

SVP

VINCENTIAN

MESL

RESEARCH CENTRE

Minimum Essential Standard of Living

MESL 2026

Prepared by:
MESL Research Team



Outline



Minimum Essential Standard of Living



Review of minimum needs baskets



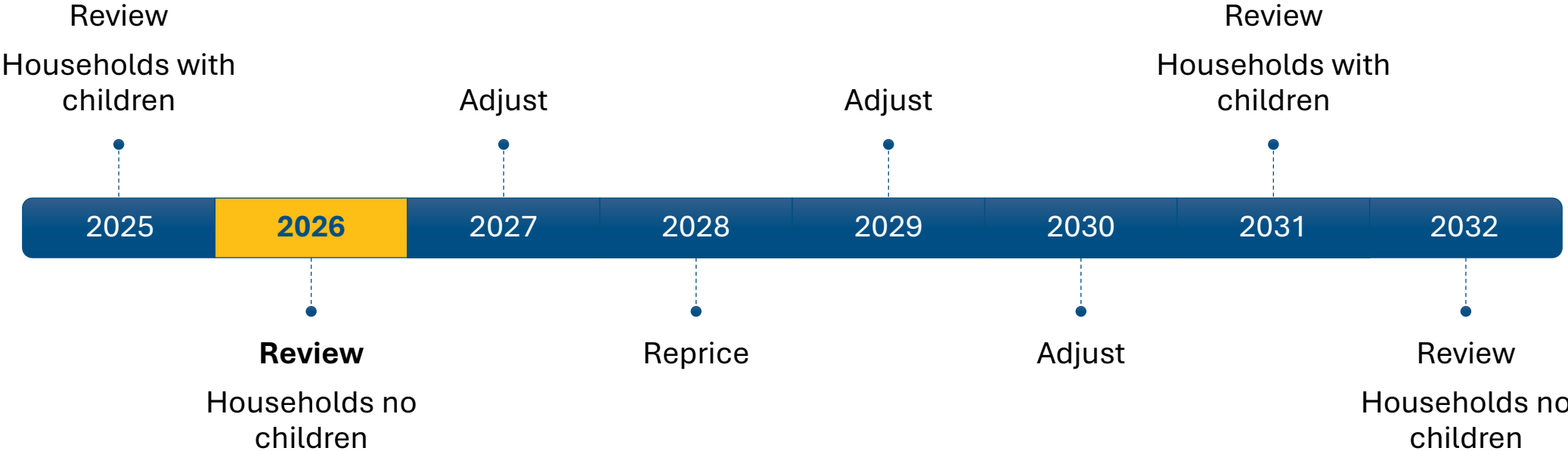
Income adequacy



Policy recommendations

What do people need to
live with dignity?

Developing & maintaining MESL baskets



Review Process

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.

MESL Baskets

Covering everything from socks to wi-fi, school bags to toothpaste, and apples to electricity.

Deliberative focus groups discuss what's required.



