- $40 \text{ hours/week} \times 52 \text{ weeks} \times £12.71 = £26,436$ gross
- After tax and NI → **£22,554 net per year**

This is the baseline used throughout the report.

7. Overtime Requirements (Before Benefits Integration)

Before considering Universal Credit, childcare reimbursement, or benefit cliffs, we can calculate the **pure overtime requirement** for each household type using:

- **Minimum wage net income:** £22,554/year
- **Tax-free overtime rate:** £16.90/hour
- **Real-world net income required:**
 - Single adult: £31,488
 - Two adults sharing: £24,420 per adult
 - Two adults + one child: £30,228 per adult

This gives us the **net gap** and the **overtime hours** required to close it.

7.1 Overtime Requirements Table

Table 4 - Overtime Requirements (Pre-Benefits, Precise Rounding)

Household Type	Net Gap (£)	OT Hours/Year	OT Hours/Week	Total Hours/Week
Single adult	8,934	528.40	10.16	50.16
Two adults sharing (per adult)	1,866	110.41	2.12	42.12
Two adults + one child (one parent does all OT)	15,348	908.17	17.46	57.46

7.2 Interpretation

Single adult

A single adult must work:

- **10.16 hours/week overtime**, every week
- Total: **50.16 hours/week**

This is the minimum required to avoid debt or benefits.

Two adults sharing

Each adult must work:

- **2.12 hours/week overtime**
- Total: **42.12 hours/week**

Sharing helps - but minimum wage is still insufficient.

Two adults + one child

If one parent does all overtime:

- **17.46 hours/week overtime**
- Total: **57.46 hours/week**

This is before considering:

- childcare
- UC tapering
- benefit cliffs
- school holidays
- sickness
- transport disruptions

In reality, the overtime requirement becomes **even higher**.

8. Benefits Dynamics

Universal Credit (UC) is designed to support low-income households - but its structure creates **contradictions** when combined with overtime.

The key mechanisms are:

- **tapering**
- **childcare reimbursement**
- **housing shortfalls**
- **benefit cliffs**

Together, these can make overtime **ineffective** or even **loss-making**.

8.1 Universal Credit Tapering (55%)

For every **£1** earned:

- UC is reduced by **55p**
- The worker keeps **45p**

Under Reform's tax-free overtime proposal:

- Overtime pay is tax-free
- But **UC still tapers**
- So the **effective net gain** per overtime hour is:

[$16.90 \times 0.45 = 7.605$]

Rounded: £7.61/hour

This is **less than half** the headline overtime rate.

8.2 Childcare Reimbursement

UC reimburses up to **85%** of childcare costs, but:

- Parents must pay **100% upfront**
- Reimbursement is **in arrears**
- Support is **capped**
- As earnings rise, UC (including childcare support) is **tapered away**

If childcare is needed to enable overtime:

- The **net gain per overtime hour can fall to zero**

- In some cases, it becomes **negative**

This is especially true for:

- shift workers
- parents without family support
- parents working evenings/weekends
- parents with variable hours

8.3 Housing Support Shortfalls

In Cheltenham:

- LHA for a 2-bed: **~£875/month**
- Real rent: **~£1,500/month**
- Shortfall: **~£625/month**

This shortfall must be covered from:

- wages
- UC
- or both

As earnings rise, UC falls - but **rent does not**.

This creates a **structural trap**:

Earn more → lose UC → still pay full rent → no net gain.

8.4 Benefit Cliffs

Small increases in income can trigger the loss of:

- free school meals
- council tax reduction
- NHS exemptions
- Healthy Start vouchers

These cliffs can cost households:

- **£50–£200/month**
- for very small increases in earnings

This makes overtime **unpredictable** and often **counterproductive**.

8.5 Overtime Interaction with UC

For UC-receiving families:

- Overtime **reduces UC**
- Childcare **eats into gains**
- Cliffs can **wipe out gains entirely**

In many realistic cases:

Overtime cannot close the household income gap - and can even make families worse off in the short term.

This is the opposite of what the tax-free overtime policy intends.

9. Best-Case, Central-Case, and Worst-Case Scenarios

To illustrate how sensitive household finances are to real-world conditions, we model three scenarios for a **two-adult, one-child household**:

- **Best-case** (optimistic assumptions)
- **Central-case** (realistic assumptions)
- **Worst-case** (high-pressure but plausible)

9.1 Scenario Table (Precise Rounding)

Table 5 - Scenario Comparison (Two Adults + One Child, Household)

Scenario	Household Net Needed	Gap vs 2×MW Net	OT Hours/Week	Total Hours/Week
Best-case	£56,376	£11,268	12.82	52.82
Central-case	£60,456	£15,348	17.46	57.46
Worst-case	£65k–£68k	£19,892– £22,892	22.62–26.05	62.62–66.05

9.2 Interpretation

Best-case

Assumes:

- lower rent
- lower childcare
- lower transport costs

Even then, one parent must work:

- **12.82 hours/week overtime**
- Total: **52.82 hours/week**

Central-case

Reflects Cheltenham’s real-world prices.

One parent must work:

- **17.46 hours/week overtime**
- Total: **57.46 hours/week**

This is the **realistic expectation** placed on working families.

Worst-case

Assumes:

- higher rent
- higher childcare
- higher transport
- no slack

One parent must work:

- **22.62–26.05 hours/week overtime**
- Total: **62.62–66.05 hours/week**

This is **not sustainable** for any family.

10. System Dynamics

When all the evidence is brought together - real-world costs, ONS assumptions, minimum wage levels, benefit structures, and the proposed tax-free overtime policy - a set of deep structural contradictions becomes impossible to ignore.

