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**MESL**  
RESEARCH CENTRE



Minimum Essential Standard of Living

# MESL 2025

Prepared by:  
MESL Research Team





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# Introduction

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From discussions on how to meet children's social participation needs, to reflections on evolving technology use, and the importance of durability, the 2025 review of the Minimum Essential Standard of Living (MESL) baskets for households with children involved extensive discussions. These deliberations, grounded in lived experience, answer the central question:

**What do people need to live with dignity in Ireland today?**

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Through 39 hours of in-depth discussions, 128 people met and deliberated on what is required for a socially acceptable minimum standard of living over the course of 17 deliberative focus groups. The groups were held from September 2024 to February 2025, and the in-depth deliberations draw on the lived experience of members of the public to determine what is a need (as opposed to a want), and how needs should be met at a minimum acceptable level. The outcome of these discussions shows remarkable consistency with previous iterations of the MESL baskets. This is despite the significant events that have occurred in the years since the previous tranche of deliberative focus groups held in 2018. Nevertheless, there are a range of adjustments and changes in how needs are to be met, these are discussed further below.



The MESL offers a publicly determined benchmark for household minimum needs, providing a needs-based indicator of the income required for individuals and households to live with dignity. **The annual MESL series captures changes in the cost of the minimum basket of goods and services needed for households in Ireland each year.**



**MESL updating schedule**

2018	2019	2020	2021	2022	2023	2024	2025	2026
Review contents	Review contents	Adjust	Adjust	Adjust	Adjust	Reprice full basket	Review contents	Review contents
<i>Households with children</i>	<i>Households no children</i>		<i>Reprice</i>	<i>Reprice</i>	<i>Reprice Food &amp; Energy</i>		<i>Households with children</i>	<i>Households no children</i>

Every year, since 2008, the cost of the MESL baskets has been updated. In standard years this cost is based on inflation adjustments providing an estimate of the current cost of the previously agreed goods and services. To ensure the accuracy of this estimate the basket items are re-priced every three years, as inflation estimates can diverge from actual prices over time.

What is required for an acceptable minimum standard of living also develops over time. So, it is important to periodically review the contents of the MESL baskets with deliberative focus groups, to make sure the baskets stay relevant and continue to reflect current minimum needs. This process is undertaken every six years to ensure that the range of goods and services included in the MESL baskets continues to reflect current views on what is a requirement for living participating and living with dignity in Irish society today.

The 2025 MESL report presents an overview of the findings from the project to review the MESL baskets for households with children. For households without children, the 2025 figures are an inflation adjusted estimate of current costs. The project to review the content of the MESL baskets for these households is scheduled for later in 2025, to be published in 2026.





## MESL – an evidence-based adequacy benchmark

The Minimum Essential Standard of Living (MESL) seeks to answer a simple question: “What do people need to live with dignity?”. This answer comes from the public, who, through deliberative focus groups, agree on the essentials for a decent life in Irish society.

This research involves multiple phases of detailed discussions, working to establish a social consensus on the goods and services necessary for a minimum acceptable standard of living. This is a standard which people agree no one should be expected to live below. It represents the minimum required to meet physical, social, and psychological needs, and enable a life with dignity.

The MESL research operationalises the concepts which underpin the Irish Government definition of poverty and social inclusion, the human right to an adequate standard of living, and the key principle set out in the European Pillar of Social Rights that all have a right to an adequate minimum income which enables a life with dignity.

The research is iterative, working through multiple phases of deliberative groups, to establish a negotiated social consensus on the goods and services people regard as essential for households to have a minimum, but socially acceptable, standard of living. The process produces itemised lists detailing the full range of goods and services required for individuals and households, from which the average weekly cost is calculated.

**The MESL provides a grounded measure, based on lived experience and social consensus, of what is needed for participation, dignity, and to avoid poverty. It serves 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.**

### Extent of the MESL dataset

The MESL research has been ongoing since 2004, establishing the budget standards data for a broad range of household types and compositions in urban and rural areas, over the course of multiple research projects.

The MESL dataset establishes the minimum needs of 85% of households across Ireland, differentiating by household type and four child age-groups<sup>1</sup>. It provides a unique and current resource defining the expenditure and income required for a socially acceptable minimum standard of living in Ireland today.

**Table 1:**  
Household types in MESL and proportion of all households<sup>2</sup>

Household type	Proportion of households
Two Parent household, 1 to 4 children	33%
One Parent household, 1 to 4 children	10%
Single Adult, working age	13%
Couple, working age	10%
Older Single Adult, living alone	10%
Older Couple	9%
Other household types not covered	15%

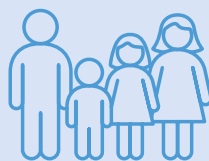
# Review process



With the Consensual Budget Standards approach groups of people with relevant lived experience are the experts to answer the question: **'What do people need to be able to live with dignity?'**

To review the MESL baskets a series of deliberative focus groups are conducted through a multi-stage iterative process. Members of the public from different backgrounds work together in groups to come to an agreement on what goods and services are needed to have a socially acceptable minimum standard of living, that allows individuals and households to live with dignity and participate in society.

Groups work from a shared understanding of a 'minimum' referring back to this definition of the MESL.





A Minimum Essential Standard of Living includes physical needs such as food, shelter and warmth. However, it is also about having what you need in order to live and take part in Irish society today.

The process involves deliberations with groups about what people and households like theirs would require for a socially acceptable minimum standard of living. To do this, participants are asked to think of the needs of a case study family or individual rather than focus on their own households' personal needs and preferences.

Through multiple phases of deliberative focus groups, each building on the work of the last, the discussions draw on the lived experience of real people contributing their expertise on what individuals and households like them need.



**Figure 1: Review process and groups by stage**

Four iterative stages of groups, each refines work of previous stages



Stage 1	Stage 2	Stage 3	Stage 4
<b>Broad Review</b>	<b>Refine</b>	<b>Refine</b>	<b>Final sense check</b>
<b>6 groups</b> Two Parent One Parent Infant Pre-School Primary school Second level	<b>5 groups</b> Parents (2 groups) Children (0-4) Primary school Second level	<b>4 groups</b> Parents Children (0-4) Primary school Second level	<b>2 groups</b> Parents & children 0-4 Parents & school children

Working in multiple stages of in-depth discussions, groups meet with each building on the work of the previous stages, to refine and produce a negotiated consensus on what people agree is essential. The group discussions to establish the MESL go through a range of basket categories, carefully considering the needs and, how needs are to be met i.e., which products and services, the level of quality, etc., and where necessary deliberating on what is a need to have and what is a *nice* to have.

The participants discuss and review the details of the MESL baskets, considering the needs and items previously agreed as required for an acceptable standard of living when this process was last conducted (2019). Over the course of four stages the groups review the baskets and come to a consensus on what changes and adjustments are required to reflect current minimum needs.

### Stage 1

At the first stage there were six groups, they each met for a full day session. They undertook a broad review of the full range of the baskets, with each group meeting separately to consider the needs of either lone parents or coupled parents, and children in each of four age-groups (baby, pre-school, primary school and second level).

### Stage 2

The second stage reviewed and refined the suggestions from Stage 1, with five groups each meeting for a three-hour session.

### Stage 3

The third stage reviewed stages 1 and 2, with four groups refining the proposed adjustments and clarifying what is a need and how it should be met. Where previous stages could not reach consensus, the various perspectives proposed are brought to the Stage 3 groups for further deliberations.

Before the fourth stage the research team compiled draft baskets based on the previous stages' deliberations, and items or areas with notable potential changes were costed.

### Stage 4

The fourth stage groups provide a final 'sense check', reviewing the suggested adjustments in the context of the overall minimum basket. The research team present each area in the context of the wider basket, to ensure against potential double counting (e.g. a need being met in multiple ways in different areas of the basket). The groups deliberate on whether the type of items proposed, and the cost associated with it, are appropriate for the minimum basket.

The fourth stage groups were comprised of participants who could reflect on the experience of living in a rural area, and deliberate on where needs are different for rural based households.

The groups were held in an 'independent urban town', as defined by the CSO (2019) as a town where less than 20% of the population work in a city. The participants were drawn from rural areas surrounding this town. The rural areas aligned with the CSO definition of a rural area as being having a population under 1,500. By following this set of criteria, the stage four groups were comprised of participants reflecting a range of rural experiences, while limiting the influence of proximity to larger urban areas.

## Reviewed baskets

The process involved in-depth deliberations on minimum needs over the course of 17 focus groups, comprised of 128 people, meeting for a total of 39 hours of discussion. Through following this multi-stage process, no one group of participants has the sole decision to include or exclude something. Proposals from each stage are cross checked at the subsequent stage.

The results provide us with detailed lists of the goods and services that are agreed as necessary for people to live with dignity at an acceptable minimum level, and an understanding of why members of the public regard these as essentials.

The needs and how needs should be met is determined by the deliberative focus group process. However, there is also expert input into certain areas to ensure that needs are met adequately. In the area of food, the group discussions result in an agreed list of the types of food, meals, level of cooking from scratch and meal variety that people agree as acceptable. From this list expert input develops a healthy and balanced meal plan for various household types, this then provides the basis of the food basket. Similarly, for home energy the group discussions come to agreement on the type of home appliances, the importance of keeping a home appropriately warm in winter, etc. From that basis external data on energy consumption of appliances and energy requirements to keep a dwelling adequately warm are used to inform the make-up of energy components of the basket. A similar approach is taken to private transport, and the cost associated with running a car.

From this, the reviewed MESL baskets are compiled, the research team identifies the goods and services from specified retailers, and prices each item at the agreed level of quality, and applies the agreed lifespan to produce an average weekly cost for each item. The average weekly cost of a Minimum Essential Standard of Living is then calculated for each category of individual and household type.

# Themes and topics



The changes to the MESL baskets, whether addition of new items, removal of others, or adjustments in how needs are met, are understandably of particular interest. This section will present several common themes which continually came up through the deliberations of the focus groups participants, and illustrate how these topics influenced the updating of the baskets.

However, what is perhaps most striking is the consistency of the response with previous iterations of the MESL research. Throughout the series of groups, the participants continued to agree with the vast majority of the MESL basket contents. Participants agreed that people should have the clothing and personal care items needed to present themselves in an acceptable manner. That food should meet health and nutrition requirements, with most meals cooked from scratch, but also continue to acknowledge the need for some convenience options and occasional treats and breaks from cooking.



There was much discussion on how to appropriately meet the social inclusion needs of adults and children. However, the principle of being able to participate in activities was not contested, the debate instead was on what was the acceptable minimum point e.g. for a primary school child's birthday celebration, or the appropriate way to meet an adult's need for exercise and physical activity.



In all, there has been a range of adjustments to the basket contents with some cases of new items added to meet existing needs in a different manner and other instances of adjustments to quality level, or frequency with which something is required. However, cost of living pressures and concerns around prices, which were frequently cited by participants, have not led to a retrenchment of what people agree is needed for a socially acceptable minimum standard of living.



