

URBAN 2026 Core MESL Weekly Expenditure Budget

Excludes Housing, Childcare and the effect of secondary benefits

	TWO PARENT					ONE PARENT			OTHER WORKING AGE		OLDER	
	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	CP	SA Older	CP Older
Food	120.28	142.29	172.81	170.08	253.13	77.61	99.67	130.19	60.19	112.93	66.28	98.39
Clothing	43.13	53.35	58.51	71.14	91.69	26.54	42.00	47.16	15.75	29.46	13.14	24.13
Personal Care	30.68	35.76	36.58	44.21	50.92	19.24	26.94	27.76	17.54	28.21	21.00	33.69
Health	16.28	21.40	23.53	25.12	34.51	13.06	17.08	19.22	11.04	16.81	15.12	29.72
Household Goods	33.69	32.94	29.52	45.81	38.38	24.40	31.66	28.24	11.13	13.46	23.00	25.19
Household Services	9.01	9.01	9.01	9.01	9.01	9.01	9.01	9.01	5.13	5.13	20.53	20.53
Communications	17.32	17.32	23.34	17.32	29.36	12.45	12.45	18.46	12.50	17.05	14.62	20.27
Social Inclusion & Participator	71.23	109.85	140.10	114.90	214.02	86.37	99.69	129.94	55.77	101.39	52.28	82.34
Education	0.00	7.88	16.45	7.88	32.90	7.88	7.88	16.45	0.00	0.00	0.00	0.00
Transport	48.00	49.99	56.44	49.99	64.87	25.99	25.99	32.44	33.32	59.72	6.92	6.92
Household Energy	51.49	55.06	58.19	58.78	69.89	49.34	50.63	53.76	33.45	38.16	43.20	47.48
Personal Costs	17.62	22.63	23.65	32.99	45.10	15.36	20.52	21.54	9.05	13.04	14.55	14.69
Insurance	23.53	23.60	21.61	25.52	21.61	11.65	13.64	11.65	18.42	37.62	20.20	38.70
Savings & Contingencies	22.60	27.39	27.39	32.57	37.36	19.95	24.93	24.93	10.00	15.00	10.00	15.00
Total	504.85	608.48	697.13	705.31	992.75	398.86	482.10	570.76	293.29	487.98	320.85	457.06
Adjustments												
Childcare PT	156.12	175.22	23.52	331.35	47.03	23.52	175.22	23.52	0.00	0.00	0.00	0.00
Childcare FT	231.52	346.87	120.79	578.39	241.58	120.79	346.87	120.79	0.00	0.00	0.00	0.00
Medical Card Deductions												
Full Medical Card	-32.81	-37.37	-38.07	-39.79	-45.75	-20.11	-23.90	-24.60	-26.48	-50.32	-31.20	-61.99
GP Visit Card	-5.08	-7.62	-10.16	-7.62	-15.25	-6.35	-6.35	-8.89	-3.75	-5.00	-5.00	-10.00

RURAL 2026 Core MESL Weekly Expenditure Budget

Excludes Housing, Childcare and the effect of secondary benefits

	TWO PARENT					ONE PARENT			OTHER WORKING AGE		OLDER	
	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	CP	SA Older	CP Older
Food	122.79	145.36	174.74	173.15	254.48	77.40	100.46	129.84	58.29	112.40	67.72	100.78
Clothing	43.13	52.93	58.51	70.72	91.69	26.54	41.58	47.16	15.81	29.89	13.09	24.24
Personal Care	30.00	34.56	34.80	43.00	48.06	18.89	26.43	26.68	17.50	27.84	20.96	33.82
Health	15.59	20.30	22.14	24.03	32.42	12.25	16.18	18.02	10.89	16.85	14.33	28.15
Household Goods	33.69	32.94	29.52	45.81	38.38	24.40	31.66	28.24	11.13	13.46	23.27	25.46
Household Services	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	6.02	6.02	21.82	21.82
Communications	17.32	17.32	23.34	17.32	29.36	12.45	12.45	18.46	12.50	17.05	14.62	20.27
Social Inclusion & Participator	71.67	107.68	136.33	113.12	206.44	83.76	97.12	125.77	59.89	109.62	53.19	82.34
Education	0.00	7.88	16.45	7.88	32.90	7.88	7.88	16.45	0.00	0.00	0.00	0.00
Transport	172.03	172.03	172.03	172.03	190.10	98.34	98.34	98.34	58.27	58.40	73.27	73.63
Household Energy	66.59	70.06	73.12	73.67	84.49	64.51	65.76	68.81	51.10	55.67	58.55	62.71
Personal Costs	12.56	12.51	13.53	12.75	14.74	10.30	10.40	11.42	9.49	10.73	9.49	9.63
Insurance	36.25	36.33	34.33	38.24	34.33	20.18	22.17	20.18	27.42	46.11	28.29	46.01
Savings & Contingencies	22.60	27.39	27.39	32.57	37.36	19.95	24.93	24.93	10.00	15.00	10.00	15.00
Total	656.09	749.16	828.11	836.16	1106.61	488.73	567.24	646.19	348.29	519.03	408.59	543.85
Adjustments												
Childcare PT	133.10	149.42	23.52	282.52	47.03	23.52	149.42	23.52	0.00	0.00	0.00	0.00
Childcare FT	203.73	310.73	115.28	514.46	230.56	115.28	310.73	115.28	0.00	0.00	0.00	0.00
Medical Card Deductions												
Full Medical Card	-32.30	-36.57	-36.91	-39.04	-44.01	-19.45	-23.26	-23.60	-26.42	-50.47	-30.73	-61.03
GP Visit Card	-4.46	-6.69	-8.86	-6.69	-13.26	-5.58	-5.58	-7.74	-3.27	-4.36	-4.36	-8.72

