



VINCENTIAN
MESL
RESEARCH CENTRE



Minimum Essential Standard of Living
MESL 2026

Prepared by:
MESL Research Team



Minimum Essential Standard of Living

MESL 2026



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The contents of the report are not attributable to the Minister for Social Protection or the Department of Social Protection.

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	Executive Summary	1
Section 1	Introduction	8
	Minimum Essential Standard of Living research series	10
Section 2	Methodology: review process	12
Section 3	Qualitative themes and basket changes	16
	Rural differences	36
Section 4	MESL costs in 2026	40
	Household energy	43
	Households with children	44
	Households without children	45
Section 5	Income adequacy	47
	Social welfare adequacy trends	48
	Real value of core social welfare rates	50
	Households with children	50
	Home energy supports	54
	Income adequacy case studies	55
	Households without children	56
	Households with children	58
	Income in employment	60
	Single adult	61
	Households with children	62
	Conclusion	66
	References	70
	Appendix	71

	Page
List of Charts	
Chart A Adult & Child social welfare income adequacy	4

List of Tables

Table 1 Household types in MESL and proportion of all households	10
Table 2 MESL Update Schedule	11
Table 3 Summary of MESL Income Adequacy Assessment, 2026	46
Table 4 145 test cases	48
Table 5 Weekly energy costs for sample rural household types by Building Energy Rating	54
Table 6 Breakdown of NMW adequacy cases, by household type & scenario	64
Table 7 Phase 1: Households with Children, Deliberative Groups	71
Table 8 Phase 2: Households without Children, Deliberative Groups	72
Table 9 Households Types and Child Age Groups in MESL dataset	73
Table 10 Household Composition key	73

List of Figures

Figure 1 Phase 2 Review Household Type Profiles	
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List of Graphs

Graph 1 Change in MESL costs and Average Prices (CPI), 2020 to 2026	41
Graph 2 Change in weekly core MESL expenditure, household compositions with children (Excludes housing, childcare, and effect of secondary benefits)	44
Graph 3 Change in weekly core MESL expenditure, household compositions without children (Excludes housing and effect of secondary benefits)	45
Graph 4 Social welfare income adequacy assessment, 145 test cases	49
Graph 5 Adult & Child related social protection supports, proportion of urban MESL need met	50
Graph 6 MESL expenditure including housing (€ per week) and percentage met by social welfare supports, 12 representative household compositions	55
Graph 7 Single adult, working-age, urban, MESL need (€ per week) and income adequacy by housing support	56
Graph 8 MESL expenditure need and Social Welfare income, per week Two Parent & One Parent household with two children (primary school & second-level age)	58
Graph 9 National Minimum Wage adequacy benchmark, household types with children, Social Housing and Housing Assistance Payment scenarios	63

Executive Summary

The Minimum Essential Standard of Living (MESL) 2026 report provides a robust, evidence based benchmark of **the minimum income required to live with dignity in Ireland**. The MESL is grounded in a consensual lived-experience methodology, drawing on deliberations with members of the public to identify the goods and services people need, not want, for an acceptable minimum standard of living.

In 2026, the MESL analysis shows the impact of rising living costs on the cost of minimum needs, and assesses the degree to which income supports meet these costs. The research presents nuanced findings; many core income supports are meeting a greater proportion of need in 2026 than in previous years and there is a reduction in the depth of income inadequacy found in many cases. **However, the majority of cases examined continue to show that income supports do not adequately meet minimum needs.**



Home Energy

costs have risen sharply by

24.9%

in the last year



Food

costs have also risen by

2.7%

in the last year



The cost of minimum needs,

as measured by the MESL, show a

3.8%

increase in the 12 months to March 2026 and a cumulative increase of

23.6%

compared to 2020



One adult households make up over half

58%

of the deep inadequacy cases

Households with at least one older child (aged 12 and over) account for

94%

of the deep inadequacy cases



MESL Costs in 2026

The cost of the MESL basket has increased by an average of **3.8%** in the 12 months to March 2026, with **cumulative growth of 23.6% since 2020**. The most significant upward pressures are in Home Energy and Food, which comprise a third of the MESL expenditure basket:

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

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

- **Home heating oil**, included in the rural MESL basket, has risen by **72.4%** in the last year; an increase of **186.8%** compared to the 2020.
- **Natural gas**, included in the urban MESL basket, has fallen slightly (**3%**) in the last year; but remains **84%** above 2020 levels.
- The cost of **electricity** (for cooking, light, etc.) in the MESL basket has risen by **25.6%** in the last year and by **77.7%** since 2020.

The average rise in prices, as measured by CPI inflation, shows a similar 3.6% increase in prices in the 12 months to March 2026 and a cumulative increase of 24.9% compared to 2020.

Social Welfare Adequacy

The MESL provides a needs-based indicator for benchmarking the adequacy of income supports against the cost of the goods and services agreed as required to let people live with dignity.*

Examining 145 test cases, the analysis finds that social welfare supports provide an adequate income for only one in five cases, with **35%** of cases demonstrating deep income inadequacy (meaning income meets less than **90%** of minimum needs).

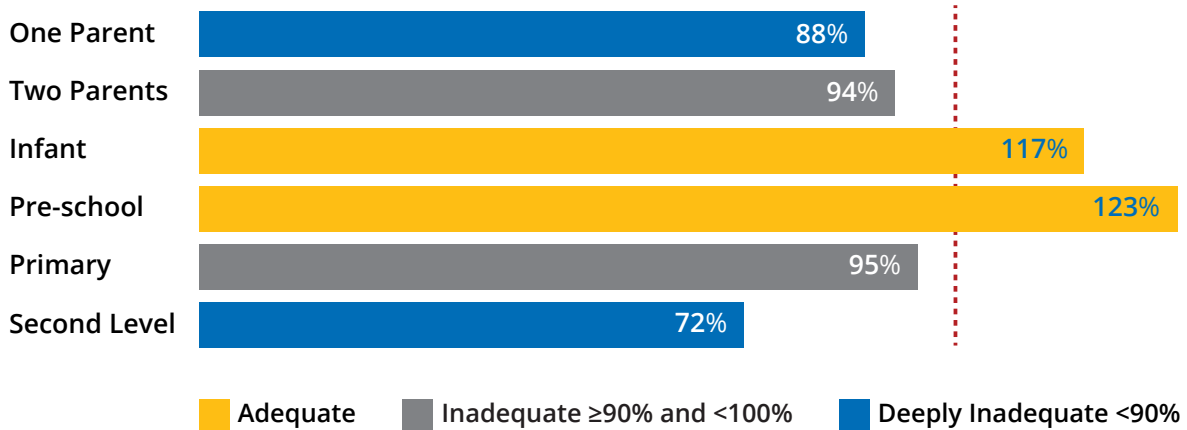
This is a notable improvement since the peak of the cost-of-living crisis in 2023, when **75%** of cases demonstrated deep income inadequacy, and **one in 20** demonstrated an adequate income.

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

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

* See Appendix for details of income calculations.

Chart A
Adult & Child social welfare income adequacy



Social welfare rates supporting working-age adults are found to meet a lower proportion of need in 2026.

For the adult in a **One Parent** household, the personal rate (and secondary supports) meets 87.8% of MESL needs, a 1.5pp reduction from 2026. Similarly, for the adults in a **Two Parent** household, the Personal Rate and Increase for Qualified Adult meets 93.8% of MESL needs, a 0.6pp decrease from 2025.

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

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

Second Level aged children (12 and over), have the highest MESL costs of all age-groups. The MESL findings show that an older child adds more to the household MESL costs than a second adult. However, recent increases to the Child Support Payment have had a meaningful impact. Social welfare supports now meet 72.2% of MESL needs for children aged 12 and over, improving income adequacy by 8.2 percentage points for this age group. While still deeply inadequate, this is the highest level of need met for this age-group to date.

Employment

Full-time National Minimum Wage (NMW) employment does not provide an adequate income for a **Single Adult** of working-age in an urban area. A full-time minimum wage salary now meets 76.8% of MESL needs for this household type, a 1.5pp decrease from 2025, leaving a weekly income shortfall of €146.

For households with children, the analysis assesses eight household compositions in a range of employment scenarios. In all cases, net household income when in employment meets a greater proportion of MESL needs than income from social welfare alone.

The analysis however demonstrates the importance of enabling supports. Access to affordable housing is crucial, 86% of cases demonstrate adequate income when in Social Housing and paying a differential rent. This reduces to 62% of cases when in a HAP tenancy.

Income supports also play a crucial role, with both Working Family Payment and One-Parent Family Payment shown to be essential to enabling income adequacy in the majority of cases examined.

Policy Implications

MESL research and analysis informs a variety of social policy areas, providing evidence-based policy recommendations and a tangible measure of minimum needs grounded in lived experience. The research contributes to debates on income adequacy, poverty, and social inclusion by providing a clear, needs based measure of minimum living costs and a framework for assessing income adequacy.

The MESL findings highlight priority areas for policy attention.

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

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

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

The deeper inadequacy of supports for older children and One Parent households demonstrates the need for a continued evidence-based targeted approach to address systemic inadequacy.

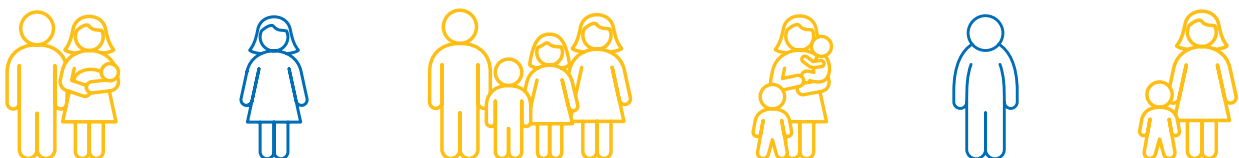
More generally, it is vital that the real value of all social protection supports are maintained and keep pace with changes in minimum living costs. The relative decline in value of the Working Age adult rates and Fuel Allowance indicates the risks of deepening inadequacy when this is not the case.

Finally

This year's report presents the full two-phase review of all MESL basket contents, where members of the public worked together to deliberate on the goods and services needed to live at a dignified minimum level.

The review shows that the principles underpinning the MESL remain consistent with previous versions of the research, reflecting a strong and enduring public consensus on the values informing what is needed for a socially acceptable minimum standard of living in contemporary Ireland.

The MESL continues to serve as a tool for informing social policy and guiding income support levels. Rooted in the lived experience of members of the public, the research provides a benchmark of minimum needs that informs debates of income adequacy, poverty, and social inclusion.





The MESL offers an approach to operationalising 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.

Section 1

Introduction

What do people need to be able to live with dignity?

From September 2024 to February 2026 over 220 people have spent 110 hours across 29 separate groups deliberating on this topic. They came together to collaborate with the MESL research team in a series of deliberative focus groups and co-created a comprehensive answer to this question. The answer is presented here primarily as a weekly cost, but the number comes from members of the public working together and deliberating on what are needs (not wants) and how to meet these needs in an appropriate minimum way.

At first glance an air fryer or photo frame may not seem like essentials. But the inclusion of each item in the Minimum Essential Standard of Living (MESL) baskets is the outcome of the collaborative process. The baskets represent the result of nuanced and pragmatic discussions, which have drawn on the expertise and lived experience of people deliberating on needs of households like theirs. This established, for example, that people should be able to cook healthy food, from scratch, in a cost-effective and energy-efficient way, and so an air fryer should be included to facilitate this. Similarly, the inclusion of some photo frames (and photo printing) was agreed as representing a minimal way of personalising a living space.

This review process was undertaken to examine the contents of the MESL baskets over two phases. The first phase reviewed the needs of households with children, and the results were published in the 2025 MESL report.



The second phase has reviewed the other household types covered by the MESL data, both working-age and older adults without dependent children.

The outcome of these discussions shows great consistency with earlier findings from the MESL research. This is despite the significant events that have occurred in the time since the previous round of deliberative focus groups was held in 2018 and 2019. Despite overall consistency there are a range of adjustments and changes in how needs are to be met.

Section 1

of this report includes background context on the Consensual Budget Standards (CBS) methodology used in the MESL research series and the updating of the MESL data.

Section 2

describes the application of the CBS methodology to the review process.

Section 3

of the report discusses the qualitative trends and themes that emerged from the review and underpinned adjustments to the MESL baskets. These are illustrated with extracts from the deliberations, to provide an insight into the depth of discussion and consideration which was evident throughout the review process.

Section 4

presents the MESL costs in 2026, which are now based on fully reviewed MESL baskets for all household types. For households with children the results from Phase 1 of the review are adjusted for inflation to 2026 costs. For households without children the results are based on the direct repricing of all basket items over the course of Phase 2 of the review.

Section 5

applies the 2026 MESL as a benchmark to assess the adequacy of incomes in a range of scenarios for various household types. Firstly, examining core social protection supports for households with children, working-age adults and older adults. Secondly, assessing minimum wage employment scenarios and measuring the position of various household types, considering in-work income supports and services to reduce potential living costs. In this way, the MESL provides a needs-based indicator of the income required for individuals and households to live with dignity.



Minimum Essential Standard of Living research series

The MESL research establishes the basket of goods and services that members of the public agree are needed to let people live with dignity and participate in society at an acceptable level. Using the Consensual Budget Standards (CBS) method, the research draws on lived experience, coming from the perspective that the best people to ask what is needed are the people living in this situation themselves.

The CBS method was developed in the UK (Bradshaw, 2020; Davis, et al. 2015) and is used internationally. It has been used in the Irish MESL research since 2004¹, and employs a structured series of deliberative focus groups. In the groups, participants share their insights and perspectives, working together to come to an agreement on

what is a need and how a need should be met to ensure a socially acceptable minimum standard of living. This represents the minimum required to meet physical, social, and psychological needs, and enable a life with dignity. The operation of the method is detailed further below in the Methodology: Review Process section.

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-groups².**

Table 1
Household types in MESL and proportion of all households³

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%

1 The MESL research in Ireland has applied the CBS methodology since 2004, publishing the first report Minimum Essential Budgets for Six Household Types in 2006 (MacMahon, et al., 2006). This project established the minimum needs of six household types when living in an urban area. Subsequent projects identified the additional and different needs of these six household types when in rural Ireland (MacMahon, et al., 2010), expanded the flexibility of the dataset through individualising the base household data, and established the minimum needs of additional child age-groups (Collins, et al., 2012).

2 See Appendix section on MESL Data Coverage for details of the household types and child age-groups in the MESL dataset.

3 Based on Census 2022 (CSO, 2023) data the household compositions covered by the MESL data represent 85% of households in Ireland. See MESL Data Coverage section in the Appendix for detail of the 15% of household types not covered.

The research results in itemised lists detailing the full range of goods & services required for individuals and households. For each good or service, participants come to agreement on the appropriate level of quality, type of retailer or provider, and agree an expected lifespan. Each item is priced by the research team, and the average weekly cost is calculated⁴. This provides a tangible, grounded measure, based on lived experience, of what is needed for participation, dignity, and to avoid poverty.

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



Table 2
MESL Update Schedule

	2025	2026	2027	2028	2029	2030	2031	2032
Households with children	Review	Adjust	Adjust	Reprice	Adjust	Adjust	Review	Adjust
Households no children	Adjust	Review	Adjust	Reprice	Adjust	Adjust	Adjust	Review

Updating the MESL

The MESL data is updated annually, with an accompanying report on changes in minimum living costs and income needs. A rolling research programme ensures the data reflects changes in prices, consumption patterns, and living standards. In standard years the cost of each item in the MESL basket is adjusted for inflation. In every third year the basket items are repriced, as inflation adjusted estimates can reduce in accuracy over time.

What is required for a Minimum Essential Standard of Living is reviewed every six years. By repeating the CBS process we ensure the MESL continues to remain relevant and reflect current views on what is needed for an acceptable standard of living. Through a series of deliberative focus groups members of the public re-examine what is needed, and how needs should be met.

This review process was previously undertaken in 2018 and 2019, with results published in 2020. As outlined in Table 2 the current review was conducted in two phases. The Phase 1 results, for households with children, were published in the 2025 MESL report. The Phase 2 findings, for households without dependent children, are included in this 2026 MESL report.

4 Average weekly cost is (Unit Price × Quantity) ÷ Expected Lifespan

Section 2

Methodology: review process



Using the Consensual Budget Standards approach⁵, the Minimum Essential Standard of Living research seeks to answer the question: **what do people need to be able to live with dignity?**

To answer this question, 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 to the MESL definition below throughout the deliberations:

'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 society today'.

The process involves deliberations with groups about what people and households like theirs would require for a socially acceptable 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 stages 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.



⁵ Described by Bradshaw et al, (2008:3) as follows: 'The standard is rooted in social consensus about the goods and services that everyone... should be able to afford, while at the same time drawing on expert knowledge about basic living requirements and actual expenditure patterns'.

The groups discuss and review the details of the MESL baskets, going through each basket category, carefully considering the list of items previously agreed as required for an acceptable standard of living when this process was last conducted (2019). Participants work together to identify needs and subsequently deliberate on how needs should be met, i.e., which goods and services, the appropriate retailer and level of quality, the expected lifespan etc., and where necessary, deliberating on what is a *need* to have and what is a *nice* to have. Items that are not agreed to be necessary are removed from the list.

The process to review the MESL basket contents was carried out over two phases. The first phase reviewed the needs of households with children, and the results were published in the 2025 MESL report. The second phase has reviewed the other household types covered by the MESL data, both working-age and older adults without dependent children, and is the primary focus of the first three sections of this report.

To review the MESL baskets for households without children, 12 groups comprised of working-age and older adults met, over multiple stages of in-depth discussions, with each group building on the work of the previous stages, to refine and produce a negotiated consensus on what people agree is essential.

Figure 1 illustrates the profiles of the participants recruited for the set of deliberative focus groups:

Figure 1
Phase 2 Review Household Type Profiles



Working-Age Adults with no children,
a mix of women and men, single or co-habiting with a partner



Older Adults with no dependent children,
a mix of women and men, living alone or living with a partner

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. The section below describes the four stages of the review process for households without children. The review process for the first phase of this project, that reviewed the MESL basket contents for households with children, is detailed in the 2025 MESL report on page 6.

