VINCENTIAN MESL RESEARCH CENTRE

June 2026

Pre Budget 2027 Submission

Introduction

The Vincentian MESL Research Centre at SVP welcome the opportunity to make this submission to the Department of Social Protection, presenting evidence-based policy recommendations for Budget 2027.

In 2026, the MESL analysis[1] shows the impact of rising living costs on the cost of minimum needs, and assesses the degree to which income supports meet these costs. The research presents nuanced findings; many core income supports are meeting a greater proportion of minimum needs in 2026 than in previous years and there is a reduction in the depth of income inadequacy found.

The analysis finds that social welfare supports provide an adequate income in only a fifth of cases examined. The majority of cases examined continue to show that income supports do not adequately meet minimum needs. In particular, single adult headed households (One Parent and Working-Age Single Adult household types) and households with Older Children (aged 12 and over) continue to show the greatest risk of living with deeply inadequate income when reliant on social welfare supports.

However, there have been notable improvements which indicate the nature of interventions that are required. The significant increase to the Child Support Payment for Older Children in 2026 reduced the inadequacy of income supports for this age-group by 8.2 percentage points, raising income to meeting the highest level of MESL needs to date (72.2%). For Primary School age children, income supports have also improved considerably, now meeting 95% of MESL needs. This needs led and evidence-based approach shows the positive impact of rebalancing the structures of the social welfare system to progressively improve the adequacy of core income supports.

Budget 2027 can build on this progress, taking further substantive steps towards achieving a social protection system that ensures minimum income adequacy and enables a life with dignity. This submission builds on the evidence from the MESL to detail the rate adjustments which are required to protect households from being pushed further into income inadequacy.

Focusing on making steps to progressively improve the adequacy of core rates and address systematic imbalances which are at the route of the deep income inadequacy found in the MESL analysis, the following adjustments are proposed for Budget 2027:

- **Working-Age, Personal Rate**, adjust by €15 to €269 per week.
- **Child Support Payment, under 12**, increase by €10 per week.
- **Child Support Payment, 12 and over**, increase by €18 per week.
- Extend eligibility for the **Living Alone Allowance** (€22 per week) to one adult households with dependent children in receipt of a core social welfare payment.
- Restore **Fuel Allowance** purchasing power in line with increasing energy costs, retaining the 32 week season and adjust the weekly rate by €4 to €42 per week.
- Given volatility in living costs all recommended rate adjustments should be kept under review.

Minimum Essential Standard of Living research

The Minimum Essential Standard of Living (MESL) research establishes the basket of goods and services that members of the public agree are needed to let people live with dignity and participate in society at an acceptable level. Using the Consensual Budget Standards (CBS) method, the research draws on lived experience, working with members of the public in a structured series of iterative deliberative focus groups. Participants work to reach consensus on what is a need and how needs should be met. It establishes what is required for physical, social, and psychological needs, and enabling a life with dignity at a minimum acceptable standard. In this way, it sets out to answer question: "What do people need to live with dignity?".

The research works through multiple phases of deliberative group, to establish a negotiated social consensus on what people regard as essential for households to have a minimum socially acceptable standard of living, which people agree no one should be expected to live below. From this, itemised and costed baskets of goods and services are produced, providing the average weekly cost of meeting minimum needs for a broad range of household types.

The MESL establishes a tangible measure, grounded in lived experience and derived from social consensus, of what is required for participation, dignity and avoiding poverty. It offers an operationalisation of the concepts of 'sufficient income' and 'dignity' which underpin the Irish Government definition of Social Inclusion, and the European Pillar of Social Rights principle that all have a right to an adequate minimum income which enables a life with dignity.

In this way, the MESL can serve as a needs-based indicator of the income required for individuals and households to live with dignity, and acts as an evidence-based benchmark for assessing income adequacy.

The annual MESL series provides an update on the cost of minimum needs each year, with accompanying report and analysis. This submission draws on the 2026 MESL analysis. The 2026 MESL presents the outcome of a two-year project to review what is needed for an acceptable minimum standard of living, through 110 hours of deliberations between over 220 participants across 29 distinct groups.

MESL costs in 2026

There was a 3.8% increase in core MESL costs nationally (4.1% urban, 3.3% rural) in the 12 months to March 2026, with cumulative growth nationally of 23.6% since 2020. The most significant upward pressures are in Home Energy and Food, which comprise a third of the MESL expenditure basket:

- **Home Energy** costs have risen sharply by 24.9% in the last year, and doubled (103.7%) since 2020.
- **Food** costs have risen by 2.7% in the last year, and are up a fifth (19.1%) compared to 2020.