## Importance of durability

The Household Goods basket captures a range of goods including household furniture, soft furnishings, and white goods and appliances. Most of this basket category includes material goods which facilitate day to day domestic life in the home and enables people to meet societal norms relating to domestic life. While the kinds of goods listed in this basket area broadly remain the same, e.g., couches, dining table, fridge-freezer etc., the standard or quality of some items has been adjusted to reflect a current minimum standard.

Participants felt that some of the lifespans in the previous iteration of the baskets for various low-cost appliances and furniture items were too frugal and unrealistic. There was a view by participants across focus group meetings that goods are not made as well as they used to be and the concept of 'buy cheap, buy twice' and false economy was referenced multiple times at different groups.

When discussing Household Goods, participants discussed the wear and tear on furniture items and emphasised the importance of investing in certain items to ensure durability. Therefore, groups specified that a significant proportion of furniture items in the Household Goods basket should be of a higher quality if they are expected to last. Participants recognised that while the up-front cost of higher quality items may be greater, savings will be realised in the long-run (i.e., goods will have a greater lifespan), and some mid-range items were appropriate for the minimum baskets.



“

I think the wardrobe and chest of drawers need to be higher quality... yeah because again like, they're going to get serious wear and tear, you're going to- you're going to spend twice if you're buying cheap ones on those two items anyway. Your mattress and your bed probably need to be chucked out every now and again. But your wardrobe and chest of drawers should be 15 plus years, they need to be durable.”

Contrastingly, participants identified other low-cost furniture items that are considered acceptable for a minimum standard. When meeting with parents of younger children, one participant noted:

“

Well, I know with the coffee table I have at home, like with two young kids, there's lumps gone out of it from toys banging against it. I'd rather a lower [quality] and replace it more often than spending big money and hoping it'd last you. That'd be me anyway.”



Groups were also conscious of comfort and well-being when discussing the family home with regards to household goods. For example, groups specified that the kitchen table should be of a higher quality not only to ensure it lasts, but also bearing in mind that guests and visitors will also be using it. Parents also agreed that beds and mattresses should be of a decent quality to ensure a good night's sleep, while good quality couches were also considered a need for back health and good posture.

“They're important for your back, your posture, everything.”

When discussing the importance of a good quality mattress for a teenager, one parent said:

“No, I don't think it's fair to ask anyone to sleep on a cheap mattress, especially not teenagers, if you want them to study and do sport and sleep and get a good night's rest.”

Similarly, for clothing, groups specified certain items which should be of a higher quality as part of a minimum standard. For example, the adults heavy winter coats should be of a higher quality, while younger children should have a good pair of shoes to provide foot support as their feet are developing.

This prioritising of quality may reflect a wider shift in attitudes towards consumption and concerns regarding 'fast fashion', etc. However, other aspects of the basket continue to be sourced from relatively inexpensive retailers and are not expected to be as durable. As such, this may alternatively indicate a wider concern, arising from cost of living issues, that when spending money people want to be sure an item will stand the test of time, as such much attention was paid to the potential durability of items with a significant cost (e.g. winter coat, furniture, etc.).

## Technology

Developments in technology means that some items have been added, while others have been replaced or removed. For example, groups agreed to remove a weekend newspaper arguing that news can be accessed online at no cost, and passport photos from booths have been removed, as these can now be taken on a phone and submitted online. The most significant was the addition of an air fryer to the minimum baskets.

Groups debated including an air fryer and ultimately agreed that it should be part of the minimum baskets for a variety of reasons (e.g., energy savings and economising bills, saving time), with one participant pointing out that *“any kind of convenience costs you money, but saves you time”*. Parents of second-level age children spoke about how air fryers are safe for an older child to use and that they encourage independence:

“that's actually very essential for teenagers because they do use it and then you don't have to make their stuff [be]cause they're able to use the air fryer.”



## Meeting psychological and social needs

A Minimum Essential Standard of Living is the minimum needed to live and partake in society today, meeting physical, psychological and social needs of individuals and households. The standard enables a life with dignity at a minimum but acceptable level. The review groups referred to the definition of a MESL to guide them in the decision-making process. Parents were very aware of the importance of meeting social and psychological needs and placed a particular focus on this part of the definition.

Participants were very conscious of the importance of meeting the social and psychological needs of children so as to not socially exclude them from their peers. For example, parents of primary school children agreed that a team football jersey should be included in the minimum baskets, with one participant saying:

“If we’re talking about socially acceptable now for a ten year old boy, there has to be a budget in there for a football jersey or whatever team they support, because that’s the thing like, whatever about being able to watch stuff on Netflix, if you’re going around and you’re playing football outside the house and you’re the only one that doesn’t have a jersey, that wouldn’t be very nice.”

This concern for social inclusion and participation is also evident in the groups agreeing that an allowance for one streaming subscription is now a need. The parents of primary school age children said:

“Because they’re talking about it in school and they’re watching things, and sometimes they’re even watching it in school like, you know, they come home and probably finish another episode, I do think now at this day and age probably yeah”

While more prominent when discussing children’s needs, this was also echoed in other baskets and expenditure areas. For example, the review groups added a range of cosmetics to the mother’s and second-level child’s (female) Personal Care basket. One participant highlighted that:

“it’s not about needing these things to survive; it’s about fitting in with social norms.”

Parents emphasised the importance of children fitting in with peers, especially for school-age children, however they also differentiated between the *need* to have and the *nice* to have. This was evident when discussing the kind of phone a second-level child needs. Previously, the baskets included an entry-level android (smartphone) for the second-level child. This time around, the parents of second-level children universally agreed that an iPhone was a need for a teenager, but they agreed that it would be second hand and a less recent model.





## Seasonal events and occasional allowances

The review groups recognised Christmas, birthdays and other seasonal holidays (Halloween, Easter etc.) as important events that should be celebrated, and were viewed as part of fitting in with social and cultural norms in contemporary Irish society. For instance, the review groups added in a small budget for sweets at Halloween.<sup>3</sup> Parents of primary school children said:

“

... because socially acceptable for Anna [case study] to not have her parents close the curtains and door and hide away – do you know what I mean, she'd be mortified like.”

Some items in the MESL baskets are allocated a budget that represent an amount as the groups agreed that the baskets should not be too prescriptive and should allow for flexibility to take account of people's preferences. Therefore, groups specified expenditure requirements for occasions based on what they perceived to be an acceptable minimum with regards to both gifts (Christmas and birthdays) and birthday parties for children. The expenditure amounts have increased across child-age groups for both gifts and parties, while seasonal items to mark Christmas (e.g., stockings), Halloween (e.g., costume), Easter (e.g., egg) and St. Patrick's Day (e.g., accessory) have been added into the baskets.

When reviewing the expenditure amounts agreed by the 2018/2019 groups for events and occasional allowances, there was a strong awareness of the rising cost of living over the past few years amongst focus group participants. For example, there was broad consensus across focus groups that the previous allocation of holiday spending money agreed by the 2018/19 review groups (e.g., for the likes of activities, a bag of chips, an ice-cream cone etc.) included in the MESL was now considered too frugal given recent price increases. Therefore, there has been an increase in holiday spending money for each individual basket.

Similarly, groups felt that the previous expenditure amount agreed by the 2018/19 groups for Christmas and birthdays was too minimal and agreed that amounts should be increased to reflect a current minimum standard. Participants decision to increase the budget amounts for children's gifts and birthdays was based on how important they viewed these events, perhaps suggesting a shift in norms since the 2018/19 Review, alongside the increase in the cost of living in recent years. When discussing budget amounts for Christmas for pre-school-age children, one parent highlighted the current price of toys:

“

... like if they wanted just say a doll, then they wanted a pram for the doll, they've to give the doll the pram, and then I just think you'd need more than that, definitely. For the price of the things that they are in the shop even if you were to buy the cheapest doll and the cheapest pram, like are you just going to give a doll and a pram?”

Similarly, parents of a second level child felt that the previous budget allocation for pocket money was not enough due to price increases and decided to adjust the budget amount:

P1 ... It's so expensive now, yeah, they go to McDonald's once they'll spend that.

P2 ... I do buy three drinks in the shop and its nearly seven or eight euro.



## Health and well-being

The theme of health, that is physical, mental, and well-being, emerged several times across a range of basket areas during the review process.

Groups seemed more health conscious when discussing Food and suggested adding in a greater variety of fruit such as berries, or foods that are high in protein, e.g., eggs for breakfast.<sup>4</sup> Groups also added in a multivitamin for parents and a second-level age child, with one participant highlighting that “Ireland has become a more health-conscious nation”.

Parents also emphasised the importance of mental health, for example when discussing exercise for the parents and its importance for mental health and well-being:

*P1 ... it's not a luxury to be able to go for a swim or to be able to a gym if you need to clear your head.*

*P2 ... they need to have something, well-being and mental health is so important.*

There have been some changes in how specific health needs are met, the most notable being the replacement of private health insurance with a health contingencies budget in situations where a household does not qualify for a Medical Card.



## Health insurance

Health Insurance has been part of the minimum baskets since the first iteration of the MESL Research (2006). The decision of the groups to remove it from the minimum baskets is outlined in the proceeding section. It should be noted that Health Insurance continues to be part of the baskets for households without children and will be reviewed in 2026.

While a proportion of the cost of various health services in the MESL baskets (e.g., GP visits, non-routine dental work etc.) was covered by a basic health insurance plan in situations where a household did not qualify for a Medical Card, groups felt that it was not worth the overall cost of the premium. Interestingly, groups still agree that some kind of a blanket or safety net to meet the cost of some health services and associated costs is needed, however it was agreed that health insurance was not meeting that need.

The Health Insurance Authority (HIA) reported that in 2024, almost half (46%) of people in Ireland have private health insurance. The HIA found that while the number of people with health insurance in Ireland continues to grow, the rate of growth is slowing. The HIA believe that the slowing increase in coverage is likely cost-related or due to affordability (HIA, 2025). This aligns with what the 2025 MESL review groups said, with participants consistently pointing out that basic private health insurance plans do not currently represent value. While the Minimum Essential Standard of Living is not about what people can afford, rather it is about what people need and the most appropriate way in which that specific need can be met.

Participants recognised that despite the minimum baskets including GP visits, dental visits and optician visits, that additional provisions for healthcare should be reflected in the minimum basket so as not to encourage people avoiding seeking the healthcare that they need. Groups discussed out-of-pocket healthcare expenses, ranging from non-routine dental work such (e.g., root canal or fillings) to having to access A&E or the minor injuries unit without a GP referral. There seemed to be a particular focus on dental care, with participants identifying the high cost of non-routine dental work. Participants stressed that nobody should have to suffer because they are unable to afford the likes of such services.

One parent shared their personal experience of getting non-routine dental work and the cost associated with the service:

“ And it’s so expensive to see a dentist, like last year I got a tooth out and I just actually got the bill yesterday, not the bill but a receipt because, for the taxes, and to get the tooth out was €590. Yeah, in Nenagh with some specialist but €590, and there is people that would, like I had to get it out, there’s people that would just suffer because they can’t afford €590 ... so that’s €590 unexpected.”