Stage 1

At the first stage of the review process, groups of working-age and older adults discussed and deliberated the needs of the case study household. They undertook a broad review of the full range of basket categories. At this stage, men and women met separately to focus on the needs of their respective gender, particularly as it related to Personal Care and Clothing. There was a mix of single and partnered people in each group at this stage.

Stage 2

The second stage reviewed and refined the suggestions from Stage 1, bringing men and women together for shorter, three-hour sessions. Groups comprised of single and partnered individuals were held separately, so participants could reflect on their experience of living alone or co-habiting, and deliberate where needs may potentially differ.

Stage 3

The third stage reviewed Stages 1 and 2, with two 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. In preparation for the fourth stage, the research team compiled draft baskets, costing any major changes that were proposed from the previous stages' deliberations.

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



Reviewed baskets

As highlighted above, the project to review the entirety of the MESL basket contents was carried out over two phases. Phase 1 was conducted for households with children over 2024 and 2025, and an overview of its findings were published in the 2025 MESL.

Phase 2 of the project, for households without children, commenced in the second half of 2025. The groups comprised of working-age and older adults and were held from September 2025 to February 2026.

The process to review the full MESL data set involved in depth deliberations on minimum needs over the course of 29 groups, comprised of 220 people, meeting for a total of 110 hours.⁶

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.



While the needs and how needs should be met is determined by the deliberative focus group process, there is also expert input into certain areas where necessary. For Food, the group discussions result in an agreed list of the types of meals and snacks, the level of cooking from scratch and variety that people agree as acceptable. From this list, a nutritionist reviews the proposed suggestions, developing a healthy and balanced meal plan for various household types, which then provides the basis of the food basket. Similarly, for home energy, the review groups come to agreement on the type of household appliances required and the importance of keeping a home adequately warm during the winter months. 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, and the research team identifies the goods and services from specified retailers. Each item is priced at the agreed level of quality, and the agreed lifespan is applied to produce an average weekly cost for each item. The lifespan agreed by groups is based on participants expectations of how long a certain item should last. The average weekly cost of each item is calculated in the baskets by dividing the overall cost by the number of weeks groups agree that a particular item will last, including larger items or services that may be infrequently purchased. For example, the cost of the air fryer, which groups agreed would be expected to last five years based on the quality of the item included in the basket, would be divided by 260 weeks to produce its average weekly cost in the budgets. The average weekly cost of a Minimum Essential Standard of Living is then calculated for each category of individual and household type.

The process to review the full MESL data set involved in depth deliberations on minimum needs over the course of 29 groups, comprised of 220 people, meeting for a total of 110 hours.

⁶ Details of the deliberative focus group Staging for each Phase of the review project are available in the Appendix on page 71.

Section 3

Qualitative themes and basket changes

This section will present common themes that emerged from the series of focus group discussion for Phase 2 of the MESL review, and illustrate how they have shaped the updating of the baskets. This section also identifies expenditure areas that have changed in cost as a result of basket content adjustments following the review, providing some insight into the group deliberations and the rationales behind including or excluding items in the minimum baskets.

The principles underpinning the MESL remain consistent with previous versions of the research, re-affirming the robustness of the CBS methodology. As was found in Phase 1 of the review, the most recent set of groups continued to agree with the set of needs identified in previous iterations of the MESL research.

... there have been adjustments to how these needs are to be met so that they **reflect life in Irish society in 2026.**





Participants continue to agree that people should be able to have access to the goods and services required to meet physical, psychological and social needs. Participants agreed that people should be able to keep their home adequately warm. That food should meet health and nutrition requirements. That people should have opportunities to connect with others and participate in society.

Rather, there have been adjustments to how these needs are to be met so that they reflect life in Irish society in 2026.

The deliberative groups made adjustments to how particular needs should be met through the addition of new items and changes to quantities, quality level and lifespans.

For example, there was extensive debate on how to meet the clothing and personal care requirements of working-age adults. While groups continue to agree that people should be able to present themselves in an acceptable manner, the deliberations centred around how this should be reflected in the updated baskets and aligned with social norms, expectations and fashion trends today.

Similarly, older adults debated the appropriate way to meet the need to connect with others, considering price increases and their impact on social norms and expectations, while also ensuring that the baskets provide a reasonable level of choice and opportunity.



The deliberative groups made adjustments to how particular needs should be met through the addition of new items and changes to quantities, quality level and lifespans.

Security and Safety in the Home

The need to feel safe and secure within the home emerged several times during the review process. There have been some changes in how these needs are met, the most notable being the replacement of the home burglar alarm with a video doorbell.

A minimal unmonitored alarm system was a new addition to the Older Adult basket following the 2019 review process, where groups felt it was needed for older people to feel secure. However, this year's review groups disagreed that it was the most appropriate means of meeting this need.

Firstly, the groups felt an unmonitored alarm would be insufficient in providing an adequate sense of security, with one participant noting:

“It's next to useless unless it alerts somebody somewhere that there's an activation... a burglar alarm that simply sets off a bell is a waste of time.”

However, the groups also agreed that the cost associated with a monitored alarm system would be too high for the minimum basket. One participant shared that the high cost of the service was a contributing factor in their decision not to have an alarm:

“I don't have an alarm, and a lot of my neighbours don't because of the cost of it and the monitoring, really it's a big cost.”

The groups also suggested that the burglar alarm was something that caused additional stress to an older household rather than provide a sense of security. Participants discussed how an alarm could be distressing if it were to go off and another's reported removing their alarms for similar reasons:

“It was too stressful when I had an alarm. I'd be abroad and the bloody alarm would go off ... so I got rid of my alarm.”

Despite removing the home alarm, the review groups still felt that the older adult households have a need for some form of home security. Participants agreed that at a minimum, this need could be met with a video doorbell that can record and store footage without needing a subscription service which would incur an additional fee.

The groups discussed the many benefits that this system would provide for an older person. Participants agreed that the ability to monitor the home when away was an important factor in their decision, with one participant noting *“I can speak to them, I can be over in Lanzarote [and if] someone came with a parcel, I can see them, and I can, in the shop in Lanzarote, speak to them”*.

Groups also suggested that the ability to continuously record provides an additional sense of comfort if anything were to happen and noted that having a device like this on display could act as a visual deterrent against break-ins, like a home alarm or a beware of dog sign *“The burglars will, if they hear, I have a sign, saying dog, they're gone, you know”*. One participant also noted that having the ability to record would provide a household with a *“cheap version of CCTV”*.

While it may be obvious that a video doorbell is not a perfect replacement for a home alarm system, for the reasons outlined above, participants were broadly in favour that it should be included in the minimum basket for this age group.

This divergence from the previous basket highlights the importance of regularly reviewing the MESL baskets to ensure they remain grounded in lived experience and reflect contemporary standards.

In earlier stages of the review process, working-age groups also discussed including a video doorbell as a form of security. One participant noted that having a video doorbell would be comforting to have and mirrored the older groups reasoning that it allows an individual to *“keep an eye on who's coming”* because *“the camera comes on, and we know who's there, it comes up in your phone”*. However, following additional testing with subsequent review groups the general consensus emerged that a video doorbell was on the 'nicer' side of the scale and that the lock provided by a landlord would sufficiently meet this need.

Interestingly participants did note that while they may be agreed as a nice to have now *“in like 5 years' time those [video] doorbells”* will become an essential and socially acceptable as part of a minimum standard of living.



Personal Physical Safety

Participants in the older adult groups also engaged in extensive discussions which focused on trip hazards and suggested many changes to the basket to reduce fall risks. Much of this discussion focused on the hallway, with groups emphasising the need for items to be off the floor which can be seen through the addition of wall mounted lighting and over the door coat hooks, with one participant noting the need for *“less things to trip over in the hall... everything should be mounted”*.

This increased awareness around personal safety in the home was also reflected in the addition of grab rails in the bathroom and non-slip doormats in the entryway. The groups emphasised the need for non-slip flooring in potentially hazardous areas such as the kitchen or bathroom. These concerns have been addressed by the requirement for ‘slip resistant’ flooring materials in these areas, under social housing guidelines⁷.



A personal alarm has been part of the minimum baskets since the first iteration of the MESL Research (2006) for older adults living alone. However, groups during this year’s review process agreed that it would be a need for all older adults.

“ I think two, if they’re elderly because if one has a fall, you know ... the other person can be out of the house.

Interestingly, while the general consensus was that the personal alarm, in the form of a watch or pendant, was a need for someone in the given age range (68 – 80). One participant felt that

“ When we’re talking about 70-year-olds it won’t be a need ... later possibly ... after a stroke or something.

Groups agreed that for an older adult’s minimum, the monitored personal alarm would be sourced from the Senior Alert Scheme (SAS) which is administered by Pobal. The case study used for this research meets the eligibility criteria for the service, which incurs an average annual monitoring fee of €70 euro per household.

Compared to the pre-review price which has been adjusted to 2026 costs, the cost of the personal alarm for the single older adult household type has decreased by €74 per year. However, this reduction is offset by increases in other areas of the Personal Costs basket, as discussed further below. **As this is a new addition to the older couple baskets, it further increases the overall Personal Costs.**

7 See Housing section below for more detail.

Home Décor

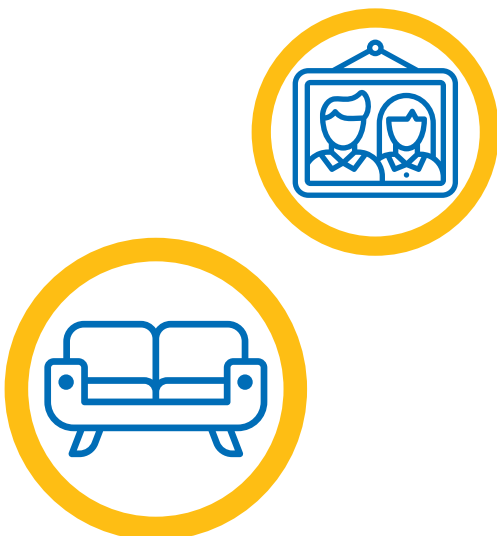
Working-age adults were very mindful of comfort and wellbeing when discussing the home. Physical comfort was considered as particularly important when living in private rental accommodation, given that the furniture provided by the landlord may have been used by previous tenants, potentially worn out or in poor condition.

This was evident in the decision to add a mattress topper and protector to the minimum baskets:

“ If it’s a mattress that isn’t yours, that you come into a place that’s being rented should you get a mattress protector or mattress cover? Just for, you know, if it’s not yours ... you haven’t bought this and it’s not a brand new mattress. Like a mattress topper thing ... they’re relatively inexpensive I think They don’t have to be top of the range, but I think just for peace of mind.

Similarly, cushions for the couch were also seen as essential:

“ It can also depend on the quality of the seating that is provided, so if as (participant name) said it was a horrible leather couch that has seen many, many owners it might be really uncomfortable, so she [case study] might need cushions to sit on, you know...



Other soft furnishings including low cost throws and a rug were considered as needs for feeling warm and comfortable:

“ Yeah I would say like rug and like blankets and stuff is like not even like just adding your own flare, it’s like, its freezing like you should have like those kind of like warming things in your house anyway just to like not have to have the heat like blasting or whatever so, yeah definitely like blankets and stuff are like a need.

The need for a basic level of home décor for psychological wellbeing and comfort was also identified. Focus group discussion centred around the importance of ‘making the house a home’. On this basis, it was agreed that the budgets should allow for some kind of personalisation. One participant said:

“ ... I think it’s part of making a house a home, simply part of, it says up there [case study individual] is in reasonably good health, but good mental health makes it big. Nice surroundings, you feel happy there, it’s your home, you know, even if it’s a rental, and sometimes, 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...

To reflect this need, the 2026 baskets include the cost of inexpensive candles, photo frames and a modest allowance for photo printing. Participants also added cushion covers to be replaced every three years, arguing that it is an affordable way to upgrade the space:

“ It’s an easy way to kind of upgrade the room as well because you want to change your aesthetics a little bit.

Other items, including a standing lamp for the living area and table lamp for the entryway were added to the baskets, to provide softer lighting in the home. Further, participants highlighted that a basic level of home décor is part of meeting societal norms relating to the home:

“...but then just meeting social norms, if someone was to come over to your apartment and you just had a mouldy couch in the corner and that was it, it would be a bit like oh, are you – are you okay? Ehm, I do think this could all be done on a very reasonable budget, from Penneys or Dunnes, so like a scented candle is €1.50 in Penneys...”

The introduction of a basic level of home décor in the MESL for this household type, to meet both physical and psychological needs, is notable and demonstrates how the MESL research has evolved over time.

Up to 2013, the urban Working-Age Adult in the MESL was assumed to be living in a bedsit. The change in legislation from 2013 onwards places a ban on bedsits and the housing for the urban Single Adult in the MESL from thereafter has been changed to a one-bedroom apartment.

In all, the addition of items to Household Goods, adjustments to quality level (as described on page 25), and price increases means that the weekly expenditure area amount for the urban Single Working-Age Adult and Working-Age Couple is €4.74 and €5.18 higher when compared to the pre-review basket adjusted to 2026 costs, respectively.

The introduction of a basic level of home décor in the MESL for this household type, to meet both physical and psychological needs, **is notable and demonstrates how the MESL research has evolved over time.**

Maintaining the Home

The theme of maintaining the home also emerged when discussing Household Goods. While this was more prominent in meetings with older adults, it was deliberated amongst working-age adults.

Given the assumption that the urban Working-Age Adult is living in private rental accommodation, the review groups emphasised the importance of protecting the security deposit. This is described by the Residential Tenancies Board as an up-front cost typically required by landlords before the tenancy commences and is returned to the tenant at the end of the tenancy, assuming there are no rent or bill arrears or damage ‘beyond normal wear and tear’ to the property (RTB, 2025).

This was evident in the review group’s decision to include coasters to protect surfaces. Additionally, a free-standing mirror and overdoor coat rack were added to Household Goods:

“They [mirror] could be freestanding. Yeah. Which might be better if it’s rented... They’re not supposed to be putting things on walls, like, you know.”

For older adults, previous review groups agreed that being able to maintain the home is important but that this need would be met differently for older adults living alone compared to those living with partners.

It has been previously agreed that for an older person living alone, they would be unable to adequately address home maintenance issues by themselves, and so an allowance for odd jobs was included in their minimum basket. This allowance was thought to cover the cost of tradesmen for smaller repairs and DIY jobs. For older adults living with a partner, it was agreed that as a couple they would be able to make minor repairs around the home, without incurring an additional cost by hiring a tradesman.

Groups during this review process felt that it was unreasonable to assume an older couple would handle these various odd jobs themselves and adjusted the older couple basket to also include an 'odd job' allowance. Participants suggested that due to mobility issues, many older people would be unable to perform simple maintenance tasks safely.

One participant noted that *"you can't change the light bulb because you can't get up on a ladder"* and another suggested that *"you can't take the chance"*. These concerns highlight the emphasis that participants placed on keeping physically safe and mobile as an individual ages.

Over the course of the review process the groups elaborated on what they felt this allowance should be used to cover, including: furniture assembly, tradesmen services, painting both the exterior and interior of the home, and the fitting of wall fixtures including the newly added grab rails. The inclusion of painting is new as it was previously assumed that both older groups would paint the home themselves, and this has been reflected in the removal of painting equipment from the Household Goods basket. It is important to note that other services including window and gutter cleaning, as well as the cost of an annual boiler service are included as separate costs within the Household Services basket.

Groups felt that the previous budget of €360 a year would be insufficient to cover the above services, with many participants noting that the cost for hiring tradesmen has increased dramatically compared to 2019, and reported high call out fees as an additional concern:

“

To get in a plumber, the call out charge for a plumber before they do anything, is €100, before they come into the house, and then whatever they charge for doing stupid, simple jobs.

Another participant highlighted that it can be difficult to get a tradesman due to high demand, noting *"They're like gold dust"*. Interestingly, groups did discuss cheaper alternatives including asking family or neighbours for help and mentioned availing of charities including Age Action's Care and Repair service which carries out 'small DIY jobs, free of charge, for older people to help them maintain their home' (Age Action, 2026).

However, groups agreed that it remained important for the older adult households to have an allowance set aside for home maintenance, particularly to cover potential repairs which require professional skills *"There should be an allowance ... if it's electrical or plumbing or some kind of professional"*.

To reflect this need and the increase in costs associated with home maintenance, groups felt it was necessary to drastically increase the 'odd jobs allowance' from €360 a year to €500:

“

- P: They don't come cheap ... it's pricey. I wonder if €360 is even enough because if you have to say call in a plumber or something once in a year, electrician for something else, an installer or some assembly.
 - P2: Or some guy to cut the hedge for you.
 - P: I would be wondering if you're talking about 500 quid anyway.
 - P3: Yeah, I think you might be.
 - P2: That the what the prices have them at, if you can get them.
-

Another participant also suggests *"Well if you try and get tradesmen, that's 400 there you'd want more than 500 euro"*.

This significant increase was tested at each stage of the review process for this household type to ensure that the level of change being proposed meets current minimum requirements. As a result of these changes, Household Services is an estimated €3.72 and €11.17 higher than the pre-review figure adjusted to 2026 costs for the Single Older Adult and Coupled Older Adults, respectively.

Technology

There have been adjustments in how particular needs are to be met due to developments in technology. Some items have been removed from the baskets or replaced with items that were considered more suitable, while others have been added in.

For example, groups of working-age adults agreed to remove the cost of a weekend newspaper, arguing that the news is accessible at no cost through various means i.e., online, TV, radio etc. This differs slightly to what was agreed for older adults. The previous version of the basket included both a daily newspaper and weekend newspaper for this household type. While it was agreed to remove the daily newspaper, the weekend edition has been retained.

Groups of working-age adults continue to agree that a basic paid streaming service is a need for entertainment and social inclusion reasons, i.e., to watch what peers are watching, while older adults agreed to replace the DVD player with a streaming service, arguing that DVDs were outdated.