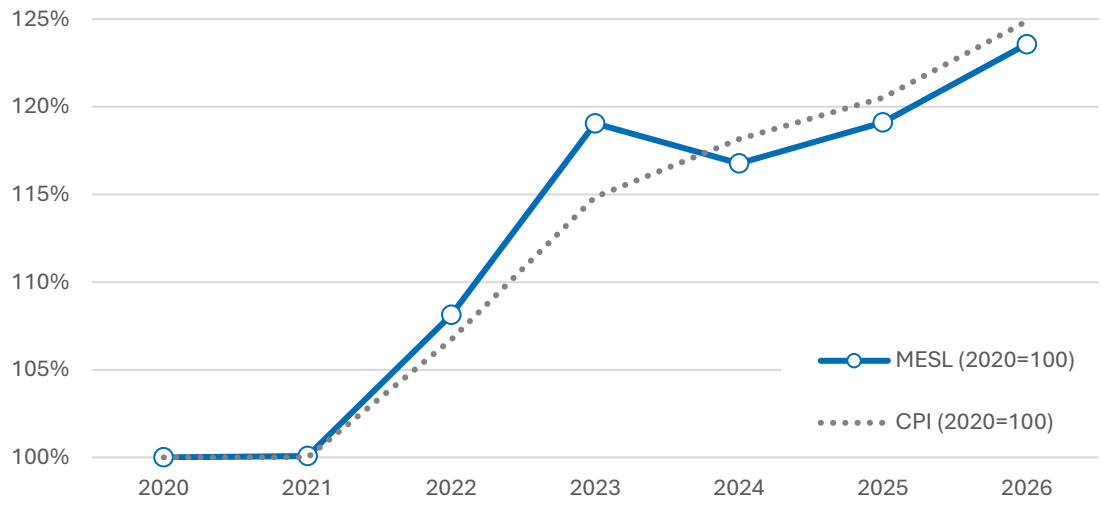
Within Home Energy, the cost of heating fuels and electricity have risen at different rates:

- **Home heating oil**, included in the rural MESL basket, has risen by 72.4% in the last year, and increased by 186.8% compared to the 2020.
- **Natural gas**, included in the urban MESL basket, has fallen slightly (-2.9%) in the last year, but remains 84.1% above 2020 levels.

- **Electricity** (for cooking, light, etc.) in the MESL basket has risen by 25.6% in the last year, and by 77.7% since 2020.

The average rise in prices, as measured by CPI inflation, shows a similar 3.6% increase in prices in the 12 months to March 2026[2]. Within this average change, there was a 2.3% increase in food prices and a 12.9% increase in home energy prices. This indicates that current living cost pressures are having a greater impact on the minimum basket compared to the average measured by CPI.

Graph 1 Change in MESL costs and Average Prices (CPI), 2020 to 2026



Uncertain forecast for future costs

After a slowdown in inflation in 2024 and 2025, there has been a return to high inflation again due to recent volatility in energy prices. The unpredictability of how long this situation will continue and the likely secondary effects on food and non-energy prices makes trends in future price changes particularly uncertain.

Inflation forecasts from the first quarter of the year, at the initial stages of the current volatility, were revised upwards. With the Central Bank[3] indicating the potential for 2.9% inflation over 2026 and 2.6% in 2027.

The most recent forecasts from the Department of Finance[4] have focused on inflation of 3.3% over 2026 and 2.5% next year. However, the forecasting acknowledges that in a more severe scenario inflation could average 4.6% in 2026, reaching 5.3% in 2027. In either scenario, they highlight that there will be knock on secondary price rises in food and natural gas, over the remainder of 2026 and 2027.

Food and energy makeup a third of the MESL basket, a larger proportion than the average basket used in standard inflation calculations. As a result, minimum living costs are more impacted by fluctuations in these costs than would be indicated by the standard measure of inflation.

The current forecasts show that average prices could increase by between 5.6% and 10.1% over the remainder of 2026 and 2027. The Department of Finance's conservative reference forecast indicates the potential for 5.9% cumulative inflation, and this assumes accelerating knock-on inflation in food and potentially natural gas prices.

Applying these forecasts to the MESL data, shows that in 2027 minimum costs could be between 31% and 36% higher than 2020 levels. This volatility and uncertainty make predicting the level of change in MESL costs over the remainder of 2026 and into 2027 very challenging. However, given the expected further pressure in energy costs (both oil and natural gas) and food costs, it is inevitable that minimum living costs will increase by a greater rate than the average change forecast.