Food



Clothes



Personal Care



Health



Household Goods



Household Services



Communications



Social Inclusion



Education



Transport



Home Energy



Personal Costs



Insurance



Savings

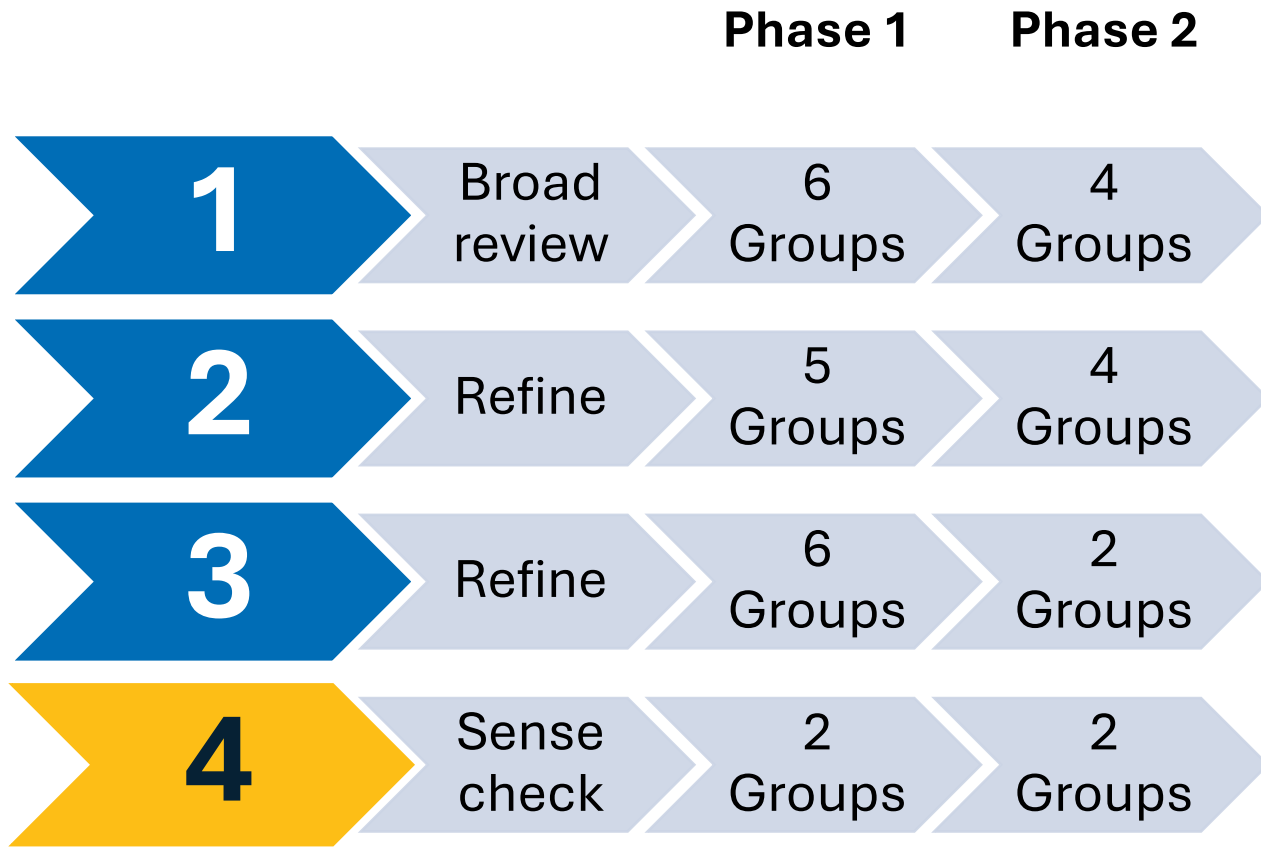


Housing



Childcare

Reviewed MESL Baskets



- Phase 1: Households with children
- Phase 2: Households without children
- In total:
 - **29** Groups
 - **220+** People
 - **>110** Hours

STAGE 1

BROAD REVIEW

4 groups, 6 hours each

- Working Age Men
- Working Age Women
- Older Men
- Older Women

STAGE 2

REFINE

4 groups, 3 hours each

- Working Age Single Adults
- Working Age Couples
- Older Adults
- Older Couples

STAGE 3

REFINE

2 groups, 3 hours each

- Working Age Adults
- Older Adults

STAGE 4

SENSE CHECK

2 groups, 3 hours each

- Working Age Adults
- Older Adults
- Rural based households

Key Themes & Topics



... good mental health makes it big. Nice surroundings, you feel happy there, it's your home, you know, even if it's a rental... you don't want it to feel like four walls you're just renting off some lad. You want it to feel like your home, you know and these are all an important part of that I think ...

Household Goods

- Comfort and wellbeing within the home
- Protecting the security deposit
- Personalising the home at a basic, minimum level

Technology

- Changes to how particular needs are to be met due to changes in technology
- Removing the cost of a newspaper for working age adults
- Replacing DVDs with basic streaming service
- Addition of the air fryer for all MESL household types



Durability

“Buy cheap, buy twice”



“Like there’s no point buying a jacket if literally when you take the jacket off when you get inside like the rain has just come through the jacket”

Social Inclusion

- The MESL is not what people can afford, rather it describes what people should be able to have for a life with dignity
- ‘Need to have’ versus ‘the nice to have’
- Without the opportunity to socialise and connect with others...

*you're not living, you're
surviving*



“

...I think it's all stuff that's kind of needed in your life to kind of feel like you're okay every day, like the gym and the swim, getting out, it's not just good for exercise, it's good for your mental health as well. And if you're going through like situations where you're not – don't have a lot of money, and things like that, even having something like that to just feel part of the world again

“ *It all comes back to this thing of what do people need to be able to live with dignity within their community. I think it's all part of being part of a community. You know, you are expected to, there's a social pressure on you*

Social & Psychological Needs

"The carvery... It's full of people our age and it's the same people each week. Get out and see people ... you're out and it's something to look forward to every week"

- Pragmatic approaches to meeting social inclusion needs.
- Social aspects of food
- Maintaining personal appearance, self-esteem & dignity

Older Adults Living Alone

Some needs are met differently for older adults living alone:

- Companionship
- Going out to eat
- Help around the home



Health and Wellbeing

"I think you should have more than just walking for exercise. Walking alone doesn't fulfil all your needs as you get older. You need to do something like a coordinated group exercise ... You definitely need an exercise class or gym"



Staying Safe at Home

Video
Doorbell

Monitored
Personal
Alam

DIY & Odd
Jobs

Rural Differences

"Some people use the local link but if you want to go to the doctor you need the car, if you want to go to a match you need the car. So it's a sort of a nice thing if you want to go into town and know when you're coming back but that's not the real world"