“

P1: ... when you retire, you're spending an awful lot more time at home unless you're really good and go out walking. But a little bit of extra entertainment would be worth paying for. I personally think a bit of streaming.

P2: Well, I couldn't live without my TV, that's for sure.

P1: And I discovered through default really, that Netflix is fabulous.

These changes do not necessarily reflect a shift in what is viewed as a need, rather, an adjustment in how needs are to be met.



What has been most significant is the addition of the air fryer to the MESL baskets for all household types. The Phase 2 review groups identified it as a need for reasons similar to those cited by parents in the first phase of the review, i.e., convenience and energy saving. It was also suggested that an air fryer is now an appliance found in most homes and was considered part of 'moving with the times' and meeting social norms. Below is an excerpt from one of the working-age groups:

“

Researcher: ... what does Conor [case study] need an air fryer for?

P1: It's more convenient.

P2: It's quicker than using an oven.

P1: And if you're cooking on your own like.

P2: Yeah, it's better for one person.

P3: It's kind of moving with the times as well like a lot of people do have them.

P1: It's faster as well.

P2: ... if he bought it himself, he can move that with him to the next house. They're small and compact so...



In previous iterations of this research, a laptop computer has been included for both working-age and older adult households. However, during this review process older adult groups agreed to replace the laptop computer with a basic android tablet. Participants argued that there is a need for a device that can access the internet for day-to-day activities such as online shopping, sending emails, or video calling. Groups felt that a tablet would be the most appropriate way to meet this the need, noting that a mobile phone screen could be too small:

“

P1: Could she not do that on her mobile phone?

P2: She could do but some people don't like the phone it's too small.

P3: It's very small for an older person.

However, keeping a laptop in the basket may not be realistic *“you'd be more likely to have an iPad than a laptop now”*.

The ability to video call with relatives who have moved abroad was a common reason given for the inclusion of the tablet for this age group, with one participant noting:

“

A lot of the children now have emigrated. It's very important to be able to keep in touch with the grandchildren in America and England and Canada ... I think it's important for your mental health to be able to keep in touch with them on a video call.



The tablet falls under the Communications basket for the older adult groups. This expenditure area has seen a significant decrease when compared to the pre-review basket costs adjusted to 2026 prices, with Single Older Adult and Older Adult Couple Communication costs reducing by €5.20 and €5.75 per week, respectively. While the basic tablet agreed by participants was slightly lower in cost compared to the laptop and expected to last longer, much of this overall decrease can be attributed to a significant reduction in the monthly cost of broadband and landline.

The importance of maintaining good mental health and participating in activities that support wellbeing was a common theme seen throughout the review process for both age groups and is highlighted further on page 29.

Durability

Similar to the response from parents in Phase 1 of the review, the 2025/2026 review groups argued that the standard or quality of selected items in the baskets should be improved to meet a current minimum standard. Participants felt that the lifespan of some goods in the baskets were unrealistic and did not always reflect quality. On this basis, there were adjustments made to the quality level and expected lifespans in Household Goods.

The Household Goods basket for an Older Adult includes items such as floor and window coverings, as well as large furniture, appliances, kitchenware and cleaning products.

The importance of including affordable but high-quality flooring was emphasised across the review groups which led to significant changes being made to the older adult's baskets. For example, groups disagreed with the previous decision for carpeting in the hallway and felt that installing a hardwearing laminate would be more appropriate as it would be more durable for a busy area of the home.

Groups also felt that the eight year lifespan given to the stairs and landing carpet was too short but that the newly agreed on 17.5-year lifespan of the bedroom carpet was too long for a high traffic area. Noting that:

“Stairs, different kettle of fish altogether. stairs wouldn't last that long ... Stairs are going to get more traffic than anywhere.”

This led groups to agreeing on a 10-year lifespan for the stairs. The review groups also discussed at length the importance of durable but non-slip flooring in rooms such as the kitchen and bathrooms, which is provided as standard in social housing⁸.

Another area in the Household Goods basket that the review groups discussed needing better quality items was bedding and bed linen. Both working-age and older adults stressed the importance of buying better quality duvets and bed sheets to ensure longer lifespans, with many participants noting “*buy cheap, buy twice*”.

Groups agreed that items such as pillows, duvets and bed linen should be bought from the likes of Dunnes or Homestore and More, as participants felt that these retailers provided better quality items when compared to Penny's bedding, which was the previously agreed minimum standard. Groups justified this change, noting that products from low-cost retailers “*are just not made that well anymore*” and felt that if they were to buy higher quality that they could expect the items to last longer.

The majority of Clothing for working-age and older adults continues to be sourced from relatively low cost retailers, however participants identified where higher quality was needed in order to reflect an up-to-date minimum standard. For example, it was agreed that the winter coat should be of good quality to stay warm and dry. A participant highlighted:

“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.”

8 See Housing section below.

Similarly, supportive footwear was considered essential:

“

I think your feet are important. You know, it's important to put good things on your feet. I think when you're younger, you're more into, like, maybe style and what things look like. Whereas when you're older, like, obviously you want them still to look good, but you want them to be supportive, especially if you're wearing them every day. Yeah. So I'd agree. I'd be going for branded.

While another said:

“

I work in hospitality. Like, I walk kilometres every day. Like, I need shoes that stay more than, like, six months. So I need, like, quality because all the time, like, the heel get, like, all broken. So I need, if I get to the Dunnes Stores, like, for example, I buy, like, €30 shoes. I will keep them, like, two months and then I will have to put €30 again. And then two months later, again. So I'm better put €100 euro and I know I'll keep them a year and I will be more comfortable as well, it's better for my back.

Groups paid close attention to the potential longevity of items with a higher cost, wanting to ensure that they last when spending more money, and for the most part, extended lifespans to reflect this.



Social Norms and Expectations

The review groups made extensive changes to the Working-Age Adults Clothing basket, adjusting its contents, quantities and expected lifespans. This basket category was tested at each stage of the review process for this household type to ensure that the level of change being proposed meets current minimum requirements.

Clothing for a Working-Age female is an estimated 12% higher than the pre-review basket adjusted to 2026 costs, increasing from €14.04 per week to €15.75 per week for the Working-Age Single Adult as a result of these changes, explained below.⁹

There was a general consensus across groups that the previous Clothing basket was too frugal and did not meet the full range of clothing requirements in 2026. Participants spoke about needing to have clothes that serve different purposes, for example, for everyday wear, work or more formal wear, socialising, exercising, etc. Having established that there was not a sufficient level of appropriate gym wear in the baskets, the review groups agreed that Clothing should include sports bras, t-shirts, gym trainers, and leggings to facilitate exercise, adding over €2 to the weekly Clothing basket.

Participants pointed to how expectations have changed since the Covid 19 pandemic, with workplaces becoming more casual and hybrid working reducing time spent in offices or work spaces. Despite this, groups continue to agree that some level of more formal wear is required. Recognising that the budgets are not prescriptive, groups agreed that if someone does not require formal wear, the expenditure could be spent elsewhere.

“

Like this list is from 2019 right? Yeah, so I mean I was thinking, looking at it, that's a real pre-covid, a lot less like working from home kind of wardrobe...

⁹ The MESL defines minimum needs for both adult males and females. Certain basket categories are higher in cost for a female, e.g. Clothing and Personal Care, others are more expensive for a male, e.g. Food. The final budget presented is based on the highest overall MESL basket cost.

Interestingly, participants also suggested that the pandemic had somewhat of an influence on fashion trends. Groups continue to agree that clothing items for socialising are essential, but participants felt that people choose to dress much more casually than pre-Covid, which perhaps has been influenced by lockdowns and people spending more time at home.

“

I'm just thinking, like, how trends have changed. I do think there's more of a jeans and a nice top, or a skirt and a nice top, which you'd put more into for, I think, for that reason. I think that, like, people need more going out tops

Another participant remarked:

“

... 2019, I suppose that was just before Covid. I think since Covid people aren't going out as much or they're a lot more casual when they're going out. They're wearing their jeans and the tops

As discussed above, groups deliberated on the frequency with which items should be replaced. While general wear and tear was the most cited reason for needing to replace clothing items, participants took account of other factors that influence the frequency in which something may need to be replaced. For example, changes in personal style and preferences were considered by participants:

“

It depends when we're balancing fashion and like just the need to stay warm... you know what I mean? Like if you had a good quality (jacket) like, and you'd keep it forever if that the case... but if you're balancing like whatever you fancy, you know, five years from now, ten years from now...

The changes to the contents of the Clothing basket contents capture current fashion trends and expectations in 2026, as illustrated through the above discussions.

Personal Care for the Working-Age Adult has also seen the addition of a range of cosmetics, including concealer, box hair dye and powder, which has led to a notable increase in this expenditure area. Participants argued that the previous iteration of the baskets did not reflect a current minimum standard, and that the basic items that have been added to the baskets to facilitate positive self-esteem and align with social norms:

“

... I think women feel a lot of pressure to maintain their looks. So if that ties into the social inclusion piece, you know, I think it's, it's a social requirement really, you know, obviously some women don't want to do it and that's absolutely fine. But I think a lot of women, you know, feel okay I need to wear makeup to work or whatever

Overall, Personal Care is €3.27 higher for the Working-Age Adult female when compared to the 2025 MESL basket. The addition of basic cosmetic and personal hygiene items are responsible for over €4 of the additional expenditure.

A similar increase was seen in the cost of the older adults Personal Care basket, which was €9.55 higher compared to the pre-review figure. Mirroring the adjustments made to the working-age groups, the largest driver for this increase was the addition of basic cosmetic items such as mascara, hair dye and perfume.

It is worth highlighting that groups specified that makeup items should be low cost, and sourced from the likes of Penneys. Significantly, despite the change to Dunnes for Food in the baskets, working-age adults felt that the majority of personal hygiene items should continue to come from Aldi/Lidl, given the quality and low cost of items offered. This differs from what was agreed for older adults, where convenience was prioritised, and therefore these items are now sourced from Dunnes.

Beyond Personal Care, social expectations for older adults also drove a significant change to charitable donations, which are included in the Personal Costs basket.

Charitable donations have been a long-standing item included in the MESL research for all household types, understood by participants to be an integral part of an individual's ability to live with dignity and participate fully in their communities. In previous iterations of this research for older adult households, groups agreed on a €2 weekly budget which could go towards charity, mass donations, or to support local clubs.

However, during the review process groups have made a significant adjustment to this amount, as they felt it was severely inadequate to meet the needs of this household type. Groups spoke about feeling judged by others if they were unable to donate to local causes, with participants noting it would be shameful to be seen not contributing enough. This was a real concern for many of the review groups, with many discussing their personal experiences of this pressure. One participant noted that in their area it was made known which households had donated to a local sports club, making it difficult to say no when asked:

“ In my case, it was the acquisition of new property and everything like that at our local club. So, like, it's very, very hard not to you know, and another factor is that it was, it was semi-published.

Participants emphasised that there are social pressure and expectations placed on them to contribute:

- “
- P: I know some groups will come around to your door looking for, you know, contributions ...and it's more ... it can be pretty, how would you say, forward ... and you know you can't refuse.
 - P2: Well particularly if your grandchildren are involved in sports or something like that, you feel an obligation to contribute.
 - P: Absolutely. I know people that sort of felt under pressure ... You know, so if you're talking about social inclusion and all this, that should be a factor, you know.

Another participant stressed the importance donations play in living with dignity:

“ It all comes back to this thing of what do people need to be able to live with dignity within their community. So, you are expected, you know, if you live in a community, let it be rural or urban, you are expected to contribute to this. That's not unreasonable, I think. And it's all part of being part of a community. You know, you are expected to, there's a social pressure on you.

To reflect this need, the review groups deliberated at length on what would be a reasonable amount to meet this need at a minimum level. An earlier group argued strongly to increase the weekly charitable donations budget from €2 to €10. This was a significant change and was retested at subsequent stages of the review process where it was reduced slightly to an allowance of €8 per week.

To provide context, the charitable donations allowance for Working-Age Adults without children remains €2 per week, and was not adjusted during the current review. While both household types discussed experiencing social pressure and expectations, these manifested differently across basket categories and reflect the unique needs that each age group face.

The agreed €8 weekly allowance reflects participants lived experience of what older adults need to participate fully in their community and feel socially included at a minimum level. While it may be a notable increase, it reemphasises that the Minimum Essential Standard of Living is not about what people can afford, but about what people need and the most appropriate way to meet that need.

Overall, the Personal Costs basket is €4.45 higher for an Older Single Adult when compared to the pre-review figure adjusted to 2026 costs. For an Older Adult living with a partner, this increase rises to €7.27 but this is also due in part, to the new addition of the personal alarm for this household type, as discussed above.

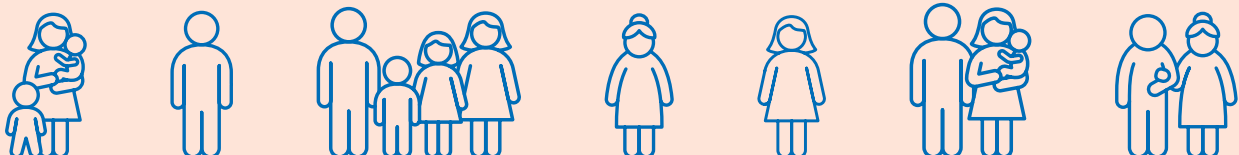
Pragmatic deliberations on meeting social inclusion needs

The MESL is not what people can afford, rather, it describes what people should be able to have for a life with dignity and is a standard that no one should be expected to live below.

In recognising that the MESL is what people should be able to have and not how to cope with an inadequate income, groups also understood that choices are not unlimited. Participants differentiated between the need to have and the nice to have, while also ensuring that the baskets provide a reasonable level of choice and opportunity.

Participants voiced their concerns around price increases when determining whether the cost associated with some goods and services were appropriate for the MESL. Where a particular good or service was considered too expensive for the minimum, appropriate substitutes were made, ensuring that needs continue to be met.

For example, the deliberative groups engaged in extensive discussion on how much socialising is a need (as opposed to a want), and the most appropriate way of reflecting that need in the minimum baskets.





Older adults

Throughout the review process, groups of older adults felt that while socialising and being active continue to be important aspects of a minimum socially acceptable standard living, both the cost and amount of activities previously included in the Social Inclusion basket was unrealistic for an individual or couple reliant on the Non-Contributory State Pension. There have been significant adjustments made to the basket which reflect this opinion, causing overall Social Inclusion costs to decrease for both the single and couple older adult households.

In previous iterations of this research, groups have included various sporting and socialising activities including exercise classes, the cost of a weekly swim and membership to bridge and indoor bowl clubs. Throughout the current review process, many participants felt that the number of paid activities was unrealistic and suggested reducing this amount and subsidising with free or lower cost activities. One participant noted:

“ It’s the difference between the need and nice [to have] with the exercise, that’s a tenner a week out of their pension to afford to go and get swimming, aerobics and all that sort of carry on, as opposed to walking down and around the shops or walking to Mass and back.

This sentiment was felt across the review groups, with other participants suggesting walking groups as a free alternative for meeting an older adult’s exercise needs:

- “
- P: The walking group is a minimum, you know, basic minimum
 - P2: All activities don’t have to incur a cost. So, I’d recommend that to people, like walking, birds, bees, nature, trees, all that. You can just up and go with a pair of runners.



Interestingly, the groups also argued the importance of keeping a form of more formal exercise in the older adult’s basket “*I definitely think you should include a cost for exercise. Everybody needs to keep active as you get older*”. Participants emphasised the significance that keeping fit and healthy has on an individual’s mobility, allowing them to live independently and with dignity.

“ 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 where you do your balance, you do your different things like that. Light weights. Balance and, you know, maybe sitting and standing, and you know what I mean. Your balance is very important to get older. So I think you need more than the walking for that. So, you definitely need an exercise class or gym.

Groups ultimately agreed that the most appropriate way of meeting an older adult’s need for exercise at a minimum was by including the cost of one paid exercise class a week and assuming an individual would also take part in a local walking group or other free activities. Participants deemed including both the cost of an exercise class and weekly swimming excessive for a minimum standard of living, noting that an individual could choose either based on personal preference:

- “
- P1: I’d say, maybe the exercise class gym might be possibly preferential to swim, and not everybody swims, anyway
 - P2: I agree with that as well. But then again, as this gentleman says, it’s a person preference.

Groups also suggested replacing the weekly indoor bowls and bridge club memberships with an annual membership to a local active retirement group. Participants felt very strongly about this addition, noting that membership would provide them access to a greater number of activities, not only indoor bowls but also cultural visits and weekly social meetings.

“ I think it important that people would be in a group, like the active retirement group, be down and sing songs or have a dance or bingo. I would suggest at our age, we've got to get out there and be as social or interactive as possible.

Groups did agree to keep occasional excursions such as an annual day trip to a historical site or visit to the theatre in the minimum baskets as it was felt these were important for a sense of social inclusion and ability to participate in wider society, with one participant noting:

“ I would think that you should be able to access that. I think it's part of life. You should be able to, at your own discretion, go to theatre at Christmas time or whatever you want or an afternoon and a cinema a couple of times. I think it's part of life ... a day trip is nice and a sport event. I think it's good for your mental health.

However, similar to finding cheaper or low-cost alternatives to exercise, participants discussed utilising OAP or silver screen discounted rates “*the cinema is definitely a reduced rate*”. Groups recognised that while having occasional social outings are important, there is also a need for these activities to remain affordable.

The adjustments made by the participants have had a significant impact on the cost of the Social Inclusion baskets for Older Adult household types. **Both household types have seen notable decreases, for Older Single Adults weekly Social Inclusion costs are now €30.87 lower when compared to the pre-review basket adjusted to 2026 costs. A slightly less but still considerable weekly reduction of €19.90 was seen in the Older Couples Social Inclusion basket.**

It is important to highlight that in previous iterations, groups had agreed that only the female partners would have attended an exercise class or swim weekly. During this review process,

groups felt that both partners should be able to attend a weekly exercise class and have adjusted the basket quantities to reflect this.