The Review Groups identified a need for means to cover any unexpected health costs for households that do not qualify for a Medical Card, adding a health contingencies budget to the minimum baskets for parents. Participants argued that this budget may also meet indirect costs of healthcare emergencies, e.g., a taxi to the hospital, supplementary income in situations where a workplace may not offer sick leave etc. It was recognised that while such unanticipated events may not happen annually, it’s important to have a budget that builds up over time and can then be used when necessary:

“ ... not something that happens every year, but like okay I might need a filling this year, I might sprain my ankle the next year, break my leg playing football or something, so there should be some sort of buffer in case one of those things happen. But you might not, you most likely won’t need all the three.”



There were several instances where participants felt that household expenditure should be set aside ‘just in case’, which perhaps is a shift in risk perception as a result of living through increasingly uncertain times:

“ Well, I mean, you never do know what could happen. I mean like as I said, we’re assuming they’re [case study] in good health now this very second, but we don’t know what’s going to happen the day after. And I’m sorry, it’s a bad scenario but its – when you have to think about like, we’re all in great health now but then tomorrow you get a sniffle, and it could be something completely different that throws everything out of whack. You know what I mean, so I think provisions should be made in that scenario [be]cause not everything is, you know lollipops and you know, so I’m just thinking maybe some little bit more allowance, certain things should be allowed.”

A similar finding was reported in the United Kingdom’s Minimum Income Standard report (2024). The UK Focus groups decided to add a budget allocation for healthcare services (e.g., physiotherapy or counselling) per parent or working-age adult into the Minimum Income Standard budgets based on difficulties accessing NHS services and long waiting lists.

While not considered a need for school-age children, the MESL review groups agreed that the Health Contingencies budget was a need for younger children, age four and under. Participants said that at this age, children tend to be more accident prone, and sometimes they may have no choice but to present to A&E without a GP referral.

## Choice, development and opportunity

Part of a Minimum Essential Standard of Living is about having a reasonable level of choice and opportunity to meet minimum needs at an acceptable level. When discussing the Food menus, groups identified meals to be made from scratch, and others to incorporate an element of convenience, e.g., frozen foods or pre-made sauce. In this way, the budgets are adaptable. Parents discussed the importance of this in order to reflect people's ability to cook, but also the realities of people's lives, considering time as a resource. E.g., parents discussed how it may be cheaper to cook things from scratch, but using a store-bought sauce saves time.

The theme of choice also emerged when discussing the parents clothing basket, with participants agreeing that there was not a sufficient level of work wear in the baskets. Parents added in some more work wear clothing items and recognised that while parents may not be in employment, they should have appropriate clothing in their wardrobe to provide them with the opportunity to work if they choose to.

Similarly, when discussing Personal Care and the various cosmetics included in the second level child's (female) basket, parents felt that while not every girl would use such cosmetic items, people should be able to have a minimum quantity of cosmetics that align with societal norms. Parents of second-level children said that its *"not for all girls, but to have the choice"*.



Opportunities for learning and development as it related to children's needs was of particular importance. When discussing a pre-school child's needs, groups agreed that a greater variety of toys was needed, including STEM toys, or wooden building blocks for fine motor skills and a tea party set to develop conversation skills and provide mental stimulation. While there was previously a small budget for books in the preschoolers Social Inclusion & Participation basket, groups universally agreed that a greater budget was needed, acknowledging the importance of reading at a young age and the positive impact it has on educational outcomes. Parents acknowledged that children could access the library at no cost, but agreed that a degree of flexibility was needed, and children should have a minimum quantity of books at home to choose from.

*P1 ... like it's not fair, every child should be able to have books at home, they shouldn't just have to go access to the library and never have a book at home.*

*P2 ... you know, if she's going to school next year and she's going in and the reality is most of the people going in there as well will have had, like we're all talking about books, so you kind of don't want like, there's – there's the social aspect yeah, which is like I don't have books. But then there's the developmental side of it as well...*



## Supermarket choices

Previously, the majority of the groceries included in the MESL Food basket were sourced from Aldi, alongside a small quantity of items sourced from Tesco. This time around, the deliberative groups agreed that Food should be sourced from Dunnes. This was for a variety of reasons (e.g., vouchers, perception of Dunnes having higher quality meat and veg) but the main one being practicality. Because the standard urban baskets do not include a car, groups argued that it is unreasonable to expect people without a car to carry heavy bags of groceries on public transport with them:

“ Like if we didn’t have a car, we would be getting our shopping delivered. Like we shop in Lidl and Aldi because we can get in the car, we can drive there, we can do our shop. I wouldn’t be getting a bus to Aldi and lugging four bags of shopping home between me and my husband. It would be getting delivered, which is from Tesco, which is more expensive. So, you should do the budget, as if they need to get it delivered”

Therefore, groups agreed that food should be sourced from a supermarket that provides delivery as part of the minimum. Subsequently, there was group consensus to add in a monthly delivery of the grocery shop to transport heavy, non-perishable items for urban households, arguing that it is unrealistic to expect people to carry a large grocery shop onto public transport with them. This was not considered a need for rural households with a car.



Groups viewed vouchers, special offers and deals (e.g., two for the price of one) and discounts as well established, agreeing that as part of the minimum, people should be able to shop for the best deal, acknowledging that while a particular item may not be on offer every week, another item would be. Because the reviewed Food is being sourced from Dunnes on a weekly basis, the Shop & Save vouchers have been incorporated into the baskets. One participant said:

“ But the other thing you’re bearing in mind is that with some of the bigger supermarkets, Dunnes and say Supervalu the fact that you’re spending so much, you’re getting something back as well. So, in fairness, with - in theory, you know where you’re spending that bit more, you are getting something back. So, like, where Aldi or Lidl don’t do anything like that. Some people might feel more comfortable that if they’re spending more in the budget, they get something back for the following week”.

Previously, the majority of Personal Care items were sourced from the grocery shop for convenience. This time around, groups agreed that certain Personal Care items should be sourced from the retailer that offers the best price, e.g., grocery shop, Dealz or Boots. Therefore, the reviewed Personal Care baskets include a variety of retailers.

Significantly, groups specified that Personal Care items for the infant should continue to be sourced from Aldi, despite the change to Dunnes for Food, based on both the quality and low-cost of baby items available from Aldi.

## Rural differences

The fourth stage groups, which provide a final 'sense check' on any changes made to the baskets, are comprised of participants from rural areas. The participants reflect on their experience of living in a rural area to identify any difference in needs or how needs are met for rural based households.

The research team met with two rural focus groups during the review process and asked them to review the differences between the Urban and Rural baskets. The response of the rural groups was largely consistent with the previous review in 2019, albeit with some minor adjustments.



## Transport

Rural groups continue to agree that private transport, that is the use of a car, is a minimum need for households in a rural area, as public transport in rural areas tends to be limited and does not typically offer an adequate level of service to meet minimum transport needs. For urban households, transport needs continue to be met by public transport and use of a leap card.

Previously, for rural households, groups agreed that a second-hand vehicle should be bought at approximately four years old and kept until it is 10 years old as part of a minimum. This time around, the deliberative groups agreed that the car should be bought slightly older (at six or seven years old) and kept until it is twelve years old. Participants felt that the budget for maintaining the car should be increased. Groups agreed that the tyres should be replaced more frequently, that is every two years, as opposed to every three and a half years.

Additionally, a decision was made to increase the parking allowance, per household, based on inflation over the past few years. While the parking allowance has increased to €20 per week, a significant increase from €5 per week for a one parent household and €7 per week for a two-parent household, the change to an older car has offset this increase, resulting in only a slight change in cost of the rural transport basket.



## Use of local shops for top-ups of essentials

To take account of the distance from larger supermarkets in rural areas, the 2025 review groups continue to agree that the MESL food budgets should allow for a top-up of staples, including milk and bread, from small local shops. The addition of a monthly supermarket delivery to the MESL budgets does not apply to rural households, as participants did not see this as a need in a scenario where the household has a car.

While the use of private transport and shopping locally for staples are additional costs in the rural MESL household budgets, there are also budget areas where costs are lower for rural households, including childcare costs and other services (e.g., GP and dental visits, hairdresser/barber etc.).



## Household Energy

Household energy costs for rural based households assume the use of home heating oil, while urban based households assume the use of natural gas for home heating.

In previous years, the MESL analysis has found that using home heating oil is more costly than using natural gas. However, the 2023 MESL observed a break in this trend, with the cost of the urban energy basket exceeding the rural. This was the result of soaring gas prices, combined with a slight decrease in the price of home heating oil.

Last year's MESL (2024) saw this differential shrink as gas prices declined, while this year's MESL (2025) found that Household Energy has reverted to the previous trend where the rural energy basket is higher (marginally) than the equivalent basket for urban households. This is a result of higher electricity prices in the rural baskets and while overall urban heating costs remain slightly higher than rural heating costs, the unit price of oil continues to exceed the price of gas per unit.

# MESL costs

## 2025



The 2025 MESL costs show the results of the review process for households with children. The reviewed basket items were repriced over the course of the research process, with seasonal items (e.g. Hallowe'en or Christmas related) being priced at the appropriate time. The majority of the basket items were priced in the final stages of the project, over the first months of 2025. For households without children, the price of each basket item is adjusted to March 2025 to provide an estimate of current minimum costs.

The reviewed MESL baskets continue to present the cost of what members of the public agree is needed for an acceptable standard of living. However, there are changes in the contents of the basket for households with children, and therefore this year's costs are not directly comparable with the previous years. But the overall trend continues to show how the cost of the MESL has developed over time.





### Change in minimum costs compared to average prices

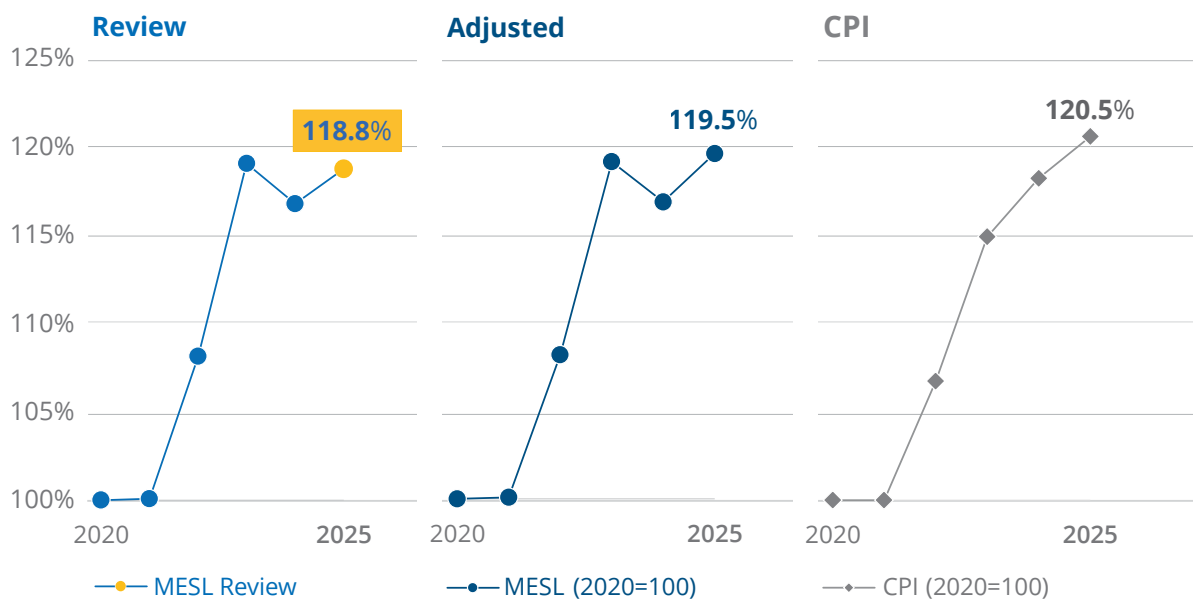
Across all household types, there is an increase nationally of 1.8% in core MESL costs (2.1% urban, 1.3% rural) compared to 2024. Cumulatively, there has been an increase of 18.8% in MESL costs since 2020 (the point where the previous basket review was published).