2026	URBAN Core MESL by Child Age-Group			
	INFANT	PRE-SCHOOL	PRIMARY	SECONDARY
Food	27.79	22.06	27.74	52.58
Clothing	17.78	15.45	12.56	20.62
Personal Care	8.45	7.70	5.83	8.52
Health	3.72	4.02	4.82	6.16
Household Goods	11.38	7.26	3.36	3.84
Communications	0.00	0.00	0.00	6.02
Social Inclusion & Participation	5.04	13.32	30.35	43.57
Education	0.00	0.00	7.88	8.57
Transport	0.00	0.00	1.99	6.45
Household Energy (Electricity)	1.30	1.30	3.57	4.42
Personal Costs	0.24	0.10	0.10	1.11
Insurance (Health)	1.92	1.99	0.00	0.00
Savings & Contingencies	5.18	4.99	4.99	4.99
Total MESL Core*	82.80	78.19	103.18	166.84
CHILDCARE†				
Childcare PT	91.92	63.91	23.52	0.00
Childcare FT	135.22	116.89	76.71	0.00
Medical Card Deductions				
Full Medical Card	2.42	3.79	3.19	4.49
GP Visit Card	0.00	0.00	2.54	2.54

2026	RURAL Core MESL by Child Age-Group			
	INFANT	PRE-SCHOOL	PRIMARY	SECONDARY
Food	27.79	23.06	27.30	52.44
Clothing	17.78	15.03	12.56	20.62
Personal Care	8.45	7.55	5.46	7.79
Health	3.72	3.93	4.51	5.77
Household Goods	11.38	7.26	3.36	3.84
Communications	0.00	0.00	0.00	6.02
Social Inclusion & Participation	5.44	13.36	28.09	42.02
Education	0.00	0.00	7.88	8.57
Transport	0.00	0.00	0.00	0.00
Household Energy (Electricity)	1.25	1.25	3.47	4.30
Personal Costs	0.24	0.10	0.10	1.11
Insurance (Health)	1.92	1.99	0.00	0.00
Savings & Contingencies	5.18	4.99	4.99	4.99
Total MESL Core*	83.15	78.51	97.71	157.46
CHILDCARE†				
Childcare PT	68.90	38.11	23.52	0.00
Childcare FT	107.43	86.26	71.20	0.00
Medical Card Deductions				
Full Medical Card	2.42	3.69	2.88	4.10
GP Visit Card	0.00	0.00	2.23	2.17

* MESL Core Cost of A Child, excludes Childcare and the effect of secondary benefits

† Net of Universal NCS, and ECCE for Pre-School Age

Working Age

Social Welfare Scenarios

URBAN

	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	SA	CP
Income Scenario	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	One-Parent Family Payment	One-Parent Family Payment	Jobseeker Transition	Jobseeker Rent Supplement	Jobseeker HAP	2 Jobseeker Rent Supplement
MESL EXPENDITURE NEED											
MESL Core*	461.92	555.93	643.88	640.22	911.58	368.63	443.02	530.97	261.75	261.75	432.60
Housing	61.50	69.20	72.20	76.90	90.60	41.00	48.70	51.70	32.00	115.18	112.00
Total MESL Expenditure	523.42	625.13	716.08	717.12	1,002.18	409.63	491.72	582.67	293.75	376.93	544.60
PRIMARY SOCIAL WELFARE											
Adult 1 (JS / OFF)	254.00	254.00	254.00	254.00	254.00	254.00	254.00	254.00	254.00	254.00	254.00
Adult 2 (JS / QA)	168.60	168.60	168.60	168.60	168.60	...	...	...	...	...	254.00
Qualified Child Increase	58.00	116.00	136.00	174.00	272.00	58.00	116.00	136.00	...	...	...
Total Primary Social Welfare	480.60	538.60	558.60	596.60	694.60	312.00	370.00	390.00	254.00	254.00	508.00
SECONDARY SOCIAL WEFLARE											
Child Benefit	37.69	64.62	64.62	102.31	129.23	32.31	64.62	64.62	...	...	...
Fuel Allowance	...	...	...	...	...	20.46	20.46	20.46	...	...	...
BSCFA	...	6.15	8.56	6.15	17.12	3.08	6.15	8.56	...	...	...
Christmas Bonus	...	...	...	...	...	6.00	7.12	7.50	...	...	...
Temporary Fuel Allowance Extension	...	...	...	...	...	2.92	2.92	2.92	...	...	...
Household Income	518.29	609.37	631.77	705.06	840.95	376.77	471.27	494.06	254.00	254.00	508.00
Medical Card	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full
INCOME ADEQUACY	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	-5.13	-15.76	-84.31	-12.06	-161.23	-32.86	-20.45	-88.62	-39.75	-122.93	-36.60

* MESL Core adjusted for the effect of secondary benefits (e.g. Medical Card) and employment scenario