Identifying the difference between the need to have and nice to have was difficult for the groups when discussing the inclusion of a pet. For the past 20 years, a pet has been included in the minimum basket for an Older Single Adult. This pet, which to date has been a cat, was thought to provide a sense of company to someone living alone.

However, during this year's review process some participants felt very strongly that a dog was better suited to meet this need. When asked by the researcher why a dog was now seen as the minimum to meet this need, participants gave several reasons:

- “
- P: You have to walk the dog every day
 - P2: It's very essential if you're on your own to have company. Absolutely. I'm out walking all the time.
 - P3: In terms of what people call an emotional support element, the dog will be preferable, I think.
-

Groups also felt that a dog could provide an additional level of security for an older person living alone, noting “*For security if nothing else, they are fantastic for security absolutely*”.

When presented with the yearly cost of including a dog compared to that of a cat, groups became divided on how best to address the need for company at a socially acceptable but minimum level.

Following extensive discussion, general consensus was to include the cost of owning a cat, but participants suggested that if someone wanted a dog, they would make the necessary trade-offs and reduce spending in other areas to cover the additional costs. When asked to elaborate further, participants agreed that an appropriate compromise would be to “not have a holiday”. Groups felt that this is a realistic trade-off, as dog owners were less likely to go on holiday due to the high fees charged by boarding kennels:

“ If I could afford a kennel, I would go away, because I have a son that lives in the Canaries and I can't go to visit him. You know ... there's nobody else going to come in to mind three dogs.

Working-age adults

For the Working-Age Single Adult, Social Inclusion includes the cost of engaging in exercise, a week long holiday, books, other forms of entertainment, and a modest allowance for socialising. It also includes some seasonal items such as Christmas decorations.

Groups of working-age adults felt that the previously agreed allowance of €20 per week for socialising for single and couple households was too frugal given inflation over the past number of years, and agreed to increase the expenditure amounts in line with current costs.

Participants discussed the types of activities that this expenditure allowance would be expected to cover, such as meeting a friend for coffee or lunch, getting a takeaway, or going to the cinema. The pre-review basket did include an infrequent cinema visit, however groups agreed that this would likely be covered under the socialising allowance (rather than included as a separate line item).

Initial discussions suggested that this allowance would be insufficient to cover larger outings, such as a night out or a concert, however as this was tested there was consensus that a single monthly budget of €100 per person, or €25 per week, is more realistic, offers flexibility and choice, and could be saved over time for larger outings if desired:

“

... Yeah, I think one single budget of €100 a month. And then like if you do dry January sure don't you have €200 then in February if you wanted to go and do something a bit nice, you know? You know yourself, if you know you have something coming up in April, maybe take it easy in March.



Groups agreed that the socialising allowance described above should be treated on a per person basis. The previous version of the basket included the same budget amount for a single and couple household, which was considered inadequate by the review groups, given the current cost of living. **This decision means that the socialising allowance has doubled for the Working-Age Couple, from €25 per week (the previously agreed €20 had been adjusted year-on-year to current costs) in the pre-review basket updated to 2026 costs, to €50 per week in the review baskets.** This increase has been mostly offset by a reduction in the cost of exercise for urban households, discussed below, and the removal of other items in Social Inclusion, e.g., Sunday newspaper.



Conversely, Social Inclusion costs have reduced for the urban Single Working-Age Adult. While there have been several additions to this expenditure area, the most significant being the inclusion of a modest budget allowance for gift giving at Christmas time, a large reduction in the cost of exercise has led to a lower weekly Social Inclusion cost for the urban Single Adult when compared to the previous standard.

... others expressed that without the opportunity to socialise and connect with others

'you're not living, you're just surviving'.



The gym and swim have been retained for Working-Age Adults, but the pricing criteria has been adjusted. The previous version of the basket included the average monthly cost of local commercial gym memberships, in addition to the average cost of accessing the local pool for most weeks of the year. The 2026 group participants suggested including the most cost-effective option for accessing a gym and pool. On this basis, the updated baskets include the average cost of local authority leisure centres that offer both gym and swim facilities.

Further, aligned with other elements of the basket, e.g., car insurance, health insurance etc., the average annual, as opposed to monthly, membership cost has been included in the updated baskets. These two factors have resulted in a significant reduction in the cost of exercising for urban based households. In reality, low income households may not be able to afford to pay upfront for the likes of insurance or gym memberships and are potentially charged more for paying by monthly instalments.

The cost of the gym and swim membership is more expensive for rural based households, requiring an additional €4 per week, mainly due to the lack of accessible and low cost local authority gyms in rural areas compared to the Dublin area.



Groups ensured against double counting in the baskets, i.e., same need being met in multiple ways, and understood that the baskets are not prescriptive, and someone may choose to meet a specific need based on their own personal preferences. So, while the gym and swim membership remain in the baskets, participants recognised that this expenditure could alternatively be spent on other activities such as yoga or joining the local GAA club.

The importance of having opportunities to socialise and take part in various leisure activities for maintaining positive mental health and wellbeing was evident through group discussions. When reviewing the list of social inclusion items, one participant said:

“

...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. And be able to get out. Or even just the regular things as you said like, being able to go to the pub with your friends. You're included, you're not isolated from people, it – it gives you stuff to talk about, it keeps you social. It keeps you going.

While another expressed that without the opportunity to socialise and connect with others *'you're not living, you're just surviving'*.

Changes to how certain needs are met due to price increases, and a strong focus on the potential longevity of items with a higher cost, illustrates the impact of cost of living pressures on social norms and expectations. However, despite clear concerns surrounding price increases across the series of groups, the needs themselves remain consistent. Groups continue to agree that people should have the opportunity to connect with others, socialise and take part in physical exercise.

Holiday

Groups continue to agree that a holiday is a need, arguing that it offers people a break away from the stresses of everyday life. Following the review, and for the first time in the MESL research, the holiday for households without children is as of 2026, based on a holiday abroad.

In previous years, the Working-Age and Older Adults' Social Inclusion basket included a weeklong break away in Ireland and was based on staying in self-catering accommodation.

While affordability was the deciding factor in changing the holiday to outside of Ireland, working-age and older adults highlighted other factors that influenced this decision. The excerpt below is from a group comprised of working-age adults:

Researcher: Okay and what need is being met by going abroad?

P1: Mental Health

P2: Sunshine

P3: Mental health, sunshine

P1: Escape from the country

P3: The stress of life, your surroundings, the rain is miserable, clouds

Groups agreed that the holiday included in the MESL should be during off-peak times to secure a good deal, in the likes of Spain or Portugal. Participants debated the kinds of accommodation that would be most suitable for the minimum baskets, ranging from self-catering to all-inclusive packages. There was consensus to include a cheap package holiday for both working-age and older adults.

For the urban Working-Age Single Adult and Couple, the weekly cost of the holiday has risen by €4.35 and €2.61 respectively when compared to the pre-review basket adjusted to current costs. This increase has been offset by the reduction in the cost of the gym and swim membership included in Social Inclusion. Similarly, the weekly cost of the holiday when compared to the pre-review basket has fallen by €1.99 for the Single Older Adult households. However, for the Older Adult Couple this cost has increased by €5.74, many adjustments made by the focus groups resulted in this increase but over €5 can be attributed to the change in accommodation.

Previous groups agreed that both Older household types would stay in a B&B for a week's holiday in Ireland, with the same room rate applying for the Older Single Adult and Couple. As noted above, the basket has since been updated to include an all-inclusive package, which charges on a per person basis. As a result, this change has had a greater impact on the MESL costs for Older Couples than for Older Single Adults.

Additionally, the older adult groups agreed to include a basic travel insurance plan and the cost of an airport shuttle bus which will also impact the overall cost of the holiday. However, as seen in the working age scenarios, the increase in the older couple's weekly holiday costs has been offset through other adjustments made to the Social Inclusion basket, as discussed on page 30.





Health Insurance

The replacement of private health insurance with a health contingencies budget for parents and children under four without a Medical Card was a significant finding in Phase 1 of the basket review, particularly given the inclusion of health insurance in the baskets since the beginning of the MESL research (2006).

Parents felt that the high cost of private health insurance plans did not represent value, and argued that a health contingency budget would better act as safety net to cover any unanticipated health costs.

Interestingly, households without children continue to consider health insurance essential, despite its high cost, in situations where a household does not qualify for a Medical Card. Therefore, health insurance remains in the MESL basket for Working-Age and Older Adults in scenarios where the household is not eligible for the Medical Card.



Housing

Social housing continues to be used as the baseline housing standard for households with children and older adults in the MESL baskets, while working-age adults without dependent children are assumed to be in the private rental sector. This is consistent with the treatment of housing in the MESL to date.

The type of housing has an impact on considerations around dwelling size and the fittings that are appropriate for inclusion as costs in the MESL baskets. As part of reviewing the MESL baskets the social housing standard has been updated in line with the latest guidelines. This change has two particularly notable impacts.

Firstly, the standard dwelling size is now smaller at 88 square meters of living space for a standard three-bedroom house, compared to the previous 100 square meters (Dept of Housing, Local Government and Heritage, 2022). This has resulted in an approximately 12% reduction in the heating units required for 'adequate warmth' compared to the previous dwelling size.

Secondly, the MESL baskets have also been updated to reflect that the kitchen, bathroom and WC floors should be preinstalled in social housing, at no additional cost to the tenant. The guidelines specify that these areas are to have flooring with 'appropriate slip resistance' in either vinyl or ceramic. Tenants are responsible for providing finished flooring in other rooms (Dept of Housing, 2026). In accordance with this, the cost of kitchen and bathroom flooring is not included in the MESL baskets.

Additional changes made to the housing standards which have impacted the MESL baskets include the introduction of built in wardrobes in all bedrooms and additional outdoor lighting at the front of the dwelling, which participants noted is a need to address both mobility and security concerns.

Rural Differences

The Stage 4 groups, who are tasked with providing a final 'sense check' on any major changes made to the baskets, are comprised of people from rural areas.

The participants reflect on their experience of living in a rural area and are asked to identify any differences in needs or how needs are met for rural based households.

The research team met with two rural focus groups at the final stage of the review process. The response was largely consistent with the 2019 review although, some minor adjustments were made.

Transport

Rural groups continue to agree that a car is essential for rural based households as public transport remains limited. While groups acknowledged the presence of local link services, it was agreed that they do not offer an adequate level of service to meet minimum transport needs.

For urban based households, transport needs continue to be met by public transport and the use of a leap card. Weekly Transport costs for the urban Working-Age Single Adult have risen by €0.54, but have fallen by €3.02 for the Couple when compared to the pre-review basket adjusted by inflation. The 2019 review groups had agreed on a taxi allowance of €30 per month for the Couple, which had been adjusted by inflation year on year in the baskets. The 2026 review group's decision to maintain the previously agreed allowance of €30 per month has therefore led to a fall in Transport costs for this household type. Further, inflation adjustments over-estimated the cost of public transport fares, which also contributed to the fall in transport costs for the Working-Age Couple.

Groups increased the taxi allowance for the Single Adult, but because the inflation adjustments overestimated the cost of transport fares, the level of increase when compared to 2026 pre-review basket is not as high as expected. Rural groups argued that it is not realistic to include a taxi allowance for rural based households due to accessibility, but agreed that it is reasonable to assume that there would be a 'designated driver' (at no cost) where required.



The previous version of the rural baskets included a four year old, second-hand vehicle, that was expected to last for a minimum of six years. This time around, participants felt that a slightly older car would be more appropriate for the minimum baskets. The review groups agreed the car should be bought at six years old, and kept until it's 12 or 16 years old, dependent on the respective household type.

Participants argued that having a sturdy, reliable car is essential when driving on rural roads, and drew attention to the increase in the number of road deaths and accidents in recent years. This aligns with provisional road traffic collision figures published by the Road Safety Authority (RSA). In 2026, the RSA reported that 2025 saw an 8% increase in the number of road fatalities compared to 2024 (RSA, 2026).

The minimum baskets include maintenance costs for the car, including the periodic replacement of tyres, light bulbs, battery etc. While the criteria for maintenance costs remain unchanged, it was suggested that the frequency in which the car is serviced should be based on the manufacturer's guidelines on usage intervals, rather than annually.

As of 2026, the MESL basket now incorporates the estimated residual trade-in value of the car as part of the purchase of the 'new' second hand vehicle when calculating the net cost of the car included in the household basket. This is calculated by taking the average trade-in value of the car once at the end of its expected lifespan, e.g. 16 years old, and matching the criteria specified by the deliberative groups¹⁰.



Mileage in Transport is based on CSO (2024) data on the average kilometres driven in Ireland by private vehicles. Despite the recent rise in motor fuel prices the improved fuel efficiency of the car in the baskets, for both Working-Age and Older Adults, means that fuel costs are lower than in previous years. However, **it is noteworthy that the price of petrol in the MESL has increased by almost 5.7% in the 12-month period from March 2025 to March 2026.**

Groups also agreed that the parking allowance in the baskets was too minimal given price increases, and adjusted it to €8 per week for Working-Age adult household types, from the previously agreed €5 for a single person and €7 for a couple, and €6 per week for an Older Adult household, from the previously agreed €4.

Groups explained that this would be expected to cover occasional tolls, and the cost of parking in larger towns or cities, and finally, airport parking for the weeklong holiday, described on page 34. Older adults also referred to the high cost of hospital parking.

Overall, the decision to include a slightly older car in the baskets, the incorporation of the trade-in value of the car in basket calculations, and the improved fuel efficiency of the car has resulted in a reduction in MESL transport costs for rural based households. This is despite the increase in motor fuel costs, alongside higher maintenance costs due to price increases, and finally the 2026 review groups decision to increase the parking allowance.

¹⁰ Online valuation tools (for example those provided by cartell.ie) are used to estimate the residual value, basing the valuation on the car being in excellent condition with average mileage (approximately 18,000 km per year). For example, for working-age adults the average trade-in value of a 16 year old car matching the agreed specification is calculated. This value is then incorporated into the net cost of the 'new' used car included in the household basket.

In this example, the purchase price of an appropriate six year old car is €10,950. The residual value of a 16 year old car is €2,310. The net cost of the car in the MESL basket is €8,640.



Use of local shops for top-ups of essentials

Similar to the findings from Phase 1 of the review, the 2026 focus groups continue to agree that the MESL food budget should allow for a top-up of staples, such as milk and bread, from small local shops. This is to take account of the distance from larger supermarkets in rural areas. Working-age adults specified that this should be reflected in the baskets through the inclusion of one staple being topped up in the local shop on a weekly basis, e.g., milk one week, bread the following week. Similarly, older adults agreed that half of their bread and milk would be purchased in the local shop.

Other differences

The use of private transport and shopping locally for staples continue to be additional costs in the rural MESL household budgets. As detailed above membership costs to leisure centres are higher for rural based households compared to the Dublin equivalent.

The addition of the fortnightly supermarket delivery to the Working-Age Adult(s) MESL budget does not apply to rural households with a car.

It is important to highlight that there are other areas where costs are lower for rural households, such as GP and chiropodist visits, and visits to the hairdresser or barbers.

Older Rural Households & Accessibility

Vet Services

Other areas of additional expense for rural based older households that arose from the 2026 review included vet charges and large furniture items.

Urban groups discussed and agreed on using low-cost veterinary services, such as the Irish Blue cross, for vaccinations, check-ups and the treatment of minor illnesses for the pet cat which remains in the single older adult's social inclusion basket. The Irish Blue Cross provides these services at a reduced cost to pet owners who are on means-tested social welfare payments, including those reliant on the Non-Contributory State Pension, and who live within a catchment area of 40kms from their Inchicore clinic.



As a result of this limitation, the Irish Blue Cross reduced costs are available only to individuals living in Dublin, highlighting a geographical inequality where certain services with the potential of reducing costs are inaccessible to rural households. This difference in accessibility results in rural Single Older Adult household type spending on average €47 more a year on veterinary services compared to an urban household.

“ The vets quite expensive but if she had the medical card she's going to be entitled to use the blue cross, if she has a pet ... but they only come to certain areas”



Furniture Retailers

When discussing Household Goods, participants from the rural focus group emphasised the need for accessibility when it comes to the purchasing of large furniture items. They noted that despite the urban groups agreeing on larger retailers, such as Ikea or Bargaintown, these retailers would not be suitable for rural households.

Participants argued that it would be unlikely that a household from this age demographic would order furniture online without the opportunity to see the item in person:

- P1:** You need to see the thing. You can't really tell online, can you?
- P2:** The problem is you can't go back to them. The younger generation will tend to shop online but Mary and John in their seventies? No, I wouldn't think so. No

Groups further opposed the use of urban retailers as many do not deliver outside of the Greater Dublin Area *"It'd be local ... Bargaintown wouldn't deliver either down here."*

Therefore, the group specified that several larger furniture items in the Household Goods basket should come from a local retailer. Participants recognised that while furniture from a local retailer may cost more than items from a larger retailer, it would still be appropriate for the minimum baskets.

" For the hypothetical John and Mary who live in a rural village, you're not talking about the Bargaintown or you're not talking about Ikea or any of those. So, you are talking about a local retailer who would, in most cases, they'll certainly deliver, and in the majority of cases they'll put whatever it is together for you as well ... There's lots of furniture stores around, it wouldn't be as cheap as whatever, but you can get very good quality stuff.

Concerns over higher prices when swapping to local retailers were proven correct as **the weekly costs for the rural Household Goods basket is now €0.27 higher than the urban figure.** However as discussed above, groups felt that the higher price of shopping local was justified and would be an appropriate adjustment to the rural minimum basket.

It is important to highlight that there are other areas **where costs are lower for rural households**, such as GP and chiropodist visits, and visits to the hairdresser or barbers.

Section 4

MESL costs in 2026



The MESL baskets were reviewed over two phases. Phase 1 examined the needs of households with children and the results were published as part of the 2025 MESL. Phase 2 has reviewed the remaining household types, namely both single and coupled working-age and older adult households without dependent children.

The 2026 MESL costs show the results of the review process for both phases of the review process. For households without children, the basket items were repriced over the course of the research process, with seasonal items (e.g. 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 2026.