Adequacy of Social Welfare supports

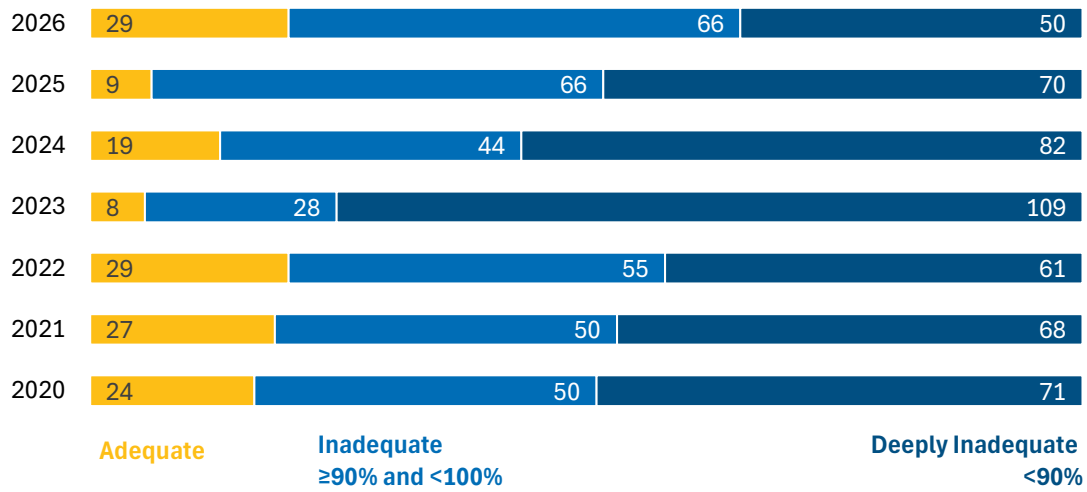
The MESL provides a needs-based indicator for benchmarking the adequacy of income supports against the cost of the goods and services agreed as required to let people live with dignity. To examine the impact of the change in MESL costs on income adequacy, the analysis looks at 145 test household cases, comparing the cost of the MESL to social welfare income supports.

In 2026 the analysis finds that social welfare supports provide an adequate income for one in five cases, with 35% of cases demonstrating deep income inadequacy (meaning income meets less than 90% of minimum needs). This is a notable improvement since the peak of the cost-of-living crisis in 2023, when 75% of cases demonstrated deep income inadequacy, and one in 20 demonstrated an adequate income.

Our analysis has consistently found that households with older children (aged 12 and over) and single adult headed households have the greatest risk of deep income inadequacy when dependent on social welfare. This is still the case in 2026.

- One adult households make up over half (58%) of the deep inadequacy cases,
- Households with at least one older child (aged 12 and over) account for 94% of the deep inadequacy cases.

Graph 2 Social welfare income adequacy assessment, 145 test cases



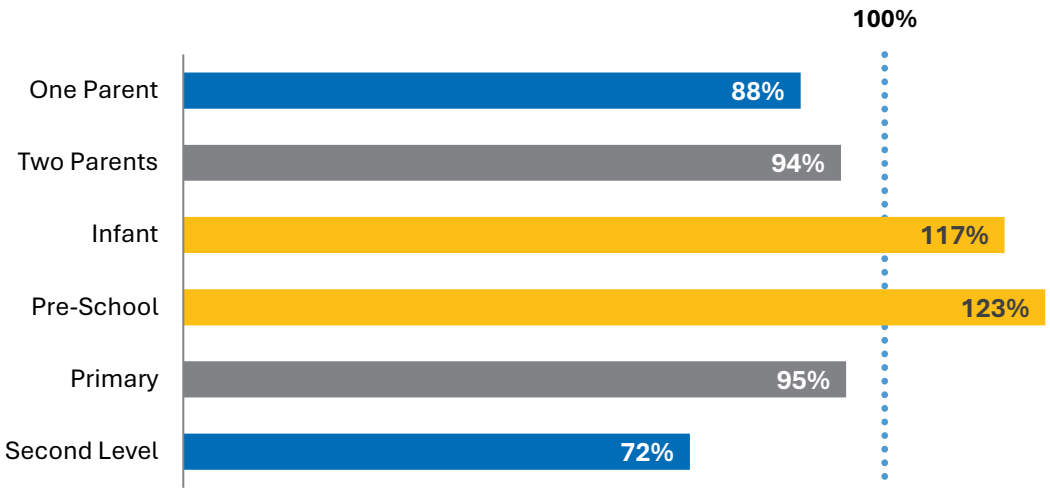
Core Working-Age and Child Supports

The MESL 2026 report includes an evaluation of the real value of standard social protection rates for adults and children relative to MESL costs. The analysis finds that while there have been notable

improvements in the proportion of child MESL costs met, this has not consistently been the case for adults.

For an urban Working-Age Single Adult, the core Jobseeker's Allowance (JA) personal rate, €254 per week, meets between 67.4% of urban MESL needs when in a HAP tenancy (and 86.5% when in receipt of Rent Supplement). If a long-term recipient, and eligible for Fuel Allowance and the Christmas Bonus, the proportion of MESL needs met rises to 74.9% (or 96.7% in a Rent Supplement scenario).

Graph 3 Adult & Child social welfare income adequacy assessed against MESL costs



For the adult in a **One Parent** household, the personal rate (and secondary supports of Fuel Allowance and Christmas Bonus) meets 87.8% of MESL needs, a 1.5pp reduction from 2026.

In a **Two Parent** household, the Personal Rate and Increase for Qualified Adult (IQA) meets 93.8% of MESL needs of the two adults, a 0.6pp decrease from 2025. While this is inadequate, it is notable that the IQA exceeds the MESL costs associated with a second adult in the household. The IQA is set at 66% of the adult personal rate, however the MESL evidence indicates that a second adult in the household increases core MESL cost by an average of 50% relative to a One Adult household.