These contradictions are not ideological.

They are **mathematical**.

10.1 Real-world costs vs government assumptions

Across all three household types:

- Real-world costs exceed ONS assumptions by **50–60%**.
- ONS figures are treated by policymakers as if they represent reality.
- They do not.

This gap is the foundation of the entire problem.

10.2 Minimum wage is structurally insufficient

Even with:

- full-time hours
- tax-free overtime
- shared living
- careful budgeting

Minimum wage **cannot** support:

- a single adult living independently
- two adults sharing
- a family with one child

The numbers simply do not add up.

10.3 Shared households help - but not enough

Sharing reduces:

- rent
- utilities
- broadband
- household goods

- insurance

But it does **not** reduce:

- food
- transport
- clothing
- health
- social participation
- mobile phones

Even with sharing, each adult still needs:

- **£24,420 net per year**
- **£11.74/hr net**
- **£13.96/hr gross**

Minimum wage is **£12.71/hr**.

The gap remains.

10.4 Families with children face built-in deficits

Childcare alone can exceed:

- £800–£1,000/month
- even after UC reimbursement
- even after tapering
- even after caps

Transport, food, clothing, and school-related costs all rise.

A family with one child requires:

- **£60,456 net per year**
- **£30,228 net per adult**
- **£14.54/hr net**
- **£18.10/hr gross**

Minimum wage is **not close**.

10.5 Overtime is neutralised by the benefits system

For UC claimants:

- Every £1 earned reduces UC by **55p**
- Childcare is reimbursed **in arrears**
- Housing support is **below real rents**
- Benefit cliffs remove entire entitlements at once

This means:

- Overtime does **not** deliver £16.90/hour
- It delivers **£7.61/hour**
- And sometimes **less than £0/hour** after childcare

The system actively **discourages** the behaviour it claims to promote.

10.6 Time poverty becomes unavoidable

When one parent must work:

- **57.46 hours/week** (central case)
- **62–66 hours/week** (worst case)

...there is no time left for:

- rest
- family life
- health
- education
- career progression
- community participation

This is not a sustainable model for any society.

10.7 Insecure work compounds instability

Millions of workers face:

- variable hours
- zero-hours contracts
- unpredictable shifts

- cancelled shifts
- unpaid travel time
- unpaid preparation time

This makes budgeting impossible and overtime unreliable.

10.8 The system's expectations are mathematically impossible

The UK's cost-of-living framework is built on assumptions that:

- do not reflect real prices
- do not reflect real wages
- do not reflect real childcare costs
- do not reflect real housing costs
- do not reflect real transport costs
- do not reflect real benefit interactions

The result is a system where:

People are blamed for failing to achieve outcomes that are mathematically impossible.

11. Conclusions

The findings of this report are clear:

1. Government cost assumptions are significantly below real-world levels.

ONS figures do not reflect the lived reality of households in Cheltenham or similar towns.

2. Minimum wage is structurally insufficient for independent living.

Even with full-time hours, a single adult cannot meet basic needs without overtime.

3. Shared households reduce costs but do not restore viability.

Two adults sharing still face a structural deficit.

4. Families with children face persistent, unavoidable deficits.

Childcare, transport, and housing costs overwhelm minimum-wage earnings.

5. Tax-free overtime does not close the gap.

Even under ideal conditions, overtime requirements are extreme.

6. Benefits help, but introduce tapering, cliffs, and contradictions.

For UC claimants, overtime often produces little or no net gain.

7. The system creates time poverty and instability.

Working 50–66 hours per week is not sustainable for individuals or families.

8. The UK's cost-of-living framework is fundamentally misaligned with household realities.

This is not a political argument.

It is a **mathematical** one.

Glossary of Key Terms

Local Housing Allowance (LHA)

The maximum housing support low-income households can receive toward private rent through UC or Housing Benefit. LHA is set by government and often falls far below real market rents.

Universal Credit (UC)

The UK's main means-tested benefit for low-income households. UC includes support for living costs, housing, and children. Payments decrease as earnings increase.

UC Taper Rate

The rate at which UC is reduced as a household earns more. For every £1 earned, UC is reduced by **55p**.

Benefit Cliffs

Points where a small increase in income causes a household to lose an entire benefit (e.g., free school meals, council tax reduction, NHS exemptions, Healthy Start vouchers).

Childcare Reimbursement (UC Childcare Element)

UC reimburses up to **85%** of eligible childcare costs, but parents must pay **100% upfront**. Reimbursement is in arrears, capped, and reduced as earnings rise.

Pleb Premium

A 10% uplift applied in the real-world model to reflect higher prices paid by low-income households (higher insurance, inability to bulk-buy, worse credit, reliance on convenience food).

Time-and-a-Third Overtime

Overtime paid at 133% of the normal hourly rate. Under Reform UK's proposal, this overtime pay would be **tax-free**.

Net Income vs Gross Income

Gross income is earnings before tax and deductions. Net income is take-home pay after tax, National Insurance, and other deductions.

Household Types

- **Single adult:** one adult living independently
- **Two adults sharing:** two adults sharing accommodation, no children
- **Two adults + one child:** a family household with one dependent child

Disclaimer

This report has been prepared solely to illustrate the economic dynamics at work between real-world living costs, wage levels, benefit structures, and the expectations implied by recent policy proposals.

The analysis is intended to highlight the structural pressures faced by individuals and households under current conditions, and to examine whether the expectations being placed upon working people are realistic within those conditions.

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