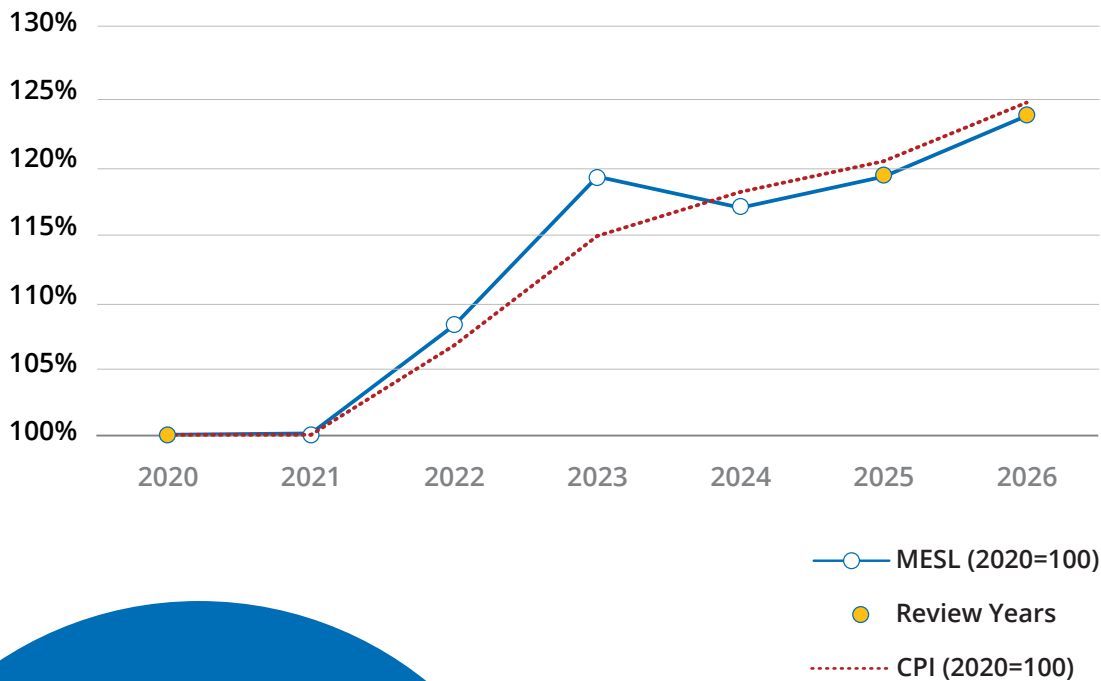
For households with children, the prices of all basket items from 2025 are adjusted to March 2026 to provide an estimate of current minimum costs.

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, changes to the makeup of the basket make direct comparison with previous years challenging.

For example, as discussed above, changes in the housing standard have reduced the size of the dwelling, resulting in a 12% reduction in the quantity of home heating units required for 'adequate warmth'. This has the inadvertent effect of offsetting part of the increase in energy costs. Similarly, adjustments to the food and the private transport baskets make direct comparisons difficult to interpret.



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



However, the overall trend shows the cost of meeting minimum needs has developed over time.

Compared to 2025, there is a **3.8% increase in core MESL costs, nationally** (4.1% urban, 3.3% rural).

With a **23.6% increase in average core MESL costs compared to 2020** (the point where the previous basket review was published).

Compared to March last year, the average cost of the minimum food basket is 2.7% higher, and home energy costs are an average of 24.9% higher. Within home energy, the increase is greatest for home heating oil where MESL costs have risen by 72.4% in the last year; an increase of 186.8% compared to the 2020 standard.

The national average basket, as measured by the CPI, shows a similar 3.6% increase in prices in the 12 months to March 2026. Within this average change, there was a 2.3% increase in food prices and 12.9% increase in home energy prices. Cumulatively, from 2020 there has been an increase of 24.9% in average prices, with a 25.7% increase in food prices and 85.0% increase in home energy prices. In home energy, natural gas prices are 88.8% higher and home heating oil prices are 165.4% higher compared to 2020 (CSO, 2026).

In the six years from the previous review, 2020 to 2026, the change in minimum costs is 1.3pp below the rate of inflation. This demonstrates that the MESL review has not resulted in an upward creep in what constitutes the minimum needs basket of goods and services.

Inflation adjustment method

In the interim years between reviews and repricing, the MESL basket costs are adjusted for inflation. Since 2020, the basket costs are adjusted by the most specific CPI sub-rate available at an item level. This approach ensures the most accurate estimate of MESL cost in the years between direct pricing of the basket contents.

To enable accurate inflation adjustment each item in the MESL baskets is assigned to the appropriate COICOP (Classification of Individual Consumption According to Purpose) category. This allows the application of distinct CPI sub-rates, as published by the CSO, to adjust each basket item and reduce the effect of price changes in non-MESL basket items.

From 2026 an updated version (ECOICOP ver 2.) is in use across the EU. For 2026 the reviewed MESL baskets have been coded in accordance with the new scheme. The adjustment process will now make use of 195 distinct sub-rates, compared to the previous 128 rates. These have been used to adjust the 2025 household with children baskets to 2026 prices.

The pre-review MESL baskets for households without children have also been recoded to the new scheme to produce an estimate of the pre-review basket cost adjusted to 2026 prices, to give context to the discussion in Section 3.



From 2020 there has been an **increase of 23.6%**

in MESL costs

19.1%

increase in minimum food costs

103.7%

increase in minimum home energy costs

Household Energy

Changes to the appliances in the reviewed basket has led to a reduction in the quantity of electricity units required. Part of this can be explained by the improved efficiency of some of the electrical goods included in the baskets, but the introduction of the air fryer has had the greatest impact. The use of the air fryer to cook various meals alongside the reduced use of the oven has resulted in less energy being required for cooking in the reviewed MESL baskets. For example, for the Working-Age Adult, the combined use of the oven and air fryer uses four less units (kWh) per week than the oven and grill use alone in the previous standard; saving an estimated €60 per year. This saving more than offsets the addition of the air fryer, which costs €50 and is expected to last five years (averaging at €0.19 per week in the MESL basket).

Further, the changes to the housing standard, as explained above, have reduced the size of the dwelling, subsequently reducing the number of units required for adequate warmth by approximately 12%. This has offset part of the increase in energy costs and makes it difficult to directly compare the cost of Household Energy with previous years. What is significant however, is the level of increased cost despite a noteworthy reduction in the size of the dwelling and units consumed for adequate home heating.¹¹

Household Energy is almost 25% higher when compared to March 2025. The MESL research assumes the use of home heating oil for rural based households, and natural gas for home heating for urban based households.

Historically, the MESL analysis has found that using home heating oil is more costly than using natural gas. As a result of rising gas prices in 2022 and 2023 following Russia's invasion of Ukraine, recent years saw the urban basket cost exceed the rural. This differential began to shrink as gas prices stabilised, however, the recent price shock to home heating oil means that rural energy costs are now significantly higher than the urban equivalent.

Compared to March 2025,
the energy basket is

12.1% higher
for urban households

47.3% higher
for rural households.

Compared to March 2025, the urban household energy basket is 12.1% higher, and 47.3% higher for rural households.

The Household Energy basket includes the various components of a typical energy bill, including the unit price, standing charge, PSO levy and the carbon tax. Groups continue to agree that the pricing of home energy should be based on shopping around for the most competitive rate and switching annually. The most cost-effective plan for each individual household type is identified and included in the energy basket. The baskets take any discounts to the unit price of energy, or credit/cashback offered as part of a new contract, into account in its calculations.

Both the electricity and gas standing charge in the 2026 urban baskets has increased, while the unit price for same has decreased slightly. The increase in the cost of the urban home energy basket is the result of the reduction in the level of discount offered by suppliers at the time of pricing (March 2026), combined with the withdrawal of the Cost of Living Electricity Credits.¹² The reduced level of discount offered by suppliers likely reflects the current instability of the energy market and uncertainty surrounding the future of electricity and fuel prices.

¹¹ The dwelling efficiency level in the standard MESL scenario is based on a C2 energy rating.

¹² The combination of the electricity credit of €125 paid to households in early 2025 and the welcome credit offered as part of the price plan included in the 2025 household energy basket resulted in almost €350 per year being netted from energy costs.

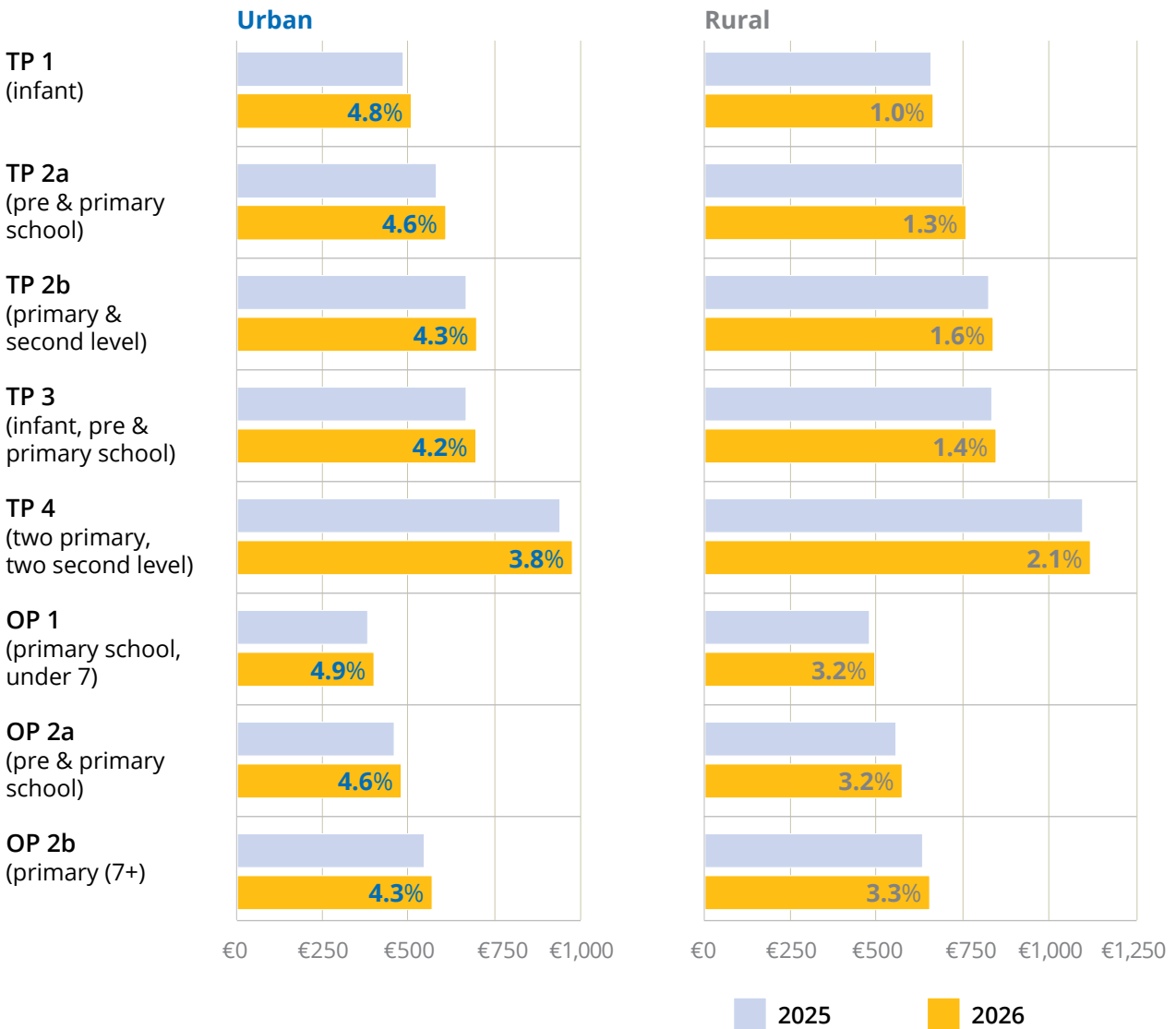


Households with children

For household with children, the MESL 2026 is based on an inflation adjustment from 2025 to 2026. **MESL costs for families with children are an average of 3.5% higher in 2026 than in 2025.** Urban households demonstrate a higher rate of increase, ranging from 3.8% (two parents with four children, TP 4) to 4.9% (one parent with one child, OP 1). Rural based households show a

lower level of increase, as rising heating oil costs are partially offset by a change to the calculation of the net cost of the car(s) in the MESL basket. **Graph 2 illustrates the average weekly core MESL cost for seven illustrative household compositions.**

Graph 2
Change in weekly core MESL expenditure, household compositions with children
 (Excludes housing, childcare, and effect of secondary benefits)¹³



13 A key to the household abbreviations used in these charts can be found in the Appendix on page 73.



Households without children

For households without children, the outcome of the review process has had a varying impact on the MESL costs for different household types.

For a Working-Age Single Adult, the cost of the reviewed MESL baskets are 3.6 to 5.4% (rural and urban respectively) above the 2025 pre-review level. The impact of rising home energy prices is more evident in the Working-Age Single and Couple household baskets. For other household types, the size of the dwelling used to calculate the MESL basket heating costs has reduced in line with social housing guidelines, compared to the pre-review baskets. For the working adults without children housing is based on private rented accommodation and the dwelling size has not reduced compared to the pre-review MESL basket.

The Older Single Adult household type is a notable outlier. The reviewed MESL costs for 2026 are lower than the pre-review 2025 inflation estimates in an urban area, core MESL costs are 5.2% lower. In a rural, there is a modest increase of 0.5% compared to the 2025 level.

There have been a range of changes to the contents of the MESL basket, which have had a marked impact on the overall cost. In a number of cases the changes are at the household level rather than the individual, and so the impact is proportionately greater on the MESL cost for a single person. For instance, both the Older Couple and Older Single Adult households had previously included a newspaper seven days a week, this has been reduced to one weekend edition paper. This change has reduced both the single and couple social inclusion baskets by approximately €10 a week, having a greater proportional impact on the single basket. The deliberations and considerations behind these adjustments are discussed above.

Graph 3 shows the average weekly core MESL cost for these four household types, in urban and rural areas. The cost of the reviewed baskets in 2026 is highlighted, and for information purposes the difference to the cost of the pre-review 2025 basket is provided.

Graph 3
Change in weekly core MESL expenditure, household compositions without children
 (Excludes housing and effect of secondary benefits)

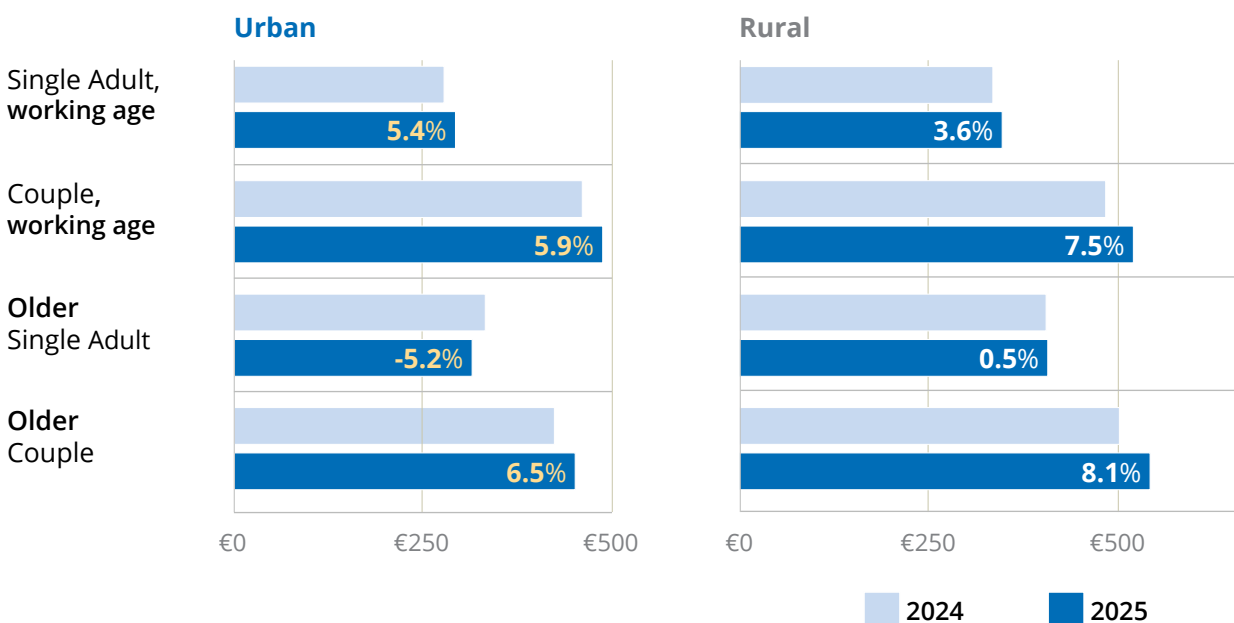













Table 3
Summary of MESL Income Adequacy Assessment¹⁴, 2026

		Urban		Rural	
		Social Welfare	Employed (NMW)	Social Welfare	Employed (NMW)
Two Parents & 1 child (infant)					
	MESL	€523	€685	€623	€828
	Income	€518	€966	€518	€966
	Adequacy	-€5	€280	-€105	€138
Two Parents & 2 children (pre & primary school)					
	MESL	€625	€839	€720	€968
	Income	€609	€993	€609	€993
	Adequacy	-€16	€154	-€111	€25
Two Parents & 2 children (primary & second level)					
	MESL	€716	€841	€801	€981
	Income	€632	€993	€632	€993
	Adequacy	-€84	€152	-€170	€12
Two Parents & 3 children (infant, pre & primary school)					
	MESL	€717	€1,017	€812	€1,115
	Income	€705	€1,078	€705	€1,078
	Adequacy	-€12	€61	-€107	-€38
Two Parents & 4 children (2 primary & 2 second level)					
	MESL	€1,002	€1,180	€1,094	€1,318
	Income	€841	€1,159	€841	€1,159
	Adequacy	-€161	-€21	-€253	-€160
One Parent & 1 child (primary school, under 7)					
	MESL	€410	€545	€517	€796
	Income	€377	€769	€377	€814
	Adequacy	-€33	€224	-€189	€18
One Parent & 2 children (pre & primary school)					
	MESL	€492	€723	€601	€786
	Income	€471	€884	€471	€884
	Adequacy	-€20	€160	-€130	€98
One Parent & 2 children (primary (7+) & second level)					
	MESL	€583	€729	€683	€796
	Income	€494	€814	€494	€814
	Adequacy	-€89	€85	-€189	€18
Single Adult, working age					
	MESL	€294	€629	€359	€573
	Income	€254	€483	€254	€483
	Adequacy	-€40	-€146	-€105	-€89
Older Single Adult					
	MESL	€315	-	€401	-
	Income	€342	-	€342	-
	Adequacy	€27	-	-€59	-
Older Couple					
	MESL	€440	-	€523	-
	Income	€622	-	€622	-
	Adequacy	€182	-	€99	-

Section 5

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.**

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.