If the baskets for households with children had not been reviewed, and instead adjusted for inflation only from 2024, the MESL costs would show an increase of 2.5% nationally compared to 2024. Cumulatively, this would have indicated a 19.5% increase from 2020.

The CPI measured a 2.0% average increase in prices in the 12 months to March 2025, and a cumulative change of 20.5% from 2020 to 2025. Within this 12-month average there was a 3.1% increase in food prices and 1.6% decrease in energy prices. (CSO, 2025)

**This demonstrates the differential impact of price changes on the minimum basket compared to the average basket measured by CPI, and the importance in periodic reviewing and repricing of the MESL baskets.**

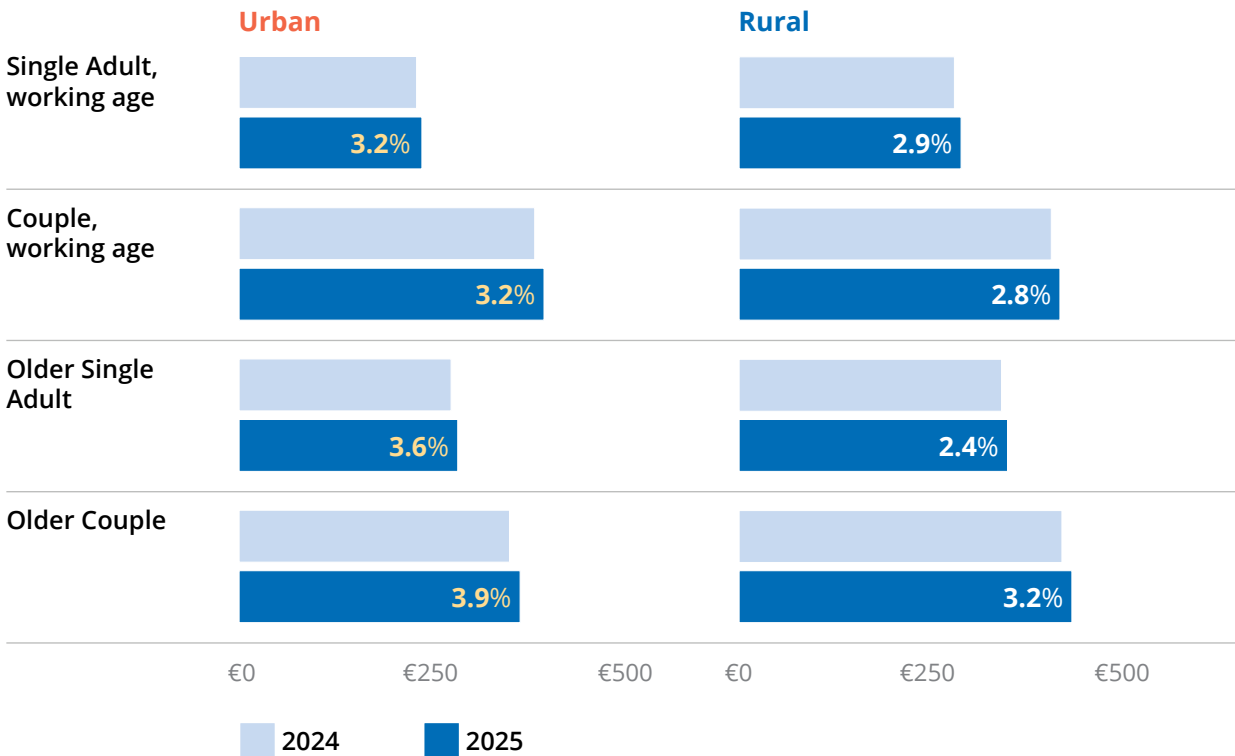
**Graph 1: Cumulative change from 2020 to 2025, reviewed MESL compared to adjusted & CPI**





## Households without children

**Graph 2:**  
**Change in weekly core MESL expenditure, household compositions without children**  
 (Excludes housing and effect of secondary benefits)



For household without children, the MESL 2025 presents the standard inflation adjusted<sup>5</sup> estimate of the average weekly cost of the current basket items.



For working-age adults, the core MESL cost in urban areas increased by 3.2% and by 2.9% in rural areas, from 2024 to 2025. For older people, the core MESL cost rose by an average of 3.6% in urban areas and an average of 2.7% in rural areas.



## Households with children

Focusing on households with children, the outcome of the review process has had a varying impact on the MESL costs for different child age-groups and head of household adults.

MESL costs for families with children are an average of 0.5% higher in 2025 than in 2024. It is worth noting that if the previous iteration of the basket contents had been adjusted to 2025 prices, the average change in MESL costs for families with children would be 1.8% from 2024.

In other words, the cost of the reviewed MESL baskets are 1.3 percentage points lower than an inflation adjusted estimate for 2025.

Graph 3 illustrates the average weekly core MESL cost for seven illustrative household compositions. The cost for the reviewed baskets in 2025 is highlighted, and for information purposes the difference to the cost of the 2024 baskets is provided.












**Graph 3:**  
**Change in weekly core MESL expenditure, household compositions with children**  
 (Excludes housing, childcare, and effect of secondary benefits)





The MESL dataset establishes the minimum needs of 85% of households across Ireland, differentiating by household type and four child age-groups. It provides a unique and current resource defining the expenditure and income required for a socially acceptable minimum standard of living in Ireland today.

**Table 2: Summary of MESL Income Adequacy Assessment<sup>6</sup>, 2025**

		Urban		Rural	
		Social Welfare	Employed (NMW)	Social Welfare	Employed (NMW)
<b>Two Parents &amp; 1 child (infant)</b>					
	MESL	€498	€650	€601	€809
	Income	€494	€947	€494	€947
	<b>Adequacy</b>	<b>-€4</b>	<b>€296</b>	<b>-€108</b>	<b>€138</b>
<b>Two Parents &amp; 2 children (pre &amp; primary school)</b>					
	MESL	€595	€801	€694	€947
	Income	€574	€974	€574	€974
	<b>Adequacy</b>	<b>-€22</b>	<b>€173</b>	<b>-€121</b>	<b>€27</b>
<b>Two Parents &amp; 2 children (primary &amp; second level)</b>					
	MESL	€683	€798	€772	€963
	Income	€591	€974	€591	€974
	<b>Adequacy</b>	<b>-€92</b>	<b>€176</b>	<b>-€181</b>	<b>€10</b>
<b>Two Parents &amp; 3 children (infant, pre &amp; primary school)</b>					
	MESL	€685	€947	€784	€1,066
	Income	€661	€1,011	€661	€1,011
	<b>Adequacy</b>	<b>-€23</b>	<b>€64</b>	<b>-€122</b>	<b>-€54</b>
<b>Two Parents &amp; 4 children (2 primary &amp; 2 second level)</b>					
	MESL	€958	€1,128	€1,051	€1,283
	Income	€776	€1,109	€776	€1,109
	<b>Adequacy</b>	<b>-€182</b>	<b>-€18</b>	<b>-€275</b>	<b>-€173</b>
<b>One Parent &amp; 1 child (primary school, under 7)</b>					
	MESL	€389	€515	€499	€611
	Income	€353	€720	€353	€720
	<b>Adequacy</b>	<b>-€37</b>	<b>€205</b>	<b>-€147</b>	<b>€110</b>
<b>One Parent &amp; 2 children (pre &amp; primary school)</b>					
	MESL	€468	€683	€579	€743
	Income	€436	€830	€436	€830
	<b>Adequacy</b>	<b>-€32</b>	<b>€148</b>	<b>-€143</b>	<b>€88</b>
<b>One Parent &amp; 2 children (primary (7+) &amp; second level)</b>					
	MESL	€555	€691	€657	€755
	Income	€454	€749	€454	€749
	<b>Adequacy</b>	<b>-€102</b>	<b>€58</b>	<b>-€203</b>	<b>-€6</b>
<b>Single Adult, working age</b>					
	MESL	€287	€605	€353	€554
	Income	€244	€474	€244	€474
	<b>Adequacy</b>	<b>-€43</b>	<b>-€131</b>	<b>-€109</b>	<b>-€81</b>
<b>Older Person, living alone</b>					
	MESL	€335	-	€402	-
	Income	€326	-	€326	-
	<b>Adequacy</b>	<b>-€9</b>	-	<b>-€76</b>	-
<b>Older Couple</b>					
	MESL	€422	-	€498	-
	Income	€509	-	€509	-
	<b>Adequacy</b>	<b>€87</b>	-	<b>€11</b>	-



Our analysis has consistently found that households with older children (aged 12 and over) and single adult headed households have a greater risk of deep income inadequacy when dependent on social welfare.