- Home Heating
- Use of Local Link Services
- Changes to the second-hand car

MESL costs in 2026

Change in MESL costs

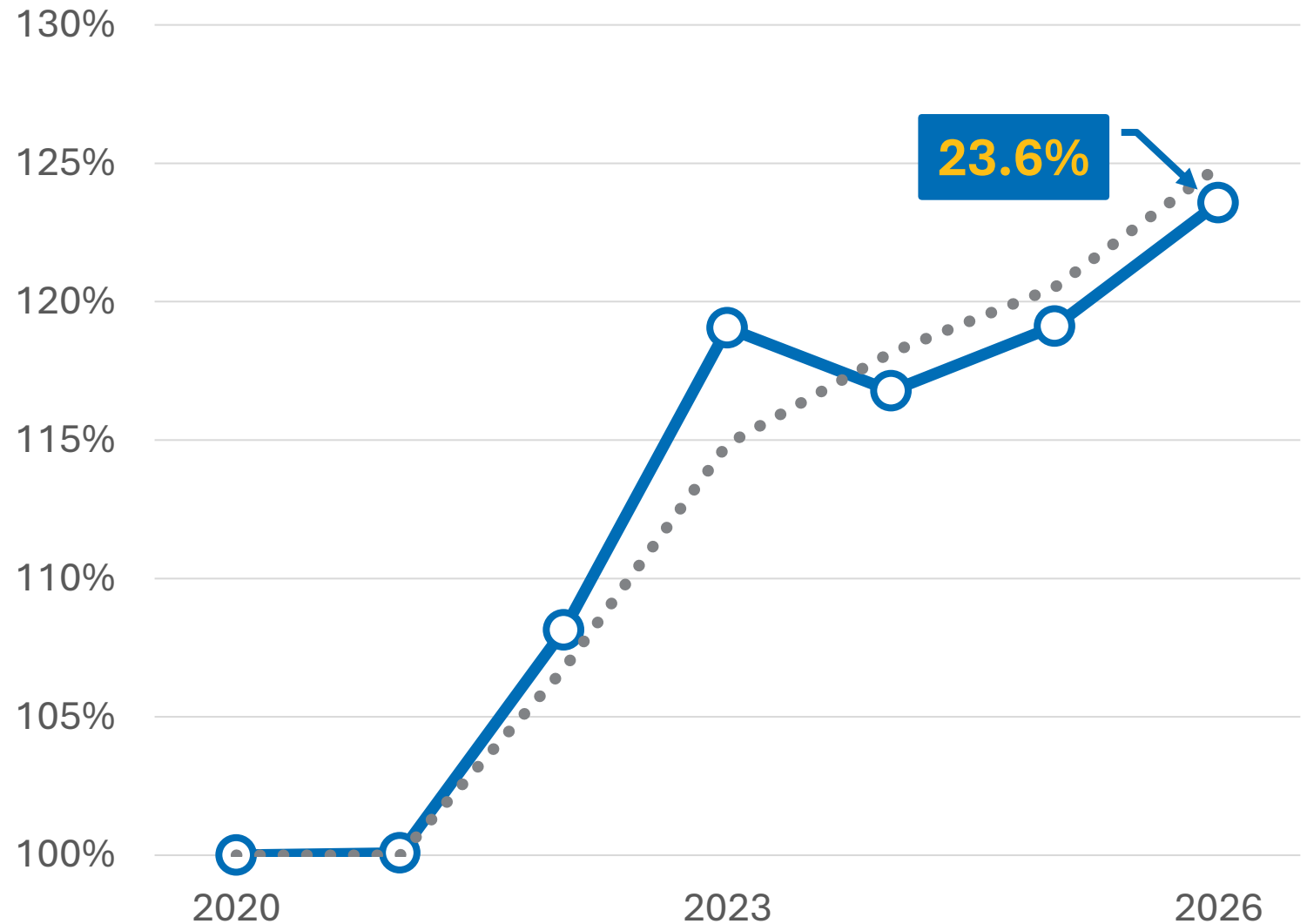
3.8% ↑ in 12 months

23.6% ↑ from 2020

From 2020

Food ↑ 19.1%

Energy ↑ 103.7%



Energy change

Urban

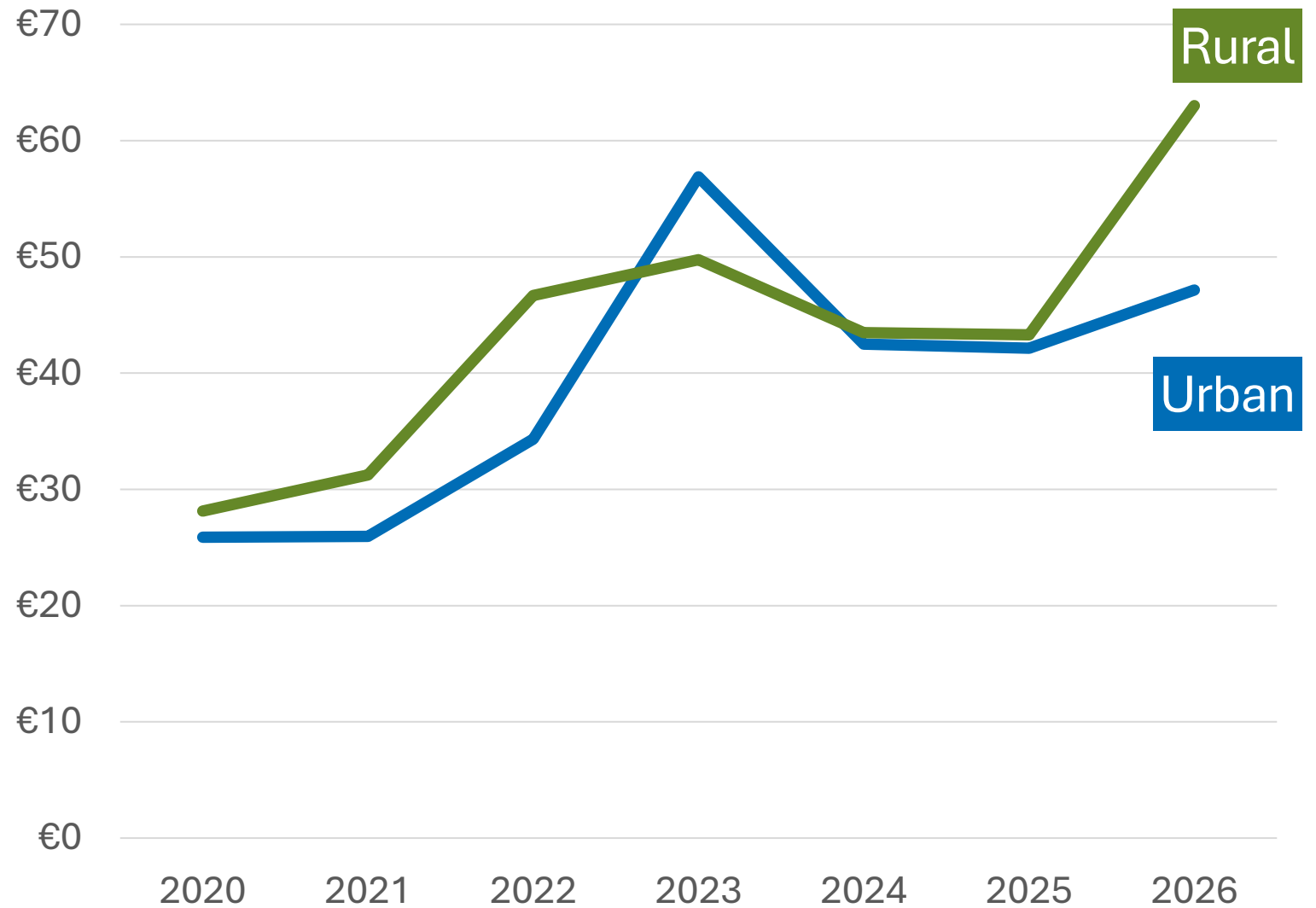
