



# MESL costs for school age children

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# Introduction

From school uniforms and day-to-day eating to children's birthday parties and smartphones, this paper details the findings from the in-depth focus group deliberations with parents on the minimum needs of school age children, outlining the goods and services that members of the public consider necessary for a primary school and second level child to have a Minimum Essential Standard of Living (MESL) in Ireland today.

This paper offers rich insights into the review process and how it shapes the household budgets. Drawing on the deliberations of parents, this research shines a light on how consensus is reached and explores the rationales behind including or excluding items in the minimum baskets. In doing so, it informs a qualitative understanding as to why older children's needs are distinct from younger children and the reasoning behind the higher costs associated with older children.

In 2025, the Vincentian MESL Research Centre at SVP carried out a review of the MESL basket contents for households with children. The updated 2025 MESL costs reflect the outcomes of the project, and the analysis found that costs remain highest for older children - at least 60% higher than younger children – a finding which has been consistent in previous iterations of the MESL research.

Using the most recent MESL expenditure data, this paper identifies the minimum needs and associated costs of a primary school (10 years old) child and a child of second level age (15 years old), highlighting the expenditure areas where costs are greater for an older child. Finally, the real value of core child-related social welfare supports, based on 2025 levels, is examined relative to the direct MESL needs of school age children.

## Minimum Essential Standard of Living (MESL)

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The Minimum Essential Standard of Living (MESL) seeks to answer a simple question: “What do people need to live with dignity?”. This answer comes from the public, who, through deliberative focus groups, agree on the essentials for a decent life in Irish society. The research is iterative and involves multiple phases of detailed discussions, to establish a social consensus on the goods and services necessary for a minimum acceptable standard of living.

This is a standard which people agree no one should be expected to live below. It represents the minimum required to meet physical, social, and psychological needs, and enable a life with dignity. The process produces itemised lists detailing the full range of goods and services required for individuals and households, from which the average weekly cost is calculated.

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

In this way the MESL is a tangible measure, grounded in lived experience and social consensus, of what is needed for participation, dignity, and to avoid poverty. It serves as a needs-based indicator of the income required for individuals and households to live with dignity and acts as

an evidence-based benchmark for assessing the adequacy of social welfare supports, minimum rates of pay, and the effectiveness of services in reducing living costs.

## Review process

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

What is required for an acceptable minimum standard of living also develops over time. To ensure the MESL data continues to reflect current minimum needs, remaining relevant and grounded in social consensus, it is important to periodically review the contents of the MESL baskets with members of the public.

To do this, a series of deliberative focus groups are conducted through a multi-stage iterative process every six years. 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. 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. The discussions draw on the lived experience of real people contributing their expertise on what individuals and households like them need, with each group building on the work of the last.

The 2024/25 MESL review process for households with children involved extensive deliberations on minimum needs over the course of 17 focus groups, comprised of 128 people, meeting for a total of 39 hours of discussion. The groups were held from September 2024 to February 2025 and involved members of the public coming together to determine what is a need (as opposed to a want), and how needs should be met at a minimum acceptable level.<sup>i</sup>

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.

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 average weekly cost of a Minimum Essential Standard of Living is then calculated for each category of individual and household type.

A child's needs vary with age. To reflect this, the MESL data defines four child age groups and identifies the direct MESL cost at each stage of childhood (infancy; preschool; primary school; and second level). This research paper presents the findings from the project to review the MESL baskets for households with children, with a particular focus on school age children.

## Context

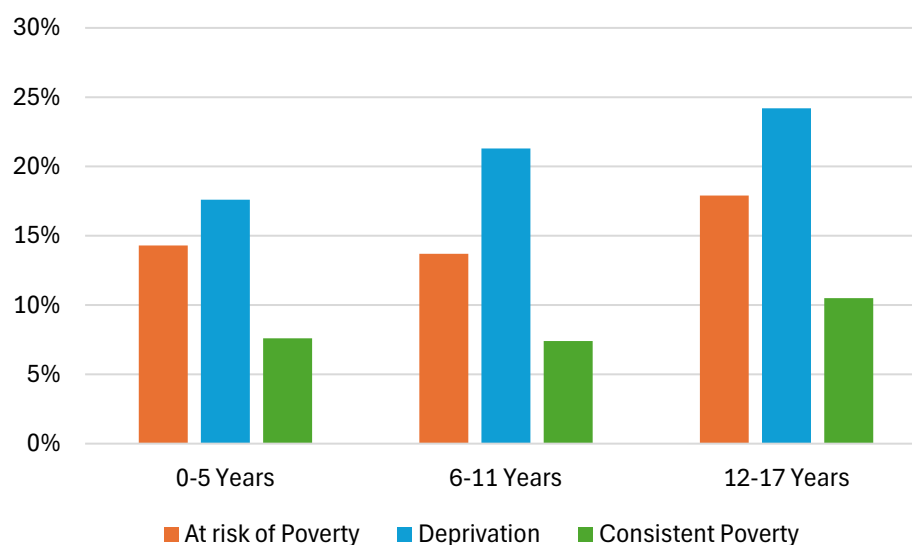
The most recent Survey on Income and Living Conditions (CSO, 2025) found that, in 2024, 21.2% of children were experiencing enforced deprivation. This means that more than one in

five children in Ireland were part of a household that had to go without basic essentials, such as being able to afford new clothes, a warm coat, or maintaining adequate warmth in the home — a rate 5.5 percentage points higher than the national average.