Working Age	Social Welfare Scenarios									RURAL
	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	CP
Income Scenario	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	One-Parent Family Payment	One-Parent Family Payment	Jobseeker Transition	Jobseeker Social Housing	2 Jobseeker Rent Supplement
MESL EXPENDITURE NEED										
MESL Core*	538.89	627.81	706.35	712.38	979.45	464.37	539.18	617.73	316.46	465.93
Housing	84.00	92.10	95.10	100.10	114.30	53.10	62.00	65.70	43.00	112.00
Total MESL Expenditure	622.89	719.91	801.45	812.48	1,093.75	517.47	601.18	683.43	359.46	577.93
PRIMARY SOCIAL WELFARE										
Adult 1 (JS / OFP)	254.00	254.00	254.00	254.00	254.00	254.00	254.00	254.00	254.00	254.00
Adult 2 (JS / QA)	168.60	168.60	168.60	168.60	168.60	...	...	...	...	254.00
Qualified Child Increase	58.00	116.00	136.00	174.00	272.00	58.00	116.00	136.00	...	...
Total Primary Social Welfare	480.60	538.60	558.60	596.60	694.60	312.00	370.00	390.00	254.00	508.00
SECONDARY SOCIAL WEFLARE										
Child Benefit	37.69	64.62	64.62	102.31	129.23	32.31	64.62	64.62	...	...
Fuel Allowance	...	...	...	...	...	20.46	20.46	20.46	...	...
BSCFA	...	6.15	8.56	6.15	17.12	3.08	6.15	8.56	...	...
Christmas Bonus	...	...	...	...	...	6.00	7.12	7.50	...	...
Temporary Fuel Allowance Extension	...	...	...	...	...	2.92	2.92	2.92	...	...
Household Income	518.29	609.37	631.77	705.06	840.95	376.77	471.27	494.06	254.00	508.00
Medical Card	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full
INCOME ADEQUACY	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	-104.59	-110.54	-169.68	-107.42	-252.80	-140.70	-129.91	-189.37	-105.46	-69.93

* MESL Core adjusted for the effect of secondary benefits (e.g. Medical Card) and employment scenario

Older Adult Household Types

URBAN

Income Scenario	SA Older	SA Older	CP Older	CP Older	CP Older
	Non-Contributory	Contributory	Both Non-Contributory	Contributory & Non-Contributory	Contributory & Qualified Adult
MESL EXPENDITURE NEED					
MESL Core*	273.43	273.43	378.86	378.86	378.86
Housing	41.70	43.40	59.40	61.10	65.20
Total MESL Expenditure	315.13	316.83	438.26	439.96	444.06
PRIMARY SOCIAL WELFARE					
Pension 1	288.00	299.30	288.00	299.30	299.30
Pension 2 / Living Alone	22.00	22.00	288.00	288.00	199.40
Fuel Allowance	20.46	20.46	20.46	20.46	20.46
Telephone Support Allowance	2.50	2.50	...	...	...
Christmas Bonus	5.96	6.18	11.08	11.29	9.59
Temporary Fuel Allowance Extension	2.92	2.92	2.92	2.92	2.92
Total Primary Social Welfare	341.85	353.36	610.46	621.98	531.68
SOCIAL WEFLARE SUPPORTS					
Household Benefits Package	TRUE	TRUE	TRUE	TRUE	TRUE
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	341.85	353.36	610.46	621.98	531.68
INCOME ADEQUACY					
(Household Income - MESL Expenditure)	Adequate 26.71	Adequate 36.53	Adequate 172.21	Adequate 182.02	Adequate 87.62

* MESL Core adjusted for the effect of secondary benefits (e.g. Medical Card) and employment scenario

Older Adult Household Types

RURAL

Income Scenario	SA Older	SA Older	CP Older	CP Older	CP Older
	Non-Contributory	Contributory	Both Non-Contributory	Contributory & Non-Contributory	Contributory & Qualified Adult
MESL EXPENDITURE NEED					
MESL Core*	367.02	367.02	472.28	472.28	472.28
Housing	33.60	34.30	49.80	50.50	59.50
Total MESL Expenditure	400.62	401.32	522.08	522.78	531.78
PRIMARY SOCIAL WELFARE					
Pension 1	288.00	299.30	288.00	299.30	299.30
Pension 2 / Living Alone	22.00	22.00	288.00	288.00	199.40
Fuel Allowance	20.46	20.46	20.46	20.46	20.46
Telephone Support Allowance	2.50	2.50	...	...	...
Christmas Bonus	5.96	6.18	11.08	11.29	9.59
Temporary Fuel Allowance Extension	2.92	2.92	2.92	2.92	2.92
Total Primary Social Welfare	341.85	353.36	610.46	621.98	531.68
SOCIAL WEFLARE SUPPORTS					
Household Benefits Package	TRUE	TRUE	TRUE	TRUE	TRUE
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	341.85	353.36	610.46	621.98	531.68
INCOME ADEQUACY					
(Household Income - MESL Expenditure)	-58.77	-47.95	88.39	99.20	-0.10

* MESL Core adjusted for the effect of secondary benefits (e.g. Medical Card) and employment scenario

Employed Scenarios

URBAN

MINIMUM WAGE Employment Scenario	SA	SA	SA	CP
	Full-Time (NMW) <i>HAP (+ top-up)</i>	Full-Time (NMW) <i>Private Rented</i>	Full-Time (MIS) <i>Private Rented</i>	2 Full-Time (NMW) <i>Private Rented</i>
	MESL EXPENDITURE NEED			
MESL Core*	289.54	266.81	289.54	488.04
Housing	146.68	362.26	362.26	362.26
Total MESL Expenditure	436.22	629.08	651.80	850.31