For children however, the combination of the Child Support Payment, Back to School Clothing & Footwear Allowance (BSCFA) where applicable, Child Benefit, and the Christmas Bonus, meet a higher proportion of MESL need in 2026 than in previous years. As illustrated in Graph 3, supports exceed MESL costs for Infants and Pre-School age children.

For a **Primary School** aged child, core social welfare supports[5] now meet 94.5% of the MESL needs for this age-group in 2026, an improvement of 6.1pp. This is the highest level of MESL need met for this age-group to date, and sees income supports move above the deep inadequacy level for the first time.

Second Level aged children (12 and over), have the highest MESL costs of all age-groups, €162 per week, this equates to 60% of the costs for the first adult in a household. The MESL research shows that the needs of a second level age child add more to the household MESL costs than a second adult, which adds an average of 50% compared to a one adult household.

Recent increases to the Child Support Payment have had a meaningful impact. Social welfare supports now meet 72.2% of MESL needs for children aged 12 and over, improving income adequacy by 8.2 percentage points for this age group[6]. While still deeply inadequate, this is the highest level of need met for this age-group to date.

Recommended Adjustments

Current rates of social welfare supports are inadequate for the majority of cases examined. Incremental, targeted, evidence-based progress towards an adequate social protection floor are needed to ensure that individuals and households can live with dignity and participate in society.

Recommendations for Budget 2027 are based on current forecasts for inflation over 2026, the nominal value of all adjustments proposed may need to be revised in light of any further volatility in living costs.

Working-Age Personal Rate

The MESL evidence demonstrates that the current core Working-Age rate is inadequate to meet the needs of adults with or without dependents. A **€15** adjustment to the **Personal Rate** is recommended, this has the potential to both protect the real value of the core income support and if price increases moderate may incrementally improve the proportion of MESL needs met in 2027. This adjustment would bring the rate to €269 per week in 2027.

One Parent households

The One Parent household type continues to demonstrate persistent deep income inadequacy in the MESL analysis, representing over half of the cases found. This is due to structural inadequacy of the core working-age personal rate to meet both the needs of an individual (food, clothing, etc.) and the household (housing, energy, etc.)[7]. Compared to the adults in a Two Parent household, supports provide for 6 percentage points less of the MESL needs of the adult in a One Parent household.

This demonstrates the need for an evidence-based targeted approach to addressing the systemic inadequacy. It is proposed that eligibility for the **Living Alone Allowance** (€22 per week) should be extended to one adult households with dependent children in receipt of a core social welfare payment (e.g. One-Parent Family Payment, Jobseeker's Transitional).

This measure, in conjunction with the €15 increase to the working-age Personal Rate and adjustment to Fuel Allowance (below) would potentially bring core supports to meeting 97% of the MESL needs of the adult in a One Parent household in 2027.

Child Support Payment

The Child Support Payment & secondary supports meet 95% of MESL needs for a Primary School age child and 72% of MESL needs for older children (aged 12 & over, second level age). These are the highest levels of need reached to date and is approaching adequacy for a primary school age child.

Further increases to income supports are needed to adequately meet the needs of both primary and second level age children. The progress to date demonstrates that targeted adjustments to social welfare supports can be effective. However, further enhancements to the supports for children aged 12 and over are required.

It is recommended to increase the Child Support Payment by **€10** for under 12s, and **€18** for children 12 and over. These measures would potentially bring supports to meeting 100% of MESL needs for primary school children and 80% of MESL needs for a second level aged child.

Young Adult

The recently reviewed Working-Age Adult MESL[8] basket provides a basis to estimate the cost for a young adult, living in the family home, to have a minimum but socially acceptable standard of living in Ireland today.

The estimated budget for a young adult living in the parental home has been adapted to remove wider household related costs, mainly associated with the running of the home, that are not directly attributed to the young adult. Such costs are assumed to be incurred by the parent(s).[9]

Budget 2026 increased the reduced rate of Jobseekers Allowance for Under 25s from €153.70 to €163.70.

For a young adult living in the family home estimated MESL costs are €208.[10] The reduced rate of Jobseekers Allowance for under 25's meets 79% of the estimated minimum needs for a young adult living in this scenario. While it must be considered that this is an initial estimate on potential MESL costs for a young adult living with their family, it is informed by what Working-Age Adults agree is required to avoid poverty and enable a life with dignity. These initial findings suggest that the reduced rate of Jobseekers Allowance is deeply inadequate, and means that an individual in this scenario would likely require significant financial support from their family to afford a Minimum Essential Standard of Living.

It is recommended that appropriate steps are taken to move towards resorting the full personal rate of Jobseekers Allowance for under 25-year old's, to enable a life with dignity in Ireland.