Electricity & Gas

↑ 87.2%

Rural

Electricity & Oil

↑ 132.3%

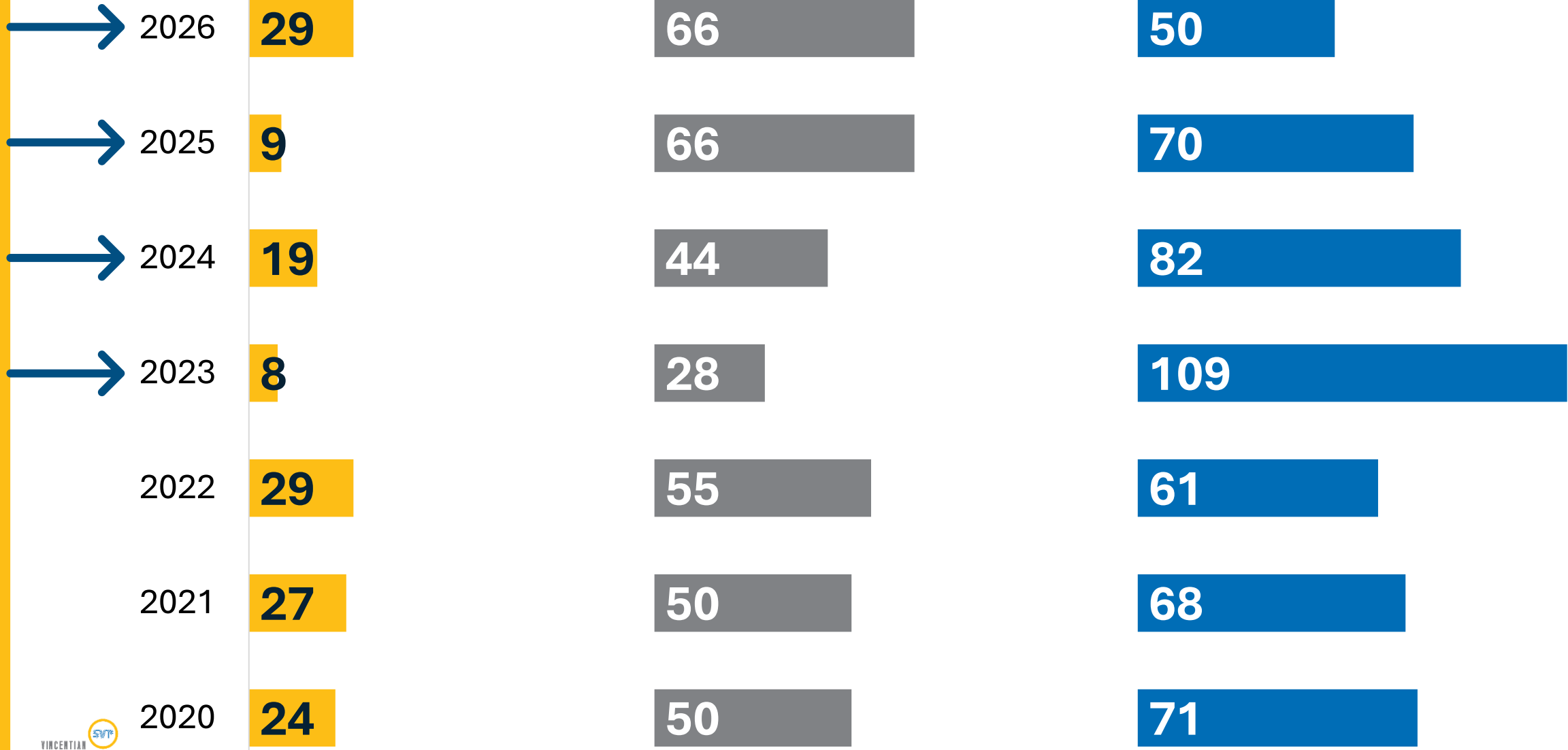


Income Adequacy

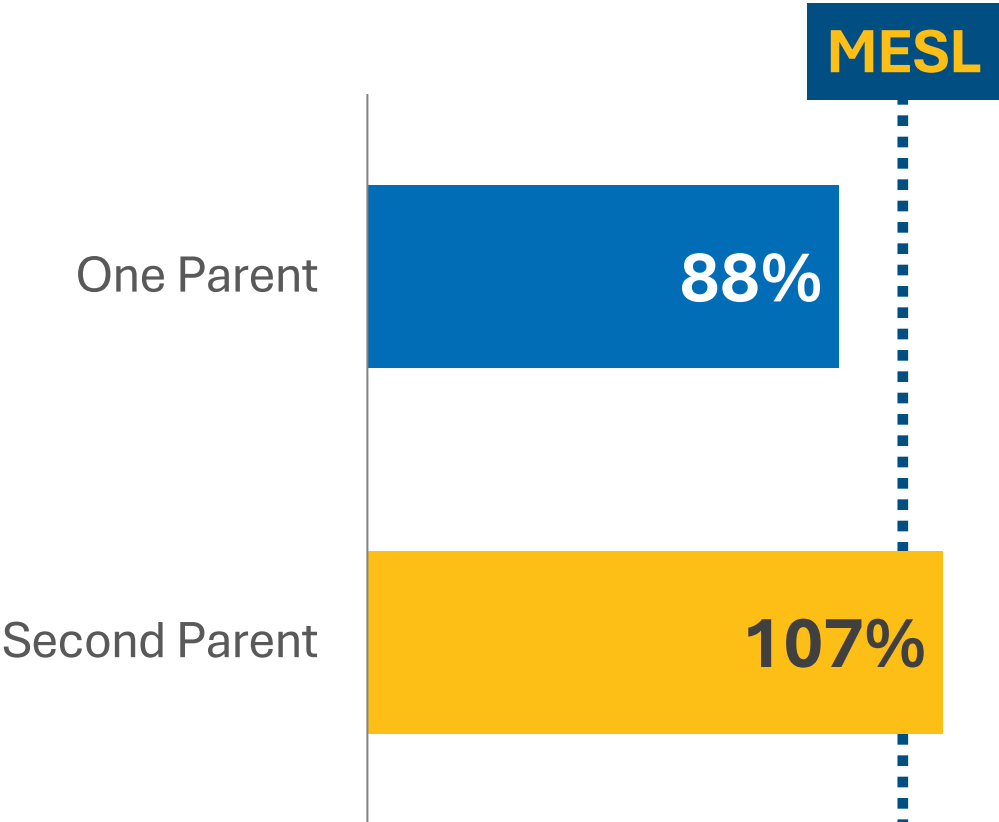
Adequate

Inadequate $\geq 90\%$ and $< 100\%$

Deeply Inadequate $< 90\%$



Parental income adequacy