NMW SALARY

Gross Salary 1	530.63	530.63	770.63	530.63
Income Tax 1	29.20	9.97	57.97	9.97
USC 1	7.15	7.15	14.13	7.15
PRSI 1	22.29	22.29	32.37	22.29
Auto-Enrolment	7.96	7.96	11.56	7.96
Gross Salary 2	...	...	...	530.63
Income Tax 2	...	...	...	9.97
USC 2	...	...	...	7.15
PRSI 2	...	...	...	22.29
Auto-Enrolment	...	...	...	7.96
Net Salary	464.03	483.26	654.59	966.52
Medical Card	GP Visit	Full	GP Visit	GP Visit
INCOME ADEQUACY	Adequate	Inadequate	Marginal	Adequate
(Household Income - MESL Expenditure)	27.81	-145.81	2.79	116.22

Employed Scenarios

RURAL

MINIMUM WAGE	SA	SA	CP
Employment Scenario	Full-Time <i>Differential Rent</i>	Full-Time <i>Private Rented</i>	2 Full-Time <i>Private Rented</i>
MESL EXPENDITURE NEED			
MESL Core*	344.58	344.58	526.40
Housing	82.90	227.94	227.94
Total MESL Expenditure	427.48	572.52	754.34

NMW SALARY

Gross Salary 1	530.63	530.63	530.63
Income Tax 1	29.20	9.97	9.97
USC 1	7.15	7.15	7.15
PRSI 1	22.29	22.29	22.29
Auto-Enrolment	7.96	7.96	7.96
Gross Salary 2	...	...	530.63
Income Tax 2	...	...	9.97
USC 2	...	...	7.15
PRSI 2	...	...	22.29
Auto-Enrolment	...	...	7.96
Net Salary	464.03	483.26	966.52
Medical Card	GP Visit	GP Visit	None
INCOME ADEQUACY			
(Household Income - MESL Expenditure)	Adequate 36.55	Inadequate -89.25	Adequate 212.19

Employed Scenarios	Social Housing Scenario					URBAN
	MINIMUM WAGE	TP 1	TP 2a	TP 2b	TP 3		TP 4
Employment Scenario	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home
MESL EXPENDITURE NEED						
MESL Core*	494.71	590.73	676.84	645.28	916.64	
Childcare	...	...	...	...	...
Social Housing	88.00	96.00	96.00	104.10	111.20	
Total MESL Expenditure	582.71	686.73	772.84	749.38	1,027.84	
NMW SALARY						
Gross Salary 1	530.63	530.63	530.63	530.63	530.63	
Income Tax (joint assessment for TP)	...	...	...	...	...
USC 1	7.15	7.15	7.15	7.15	7.15	
PRSI 1	22.29	22.29	22.29	22.29	22.29	
Auto-Enrolment	7.96	7.96	7.96	7.96	7.96	
Gross Salary 2	...	...	...	...	...
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Auto-Enrolment	...	...	...	...	...
Net Salary	493.23	493.23	493.23	493.23	493.23	
SOCIAL WEFLARE						
Child Benefit	37.69	64.62	64.62	102.31	129.23	
Working Family Payment	164.00	224.00	224.00	285.00	339.00	
BSCFA	...	6.15	8.56	6.15	17.12	
OPF / JST	...	...	...	...	...
Fuel Allowance	20.46	20.46	20.46	20.46	20.46	
Christmas Bonus	...	...	...	...	...
Cost of Living Supports	2.92	2.92	2.92	2.92	2.92	
Medical Card	GP Visit	GP Visit	GP Visit	Full	Full	
Household Income	718.31	811.39	813.79	910.08	1,001.96	
INCOME ADEQUACY	Adequate	Adequate	Adequate	Adequate	Inadequate	
(Household Income - MESL Expenditure)	135.60	124.65	40.94	160.70	-25.88	

Employed Scenarios	Social Housing Scenario					URBAN
	MINIMUM WAGE	TP 1	TP 2a	TP 2b	TP 3		TP 4
Employment Scenario	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time
MESL EXPENDITURE NEED						
MESL Core*	499.77	595.79	681.90	682.51	952.20	
Childcare	49.33	70.41	23.52	121.51	47.03	
Social Housing	91.30	97.50	97.50	105.50	112.70	
Total MESL Expenditure	640.40	763.70	802.92	909.52	1,111.93	
NMW SALARY						
Gross Salary 1	530.63	530.63	530.63	530.63	530.63	
Income Tax (<i>joint assessment for TP</i>)	6.05	6.05	6.05	6.05	6.05	
USC 1	7.15	7.15	7.15	7.15	7.15	
PRSI 1	22.29	22.29	22.29	22.29	22.29	
Auto-Enrolment	7.96	7.96	7.96	7.96	7.96	
Gross Salary 2	268.85	268.85	268.85	268.85	268.85	
Income Tax 2	...	...	...	...	...
USC 2	1.91	1.91	1.91	1.91	1.91	
PRSI 2	...	...	...	...	...
Auto-Enrolment	...	...	...	...	...
Net Salary	754.12	754.12	754.12	754.12	754.12	
SOCIAL WEFLARE						
Child Benefit	37.69	64.62	64.62	102.31	129.23	
Working Family Payment	20.00	68.00	68.00	128.00	183.00	
BSCFA	...	6.15	8.56	6.15	17.12	
OPF / JST	...	...	...	...	...
Fuel Allowance	20.46	20.46	20.46	20.46	20.46	
Christmas Bonus	...	...	...	...	...
Cost of Living Supports	2.92	2.92	2.92	2.92	2.92	
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit	
Household Income	835.20	916.27	918.68	1,013.97	1,106.85	
INCOME ADEQUACY	Adequate	Adequate	Adequate	Adequate	Inadequate	
(Household Income - MESL Expenditure)	194.80	152.57	115.76	104.45	-5.08	