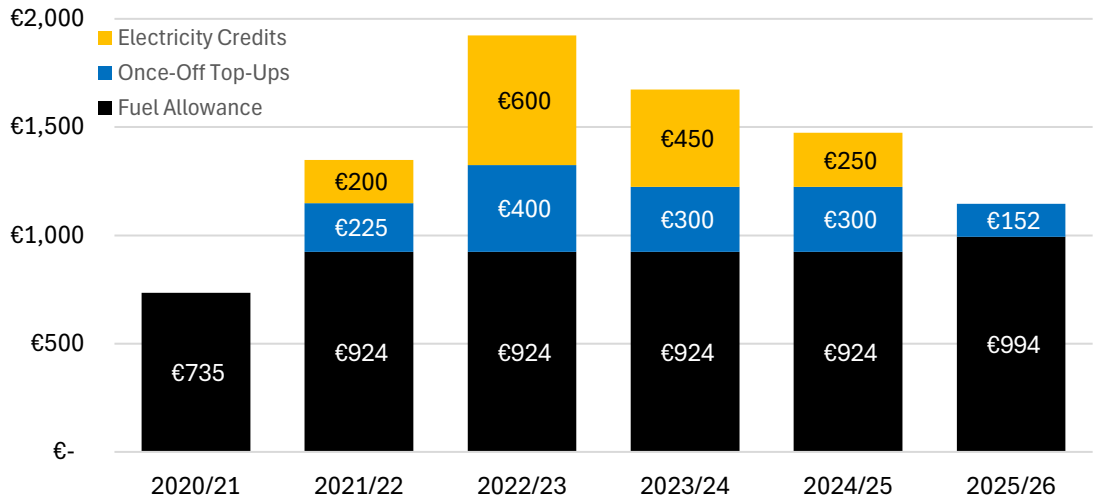
Household Energy & Fuel Allowance

Household Energy costs are an average of 24.9% higher than in March 2025 and have doubled since March 2020 (103.7%).[11] Within this, the price shock to home heating oil as a result of the ongoing conflict in the Middle East has had a profound impact on the rural MESL energy baskets. In the year to March 2026, home heating oil has risen by 72.4% and cumulatively by 186.8% compared to the 2020 standard.

The CPI[2] shows a cumulative average increase of 24.9% in home energy costs since 2020. Further, natural gas prices are 88% higher and home heating oil 165.4% higher from 2020. Analysis from the Central Bank[3] and Department of Finance[4] predict further energy price increases for the remainder of 2026 and into 2027, although the level of increase and its impact on overall inflation is yet to be realised.

Budget 2026 increased the base rate of Fuel Allowance by €5, bringing the weekly payment to €38 for the 28 week season. In response to exceptional increase in the price of home heating oil, it was announced in March that Fuel Allowance was to be extended for four weeks, giving recipients an additional €152.

Graph 4 Annual value of energy supports



Graph 4 illustrates the annual value of energy supports, including Electricity Credits and once off top-ups to Fuel Allowance recipients, year-on-year since the 2020/2021 season. It shows that while the core rate remained stagnant for several years, its purchasing power had been supplemented by temporary cost of living payments. While the core rate was increased in Budget 2026, the withdrawal of electricity credits and lump sum payments means that qualifying households will receive €328 less in energy supports when compared to the 2024/2025 season. This includes the additional €152 provided by the extension of Fuel Allowance.

So, although the lump sum cost of living payments have somewhat acted as a buffer against rising energy costs, the base rate of the payment has been devalued. For example, the MESL analysis found that in 2026, Fuel Allowance meets 36% of home energy needs for the rural One Parent household type with a primary school child, a six percentage point drop in the level of needs met compared to March 2025 and a nine percentage point drop since 2020. Had Fuel Allowance not been extended to 32 weeks, it would have only met 32% of needs in 2026, a potential fourteen percentage point fall from 2020.

As outlined below, there is great variation in energy needs between household types, dwelling efficiency levels and fuel types used. Given this, and the instability of the global energy market, consideration must be given to whether the current system is fit for purpose.