# Income adequacy

The MESL consensual budget standards research contributes an indicator to the debate on what constitutes a socially acceptable minimum level for a life with dignity. It provides a unique body of evidence to shine a light on what is needed to avoid poverty, enable participation and inclusion, and live with dignity. **The MESL informs debate on where the appropriate level of a minimally adequate income is, and in this way serves as a benchmark to assess the adequacy of social welfare supports.**

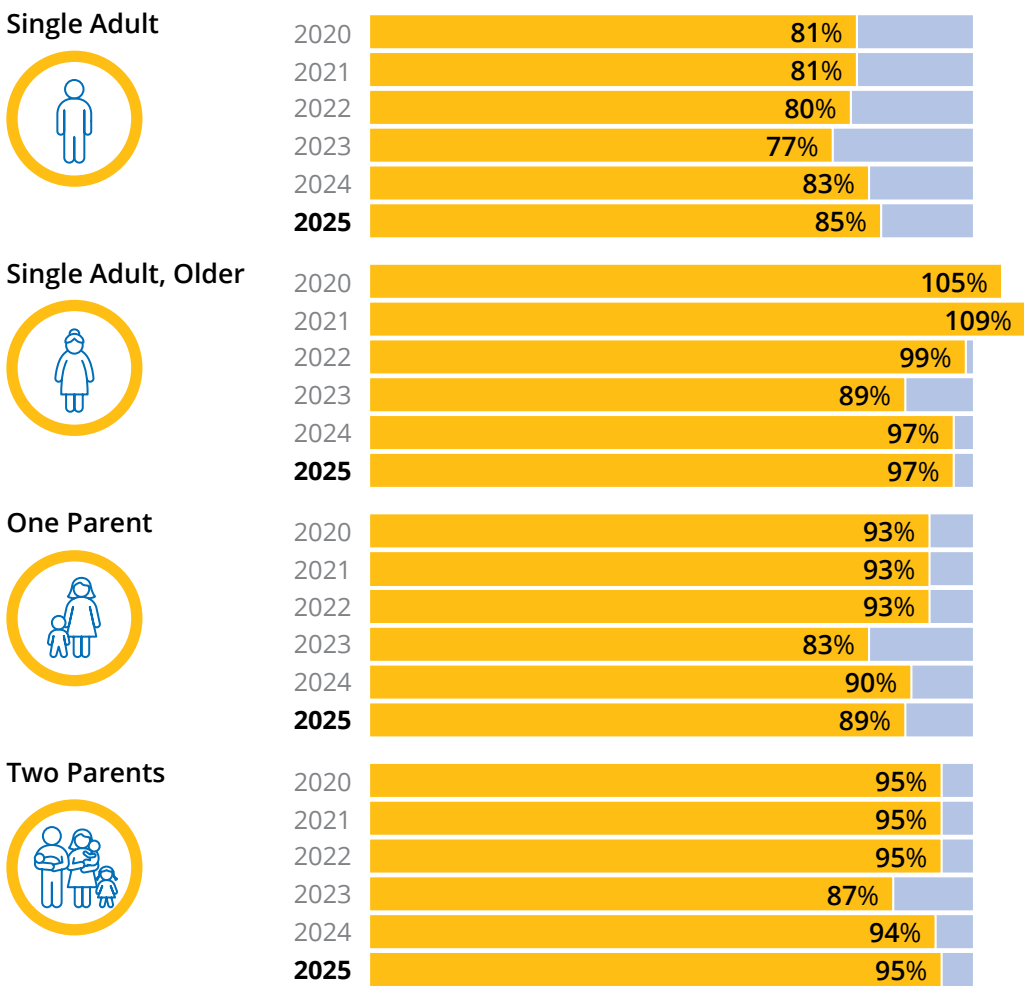


## Real value of core social welfare rates

The real value of the core social welfare rates is examined here, relative to the average weekly MESL needs of head of household adult(s) and children. In this way the change in the real value of the relevant social protection supports is evaluated from 2020 to 2025.

The analysis focuses on the permanent adjustments to core rates and secondary supports. The impact of permanent policy measures which reduce potential living costs, e.g. school meals at primary level and the extension of free schoolbooks to Leaving Cert, are also factored into the MESL expenditure costs.

**Graph 4: Adult social protection supports, proportion of urban MESL need met**



The real value of adult rates is illustrated in Graph 4, as a proportion of MESL need for urban based households, from 2020 to 2025.





### Single Adult, working age

For a working-age single adult, the core personal rate fell from meeting 81% of MESL need in 2020 to a low point of 77% in 2023. In 2025, the Jobseeker's Allowance (JA) personal rate, €244 per week, meets 85% of estimated MESL needs when in Rent Supplement accommodation.

In a Housing Assistance Payment scenario (HAP), the core JA rate would meet 70% of estimated MESL costs in 2025. This is ten percentage points lower than 2022, when JA met 80% of MESL costs. 2022 is the earliest comparison point available due to a change in HAP rent thresholds at that time.



### Older Single Adult

In the case of an older single adult (SA Older), the Non-Contributory State Pension and secondary supports (including Fuel Allowance and Living Alone Allowance) met 105% of MESL need in 2020, when living in urban social housing.

The core supports have fallen to an inadequate level, meeting only 89% of MESL need in 2023. Adjustments to the personal rate partially restored the real value to 97% of MESL need in 2024. In 2025 the real value of the core supports is estimated to continue to meet 97% of MESL need.



### One Parent

For the single adult in a one parent household, the core value of the One-Parent Family Payment (OFP) or Jobseeker's Transitional (JST) personal rate is assessed. As these are long term social welfare supports the Fuel Allowance and Christmas Bonus are also included.

In 2020, the combination of these supports met 93% of the MESL needs of the adult in a One Parent household in urban social housing, falling to a low point of 83% in 2023.

**The 2025 personal rate and secondary supports, meets 89% of the reviewed MESL needs of the adult in a one parent household.**



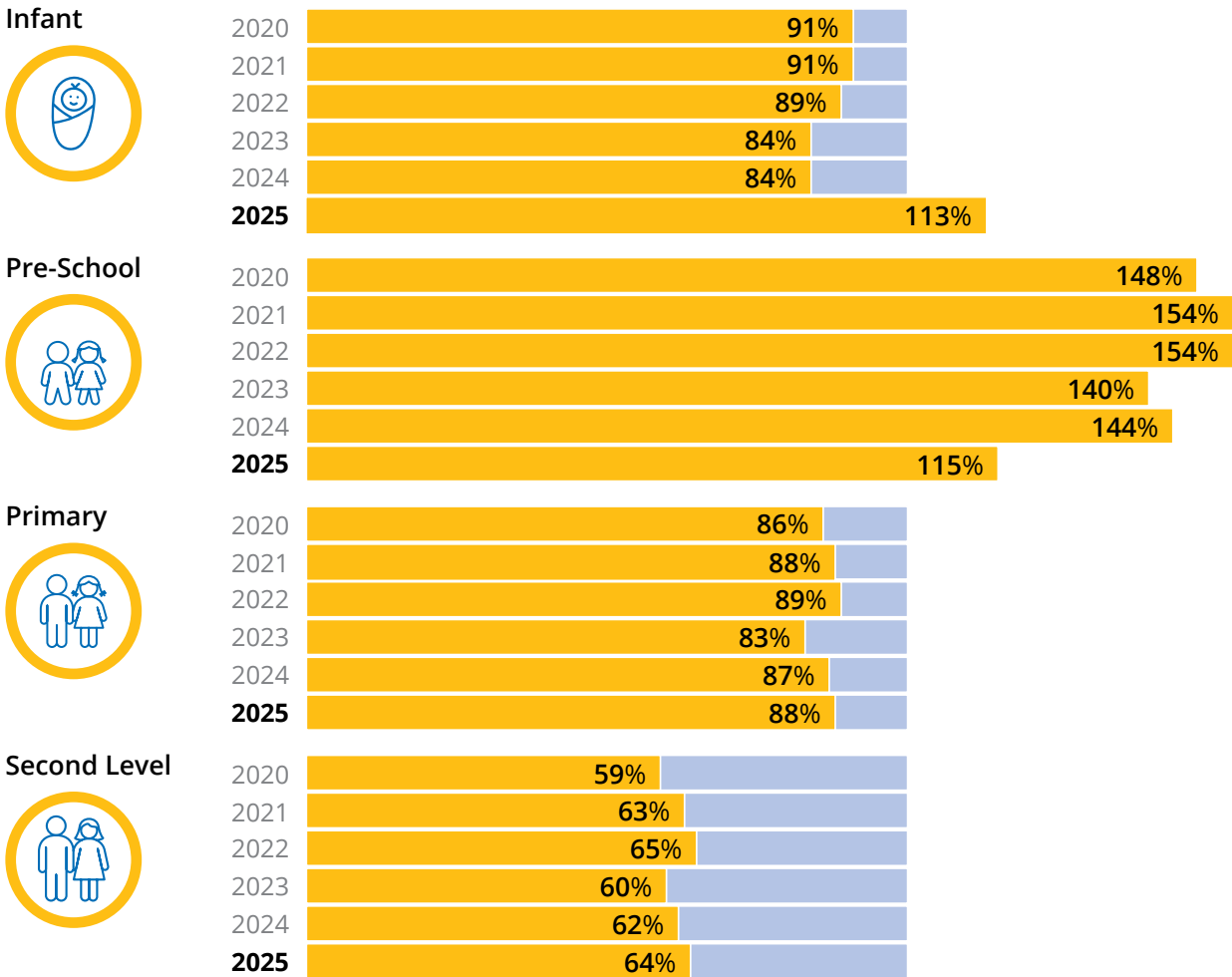
### Two Parents

For the two adults in a two parent household in an urban area, the combination of the personal rate and increase for qualified adult, fell from meeting 95% of MESL need in 2020 to a low point of 87% in 2023.

In 2025 these supports meet 95% of the reviewed MESL needs of the adults in this household, when paying a differential rent in urban social housing.

# Children

**Graph 5: Child related social welfare supports, proportion of urban MESL need met**



The real value of core child related social welfare supports is assessed against the direct MESL costs for each child age-group, in Graph 5. The assessment examines the Child Support Payment (CSP) *formally the Qualified Child Increase (QCI)*, Back to School Clothing and Footwear Allowance (BSCFA) where applicable, Child Benefit, and the Christmas Bonus.





### Infant

The reviewed MESL costs for an infant are approximately 15% lower than an inflation adjusted estimate of the pre-review basket would have indicated for 2025. There are a range of factors which have contributed to this which will be examined in greater detail in a forthcoming paper.

Of particular impact was the decision of parents to substitute a number of higher cost baby care items with lower cost alternatives, that were regarded as meeting minimum needs at an acceptable level. This included a change to a lower cost brand of baby milk formula and switching nappies to a supermarket own brand range. These two changes reduce the weekly MESL cost for an infant by €14.66, some of this reduction was offset by adjustments in other areas to give a net reduction of €13.53.

In addition to a reduction in the cost of MESL needs for this age-group the New Baby Grant has been introduced from December 2024. This provides an extra €280 to the first month of Child Benefit, for each child.

**The reduction in MESL costs and the New Baby Grant have brought income supports to 113% of MESL needs in 2025. Without the New Baby Grant, income supports would meet 106% of MESL needs for this age-group.**



**Core social protection supports meet a lower proportion of the reviewed MESL need, in comparison to previous years, now meeting 115% of MESL needs for this age group.**



### Pre-school

The reviewed MESL costs for a pre-school aged child are approximately 31% higher than an inflation adjusted estimate of the pre-review basket would have indicated for 2025. There are again a range of factors which have contributed to this notable increase.

The Review groups added in a number of health items to the preschooler's basket, including Nurofen in addition to Calpol, and vapour plugs/ refill pads, leading to a weekly increase of €2.16. The rationale given by participants for the addition of these items was that children of this age are more likely to pick up colds from mixing with other young children at creche.

The pre-school Personal Care basket has increased by €5.31 per week. Parents of pre-schoolers felt that the previous basket was too frugal. There have been several additions to the pre-school Personal Care basket including several toilet accessories (e.g. a potty), personal hygiene items (including nighttime nappies), and replacing a haircut at home (by the parent) with going to the hairdresser once a year.

The Review groups increased the quantity of most Clothing items for a preschool child to take account of both washing and the rate at which they grow. Participants also pointed out that creches request a spare change of various clothing items for the child, ranging from underwear, t-shirts and trousers to jackets and wellies. These changes for a preschool-age child have increased Clothing costs for this age group by €6.42.

As touched on above, there were also notable adjustments to the range of toys, arts and craft materials, activities, and allowances for birthday and Christmas, all regarded as necessary for a child of this age. These changes increased the social inclusion and activities budget by €5.78 per week. Adjustments to the food basket have offset some of the increased costs in other areas, resulting in a net increase of €16.95 per week (30.7%).