Employed Scenarios Social Housing Scenario **URBAN**

MINIMUM WAGE	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time

MESL EXPENDITURE NEED

MESL Core*	504.85	595.79	692.07	682.51	952.20
Childcare	100.14	163.59	69.30	252.19	138.36
Social Housing	80.40	79.40	79.40	82.00	89.10
Total MESL Expenditure	685.39	838.78	840.77	1,016.70	1,179.67

NMW SALARY

Gross Salary 1	530.63	530.63	530.63	530.63	530.63
Income Tax <i>(joint assessment for TP)</i>	58.40	58.40	58.40	58.40	58.40
USC 1	7.15	7.15	7.15	7.15	7.15
PRSI 1	22.29	22.29	22.29	22.29	22.29
Auto-Enrolment	7.96	7.96	7.96	7.96	7.96
Gross Salary 2	530.63	530.63	530.63	530.63	530.63
Income Tax 2	...	...	...	...	...
USC 2	7.15	7.15	7.15	7.15	7.15
PRSI 2	22.29	22.29	22.29	22.29	22.29
Auto-Enrolment	7.96	7.96	7.96	7.96	7.96
Net Salary	928.06	928.06	928.06	928.06	928.06

SOCIAL WEFLARE

Child Benefit	37.69	64.62	64.62	102.31	129.23
Working Family Payment	...	...	...	24.00	78.00
BSCFA	...	...	...	...	...
OFP / JST	...	...	...	...	...
Fuel Allowance	...	...	...	20.46	20.46
Christmas Bonus	...	...	...	...	...
Cost of Living Supports	...	...	...	2.92	2.92
Medical Card	None	GP Visit	None	GP Visit	GP Visit
Household Income	965.75	992.68	992.68	1,077.75	1,158.68
INCOME ADEQUACY	Adequate	Adequate	Adequate	Adequate	Inadequate
(Household Income - MESL Expenditure)	280.36	153.89	151.91	61.06	-20.99

Employed Scenarios MINIMUM WAGE	HAP Scenario					URBAN
	TP 1	TP 2a	TP 2b	TP 3	TP 4	
Employment Scenario	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home
MESL EXPENDITURE NEED						
MESL Core*	466.98	560.99	648.94	645.28	916.64	
Childcare	...	...	...	...	...
Housing (HAP limit +35% & top-up)	166.50	235.68	235.68	235.99	243.09	
Total MESL Expenditure	633.48	796.67	884.62	881.27	1,159.73	
NMW SALARY						
Gross Salary 1	530.63	530.63	530.63	530.63	530.63	
Income Tax (<i>joint assessment for TP</i>)	...	...	...	...	...
USC 1	7.15	7.15	7.15	7.15	7.15	
PRSI 1	22.29	22.29	22.29	22.29	22.29	
Auto-Enrolment	7.96	7.96	7.96	7.96	7.96	
Gross Salary 2	...	...	...	...	...
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Auto-Enrolment	...	...	...	...	...
Net Salary	493.23	493.23	493.23	493.23	493.23	
SOCIAL WEFLARE						
Child Benefit	37.69	64.62	64.62	102.31	129.23	
Working Family Payment	164.00	224.00	224.00	285.00	339.00	
BSCFA	...	6.15	8.56	6.15	17.12	
OFP / JST	...	...	...	...	...
Fuel Allowance	20.46	20.46	20.46	20.46	20.46	
Christmas Bonus	...	...	...	...	...
Cost of Living Supports	2.92	2.92	2.92	2.92	2.92	
Medical Card	Full	Full	Full	Full	Full	
Household Income	718.31	811.39	813.79	910.08	1,001.96	
INCOME ADEQUACY						
(Household Income - MESL Expenditure)	84.83	14.72	-70.83	28.80	-157.77	