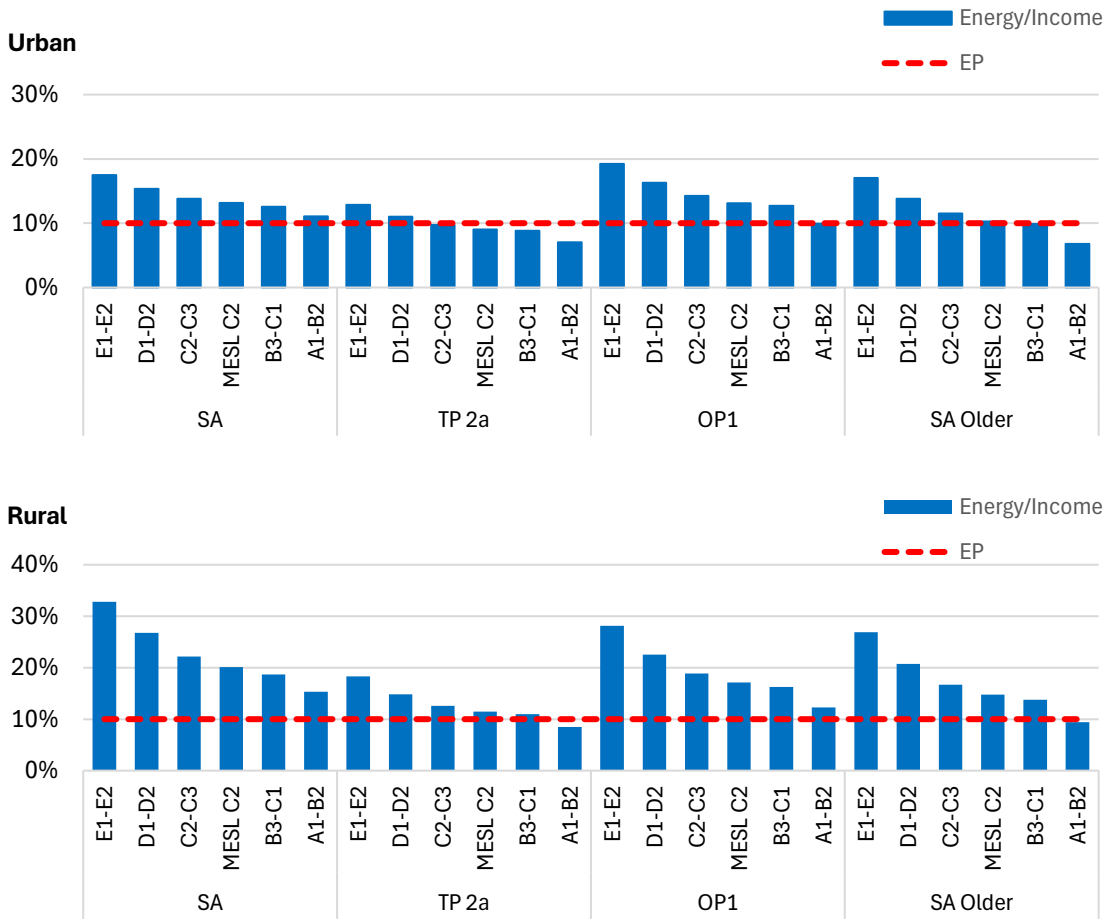
It is recommended to maintain the purchasing power of the current Fuel Allowance while a more effectively targeted system is developed. To restore the real value of the Fuel Allowance to its 2020 purchasing power, it would need to be adjusted to an annual value of €1,350. To achieve this, it is recommended that the temporary extension of the Fuel Allowance season to 32 weeks be made permanent (to better reflect the winter season and facilitate households in managing expenditure) and the weekly rate is adjusted by €4. This would represent a weekly rate of €42 for 32 weeks.

Energy Poverty

The instability of the energy market as a result of the current geopolitical landscape has great implications on energy affordability, most significantly for low-income households. The extent of its impact on individuals and households is wide ranging and dependent on a range of factors, outlined below.

Electricity requirements can differ greatly, and in the MESL, is dependent on the individual household type and composition, e.g., number of children. While heating need is dependent on the size of the dwelling, its efficiency or ability to maintain an adequate level of warmth in the home, and fuel type.

Graph 5 Energy costs as a percentage of social welfare income for sample of household types by Building Energy Rating



The MESL analysis continues to demonstrate the variation of energy needs, as evident in Graph 5. The impact of the alarming increase in home heating oil is evident by the proportion of income attributed to household energy in rural scenarios, where home heating oil is assumed. The use of natural gas is assumed for urban based households.

Given the range of factors that can affect household energy needs, and the subsequent cost of home energy, consideration must be given to whether the flat rate Fuel Allowance is fit for purpose.

For instance, for an urban One Parent household with a primary school age child (labelled OP1 in Graph 5), Fuel Allowance meets 128% of the heating units required to maintain an adequate level of warmth in a C2 rated dwelling[12], but in an energy poor dwelling (E1-E2) the payment would only provide for 60% of the units required for adequate heating. Further, even where the support provides for more than the amount of heating units required, this household type demonstrates expenditure based energy poverty at every level of efficiency, even in a highly efficient dwelling (A1-B2). This is driven by the high cost of electricity and an inadequate income.

The type of fuel required for home heating must also be considered. For example, if a dwelling uses natural gas for home heating, Fuel Allowance would provide for approximately 290 units, compared to only 136 units if using home heating oil.[13]

Finally, Graph 5 demonstrates that in half of cases examined demonstrate expenditure based energy poverty even at a high efficiency level (A1-B2). So, while energy upgrades and retrofitting are vital in shielding households from energy poverty, it is only in the context of an adequate income that home energy costs can be met.