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.¹⁵

Table 4
145 test cases

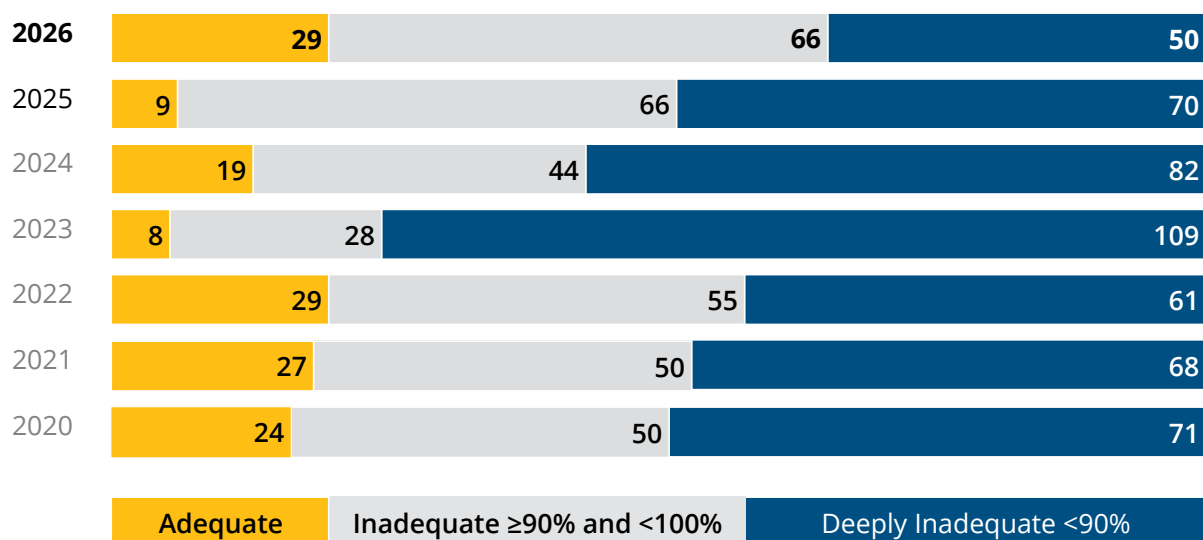
Household type	Compositions	Housing	Income	Cases
Two Parents	1 to 4 children, 4 age-groups	Social Housing	Jobseeker's & Qualified Adult	69
One Parent	1 to 4 children, 4 age-groups	Social Housing	One-Parent Family Payment OFP / Jobseeker's Transitional Allowance (JST) / Jobseeker's	69
Working Age Adult,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

A total of
145 urban based
cases are examined

¹⁵ In previous years the 214 cases were examined, from 2025 onwards 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.

Graph 4
Social welfare income adequacy assessment, 145 test cases



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. Deep income inadequacy reduced from 75% of cases in 2023 to 56% in 2024. This trend continued in 2025, with deep income inadequacy reducing to 48% of cases. However, there was also a reduction in the level of adequate cases found, and notable growth in the number of cases found to have an income that is inadequate but is meeting at least 90% of minimum needs.

In 2026 there is a further reduction in the number of cases showing deeply inadequate income, where income meets less than 90% of MESL needs, with a reduction of 20 cases compared to 2025. There is a corresponding increase in the number of cases demonstrating an adequate income. Of the 145 cases examined, 29 show adequate income, while 116 demonstrate income inadequacy. Of these, 50 show deeply inadequate income.

The reduction of 20 cases with deeply inadequate income is comprised of 12 One Parent household compositions and eight Two Parent compositions. Nine One Parent compositions with an older child moved from deeply inadequate income, to having an inadequate income which meets at least 90%

of MESL needs. This is also the case for seven Two Parent compositions with an older child. The remaining cases are households with younger children (under 12) only, three One Parent compositions and one Two Parent, moving from deeply inadequate to inadequate income.

A further 20 cases moved from demonstrating inadequate income that met at least 90% of needs in 2025, to an adequate income position in 2026. 19 of these are made-up of 11 One Parent and eight Two Parent compositions, all with younger children only. Finally, a single older adult in receipt of the State Pension Non-Contributory demonstrated income inadequacy in 2025, with income meeting 97% of MESL needs. In 2026 this case is found to have an adequate 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 2026. With one adult households making up over half (58%) of the deep inadequacy cases, and households with at least one older child (12 plus) accounting for 94% of the deep inadequacy cases.

Real value of core social protection rates

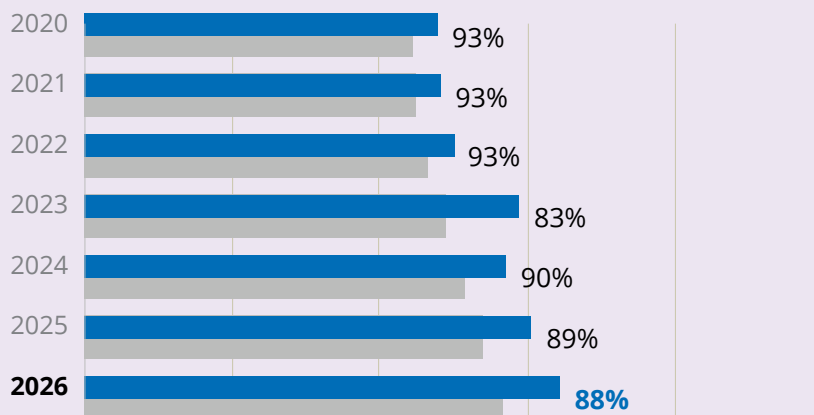
The real value of the core social protection rates and secondary supports is examined here, relative to the average weekly MESL needs of head of household adult(s) and children. In this way the change in the real value of the relevant social protection supports is evaluated from 2020 to 2026, for each of the individuals within a household with children.



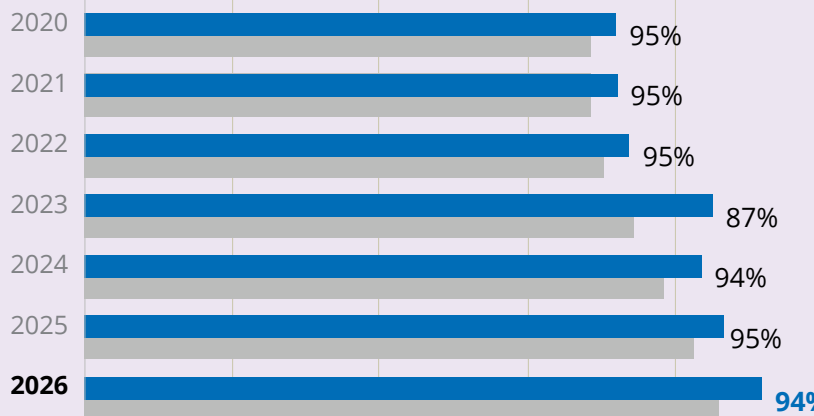
Households with children

Graph 5 Adult & Child related social protection supports, proportion of urban MESL need met

One Parent

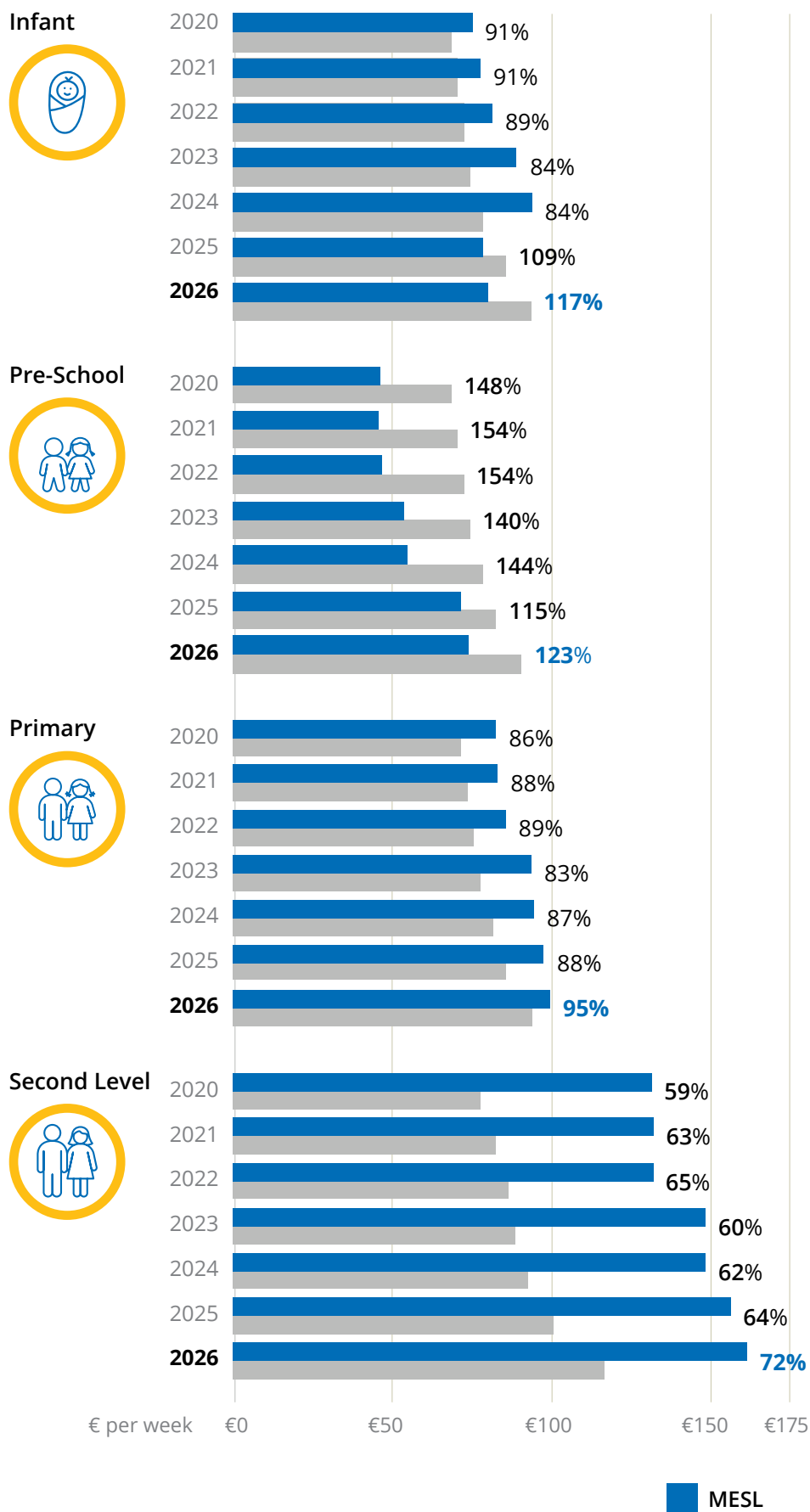


Two Parents



€ per week €0 €100 €200 €300 €400 €500

MESL SW





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.

The 2025 personal rate and secondary supports met 89.3% of the reviewed MESL needs for the adult in a one parent household, when paying a differential rent in an urban area. In 2026, the adjustments to the core personal rate and Fuel Allowance have not kept pace with the estimated change in MESL costs. Core supports now meet 1.5pp less than in 2025, meeting 87.8% of estimate MESL needs.



Two Parents

For the two adults in a two parent household in an urban area and paying a differential rent, the combination of the personal rate and Increase for Qualified Adult met 95.4% of the reviewed MESL needs in 2025.

In 2026, the adjustment to these core rates have not maintained the real value relative to MESL costs. Core supports are estimated to meet 93.8% of MESL needs, a decrease of 0.6pp.

The decline in real value has been less in this case, as the Qualified Adult rate was maintained at 66% of the Adult Personal Rate. However, the findings from the reviewed MESL baskets show that a second adult in the household increases core MESL costs by an average of 50% relative to a one adult household.

Children

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), Back to School Clothing & Footwear Allowance (BSCFA) where applicable, Child Benefit, and the Christmas Bonus.



Infant

In 2025 MESL costs for an infant were adequately met by the combination of the CSP, Child Benefit and the Newborn Baby Grant, the combined value of these supports met 109.2% of core MESL needs (excluding childcare).

In 2026, the core MESL costs for an infant are estimated to have increased by 2.1%. The adjustments to child income supports have exceeded this rate of change. The CSP for children under 12 increased by €8.00 per week, an adjustment of 16%. With other child income supports remaining at the previous rates, the overall change in core social protection supports for this age-group in 2026 is 9.5%. Consequently, the child related supports now meet an estimated 117.1% of MESL needs for an infant.





Pre-school

Core social protection supports meet 122.9% of core MESL needs (excluding childcare) for pre-school age children, the highest level of all child age-groups. Similar to the infant, the core MESL costs are estimated to have increased by 3.1% from 2025 to 2026, while overall **child social protection income supports have increased by 9.8% for this age-group**. This has increased the proportion of income support which exceeds core MESL needs for pre-school age children.



Second level

The MESL research has consistently identified older children, aged 12 and over, as having additional and different needs distinct from children in younger age-groups. **MESL costs are highest for this age group, at €162 per week in 2026. This is more than double the core MESL costs of an infant or pre-school child, and 62.4% more than the core MESL costs for a primary school age child.**

Notably, the older child's MESL costs are 60% of the first adult in the household. The MESL evidence indicates that the needs of a second level age child add more to the household costs than a second adult, which adds an average of 50% to household MESL costs compared to a one adult household. This suggests a need to consider the appropriateness of the standard equivalence scales applied in Ireland, this topic may be examined in more detail in a future MESL working paper.



Primary school

The Child Support Payment (CSP) increase of €8 per week for children under 12 also applies to primary school age children. This adjustment, in conjunction with Child Benefit, the Back to School Clothing & Footwear Allowance and the Christmas Bonus has seen **income supports increase by 9.4% in 2026**.

Core social protection supports now meet 94.5% of the MESL needs for this age-group in 2026, an improvement of 6.1pp. This is the highest level of MESL need met for this age-group to date, and sees income supports move above the deep inadequacy level for the first time.

Both the Schoolbooks Scheme and the School Meals Scheme have reduced potential MESL costs for this age-group, with the School Meals having an estimated implicit value of €211 over the school year (averaging €4.07 per week).

The higher rate of Child Support Payment for children aged 12 and over saw a significant increase in 2026, rising by €16 to €78 per week, a 25.8% change. **MESL costs for this age-group increased by 2.9% in the last year, while overall core income supports increased by 16.1%.**

Core social protection supports now meet 72.2% of the MESL needs for this age-group in 2026. While this remains deeply inadequate, it is a significant improvement of 8.2pp from 2025, and the highest proportion of MESL needs met to date.



Home energy supports

As detailed above, Household Energy costs are an average of 24.9% higher when compared to March 2025. The MESL baskets are based on the use of home heating oil for rural based households, and natural gas for home heating for urban based households. **Compared to March 2025, the urban household energy basket is 12.1% higher, and 47.3% higher for rural households.**

The rural household energy basket has been severely impacted by the increase in the price of home heating oil as a result of the ongoing conflict in the Middle East. Within Household Energy, home heating oil has risen by 72.4% compared to 12 months earlier and by 186.8% compared to the 2020 standard. In response to the alarming rise in fuel costs, Fuel Allowance was extended for an additional four weeks. Its impact on mitigating energy costs is illustrated in the example below.

Energy expenditure for the rural one parent household type with a primary school child demonstrates the greatest level of change in the 12-months to March 2026, with home energy costs increasing by 53.7% for this household type. In 2026, Fuel Allowance meets 36% of this households minimum energy needs, a nine percentage point drop in the level of need

met in 2020. This includes the five euro increase to the weekly rate announced in Budget 2026 and the temporary extension of the payment. Had Fuel Allowance not been extended to 32 weeks, it would have only met less than 32% of needs in 2026, a fourteen percentage point fall from 2020. The reduced level of energy need being met by the support demonstrates the inadequacy of the core rate and how it has not kept pace with rising energy costs.

Given the exceptional increase to home heating oil, the analysis below focuses on rural household energy costs in the MESL. **Table 5 presents the cost of households' energy by level of efficiency for a sample of rural household types.**

As the MESL analysis has demonstrated in previous years, home energy costs can vary greatly depending on dwelling efficiency level. Table 5 shows that when compared to a mid-energy rating (C2), costs can be up to 82% higher when in a poorly insulated home (E1-E1), or up to 36% lower when in a highly efficient home (A1-B2). As outlined above, for the one parent household type examined, Fuel Allowance meets 36% of a minimum energy needs when living in a C2 rated home, compared to only 22% of the energy need when in an energy poor home (E1-E2).