Employed Scenarios MINIMUM WAGE	HAP Scenario				
	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time
MESL EXPENDITURE NEED					
MESL Core*	499.77	595.79	681.90	650.34	921.70
Childcare	49.33	70.41	23.52	121.51	47.03
Housing (HAP limit +35% & top-up)	169.80	237.18	237.18	237.39	244.59
Total MESL Expenditure	718.90	903.38	942.60	1,009.25	1,213.32
NMW SALARY					
Gross Salary 1	530.63	530.63	530.63	530.63	530.63
Income Tax (<i>joint assessment for TP</i>)	6.05	6.05	6.05	6.05	6.05
USC 1	7.15	7.15	7.15	7.15	7.15
PRSI 1	22.29	22.29	22.29	22.29	22.29
Auto-Enrolment	7.96	7.96	7.96	7.96	7.96
Gross Salary 2	268.85	268.85	268.85	268.85	268.85
Income Tax 2	...	...	...	...	...
USC 2	1.91	1.91	1.91	1.91	1.91
PRSI 2	...	...	...	...	...
Auto-Enrolment	...	...	...	...	...
Net Salary	754.12	754.12	754.12	754.12	754.12
SOCIAL WEFLARE					
Child Benefit	37.69	64.62	64.62	102.31	129.23
Working Family Payment	20.00	68.00	68.00	128.00	183.00
BSCFA	...	6.15	8.56	6.15	17.12
OFP / JST	...	...	...	...	...
Fuel Allowance	20.46	20.46	20.46	20.46	20.46
Christmas Bonus	...	...	...	...	...
Cost of Living Supports	2.92	2.92	2.92	2.92	2.92
Medical Card	GP Visit	GP Visit	GP Visit	Full	Full
Household Income	835.20	916.27	918.68	1,013.97	1,106.85
INCOME ADEQUACY					
(Household Income - MESL Expenditure)	Adequate	Adequate	Inadequate	Marginal	Inadequate
	116.30	12.89	-23.92	4.72	-106.47

Employed Scenarios MINIMUM WAGE	HAP Scenario				
	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time
MESL EXPENDITURE NEED					
MESL Core*	499.77	595.79	681.90	682.51	952.20
Childcare	100.14	163.59	69.30	252.19	138.36
Housing (HAP limit +35% & top-up)	158.90	219.08	219.08	213.89	220.99
Total MESL Expenditure	758.81	978.46	970.29	1,148.59	1,311.56
NMW SALARY					
Gross Salary 1	530.63	530.63	530.63	530.63	530.63
Income Tax (<i>joint assessment for TP</i>)	58.40	58.40	58.40	58.40	58.40
USC 1	7.15	7.15	7.15	7.15	7.15
PRSI 1	22.29	22.29	22.29	22.29	22.29
Auto-Enrolment	7.96	7.96	7.96	7.96	7.96
Gross Salary 2	530.63	530.63	530.63	530.63	530.63
Income Tax 2	...	...	...	...	...
USC 2	7.15	7.15	7.15	7.15	7.15
PRSI 2	22.29	22.29	22.29	22.29	22.29
Auto-Enrolment	7.96	7.96	7.96	7.96	7.96
Net Salary	928.06	928.06	928.06	928.06	928.06
SOCIAL WEFLARE					
Child Benefit	37.69	64.62	64.62	102.31	129.23
Working Family Payment	...	...	...	24.00	78.00
BSCFA	...	...	...	...	...
OFP / JST	...	...	...	...	...
Fuel Allowance	...	...	...	20.46	20.46
Christmas Bonus	...	...	...	...	...
Cost of Living Supports	...	...	...	2.92	2.92
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit
Household Income	965.75	992.68	992.68	1,077.75	1,158.68
INCOME ADEQUACY					
(Household Income - MESL Expenditure)	Adequate	Adequate	Adequate	Inadequate	Inadequate
	206.94	14.21	22.39	-70.84	-152.88

Employed Scenarios	Social Housing Scenario					RURAL
	MINIMUM WAGE	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home
MESL EXPENDITURE NEED						
MESL Core*	651.62	742.47	819.25	797.46	1,062.95	
Childcare	...	...	...	...	...
Social Housing	87.90	85.70	85.70	83.50	81.20	
Total MESL Expenditure	739.52	828.17	904.95	880.96	1,144.15	
NMW SALARY						
Gross Salary 1	530.63	530.63	530.63	530.63	530.63	
Income Tax <i>(joint assessment for TP)</i>	...	...	...	...	...
USC 1	7.15	7.15	7.15	7.15	7.15	
PRSI 1	22.29	22.29	22.29	22.29	22.29	
Auto-Enrolment	7.96	7.96	7.96	7.96	7.96	
Gross Salary 2	...	...	...	...	...
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Auto-Enrolment	...	...	...	...	...
Net Salary	493.23	493.23	493.23	493.23	493.23	
SOCIAL WEFLARE						
Child Benefit	37.69	64.62	64.62	102.31	129.23	
Working Family Payment	164.00	224.00	224.00	285.00	339.00	
BSCFA	...	6.15	8.56	6.15	17.12	
Medical Card	GP Visit	GP Visit	GP Visit	Full	Full	
Household Income	718.31	811.39	813.79	910.08	1,001.96	
INCOME ADEQUACY						
(Household Income - MESL Expenditure)	-21.22	-16.78	-91.16	29.12	-142.19	