### Primary school

The reviewed MESL costs for a primary school age child are 2.1% higher than an inflation adjusted estimate of the pre-review basket would have indicated for 2025.

There have been notable adjustments to the contents of the clothing and social inclusion baskets for this age-group, with increased allowances for activities, birthday and Christmas. The discussion and rationale behind these adjustments will be detailed in a forthcoming paper.

The impact of much of these changes has been offset by a number of factors, changes to the food basket have seen a reduction in food costs for this age-group. The school meals scheme was also noted by the review group participants, with parents ultimately agreeing that children would not need to bring a packed lunch to school due to the roll out of school meals. Similarly, the schoolbooks scheme has significantly reduced potential education costs.

**Core social protection supports now meet 88% of the MESL needs for this age-group in 2025.**



### Second level

For second level age children the reviewed MESL costs are 4.8% higher than an inflation adjusted estimate of the pre-review basket would have indicated for 2025.

For this age-group there are again a range of factors influencing this change. For Clothing participants adjusted the quality, lifespan and quantity of items. Groups emphasised the importance of branded clothing items, particularly for a teenage boy, highlighting the social pressures that teenagers face today, arguing that branded items should be part of the minimum basket for social inclusion reasons. Participants also highlighted the need to replace children's clothing relatively frequently due to the rate at which they grow.

Food costs also decreased for this age-group, with a greater emphasis on health seeing a reduction in processed convenience options as supplementary snacks for this age-group.

The second level school age child saw an estimated reduction of 58% in the Education basket. Previously, Education was the third largest category of expenditure for this age-group. Parents of second level age children no longer consider paying the school Voluntary Contribution as a need and felt it should not be part of the minimum baskets. The extension of the Free Schoolbooks Scheme to post-primary schools has also contributed to a significant reduction in the 2025 Education cost for a second level child. Without the scheme, schoolbooks and other classroom resources would have amounted to over a third of the second-level child's Education basket.

**Core social protection supports now meet 64% of the MESL needs for this age-group in 2025.**

## Social welfare adequacy trends

The MESL analysis examines trends in social welfare adequacy for a range of test household cases. Patterns of income inadequacy are highlighted, establishing the depth of income inadequacy, and the household characteristics and needs which are not adequately supported by the structures of the current social protection system.

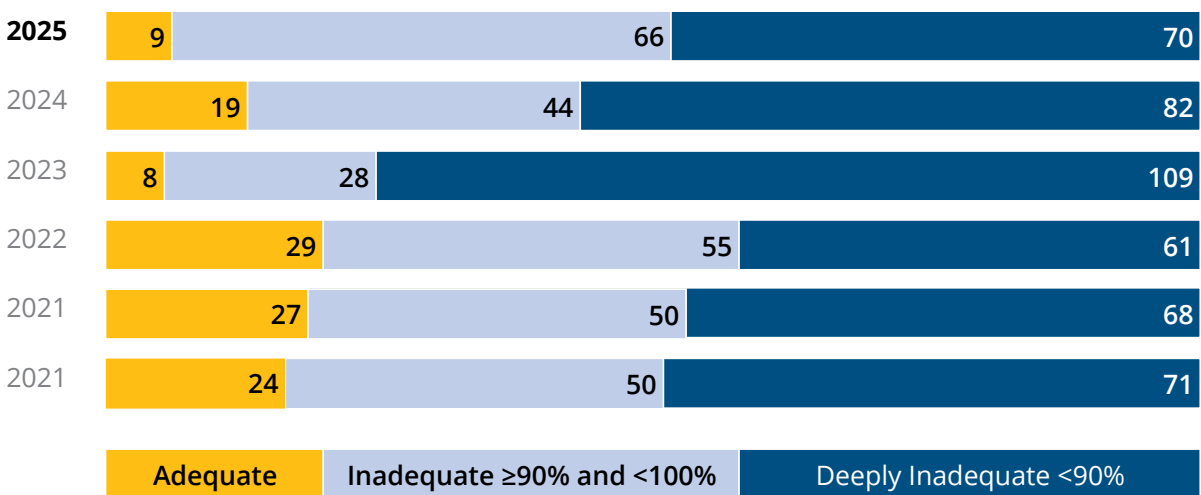
In 2025, a total of 145 urban based cases are examined, these include a set of Two Parent and One Parent family household compositions with up to four children, working-age adults without children and older adults.<sup>7</sup>

**Table 3: 145 test cases**

Household type	Compositions	Housing	Income	Cases
Two Parents	1 to 4 children, 4 age-groups	Social Housing	Jobseeker's Allowance (JA) & Qualified Adult	69
One Parent	1 to 4 children, 4 age-groups	Social Housing	OFP / Jobseeker's Allowance (JA)	69
Working Age Adult, No Children	Single & Couple	Rent Supplement	Jobseeker's Allowance (JA)	2
Older Adult	Single & Couple	Social Housing	State Pension	5

From 2020 to 2022 there was a slow but steady decline in the number of cases showing a deeply inadequate income (where social welfare meets less than 90% of MESL needs). The spike in living costs in 2023, resulted in a significant increase in the rate of deep income inadequacy, with three quarters of cases examined showing income meeting less than 90% of needs. In 2024, as the pressure on living costs eased slightly an improvement in the position of all cases was evident. Social welfare supports met a higher proportion of minimum needs and there was a relative decline in the rates of inadequate income. Deep income inadequacy reduced from 75% of cases in 2023 to 56% in 2024.

**Graph 6: Social welfare income adequacy assessment, 145 test cases**



In 2025, there is a reduction in the level of adequate cases found but also a reduction in deep inadequacy. More cases are now found to have an income that is inadequate but is meeting at least 90% of minimum needs.

**Of the 145 cases examined, 9 show an adequate income, while 133 demonstrate income inadequacy. Of these, 70 show deeply inadequate income.**

**Our analysis has consistently found that households with older children (aged 12 and over) and single adult headed households have a greater risk of deep income inadequacy when dependent on social welfare.**

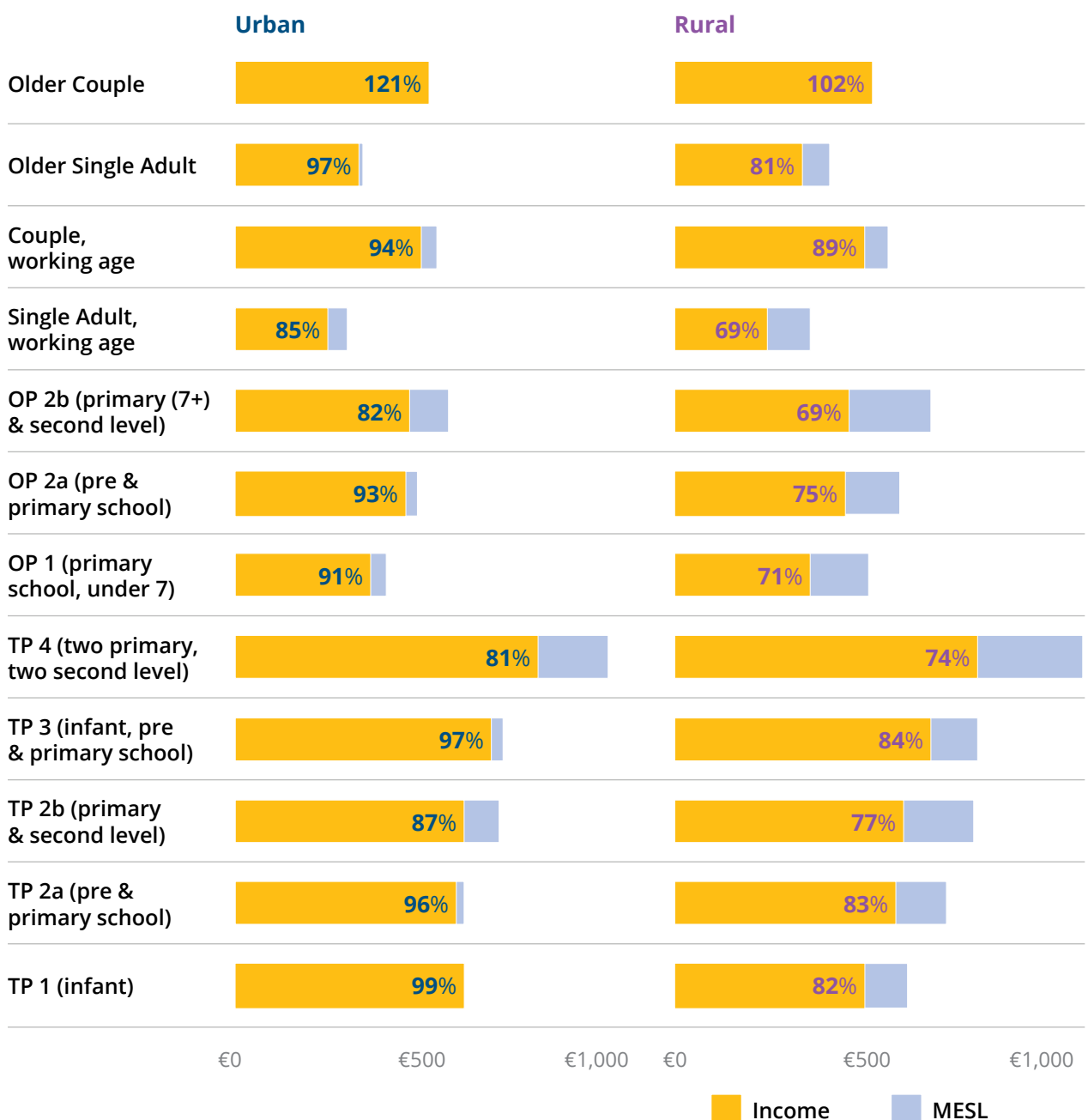
This continues to be the case in 2025. With one adult households making up over half (59%) of the deep inadequacy cases, and households with at least one older child (12 plus) accounting for 90% of the deep inadequacy cases.



## Income adequacy case studies

The position of a set of twelve representative household compositions is illustrated in Graph 7, to demonstrate specific instances of the issues outlined above. These compositions are representative of typical household make-ups and illustrate various aspects of the income adequacy and inadequacy found in the analysis.

**Graph 7: MESL expenditure need, € per week, and percentage met by social welfare supports, 12 representative household compositions**



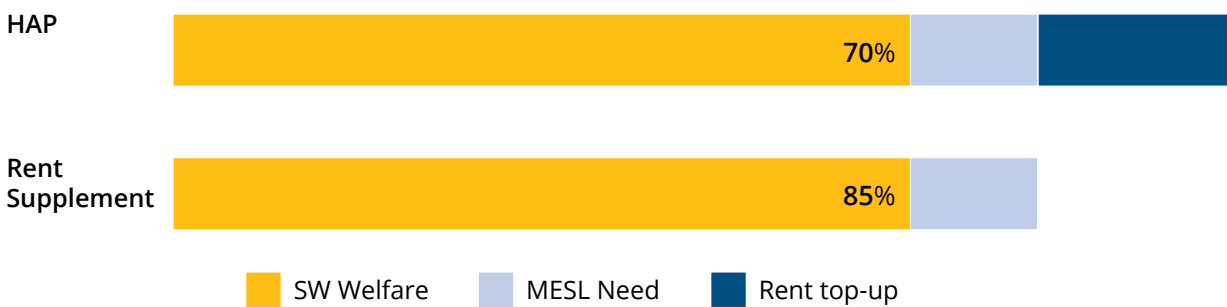


## Single adult, working-age

Working age households and individuals without children, show income inadequacy when dependent on social welfare. A working-age single adult household type demonstrates deep income inadequacy, with a full Jobseekers payment meeting 85.1% of MESL expenditure need<sup>8</sup>, when living alone in an urban area. This represents a nominal income shortfall of €43 per week.