Table 5
Weekly energy costs for sample rural household types by Building Energy Rating¹⁶

	E1-E2	D1-D2	C2-C3	MESL C2	B3-C1	A1-B2
SA	€83	€68	€56	€51	€47	€39
TP 2a	€111	€90	€77	€70	€67	€52
OP 1	€106	€85	€71	€65	€61	€46
Older SA	€92	€71	€57	€50	€47	€32



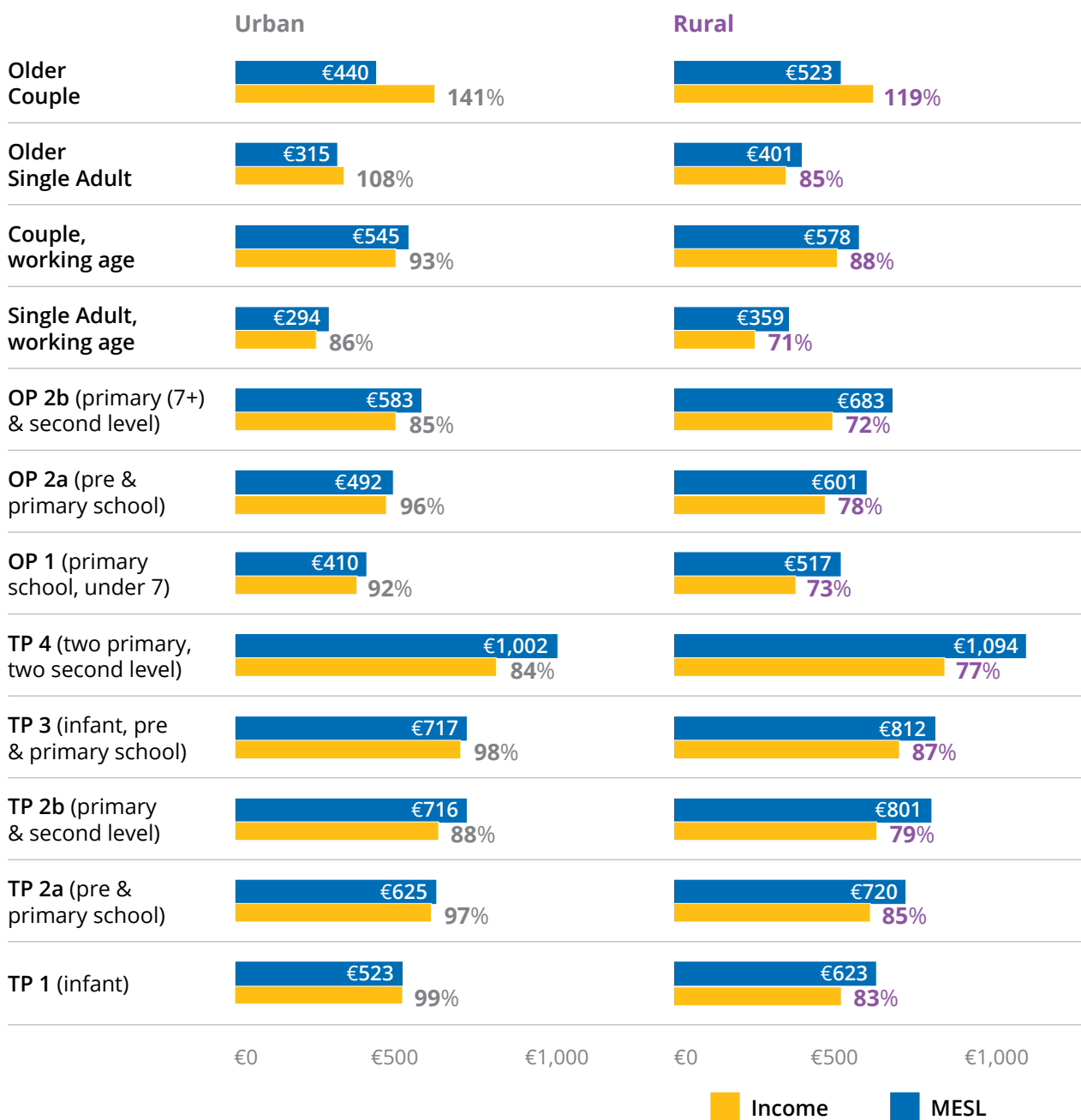
¹⁶ SA: Single Adult, working age | TP 2a: Two Parents, Preschool Child & Primary School Child) | OP 1: One Parent, Primary School Child | Older SA: Older Single Adult

Income adequacy case studies

The position of a set of twelve representative household compositions is illustrated in Graph 6, 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.¹⁷

Graph 6

MESL expenditure including housing (€ per week) and percentage met by social welfare supports, 12 representative household compositions¹⁸



17 For further details of the treatment of household income in these scenarios see Appendix on page 74.

18 A key to the household abbreviations used in these charts can be found in the Appendix on page 73.

Households without children

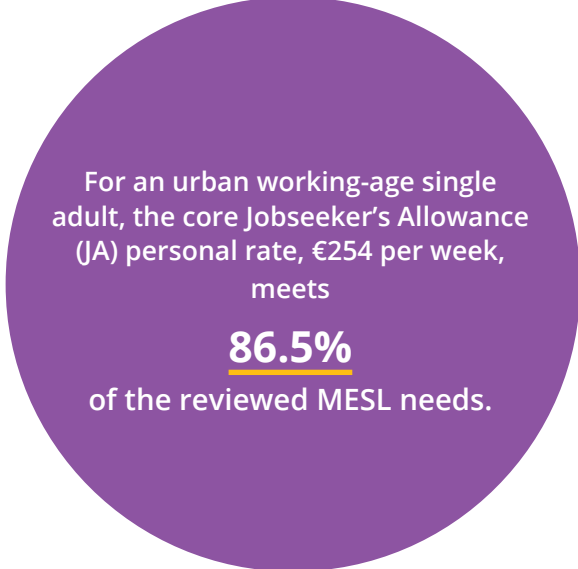


Single adult, working age

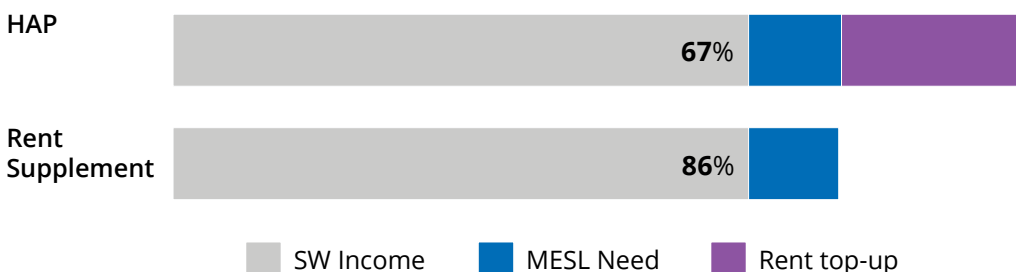
When in receipt of a primary social welfare payment, e.g. Jobseeker’s Allowance, and eligible for a full Medical Card, the MESL costs for a working-age single adult (before housing) are €262 in an urban area and €316 in a rural area, a 2.8% and 1.3% increase respectively compared to the 2025 pre-review costs.

For an urban working-age single adult, the core Jobseeker’s Allowance (JA) personal rate, €254 per week, meets 86.5% of the reviewed MESL needs. This is based on living in Rent Supplement accommodation, and while deeply inadequate it is the highest level of MESL needs met for this household type to date.

When in receipt of a Jobseeker’s payment for over 12 months, the Single Adult household may be eligible for the Christmas Bonus, the Fuel Allowance, and temporary extension to Fuel Allowance. These payments would contribute an additional €28¹⁹ average weekly income, over the year. This would bring household income to meeting 96.1% of MESL need.



Graph 7
Single adult, working-age, urban, MESL need (€ per week) and income adequacy by housing support



¹⁹ The Christmas Bonus is 100% of primary social welfare, this equates to an average weekly value of €4.88 for a working-age single adult in receipt of a full JA payment. The Fuel Allowance is currently €38.00 per week and is paid over 28 weeks, which is an average of €20.46 over 52 weeks. In 2026 there is also a Temporary Fuel Allowance extension, adding four additional weeks, €152 in total. This was announced in March 2026, to be paid April, and is included in the relevant income calculations.

Housing costs

Housing costs in the scenario above are based on the tenant contribution required when in receipt of Rent Supplement²⁰. 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 which is 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 €1,744 per month²¹ taking 90% of this as an indicative housing cost gives a monthly rent of €1,570. This exceeds the maximum rent limit by €355 per month.

In the Dublin City Council area, the differential rent²² payable by a single person in receipt of the full rate of Jobseeker's is €33.30 per week. The combination of top-up and differential rent brings total housing costs, to the household, to €115 per week. **Based on these housing costs a full rate of Jobseeker's would provide for 67.4% of MESL expenditure need (rising to 74.9% if in receipt of a Jobseekers payment for over 12 months).**

20 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 here in conjunction with the HAP scenarios also presented.

21 2024 Q3 average rent for a one-bedroom dwelling in Dublin (RTB, 2025)

22 This is based on the DCC differential rent scheme in effect in March 2026, the reference period for the MESL update. A new rent scheme has been announced and is in effect from April 2026.



Older single adult, living alone

For an older single adult, living alone, the reviewed weekly MESL costs (before housing) are €273 in an urban area and €367 in a rural area. This represents a 7.2% and 0.5% reduction respectively. As discussed above, the review process resulted in adjustments to the basket contents which had a greater proportional impact for this household type.

When in receipt of the State Pension Non-Contributory and secondary supports (including Fuel Allowance, Living Alone Allowance and Christmas Bonus), in an urban area, total MESL costs are €315 per week including differential rent. Income to the household, including the increased State Pension rate for 2026 and the increased Fuel Allowance, is an average of €339 per week, this meets 107.5% of MESL needs. With the additional four weeks of Fuel Allowance provided under the temporary extension, income is increased to an average of €342 per week, meeting 108.5% of MESL need.

When in a rural area additional costs for this household type are primarily related to transport and home energy. In the MESL baskets rural households home heating is based on the use of oil, the exceptional increase in oil prices in 2026 has driven up home energy costs for all rural household cases examined.

In transport, the deliberative groups have agreed that a car is a need when in a rural area. But in an urban area this household type can meet transport needs with the use of public transport which is free at the point of use with the Travel Pass, and a taxi allowance of €30 per month. The additional costs associated with a car add an average of €74 per week to the MESL baskets for older people.

As a result of the additional Transport and Home Energy costs, the State Pension does not provide the basis of an adequate income for an Older Single Adult living in a rural area. Both the Non-Contributory and Contributory pension are found to be deeply inadequate, meeting 85.3% and 88.1% of rural MESL need respectively.



Households with children

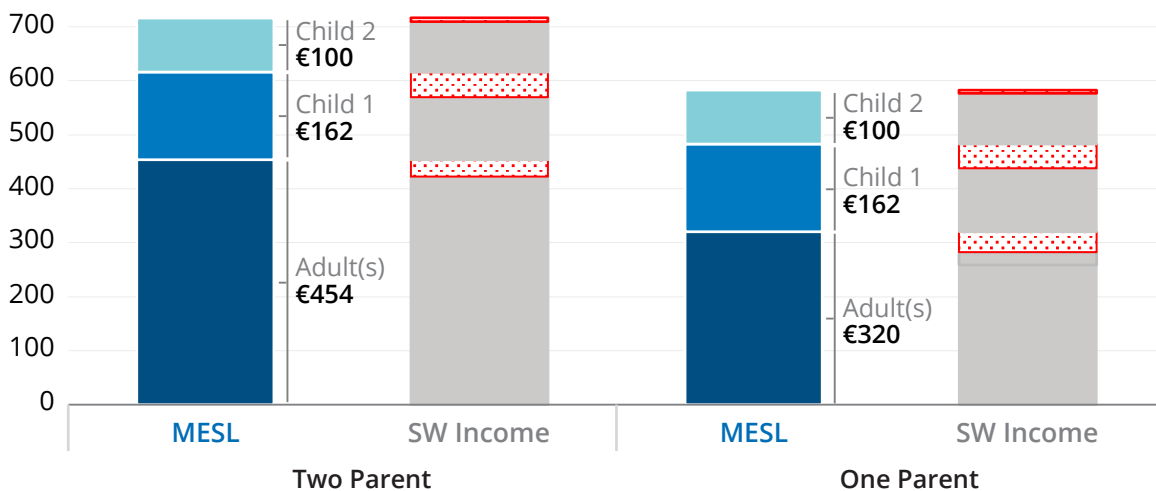
The inadequacy of social welfare supports for households with children is demonstrated in each of the eight household compositions included in Graph 6. The depth of inadequacy varies by household type and composition. For urban Two Parent households, supports meet up to 99.0% of MESL needs for Two Parents with one infant, to 83.9% of needs for a household with four children (two primary age and two second level age). In the One Parent households examined, supports meet between 95.8% of MESL needs, for a household with two children (pre-school and primary age) to 84.8% of MESL needs for a household with a primary and second level age child.

In all of these cases, the depth of inadequacy is worse when the household is based in a rural area, requiring a car to meet transport needs and the use of oil for home heating. Depending on the household composition, social welfare supports meets 76.9% to 86.8% of the MESL costs for rural Two Parent households and 72.3% to 78.4% for rural One Parent households.

As detailed above, on page 49, the core social protection supports adequately meet the core MESL costs associated with children below primary school age. However, core supports fall short of meeting the core MESL costs of the parent or parents in a household, primary school children and second level age children. In particular the supports are deeply inadequate for the adult in a One Parent household and for children aged 12 and over, second level age. As a result, One Parent household types and household compositions with an older child most frequently demonstrated deep income inadequacy in the set of cases examined above, on page 48.

Here, in Graph 8, we examine the contribution of social protection supports towards the minimum costs of two household compositions with one primary school and one second level aged child. The analysis compares the MESL costs associated with the adult(s) and children to the related level of income supports. The gap between social welfare supports at each level is illustrated, by the red shaded area.

Graph 8
MESL expenditure need and Social Welfare income, per week
Two Parent & One Parent household with two children (primary school & second-level age)



In all of these cases, the depth of inadequacy is worse when the household is based in a rural area, ... social welfare supports meets

76.9% to 86.8%

of the MESL costs for rural Two Parent households and

72.3% to 78.4%

for rural One Parent households.



Comparing the two parent and one parent household types with a primary school and second level age child, social welfare supports provide for 88.2% and 84.8% 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 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 51. 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 (including the temporary extension in April) 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 93.0% of MESL need.**

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.

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 scenarios²³.

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).



²³ For further detail of the employed income calculations see the Appendix on page 75, detail on the treatment of Childcare costs is also on page 75.



Single Adult

In 2026 the National Minimum Wage (NMW) increased by €0.65 to €14.15 per hour, an adjustment of 4.8%. For a full-time employee (37.5 hours per week), this translates to a gross weekly increase of €24. Net income potentially increases by 3.7% (€17 per week) compared to 2025, due to a 0.15% increase to PRSI, and the maintenance of PAYE tax credits and bands at 2025 levels.

The 'MyFutureFund' auto-enrolment pension has been introduced from the start of 2026. It applies to employees not already contributing to a pension through their salary, with earnings over €20,000 a year (€5,000 per quarter), and aged between 23 and 60. For the first three years of the scheme the employee contribution is 1.5%.

The auto-enrolment contributions in this full-time NMW scenario are an average of €7.96 per week. This reduces the potential 'take home' income available to meet MESL costs, and brings the net gain from the change to the NMW to a 2.0% increase compared to 2025.

The Rent Tax Credit is also retained at the previous level of €1,000 for a single person. This reduces the PAYE payable on a full-time minimum wage salary for an employee in the private rented sector. However, this continues to be unavailable to a household in receipt of any housing support e.g., HAP.

The cost of a MESL for an urban Single Adult in full-time minimum wage employment rose by 4.0% compared to 2025. Within this, 2.8 percentage points are due to rising private rents, which increased by 5.0% in the Dublin area, while home energy costs rose by 14.5% for an urban based household.

A full-time minimum wage salary now meets 76.8% of MESL needs for this household type, a 1.5pp decrease from 2025, leaving a weekly income shortfall of €146.

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 €64.80 per week. With the rent limit of €900 per month, a top-up of €154.57 per week would also be required. When the rent limit is increased by the permitted 35%, the top-up reduces to €81.88 per week. The support with housing costs from HAP has the potential to reduce the degree of income inadequacy, from NMW meeting 76.8% of MESL need when paying a market rent to NMW meeting between 91.2% and 106.4% 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 €770, to meet the cost of a MESL in 2026. **This Minimum Income Standard (MIS) is 45% higher than the gross salary from minimum wage employment.** It equates to 54½ 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 in needs across different household compositions.

Graph 9 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 (OPF). 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, 18 of the 21 cases demonstrate income adequacy when in minimum wage employment. Inadequate cases are only found in one household composition, two parents with four children (two in primary and two in second level) across all employment scenarios.

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.