Employed Scenarios	Social Housing Scenario					RURAL
	TP 1	TP 2a	TP 2b	TP 3	TP 4	
MINIMUM WAGE						
Employment Scenario	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	
MESL EXPENDITURE NEED						
MESL Core*	656.68	747.53	824.31	834.52	1,098.42	
Childcare	26.31	44.61	23.52	72.69	47.03	
Social Housing	98.80	98.60	98.60	98.80	99.00	
Total MESL Expenditure	781.79	890.73	946.42	1,006.01	1,244.45	
NMW SALARY						
Gross Salary 1	530.63	530.63	530.63	530.63	530.63	
Income Tax <i>(joint assessment for TP)</i>	6.05	6.05	6.05	6.05	6.05	
USC 1	7.15	7.15	7.15	7.15	7.15	
PRSI 1	22.29	22.29	22.29	22.29	22.29	
Auto-Enrolment	7.96	7.96	7.96	7.96	7.96	
Gross Salary 2	268.85	268.85	268.85	268.85	268.85	
Income Tax 2	...	...	...	...	...
USC 2	1.91	1.91	1.91	1.91	1.91	
PRSI 2	...	...	...	...	...
Auto-Enrolment	...	...	...	...	...
Net Salary	754.12	754.12	754.12	754.12	754.12	
SOCIAL WEFLARE						
Child Benefit	37.69	64.62	64.62	102.31	129.23	
Working Family Payment	20.00	68.00	68.00	128.00	183.00	
BSCFA	...	6.15	8.56	6.15	17.12	
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit	
Household Income	835.20	916.27	918.68	1,013.97	1,106.85	
INCOME ADEQUACY						
(Household Income - MESL Expenditure)	Adequate	Adequate	Inadequate	Adequate	Inadequate	
	53.40	25.54	-27.75	7.95	-137.59	

Employed Scenarios	Social Housing Scenario				RURAL
	TP 1	TP 2a	TP 2b	TP 3	TP 4
MINIMUM WAGE	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time
MESL EXPENDITURE NEED					
MESL Core*	661.15	747.53	824.31	834.52	1,098.42
Childcare	72.35	127.45	63.79	188.26	127.34
Social Housing	94.00	92.80	92.80	92.70	92.50
Total MESL Expenditure	827.50	967.77	980.90	1,115.48	1,318.26
NMW SALARY					
Gross Salary 1	530.63	530.63	530.63	530.63	530.63
Income Tax <i>(joint assessment for TP)</i>	58.40	58.40	58.40	58.40	58.40
USC 1	7.15	7.15	7.15	7.15	7.15
PRSI 1	22.29	22.29	22.29	22.29	22.29
Auto-Enrolment	7.96	7.96	7.96	7.96	7.96
Gross Salary 2	530.63	530.63	530.63	530.63	530.63
Income Tax 2	...	...	...	...	...
USC 2	7.15	7.15	7.15	7.15	7.15
PRSI 2	22.29	22.29	22.29	22.29	22.29
Auto-Enrolment	7.96	7.96	7.96	7.96	7.96
Net Salary	928.06	928.06	928.06	928.06	928.06
SOCIAL WEFLARE					
Child Benefit	37.69	64.62	64.62	102.31	129.23
Working Family Payment	...	...	...	24.00	78.00
BSCFA	...	...	...	...	...
Medical Card	None	GP Visit	GP Visit	GP Visit	GP Visit
Household Income	965.75	992.68	992.68	1,077.75	1,158.68
INCOME ADEQUACY	Adequate	Adequate	Adequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	138.25	24.90	11.78	-37.73	-159.58

Employed Scenarios MINIMUM WAGE	Social Housing Scenario			URBAN		
	OP 1 (6)	OP 2a	OP 2b	OP 1 (6)	OP 2a	OP 2b
	Part-Time	Part-Time	Part-Time	Full-Time	Full-Time	Full-Time
MESL EXPENDITURE NEED						
MESL Core*	387.45	465.63	536.03	387.45	465.63	536.03
Childcare	23.52	66.43	23.52	57.08	146.54	59.23
Social Housing	95.10	106.40	138.00	100.30	111.00	133.50
Total MESL Expenditure	506.06	638.46	697.55	544.83	723.17	728.77
NMW SALARY						
Gross Salary	268.85	268.85	268.85	530.63	530.63	530.63
Income Tax	...	5.31	...	22.06	33.66	...
USC	1.91	1.91	1.91	7.15	7.15	7.15
PRSI	...	...	...	22.29	22.29	22.29
Auto-Enrolment	...	...	...	7.96	7.96	7.96
Net Salary	266.94	261.63	266.94	471.17	459.57	493.23
SOCIAL WEFLARE						
Child Benefit	32.31	64.62	64.62	32.31	64.62	64.62
Working Family Payment	139.00	168.00	360.00	89.00	121.00	224.00
BSCFA	3.08	6.15	8.56	3.08	6.15	8.56
One-Parent Family / Jobseeker Transitional	267.00	325.00	...	147.00	205.00	...
Fuel Allowance	20.46	20.46	20.46	20.46	20.46	20.46
Christmas Bonus	5.13	6.25	...	2.83	3.94	...
Cost of Living Supports	2.92	2.92	2.92	2.92	2.92	2.92
Medical Card	GP Visit	GP Visit	Full	GP Visit	GP Visit	Full
Household Income	736.84	855.03	723.50	768.76	883.66	813.79
INCOME ADEQUACY						
(Household Income - MESL Expenditure)	230.78	216.57	25.95	223.94	160.49	85.02