When in receipt of a Jobseekers payment for over 12 months, the Single Adult household may be eligible for the Christmas Bonus and the Fuel Allowance. These payments would contribute an additional €22.46<sup>9</sup> average weekly income, over the year. This would bring household income to 90.7% of MESL need

**Graph 8:**  
Single adult, working age, urban, MESL need and income adequacy by housing support



### Housing costs

Housing costs in the scenario above are based on the tenant contribution required when in receipt of Rent Supplement<sup>10</sup>. If the household is in a HAP (Housing Assistance Payment) tenancy and required to pay a rent top-up in addition to the differential rent component, the depth of inadequacy would be greater.

The HAP rent limit in Dublin for a single person is €660 per month but may be increased to the couple limit, €900, on a case-by-case basis. The rent limit may also be increased by up to 35% on a case-by-case basis. This gives a maximum possible rent limit of €1,215.

Under HAP the tenant pays a differential rent, calculated based on income. Additionally, the tenant must pay the difference between the HAP rent limit and actual market rent payable for their accommodation.

The average rent for a one-bedroom dwelling in Dublin is €1,660 per month<sup>11</sup> taking 90% of this as an indicative housing cost gives a monthly rent of €1,495. This exceeds maximum rent limit by €280 per month.

In the Dublin City Council area, the rent payable by a single person in receipt of the full rate of Jobseekers is €31.80 per week. The combination of top-up and differential rent brings total housing costs, to the household, to €96 per week. Based on these housing costs a full rate of Jobseeker's would provide for 69.5% of MESL expenditure need.

**Working age households and individuals without children, show income inadequacy when dependent on social welfare.**

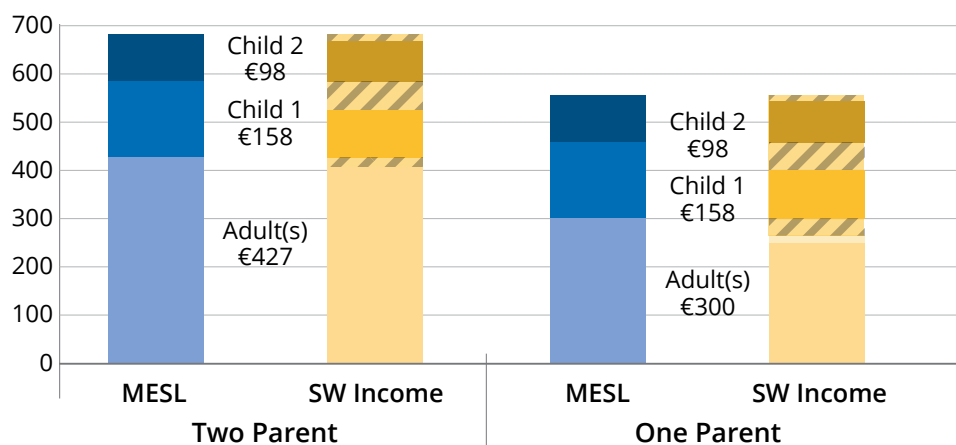


## Households with children

The inadequacy of social welfare supports for households with children is demonstrated in each of the eight household compositions included in Graph 7. Depending on the household composition, social welfare supports meets 81% to 99% of the MESL costs for urban two parent households and 82% to 93% for urban one parent households.

The examples in Graph 9 examine the contribution of social welfare supports towards the minimum costs of two household compositions with children, comparing the MESL costs associated with the adult(s) and children to the related level of social welfare support. The inadequacy of social welfare supports at each level is illustrated, by the shaded area.

**Graph 9: MESL expenditure need and Social Welfare income, per week**  
Two Parent & One Parent household with two children (primary school & second-level age)



Comparing the two parent and one parent household types with a primary school and second level age child, social welfare supports provide for 86.6% and 81.7% of household MESL need, respectively. The graph illustrates the situation of these two cases, the MESL costs for the head of household (adults) including differential rent, and the expenditure required to meet the direct needs of the second level (child 1) and primary level (child 2) children are outlined in the MESL column. These are compared to the social welfare income<sup>12</sup> distinguishing the child related income supports from the adult rates (and Fuel Allowance in the case of the one parent household).

The graph demonstrates that the social welfare supports fall short at each level. This is the case for the child related supports, as detailed above on page 33. The social welfare supports also fall short of meeting the minimum needs of the adult(s) and adequately providing for household related costs such as rent and energy.

The inadequacy of current social welfare supports to meet each aspect of minimum needs is apparent. The inadequacy of adult rates is compounded by the inadequacy of the child rates. The further inadequacy of supports for one adult headed households and older children results in a deeper level of inadequacy for the one parent household composition, despite this household receiving the additional supports of Fuel Allowance and Christmas Bonus.

If the two parent household were a long-term social welfare recipient, and thereby in receipt of Fuel Allowance and the Christmas Bonus this would increase net household income. These additional supports would bring household income to a point where average weekly social welfare supports meet 90.6% of MESL need.



## Older single adult, living alone

The older single adult household type has demonstrated greater vulnerability to income inadequacy. In 2017, an older person living alone in an urban area moved to income adequacy when reliant on the Non-Contributory State Pension and living in social housing. However, this household type returned to a position of income inadequacy in 2023.

The nominal adjustments to the State Pension rate and 'Cost of Living' supports did not keep pace with the rate of change in minimum living costs. This household type demonstrated income inadequacy in 2023, with net household income when in receipt of the Non-Contributory State Pension meeting 90.4% of MESL needs.

The MESL costs for this household type are especially sensitive to fluctuations in household energy costs. In 2022 household energy accounted for 8.5% of urban MESL costs, this rose to 13.8% in 2023. Consequently, rising energy prices drove half of the increase in MESL costs for this household type. In 2024, declining energy costs had a significant impact, and when combined with 'Cost of Living' supports brought the household income close to adequacy, with the Non-Contributory State Pension and secondary supports meeting 98.6% of MESL needs, when in urban social housing.

In 2025, the standard social protection supports would meet 97.3% of MESL need when in receipt of the Non-Contributory State Pension and living in urban social housing. This is a decline from the position in 2024. If the €125 electricity credit paid at the start of 2025 was excluded from consideration, income supports would meet 97.6% of MESL need for this household type.

Deep income inadequacy continues for the older single adult household type when in a rural area. Due to additional needs in a rural area, primarily transport, the Non-Contributory State Pension and secondary supports meet 81.2% of MESL costs for a rural older person living alone. In the case of the Contributory State Pension, net household income meets 83.9% of rural MESL need.



Deep income inadequacy continues for the older single adult household type when in a rural area. Due to additional needs in a rural area, primarily transport, the Non-Contributory State Pension and secondary supports meet **81.2% of MESL costs...**

## Income in employment

This section examines MESL need and income adequacy in employed scenarios. The analysis benchmarks the adequacy of the NMW, and relevant social welfare supports, for full-time and part-time employment scenarios<sup>13</sup>.

Where a household's net income is below the expenditure required for a MESL, it indicates that households of this type would have to forgo items deemed essential to make ends meet, and therefore would not be able to live at an acceptable minimum standard and fully partake in the norms of Irish life.

The discussion in this section focuses on urban based households. For households with children, scenarios with housing costs based on differential rent (social housing) and on the Housing Assistance Payment (HAP) are examined. The working age (without children) single adult household type's housing costs are based on private rented accommodation, renting a one-bedroom dwelling in the Dublin area at 90% of the average monthly rent; a HAP scenario is also examined.

For households with children, income adequacy is assessed for a range of employment scenarios, and applicable childcare costs are included in each scenario. The calculations assess support from the National Childcare Scheme and adjust childcare costs as applicable (for children up to primary school age<sup>14</sup>).





## Single Adult

In 2025 the National Minimum Wage (NMW) increased by €0.80 to €13.50 per hour, an adjustment of 6.3%.

For a full-time employee (37.5 hours per week), this translates to a gross weekly increase of €30. After accounting for additional PAYE, PRSI, and USC, the net gain is €26.10 per week (6.1%). For employees in the private rented sector not receiving housing supports (e.g., HAP), the enhanced Rent Tax Credit of €100 further reduces PAYE liability. When eligible, this increases the net weekly income by €31.30 (7.1%).

The cost of a MESL for an urban single adult in full-time minimum wage employment rose by 5.6% in the year to March 2025. Within this, 4.3 percentage points are due to rising private rents, which increased by 7.7% in the Dublin area. Home energy costs rose by 5.1%, and food costs by 2.9%.

**A full-time minimum wage salary now meets 78.3% of MESL needs for this household type, up from 77.3% in 2024, leaving a weekly income shortfall of €131.**

## Housing Assistance Payment

If this household type were in receipt of the Housing Assistance Payment (HAP) the total cost of a MESL (including housing) could be notably lower. Under HAP the tenant pays a differential rent, calculated based on income. Additionally, the tenant must pay the difference between the HAP rent limit and actual market rent payable for their accommodation.

In a scenario where this household is in a HAP tenancy, in Dublin city, when in full-time NMW employment the differential rent is €63.40 per week. With the rent limit of €900 per month, a top-up of €137.34 per week would also be required. When the rent limit is increased by the permitted 35%, the top-up reduces to €64.65 per week. The support with housing costs from HAP has the potential to reduce the degree of income inadequacy, from NMW meeting 77.3% of MESL need when paying a market rent to NMW meeting between 94.9% and 111.8% of MESL need depending on the degree to which the rent limit is extended.

Under the increased maximum HAP rent limit full-time NMW employment would provide the basis of an adequate income for a working-age single adult in Dublin.

## Minimum Income Standard

When living in private rented housing, without support for housing costs, a single adult would need a gross weekly salary of €712.50, to meet the cost of a MESL in 2025. **This Minimum Income Standard (MIS) is 41% higher than the gross salary from minimum wage employment.** It equates to 53 <sup>3</sup>/<sub>4</sub> hours of minimum wage employment per week.





## Households with children

For households with children, the analysis examines the adequacy of net household income when in minimum wage employment. The minimum wage cannot address income inadequacy in isolation. It operates in conjunction with in-work income supports and services to

reduce potential living costs. When working effectively, these supports can work with an appropriately set minimum earnings floor to help smooth out the variation needs across different household compositions.