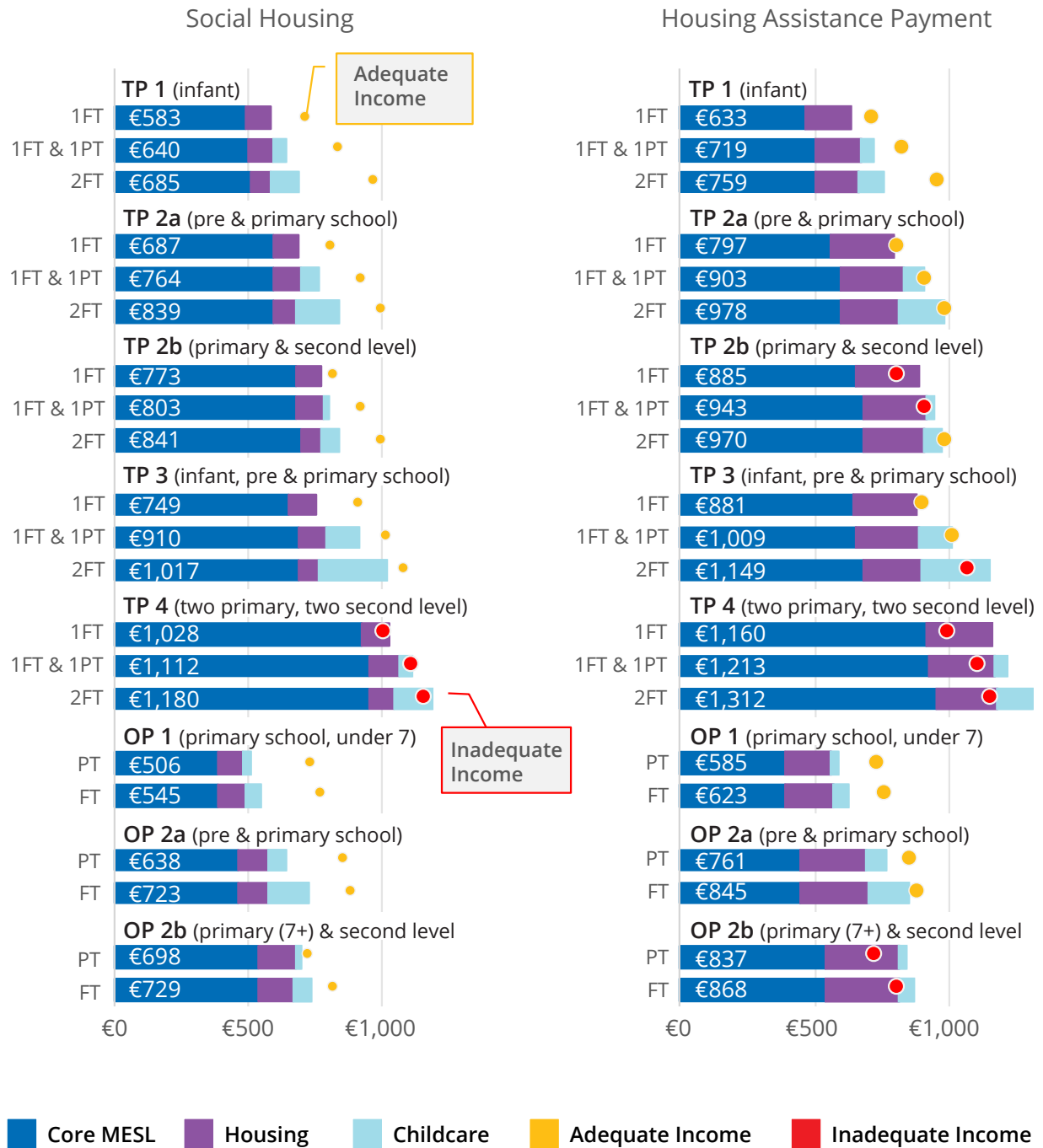
These scenarios assume consistent and sufficient hours of minimum wage employment, combined with access to in-work supports and services. For households with school-age children, the structure of part-time working hours is assumed to minimise the need for childcare during school term times. The analysis also 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.

**21 cases
are assessed,**

under both Social Housing
(with differential rent) and
HAP tenancy (differential rent
and a rent top-up) scenarios.

**In the Social Housing scenarios,
18 of the 21 cases demonstrate income adequacy
when in minimum wage employment.**

Graph 9
National Minimum Wage adequacy benchmark, household types with children,
Social Housing and Housing Assistance Payment scenarios²⁴



24 A key to the household abbreviations used in these charts can be found in the Appendix on page 73.

Table 6

Breakdown of NMW adequacy cases, by household type & scenario

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

Focusing on the Social Housing scenario, several counterfactuals are examined where means tested income supports or NCS are not provided. These results are presented in Table 6.

Income supports have the most significant impact on ensuring income adequacy. In single-earner Two-Parent households, the WFP, Fuel Allowance (FA), and the Back to School Clothing and Footwear Allowance, can account for up to 38% of net household income. As employment increases, WFP tapers and is only retained for a dual full-time scenario in the household compositions with three or four children. **Without these supports only seven of the 15 two parent cases would demonstrate income adequacy.**

In the One Parent households examined income supports are also 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 supports²⁵, and WFP comprises approximately 60% of net household when in part-time employment, and are fundamental to 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 (unlike WFP and OFP for cases with children under 7). Despite the recent extension of Fuel Allowance to WFP recipients, this household composition continues to receive a lower level of targeted income support compared to a household with younger children in the same income scenario.

However, when in receipt of targeted supports net income adequately meets MESL needs in all cases examined. Without these income supports all one parent cases would demonstrate severe income inadequacy when in NMW employment.

Without the NCS childcare subsidy, only five 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.

²⁵ Fuel Allowance, the Back to School Clothing and Footwear Allowance, and Christmas Bonus if in receipt of OFP.



For many household types, **full-time employment at the National Minimum Wage alone is not sufficient to address income inadequacy.**

It must be accompanied by access to the full range of available supports and services to ensure income adequacy.



Conclusion

This year's report presents the full two-phase review of all MESL basket contents, where members of the public worked together to deliberate on the goods and services needed to live at a dignified minimum level, and consider how this has changed from the previous review point in 2018/19.

The review shows that the principles underpinning the MESL remain consistent with previous versions of the research, reflecting a strong and enduring public consensus on the principles informing what is required for a socially acceptable minimum standard of living in contemporary Ireland. Participants continue to agree that Food should meet health and nutrition requirements, people should have an adequately warm home, which is furnished and maintained, that they should have the clothes and personal care items needed to present themselves in an appropriate way, and should have the opportunity to connect with others and participate in society.

The review participants have made many valuable updates to the MESL baskets and redefined how certain needs are met. These changes have not driven an upwards creep in what constitutes minimum needs, while costs have increased during this period of high inflation, the change in minimum costs over the last six years is below the rate of inflation. This consistency in the understanding of minimum needs demonstrates the robustness of the MESL research and CBS methodology.



Changes in how needs are met

Many of the adjustments made reflect how needs change and evolve over time. For Working-Age Adults, groups expressed concerns over the quality and durability of items across basket categories and felt that aspects of some categories agreed in the 2018/19 MESL review were now too conservative. This cohort also addressed the need for a basic level of home décor particularly when living in privately rented accommodation. These concerns prompted a range of adjustments to the Clothing, Personal Care, and Household Goods baskets.

The reviewed Working-Age MESL baskets are approximately 2% higher in cost than the inflation adjusted estimate of the pre-review basket would have indicated for 2026. This is due in part to changes to the basket content introduced by the review, but also to the limitations of inflation estimates in capturing changes in the cost of the minimum basket.

For Older Adults, similar changes were made to reflect the importance of quality and durable goods. Additional adjustments reflect the distinct needs of this age group. Many changes followed discussions focused on the need to feel safe and secure at home, and the importance of remaining social and active as an individual ages. A consistent theme to emerge from the review was the pragmatic approach taken by groups when determining how minimum needs should be met, recognising that as the cost of goods and services increases, appropriate substitutes or trade-offs are sometimes necessary to keep the basket at an acceptable minimum level.

For Older Single Adults, core MESL costs are approximately 7% lower than the pre-review baskets. This notable decrease is largely due to changes at the household level, such as the reduction from a daily to a weekend newspaper, having a proportionately greater impact on a single-person household. For Older Couples, core MESL costs have risen by approximately 4%.



MESL costs in 2026

The 2026 MESL costs are an average of 3.8% higher than in 2025 (4.1% urban, 3.3% rural). There has been a cumulative increase of 23.6% in average core MESL costs compared to 2020 (the point where the previous basket review was published). For the same period, the national average basket, as measured by the CPI, has measured a 24.9% increase in prices. This demonstrates that the MESL review has not resulted in an upward creep in what constitutes the minimum, the change in minimum costs over the last six years is below the rate of inflation.

Compared to March 2025, the average cost of the minimum food basket is 2.7% higher, and home energy costs are an average of 24.9% higher. Within home energy, the increase is greatest for home heating oil where MESL costs have risen by 72.4% in the last year; an increase of 186.8% compared to the 2020 standard. Across all household types, rising home energy costs represent the greatest pressure on core MESL costs in 2026, with the impact seen most acutely in rural households reliant on home heating oil.

Income Adequacy

The MESL research presents an evidence-based indicator of the income required by households to afford a socially acceptable minimum standard of living in Ireland today. The report utilises this benchmark as a means of assessing the adequacy of various income types including social welfare payments and supports, and the national minimum wage.

Similarly to previous iterations, this report found that many households continue to be at risk of income inadequacy. Of 145 test cases examined, 116 demonstrate some level of income inadequacy when reliant on social welfare, with 50 cases deeply inadequate, meaning income meets less than 90% of minimum needs. In particular, families with older children and single adult-headed households are most at risk of income inadequacy when dependent on social welfare. This is due to the disproportionate burden of household costs on an inadequate single income, combined with the substantially higher minimum costs of older children.

Older children, aged 12 and over, have the highest MESL costs of all age-groups. Notably, the MESL findings indicate that an older child adds more to the household MESL costs than a second adult. However, recent increases to the Child Support Payment have had a meaningful impact. Social welfare supports now meet 72.2% of MESL needs for children aged 12 and over, improving income adequacy by 8.2 percentage points for this age group. While still deeply inadequate, this is the highest level of need met for this age-group to date.

Further increases to income supports are needed to adequately meet the needs of both primary and second level age children. However, this progress to date demonstrates that targeted evidence-based adjustments to social welfare supports can be effective at reducing income inadequacy.

The One Parent household type continues to demonstrate persistent deep income inadequacy in the MESL analysis, representing over half of the cases found. This is due to structural inadequacy of the core working-age personal rate to meet both the needs of an individual (food, clothing, etc.) and the household (housing, energy, etc.). Compared to the adults in a Two Parent household, supports meet proportionately less of MESL needs of the adult in a One Parent household. This issue demonstrates the need for an evidence-based targeted approach to address this systemic inadequacy.

In conjunction with incremental increases to the core rates and relevant secondary supports, these measures have the potential to lift these household types from deeply inadequate to inadequate income. By continuing to make incremental but targeted progress, ensuring that supports keep pace with the real cost of minimum needs, Ireland can move toward an evidence-based social protection floor that allows individuals and households to live with dignity and participate fully in society.

More broadly, the findings reinforce the importance of in-work supports, affordable childcare, and secure and affordable housing in enabling income adequacy for households in employment. For many household types, full-time employment at the National Minimum Wage alone is not sufficient to address income inadequacy. It must be accompanied by access to the full range of available supports and services to ensure income adequacy.

Finally

Ultimately, the MESL continues to serve as a vital tool for informing social policy and guiding income support levels. Rooted in the lived experience of members of the public, the research provides a socially acceptable benchmark of minimum needs that informs debates of income adequacy, poverty, and social inclusion.

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. These recommendations 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 policymakers and government departments.

The full set of MESL 2026 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.

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

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Appendix

MESL Review Phases & Group Stages

As explained in the report the review of what is required for a Minimum Essential Standard of Living was conducted over two phases. Phase 1 examined the needs of households with children. Phase 2 examined the needs of households without children. Each phase convenes four stages of deliberative focus groups, with new participants at each group. Each group focuses on a distinct profile, reviewing the needs and refining the deliberations of previous stages.

The first stage groups each meet for a full day session with six hours of deliberation, to undertake an initial broad review of the previous basket contents and propose where changes could be appropriate. At the subsequent stages each group meets for three hours, and the deliberations refine the proposals to come to a consensus on what is needed, and how needs should be met.

Table 7 **Phase 1: Households with Children, Deliberative Groups**

Stage	Group	Profile
Stage 1	Two Parent households	Parents from two parent households, mixed group of mothers & fathers
Stage 1	One Parent households	Parents from lone parent households (mothers)
Stage 1	Infant	Parents of children under 2
Stage 1	Pre-School	Parents of pre-school children (aged 2 – 4)
Stage 1	Primary School	Parents of primary school age children (approx. 10 years old)
Stage 1	Second Level	Parents of second level age children (Junior Cycle, approx. 15 years)
Stage 2	Parents	Mix of parents from one & two parent households
Stage 2	Parents	Mix of parents from one & two parent households
Stage 2	Children 0 – 4	Parents of infants & parents of pre-school age children
Stage 2	Primary School	Parents of primary school age children (approx. 10 years old)
Stage 2	Second Level	Parents of second level age children (Junior Cycle, approx. 15 years)
Stage 3	Parents	Mix of parents from one & two parent households
Stage 3	Children 0 – 4	Parents of infants & parents of pre-school age children
Stage 3	Primary School	Parents of primary school age children (approx. 10 years old)
Stage 3	Second Level	Parents of second level age children (Junior Cycle, approx. 15 years)
Stage 4	Parents & Children 0 – 4	Rural Households, Parents of infants & parents of pre-school children
Stage 4	Parents & School Children	Rural Households, Parents of primary & parents of second level children

Table 8 Phase 2: Households without Children, Deliberative Groups

Stage	Group	Profile	Gender	Household composition
Stage 1	Working-Age Men	Single and partnered men, no dependent children, 25 – 44	Male	Mix, single & partnered
Stage 1	Working-Age Women	Single and partnered women, no dependent children, 25 – 44	Female	Mix, single & partnered
Stage 1	Older Women	Women living alone or with a partner, no dependent children, 68 – 80	Female	Mix, single & partnered
Stage 1	Older Men	Men living alone or with a partner, no dependent children, 68 – 80	Male	Mix, single & partnered
Stage 2	Working-Age adult, single	Working-age adults, not living with a partner, no dependent children, 25 – 44	Mixed	Single, not living with a partner
Stage 2	Working-Age adult, partnered	Working-age adults, co-habiting with a partner, no dependent children, 25 – 44	Mixed	Co-habiting with a partner
Stage 2	Older Adult, single	Older adults, living alone, 68 – 80	Mixed	Living alone
Stage 2	Older Adult, partnered	Older adults, living with a partner, 68 – 80	Mixed	Living with a partner
Stage 3	Working-Age adults	Single and partnered, no dependent children, 25 – 44	Mixed	Mix, single & partnered
Stage 3	Older Adults	Living alone and partnered, 68 – 80	Mixed	Mix, single & partnered
Stage 4	Working-Age adults	Rural Households, Single and partnered, no dependent children, 25 – 44	Mixed	Mix, single & partnered
Stage 4	Older Adults	Rural Households, Living alone and partnered, 68 – 80	Mixed	Mix, single & partnered

MESL Data Coverage

Developments of the MESL from 2006 onwards have added flexibility to the dataset, enabling the examination of a broader range of household compositions, including multiple permutations of households with varying numbers and age of children. The MESL data is focused on single family-unit households, households comprised of either a single adult or a couple, and any dependent children. It establishes budgets for a range of household types and child age groups, listed in Table 9.

The dataset has grown from a set of six household types which represented 31% of Irish household compositions, to now covering 85% of household compositions across urban and rural Ireland. The remaining 15% of households not covered by the current MESL dataset, are primarily non-family households (7.6%) and 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).

Table 9 Household Types and Child Age Groups in MESL dataset

Household Types	Child Age Groups
Two Parent household, 1 to 4 children	Infant (9 months old)
One Parent household, 1 to 4 children	Pre-School (3 years old)
Single Adult, working-age	Primary School (4 – 11 years old)
Couple, working-age	Second Level (12 and over)
Older Single Adult, living alone	
Older Couple	

Household composition key

MESL expenditure needs budgets can be compiled for a broad variety of household compositions and examined in a range of scenarios. Throughout the report the discussion and analysis focus on a subset of representative and indicative household compositions. Where limitations of space do not allow for a full description of the household composition an abbreviation may be used. A key to these abbreviations is included in Table 10.

Table 10 Household composition key

Abbreviation	Detail
TP 1	Two Parent & 1 child (infant)
TP 2a	Two Parent & 2 child (pre & primary school)
TP 2b	Two Parent & 2 child (primary & second level)
TP 3	Two Parent & 3 child (infant, pre & primary school)
TP 4	Two Parent & 4 child (two primary, two second level)
OP 1	One Parent & 1 child (primary school, under 7)
OP 2a	One Parent & 2 child (pre & primary school)
OP 2b	One Parent & 2 child (primary (7+) & second level)

Household Income Calculations

Details of the income scenarios presented above are provided in the accompanying Appendix Tables, available on budgeting.ie. Notes on the assumptions informing the calculations and treatment of various income supports are included below.

Social Welfare Scenarios

For the **Two Parent** household type social welfare income is based on full Jobseeker's Allowance and Qualified Adult, Child Support Payment, Back to School Clothing & Footwear Allowance, and Child Benefit. Fuel Allowance is not included as standard, see below.

With the **One Parent** household type social welfare income is based on the full rate of One-Parent Family Payment / Jobseeker's Transitional, Child Support Payment, Fuel Allowance, Christmas Bonus, Back to School Clothing & Footwear Allowance, and Child Benefit.

For the **Working-Age Single Adult** and **Couple** household types social welfare income is based on the full Jobseeker's personal rate for each adult in the household.

In the case of **Older Adult** household type household income scenarios examine both the State Pension Non-Contributory (Under 80 rate) and Contributory, including either the Living Alone Allowance and Telephone Support Allowance or Increase for Qualified Adult where appropriate, Fuel Allowance and Christmas Bonus. The effect of the Household Benefits Package is included in the household expenditure budget.

It is assumed that all social welfare dependent household scenarios would be eligible for a full Medical Card.

Fuel Allowance

The Fuel Allowance is included for long-term social welfare recipients (e.g. One-Parent Family Payment, Jobseeker's Transitional, State Pension), and as of 2026, Working Family Payment recipients.

Recipients of Jobseeker's Allowance (JA) must have been in receipt of JA for over 12 months to qualify for Fuel Allowance. Approximately 30% of JA recipients qualify for Fuel Allowance (Dept. Social Protection, 2025: Table D2 & H12).

The standard JA scenarios examined for Two Parent, Working-Age Single Adult and Couple household types do not include Fuel Allowance. However, to provide context the potential effect of being a long-term recipient and qualifying for Fuel Allowance and the Christmas Bonus is noted in the text where relevant.

Employed Scenarios

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. The employment scenarios examined are:

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

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, and secondary supports (where applicable) including Fuel Allowance, Back to School Clothing and Footwear Allowance and the Christmas Bonus.

The Medical Card and GP Visit Card means test applied in each scenario, following HSE guidelines.

The income scenarios examined here focus on broadly applicable situations. Therefore, the employed scenarios are not specific to return to work situations which may include limited term retention of certain income supports.

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.

Childcare

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).

Notes





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