Employed Scenarios	HAP Scenario			URBAN		
	MINIMUM WAGE	OP 1 (6)	OP 2a	OP 2b	OP 1 (6)	OP 2a	OP 2b
Employment Scenario	Part-Time	Part-Time	Part-Time	Full-Time	Full-Time	Full-Time
MESL EXPENDITURE NEED						
MESL Core*	387.45	448.08	536.03	387.45	448.08	536.03
Childcare	23.52	66.43	23.52	57.08	146.54	59.23
Housing (HAP limit +35% & top-up)	173.60	246.08	277.68	178.80	250.68	273.18
Total MESL Expenditure	584.56	760.60	837.23	623.32	845.30	868.45
NMW SALARY						
Gross Salary	268.85	268.85	268.85	530.63	530.63	530.63
Income Tax	...	5.31	...	22.06	33.66	...
USC	1.91	1.91	1.91	7.15	7.15	7.15
PRSI	...	...	...	22.29	22.29	22.29
Auto-Enrolment	...	...	...	7.96	7.96	7.96
Net Salary	266.94	261.63	266.94	471.17	459.57	493.23
SOCIAL WEFLARE						
Child Benefit	32.31	64.62	64.62	32.31	64.62	64.62
Working Family Payment	139.00	168.00	360.00	89.00	121.00	224.00
BSCFA	3.08	6.15	8.56	3.08	6.15	8.56
One-Parent Family / Jobseeker Transitional	267.00	325.00	...	147.00	205.00	...
Fuel Allowance	20.46	20.46	20.46	20.46	20.46	20.46
Christmas Bonus	5.13	6.25	...	2.83	3.94	...
Cost of Living Supports	2.92	2.92	2.92	2.92	2.92	2.92
Medical Card	GP Visit	Full	Full	GP Visit	Full	Full
Household Income	736.84	855.03	723.50	768.76	883.66	813.79
INCOME ADEQUACY						
(Household Income - MESL Expenditure)	Adequate	Adequate	Inadequate	Adequate	Adequate	Inadequate
	152.28	94.44	-113.74	145.44	38.36	-54.66

Employed Scenarios

RURAL

MINIMUM WAGE	OP 1 (6)	OP 2a	OP 2b	OP 1 (6)	OP 2a	OP 2b
Employment Scenario	Part-Time	Part-Time	Part-Time	Full-Time	Full-Time	Full-Time
MESL EXPENDITURE NEED						
MESL Core*	483.15	561.66	622.79	483.15	561.66	622.79
Childcare	23.52	40.63	23.52	51.57	110.40	53.72
Housing	94.90	102.60	103.20	107.00	114.00	119.10
Total MESL Expenditure	601.57	704.89	749.50	641.72	786.06	795.61
NMW SALARY						
Gross Salary	268.85	268.85	268.85	530.63	530.63	530.63
Income Tax	...	5.31	...	22.06	33.66	...
USC	1.91	1.91	1.91	7.15	7.15	7.15
PRSI	...	...	...	22.29	22.29	22.29
Auto-Enrolment	...	...	...	7.96	7.96	7.96
Net Salary	266.94	261.63	266.94	471.17	459.57	493.23
SOCIAL WEFLARE						
Child Benefit	32.31	64.62	64.62	32.31	64.62	64.62
Working Family Payment	139.00	168.00	360.00	89.00	121.00	224.00
BSCFA	3.08	6.15	8.56	3.08	6.15	8.56
One-Parent Family / Jobseeker Transitional	267.00	325.00	...	147.00	205.00	...
Fuel Allowance	20.46	20.46	20.46	20.46	20.46	20.46
Christmas Bonus	5.13	6.25	...	2.83	3.94	...
Cost of Living Supports	2.92	2.92	2.92	2.92	2.92	2.92
Medical Card	GP Visit	GP Visit	Full	GP Visit	GP Visit	Full
Household Income	736.84	855.03	723.50	768.76	883.66	813.79
INCOME ADEQUACY						
(Household Income - MESL Expenditure)	Adequate	Adequate	Inadequate	Adequate	Adequate	Adequate
	135.27	150.14	-26.01	127.04	97.61	18.18

NOTES

HOUSEHOLD TYPE & COMPOSITIONS

TP 1	Two Parents with One Child	an infant (aged under 1)
TP 2a	Two Parents with Two Children	one in pre-school & one in primary school (ages 3 & 6)
TP 2b	Two Parents with Two Children	one in primary school & one in secondary school (ages 10 & 15)
TP 3	Two Parents with Three Children	an infant, one in pre-school & one in primary school (ages under 1, 3 & 6)
TP 4	Two Parents with Four Children	two in primary school & two in secondary school (ages 8, 11, 14 & 17)
OP 1	One Parent with One Child	in primary school (aged 6)
OP 2a	One Parent with Two Children	one in pre-school & one in primary school (ages 3 & 6)
OP 2b	One Parent with Two Children	one in primary school & one in secondary school (ages 10 & 15)
SA	Single Adult, of Working Age	living alone, no dependent children
CP	Couple, of Working Age	co-habiting, no dependent children
SA Older	Older Person	living alone
CP Older	Older Couple	

*MESL Core Costs adjusted for effect of secondary benefits (Medical Card, Household Benefits Package), and personal costs associated with employment scenario

SOCIAL HOUSING COSTS

Differential Rent	URBAN	Dublin City Council Rent Scheme (pre April 2026)
	RURAL	Avg of three rural Local Authority rent schemes

RENT SUPPLEMENT / HOUSING ASSISTANCE PAYMENT

Maximum rent limit	URBAN	Dublin - excluding Fingal
	RURAL	Galway

PRIVATE RENT COSTS

Dwelling Size	Weekly Cost	90% of Avg Rent	Dublin Average Rent
One Bed	362.26	1,569.81	1,744.23
Two Bed	467.92	2,027.66	2,252.95
Three Bed	536.89	2,326.54	2,585.04

Data source:
RTB Average Monthly Rent Report (Euro) by Location, Property Type and Number of Bedrooms

Accessed 03/05/2026