Percentage of MESL needs met by core social protection supports

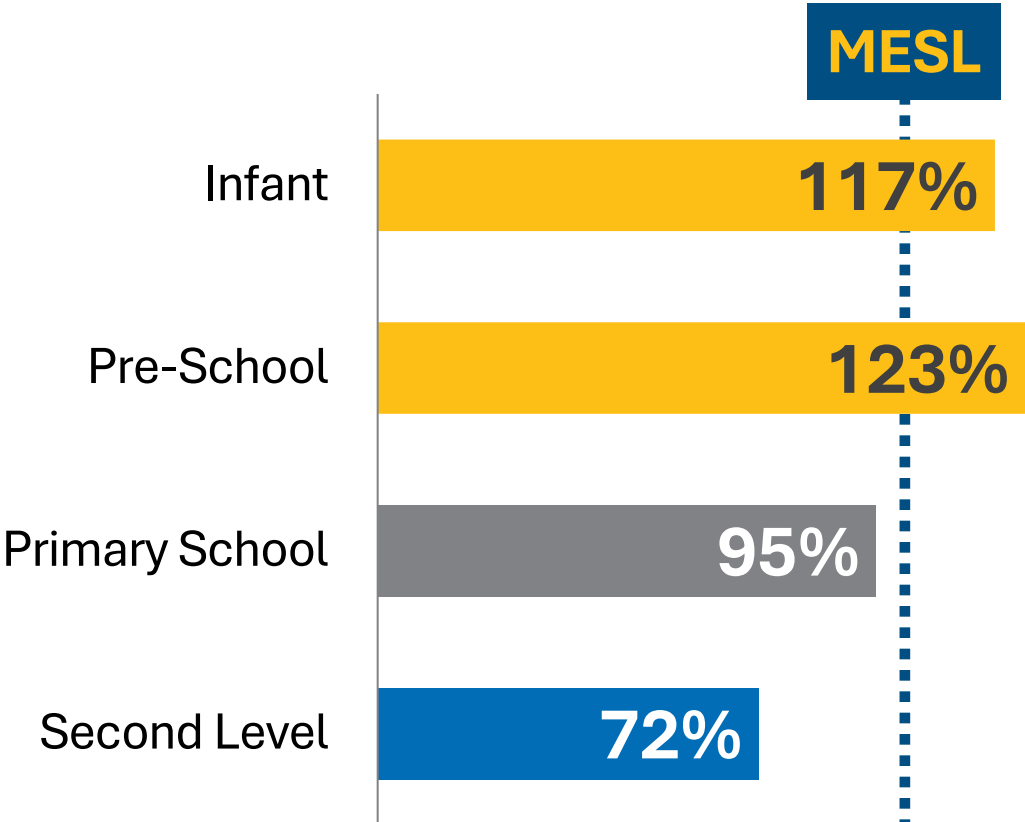
Deeply Inadequate

- One Parent 1.5 pp ▼

Inadequate

- Two Parents 0.6 pp ▼

Child income adequacy



Highest proportion of MESL need met

Deeply Inadequate

- Second Level 8.2pp ▲
- €45.00 shortfall per week

Inadequate