**Graph 10: National Minimum Wage adequacy benchmark, household types with children, Social Housing and Housing Assistance Payment scenarios**





Graph 10 illustrates the position of eight household compositions with children, assessed across a range full and part-time, single and dual income scenarios. Net household income includes earnings and applicable direct income supports, such as Working Family Payment (WFP) and One-Parent Family Payment (OFP). Supports which reduce MESL expenditure needs are also assessed, including access to affordable housing through Social Housing or the Housing Assistance Payment (HAP), childcare support through the National Childcare Scheme (NCS), and the Medical Card.

21 cases are assessed, under both Social Housing (with differential rent) and HAP tenancy (differential rent and a rent top-up) scenarios. In all cases, net household income when in employment meets a greater proportion of MESL needs than income from social welfare alone.

In the Social Housing scenarios, 17 of the 21 cases demonstrate income adequacy when in minimum wage employment. Inadequate cases are found in the two parent household with four children (two in primary and two in second level) across all employment scenarios, and in the one parent household with two children (primary and second level) when in part-time employment.

**Income supports and cost-reducing measures are vital to enabling income adequacy in the cases examined. The higher housing costs associated with HAP tenancies result in only 13 of the 21 cases demonstrating adequacy.**

These scenarios assume consistent and sufficient hours of minimum wage employment, combined with access to in-work supports and services. For households with school-age children, the structure of part-time working hours is assumed to minimise the need for childcare during school term times. The analysis assumes access to housing supports (Social Housing or HAP) and, where applicable, the NCS. As such, these represent “best case” scenarios. Where these assumptions do not hold, MESL costs may be higher, or income may be lower.



**In all cases, net household income when in employment meets a greater proportion of MESL needs than income from social welfare alone.**



**Table 4: Breakdown of NMW adequacy cases, by household type & scenario**

	Two Parent		One Parent		Total	
	Adequate	Inadequate	Adequate	Inadequate	Adequate	Inadequate
Standard	12	3	5	1	17	4
No income supports	7	8	0	6	7	14
No NCS	9	6	3	3	12	9
No income supports & NCS	4	11	0	6	4	17

Focusing on Social Housing scenario, the analysis explores several counterfactuals where means tested income supports and NCS are not provided. These results are presented in Table 4.

Income supports have the most significant impact on ensuring income adequacy. In single-earner two-parent households, the WFP (and the Back to School Clothing and Footwear Allowance) can account for up to one-third of net household income. As employment increases, WFP tapers and is only retained for a dual full-time scenario in the household case with four children. Without these supports only 7 of the 15 two parent cases would demonstrate income adequacy.

In the one parent households examined income supports are crucial. None of the cases examined would demonstrate adequate income without them. For households eligible for the OFP (where the youngest child is under 7), the combination of OFP, secondary supports, and WFP comprises approximately 60% of net household when in part-time employment, enabling income adequacy.

For the one parent case with two children (primary (7+) and second level), eligibility shifts from OFP to the Jobseeker's Transitional (JST). In this case, WFP and JST cannot be received simultaneously. In part-time NMW employment WFP provides significant support but is insufficient to ensure an adequate income. In full-time NMW employment, WFP comprises a quarter of net income, and is sufficient to move the household to an adequate income.

Without these income supports all one parent cases would demonstrate severe income inadequacy when in NMW employment.

Without the NCS childcare subsidy, only three one parent and nine two parent cases would demonstrate adequacy. If neither the income supports nor NCS was available, only four of the cases examined would show an income which adequately meets MESL needs.

**Income supports have the most significant impact on ensuring income adequacy.**

# Conclusion

The 2025 Minimum Essential Standard of Living (MESL) report reaffirms the value of a deliberative, evidence-based approach to defining and measuring what is required for a life with dignity in contemporary Ireland. Through extensive engagement with members of the public, the MESL research has once again demonstrated the enduring relevance of its methodology and the robustness of its findings. Despite the evolving social, economic, and technological landscape, the core principles underpinning the MESL remain consistent: that everyone should have access to the goods and services necessary to meet their physical, psychological, and social needs, and to participate fully in society.

This year's review, focused on households with children, highlights both continuity and change. While many elements of the MESL baskets remain stable, reflecting a strong consensus on minimum needs, important adjustments have been made to reflect current realities. These include the growing emphasis on durability and quality in household goods, the integration of new technologies, and the recognition of evolving social norms around children's participation, seasonal celebrations, and access to digital content. These changes underscore the importance of regularly reviewing the MESL baskets to ensure they remain grounded in lived experience and reflect contemporary standards.



The report also sheds light on the persistent challenges of income adequacy. The MESL provides a benchmark for what is needed, the analysis reveals that many household situations, particularly when reliant on social welfare, continue to be at risk of income inadequacy. This is especially pronounced for single-adult households and families with older children. Although recent policy measures, such as the introduction of the New Baby Grant and the expansion of school meals and book schemes, have had a positive impact, they are not sufficient to close the gap for all household types.



The findings also highlight the critical role of in-work supports, affordable childcare, and affordable housing in enabling income adequacy for households in employment. The analysis of minimum wage scenarios demonstrates that, under optimal conditions, employment can provide a pathway to adequacy. However, this is contingent on the availability of supports such as the Working Family Payment, the National Childcare Scheme, and secure, affordable housing. Without these, even full-time employment at the minimum wage may not be enough to meet the MESL threshold.

Ultimately, the MESL continues to serve as a vital tool for informing social policy, guiding income support levels, and informing our understanding of what constitutes a dignified standard of living. It provides a grounded, transparent, and socially validated benchmark that can support efforts to reduce poverty, promote inclusion, and ensure that all individuals and families in Ireland can live with dignity.

The annual MESL series provides detail of the latest MESL expenditure needs and in-depth analysis of income adequacy assessments to underpin the development of evidence-based policy recommendations. The policy recommendations based on the findings from the MESL research are primarily articulated in the pre-budget submission to the Department of Social Protection, the submission to the Low Pay Commission, and in wider engagements with policy makers, government departments, etc.

The full set of MESL 2025 data, for all household types and compositions, and the suite of income scenarios are available on the Vincentian MESL Research Centre at SVP's website, [budgeting.ie](https://budgeting.ie).

The full catalogue of the ongoing MESL research is also available, Research Papers and Reports, the Annual MESL Update report series, policy submissions to Government, and the MESL Budget Impact Briefings.



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## Endnotes

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- 1 The MESL differentiates four child age-groups: Infant (9 month old baby), Pre-School (3 year old child), Primary School (4–11 years old), Second Level (12–18 years old).
- 2 Based on Census 2022 (CSO, 2023) data the household compositions covered by the MESL data represent 85% of households in Ireland.  
  
The MESL is currently focused on examining single unit private households. As such the MESL does not extend to non-family households (7.6% of households) e.g. people house sharing, flatmates, etc., nor to family households of parent(s) child(ren) and another adult (5.2% of households) e.g. grandparent, adult child, etc. Also, the MESL research has not examined the needs of larger household compositions, with more than four children (0.7% of households), nor multiple families sharing a household (1.2% of households).
- 3 The Contingencies budget may have previously covered the likes of seasonal items in previous iterations of the MESL research. The review groups deliberated those items which the Contingencies budget would cover for children, e.g., event days such as non-uniform day for a second-level child, and adults, e.g., an appliance breaking, and those items which the Contingencies budget would not cover. It is also notable that the Contingencies budget has not increased since the 2018/19 Review, which perhaps explains why participants agreed it would not cover specific items (such as the Halloween sweets).
- 4 It should be noted that the MESL Food menus are informed by a nutritionist to ensure that they are both balanced and healthy.
- 5 In the interim years between reviews and repricing, costs are adjusted for inflation. A refined adjustment method has been introduced from 2020, adjusting the basket costs by applying the most specific CPI sub-rate available at an item level. This approach makes use of 128 separate rates to adjust the unit price of each basket item at the most granular level possible, excluding the effect of price changes in the rest of the CPI basket. This approach maintains the accuracy of the estimated MESL cost in the years between repricing or reviewing the basket contents.
- 6 Full details of income scenarios are provided in the accompany Appendix, available on budgeting. ie.
- 7 In previous years the 214 cases were examined, for 2025 there are 145 cases included in the analysis. With the introduction of Jobseeker's Pay-Related Benefit the scenario of a Two Parent household with two adults in receipt of a full Jobseeker's Benefit rate has been excluded. This has reduced the number of cases examined by 69.  
  
To provide context the adequacy of analysis, excluding this set of 69 cases, is included for previous years.
- 8 Based on urban MESL costs (adjusted to reflect secondary benefits) and net housing costs when in receipt of Rent Supplement.
- 9 The Christmas Bonus is 100% of primary social welfare, this equates to an average weekly value of €4.69 for a working-age single adult in receipt of a full JA payment. The Fuel Allowance is currently €33.00 per week and is paid over 28 weeks, which is an average of €17.77 over 52 weeks.
- 10 The standard MESL analysis for working-age households without children has included housing costs based on receipt of Rent Supplement (RS) for unemployed scenarios. With the introduction of the Housing Assistance Payment (HAP) scenarios based on this support have also been included in the analysis (since 2017). While the number of RS recipients has declined significantly the RS remains a short-term means-tested housing support, as such it continues to be included in here in conjunction with the HAP scenarios also presented.
- 11 2024 Q3 average rent for a one-bedroom dwelling in Dublin (RTB, 2025)

- 12 Household income is detailed in the appendix tables, the two parent household is based on full Jobseeker’s Allowance and Qualified Adult, Qualified Child Increases, Back to School Clothing & Footwear Allowance, and Child Benefit. In the one parent household, social welfare income is based on the full rate of One-Parent Family Payment / Jobseeker’s Transitional, Qualified Child Increases, Fuel Allowance, Christmas Bonus, Back to School Clothing & Footwear Allowance, and Child Benefit.
- 13 The analysis assesses total net household income against each of the household compositions’ net MESL cost (including housing). Secondary benefits (e.g., Medical Card) which reduce the potential cost of a household’s minimum needs are reflected in the net MESL cost examined. Household income is comprised of salary after tax (PAYE, USC & PRSI), and applicable social welfare supports, primarily Child Benefit, Working Family Payment, the One-Parent Family Payment or Jobseekers Transitional.

The employment scenarios examined are listed below. In all cases full-time employment is based on 37.5 paid hours per week and part-time employment is based on 19 paid hours per week.

Two Parents	1 Full-Time & 1 Stay-at-home	One Parent	Part-Time
Two Parents	1 Full-Time & 1 Part-Time	One Parent	Full-Time
Two Parents	Both Full-Time		
Singe Adult	Full-Time	Couple	Both Full-Time

- 14 MESL childcare costs for infants and pre-school age children are based on the use of formal private childcare providers. At primary school age where both after-school care and full-time care outside of school term time are required, costs are based on the use of formal childcare providers.

In these cases, ECCE and/or NCS subventions are applied to calculate the net cost of childcare to the household, as applicable.

However, in scenarios where parental employment is part-time and a lower level of childcare is required, the MESL childcare costs are based on care being provided by a friend or relative, after school and during school holidays, with an agreed contribution made by the household for this. This type of informal childcare is not eligible for subvention under the NCS (National Childcare Scheme).





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