Based on the evidence presented here, the Vincentian MESL Research Centre recommends that Fuel Allowance be reviewed to determine its effectiveness in responding to varying energy needs and that an alternative model, that is linked to dwelling efficiency, fuel type, and household income, such as a social energy tariff or energy guarantee is explored. [14]

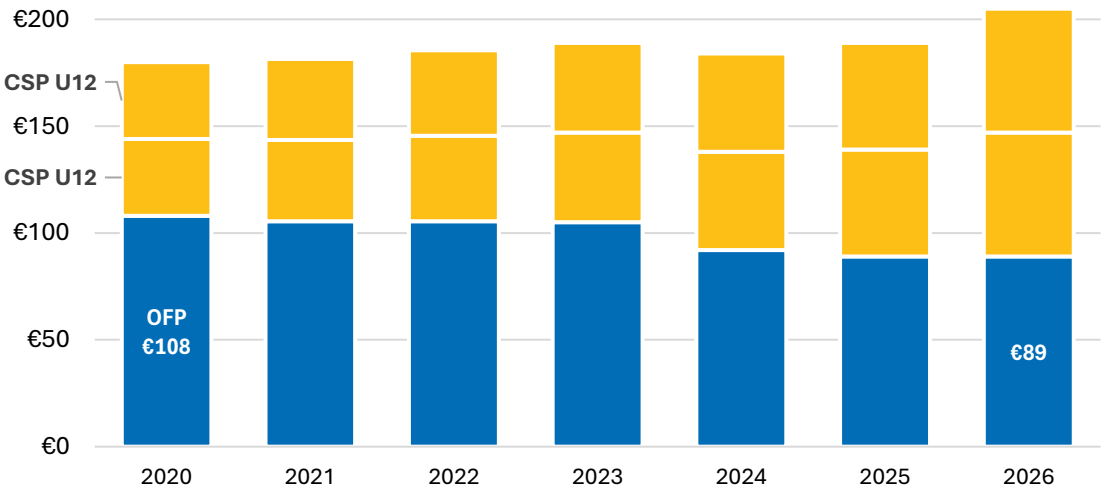
Maintaining in-work income supports

The range of supports which either directly supplement income from employment or reduce potential expenses play a pivotal role in supporting households towards having an adequate income. These supports, operating in conjunction with an appropriate earnings floor, can enable income adequacy for many households with children when in lower paid employment. However, it is important that the relativities between the thresholds and disregards within these supports are maintained relative to earnings, minimum wage, etc.

One-Parent Family Payment

Recent Budgets have adjusted the value of the Working Family Payment (WFP) earnings threshold to maintain its value relative to changes in the National Minimum Wage (NMW). However, this has not been the case for the One-Parent Family Payment (OFP) and Jobseeker's Transitional (JST). The earnings disregard for OFP and JST payments has been set at €165 since 2020, in this time the National Minimum Wage (NMW) has risen from €10.10 to €14.15.

Graph 6 Rate of OFP payable when in full-time NMW employment



In the context of increases to the NMW the static earnings disregard has meant that the rate of OFP or JST payable to a minimum wage earner has fallen since 2020. For example, a OFP recipient in full-time minimum wage employment qualifies for a partial OFP personal rate payment of €89 per week in 2026, compared to €108 per week in 2020. This €19 reduction offsets a notable proportion of the adjustments to CSP.

In 2020 the earnings disregard of €165 equated to disregarding 16.3 hours of NMW employment and enabled a full-time NMW employed OFP recipient to receive 53% of the adult personal rate. In 2026 the disregard equates to 11.7 hours of NMW employment and enables a full-time NMW employed OFP recipient to receive only 35% of the adult personal rate.

The cumulative erosion in the value of the earnings disregard has resulted in a full-time NMW worker nominally receiving €19 less per week in the partial adult OFP personal rate compared to 2020. However, if the earnings disregard had maintained a relative value of 16.5 hours NMW employment, it would provide a partial OFP personal rate payment of €121.50 per week. This demonstrates that the erosion of the disregard has resulted in a real loss of €32.50 per week, relative to the change in the NMW. Furthermore, if maintaining the 53% proportion of the adult personal rate (as provided in 2020) the partial payment would be approximately €135, €46 higher than the current disregard enables.

In 2026, an earnings disregard of €233 per week would be required to align with 16.5 hours of NMW employment, the approximate level provided in 2020. However, to provide the same proportion of the adult personal rate when in full-time NMW employment as in 2020, a disregard of €257 would be required.

It is recommended that the value of the earnings disregard is restored, relative to the 2027 National Minimum Wage. Furthermore, it is also essential that a robust mechanism is developed to ensure that all income thresholds, earnings disregards, etc., are uprated and maintained as a standard part of the annual Budget process.

Families Living in Direct Provision

The MESL Working Paper ‘Estimating the MESL costs for families in Direct Provision’, published in 2023[15], identified minimum needs for both One Parent and Two Parent household types with two children of primary school and secondary school-age, living in the Irish Direct Provision System. Using 2022 MESL data, the research found that the income provided for the two households was deeply inadequate, meeting approximately 50% of MESL need. Updating the assessment[16] for 2026 finds the depths of income inadequacy[17] are greater, demonstrating that the situation has worsened since 2023.

For the One Parent household type with a primary and secondary school-age child living in Direct Provision accommodation, the estimated weekly MESL need is €235. Weekly income for this household composition is €107 and meets an estimated 46% of minimum needs, a 1.4 percentage point reduction in needs met compared to 2025, and a 2.9 percentage point reduction in needs met compared to 2023.[18] This leaves a weekly shortfall of approximately €128 in 2026.