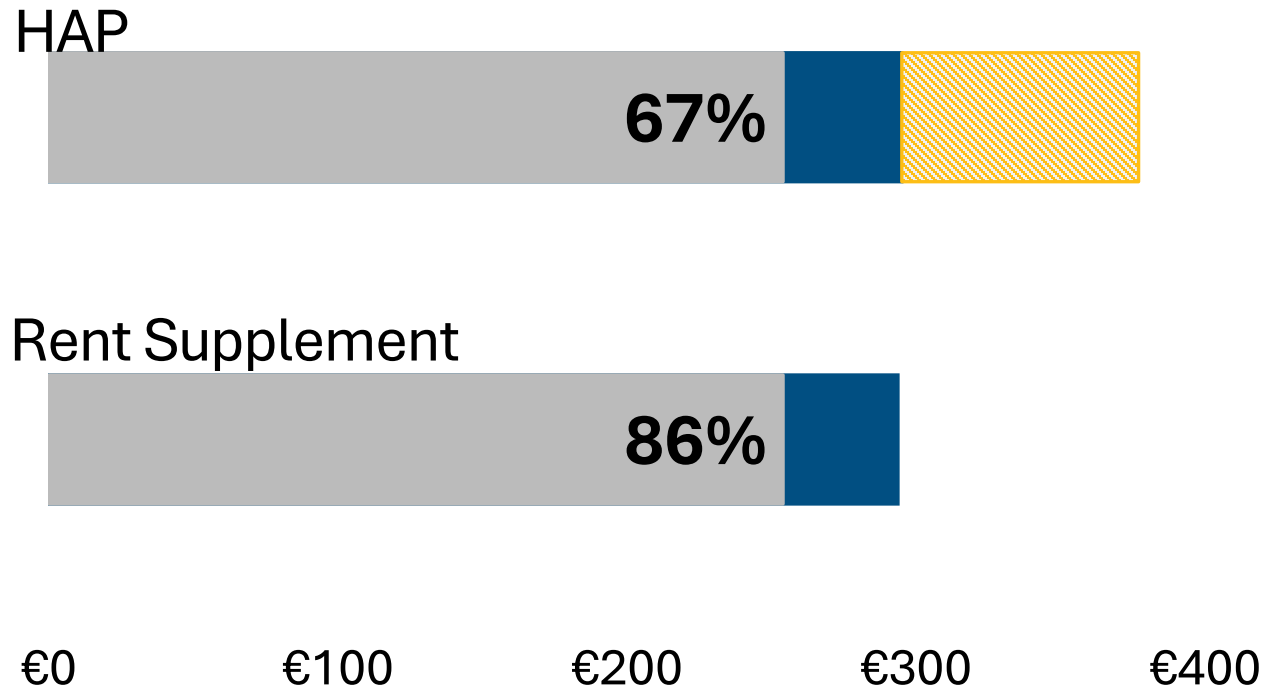
- Primary School 6.1pp ▲
- €5.50 shortfall per week

Single adult, working age

2.8% increase in core MESL costs

Deeply Inadequate

- Jobseeker's Allowance & Rent Supplement
- Jobseeker's Allowance & HAP
- Jobseeker's Allowance + Fuel Allowance & HAP



Older Adults

Urban

Rural

Older Couple

141%

119%

€440

€523

Older Single Adult

108%

85%

€315

€401

€0

€500

€0

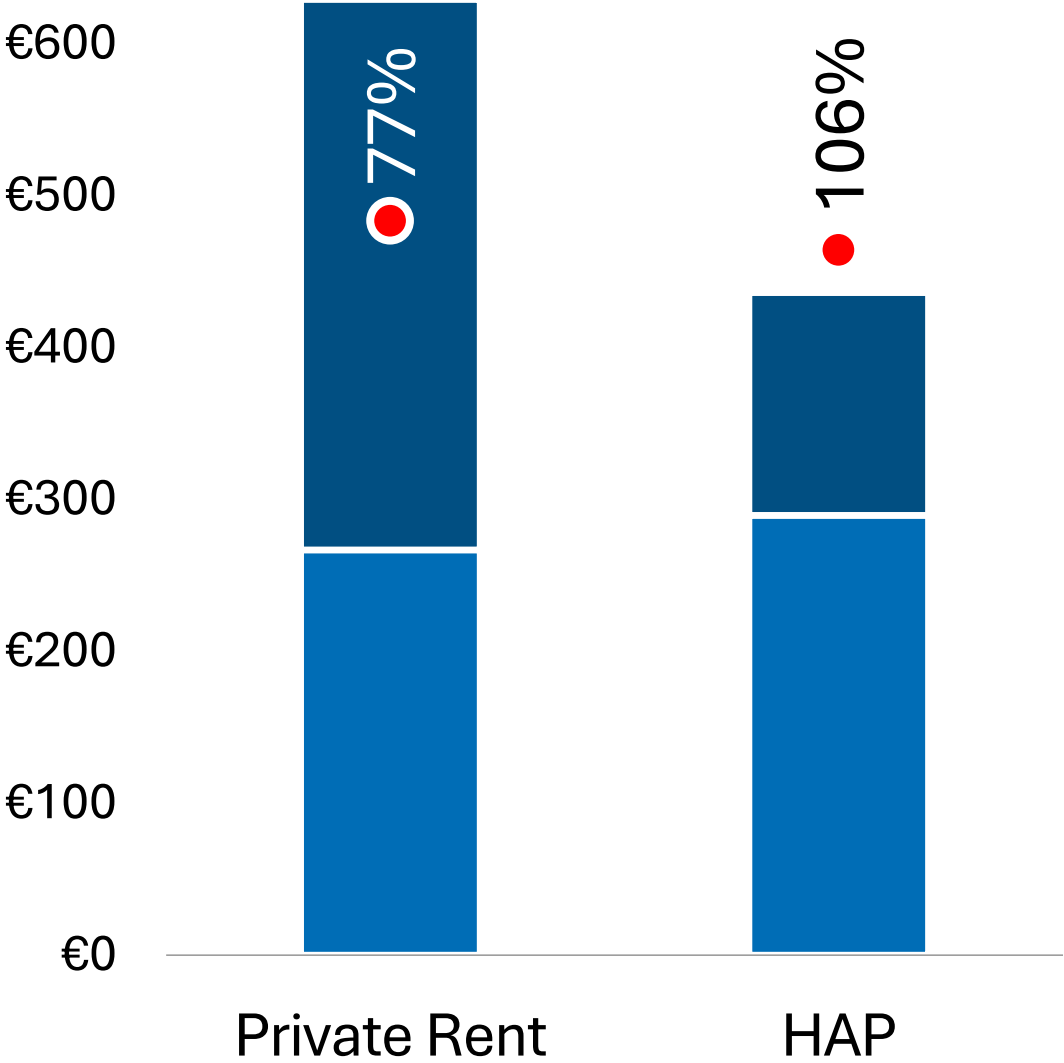
€500

Employment

Single Adult

Full-time minimum wage (€14.15)

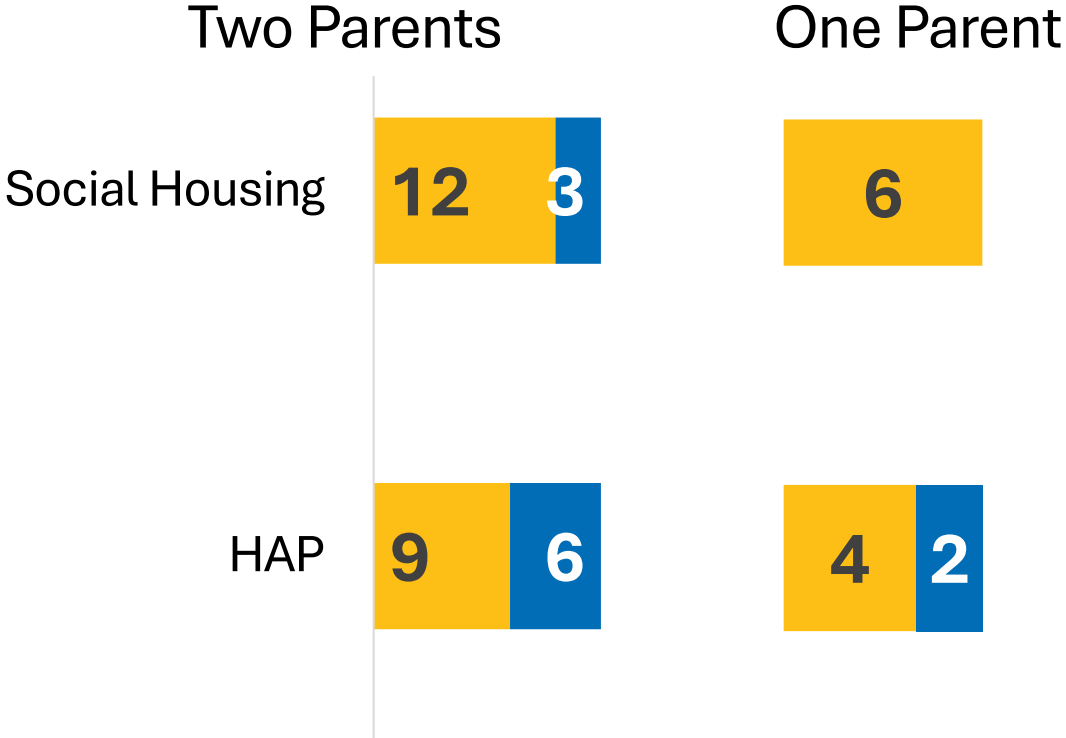
NMW inadequate without housing support



Households with children

- 21 NMW employment cases
- Full-time & part-time
- Single & dual income

- Income supports & cost reducing measures vital



Policy Implications

Budget 2027

Working Age

Core rate ↑ €15 to €269

Single Adult



Living Alone Allowance

Extend to One Parent

One Parent



Children, under 12

CSP ↑ €10 to €68

Primary school age child



Children, 12 & over

CSP ↑ €18 to €96

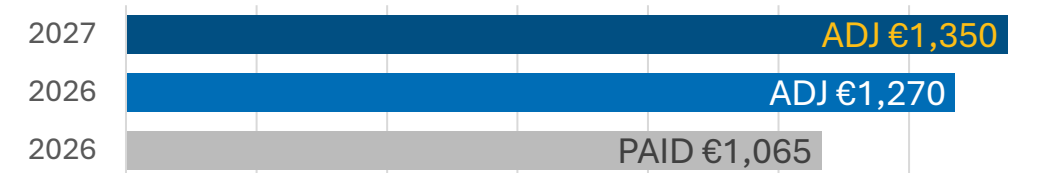
Second level age child



Fuel Allowance

↑ €4 & ↑ by 4 weeks

Annual value



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