For the Two Parent household type with a Primary and Secondary school-age child living in Direct Provision accommodation, the estimated weekly MESL need is €305. Weekly income for this household composition is €146 and meets an estimated 48% of the MESL need, a 1.7 percentage point fall in needs met compared to 2025, and a 3.8 percentage point fall in needs met compared to 2023. This leaves a weekly shortfall of approximately €159 in 2026.

The scenarios and household types examined within the 2023 Working Paper are based on how the Direct Provision system should function, however it is well known that there is a large variation in the standard and type of service being provided across Ireland. Therefore, the scenario and findings presented here likely represent the 'best case' scenario that may not necessarily reflect the true lived realities of individuals and families living in the Direct Provision system. In a situation where a family is receiving a lower standard of service in Direct Provision, it is likely that the depths of income inadequacy would be greater.

What is particularly concerning is that overall household income has actually decreased for families living in the Irish Direct Provision system when compared to 2023[19], despite significant price increases in recent years. Further, the Daily Expenses Allowances (DEA) has not been increased since 2019.

Budget 2024 and 2025 both committed to rolling out the International Child Protection Payment for children under 18, on a full year basis, however no such payment or any additional payment for children in the Direct Provision system has been introduced. If the International Protection Child Payment is introduced at the same rate as Child Benefit, based on the 2026 MESL estimates, for the One and Two Parent household compositions presented here and living in Direct Provision accommodation, income adequacy would improve significantly. Household income would meet an estimated 73% and 69% of minimum needs, respectively, representing a 28 to 21 percentage point improvement in the income adequacy of these households.

The Research Centre recommends that the International Child Protection Payment, paid at the same rate as Child Benefit, is rolled out to support families living in the International Protection System. While the scenarios presented here shows that even with the payment, these households would continue to demonstrate deep income inadequacy, it would represent a positive step forward in improving living standards for families living in Direct Provision.

Notes

[1] Vincentian MESL Research Centre at SVP (2026) *MESL 2026*. Publication forthcoming; will be available from 18th June at budgeting.ie.

[2] CSO (2026) *Consumer Price Index March 2026*. Available at: https://data.cso.ie/table/CPM24. Accessed April 2026.

[3] Central Bank (2026) *Quarterly Bulletin No. 1 2026*. Available at: www.centralbank.ie/publication/quarterly-bulletins/quarterly-bulletin-q1-2026. Accessed April 2026.

[4] Department of Finance (2026) *Annual Progress Report: April 2026*. Available at: www.gov.ie/en/department-of-finance/campaigns/annual-progress-report-2026/. Accessed May 2026.

[5] The assessment examines the Child Support Payment (under 12 rate), Back to School Clothing & Footwear Allowance (2 – 11 rate), Child Benefit, and the Christmas Bonus.

[6] The assessment examines the Child Support Payment (12 and over rate), Back to School Clothing & Footwear Allowance (12 – 22 rate), Child Benefit, and the Christmas Bonus.

[7] The MESL research has found that a Second Adult adds approximately 50% to MESL costs, compared to One Adult. This is due to how not all areas of cost scale in the same way when there is a second adult in the household. For example, Food and Clothing costs for One Adult are slightly more than half those of Two Adults, whereas Home Energy costs for One Adult are over 90% of those of Two Adults. This indicates a need to consider the appropriateness of the standard equivalence scales applied in Ireland. It is planned to examine this topic in more detail in a future MESL working paper.

[8] MESL 2026 report, forthcoming.

[9] For example, the estimate does not include the cost of Household Services, such as waste charges, the cost of heating the home or broadband. Estimates on Food and Electricity costs have been appropriately adjusted to reflect economies of scale which arise from living with other household members.

[10] The estimate is based on urban expenditure need; scenario assumes eligibility for a Medical Card.

[11] As part of reviewing the MESL basket the social housing standard has been updated in line with the latest guidelines. As the standard dwelling size is smaller than it was previously, there has been a 12% reduction in the heating units required for adequate warmth.

[12] A C2 energy rating is applied in the standard MESL scenario.

[13] The MESL figures for home energy are based on March 2026 prices.

[14] See O'Carroll, N. (2024) 'Energy Guarantee' MESL Research Note.

[15] See Boylan, H. (2023) 'Estimating the MESL costs for families in Direct Provision' Working Paper.

[16] The MESL costs for households living in Direct Provision have been updated by applying the standard rate of change in the 2026 MESL by relevant household individual and basket category.

[17] Income supports included in this analysis include the adult and child rate of the Daily Expenses Allowance and the Back to School Clothing and Footwear Allowance.

[18] The figures presented in the 2023 Working Paper are based on MESL expenditure data from 2022, while rates of income supports are from 2023.

[19] In 2023, the Back to School Clothing and Footwear Allowance included a €100 Cost of Living bonus per child.