When examined by age cohort, children aged 12-17 have the highest deprivation rate at nearly 25%, compared to just over 15% for the population overall. This age group also has a high at-risk-of-poverty (AROP) rate at 17.9% and consistent poverty at 10.5%, both higher than those observed in younger child cohorts and across all other age groups.

When interpreting the AROP rate for children aged 12-17, it is important to consider the measurement of income poverty in Ireland and how the national equivalence scale treats older children. Children aged 14 and over are treated as adults and therefore assigned the same equivalence scale weighting as an additional adult (0.66) rather than the lower child weighting (0.33). The older child in the MESL costs an additional 62.3% relative to a head of household adult, only marginally less than equivalence scales assume, and significantly more than a younger child's estimated weighting. The CSO weighting for an older child aligns with MESL findings, which consistently identify older children as having greater and distinct needs compared to younger children. This paper further supports this finding and the greater equivalence weight given to older children aged 14 plus.

**Graph 1**      **SILC 2024 Poverty and Deprivation Rates by child age cohort**



# MESL expenditure need for school age children

Table 1 Direct weekly MESL expenditure need<sup>iii</sup> for a primary school child & second level child

|                                  | Primary      | Second Level  | Difference (€) | % of Overall Difference |
|----------------------------------|--------------|---------------|----------------|-------------------------|
| Food                             | 26.72        | 50.53         | 23.81          | 40%                     |
| Clothing                         | 11.62        | 18.90         | 7.29           | 12%                     |
| Personal Care                    | 5.83         | 8.43          | 2.60           | 4%                      |
| Health                           | 1.61         | 1.66          | 0.05           | 0%                      |
| Household Goods                  | 3.41         | 3.88          | 0.47           | 1%                      |
| Household Services               | 0.00         | 0.00          | 0.00           | 0%                      |
| Communications                   | 0.00         | 6.15          | 6.15           | 10%                     |
| Social Inclusion & Participation | 29.96        | 42.70         | 12.74          | 21%                     |
| Education                        | 7.71         | 8.22          | 0.51           | 1%                      |
| Transport                        | 2.10         | 6.80          | 4.70           | 8%                      |
| Household Energy (Electricity)   | 3.57         | 4.43          | 0.86           | 1%                      |
| Personal Costs                   | 0.10         | 1.12          | 1.02           | 2%                      |
| Insurance                        | 0.00         | 0.00          | 0.00           | 0%                      |
| Savings & Contingencies          | 5.00         | 5.00          | 0.00           | 0%                      |
| <b>Total</b>                     | <b>97.62</b> | <b>157.81</b> | <b>60.19</b>   | <b>62%</b>              |

Table 1 shows the cost of each MESL expenditure area for the primary and second level child, demonstrating the cost differential by basket category between the two stages of childhood. The weekly cost of the primary school child's MESL expenditure is €97.62, or €5,076.24 per year, on average. MESL needs for the older child are approximately 60% higher than that of the primary school age child, at €157.81 per week, or an average of €8,206.12 per year. This represents an additional €60 per week for the older child in the MESL. Detail on each of these spending categories is provided in subsequent sections of this report.

As children reach post primary school age, the need for goods and services become greater and expenditure subsequently increases. Table 1 identifies how much each basket area contributes to the additional costs of the second level child. The higher expenditure need for food and social inclusion for the second level child is notable and is explained further in the sections below.

## Scenarios & assumptions

The direct MESL cost of a child is based on expenditure needs which can be attributed solely to a child and excludes wider household costs. A family household has different minimum requirements compared to a household without children, due to various needs associated with family life. These wider costs which are not specific to a particular child or age group but

instead are applicable to households with children independent of age groups, are included in the parental head of household MESL baskets, e.g., home heating, household appliances, cleaning products, Christmas decorations etc.

The costs presented in Table 1 are adjusted for the full medical card. When a household does not qualify for the medical card or GP visit card, core MESL costs for the primary and second level child are €100.73 and €162.15, respectively.

## Childcare

Childcare costs are highest for younger age groups and reduce as the child gets older. At primary school age, childcare costs are highest where both after-school care and full-time care outside of school term time are required, and 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 during school holidays, with an agreed contribution made by the household for this. This type of childcare is informal and is not eligible for subvention under the NCS. Although, if childcare was formal, the NCS would reduce the gross cost of care out-of-term time, depending on the level of household income.

Because this paper sets out to assess the adequacy of child-related social welfare supports against MESL costs, and as childcare costs are supported through the NCS, the analysis focuses on the adequacy of social welfare supports against the non-childcare aspects of the MESL basket. However, it is worth mentioning that when part-time childcare is required for the primary school child weekly MESL costs increase to €120.70, and to €172.07 where full-time care is required, exceeding the MESL costs of the second level child. Therefore, this paper focuses on core MESL costs adjusted for the medical card, excluding childcare costs, as presented in Table 1.

## Gender

Gender-based differences by child age group and its impact on overall MESL costs is minimal. While certain expenditure categories differ by gender, most notably food, clothing and personal care, there is very little difference in the overall expenditure requirement. For example, the minimum expenditure need of a second level female is 99% of that of the male requirement, and the MESL need of a primary school male is 98% of that of the female requirement.

In efforts to avoid over complicating the presentation of the results, the final MESL analysis presents budgets by age group only for children. To ensure that the individual budgets are representative of full minimum needs, the overall higher expenditure amount is included in analyses. However, it is recognised that gender-based differences may be of interest, particularly after having carried out the recent review with parents. Therefore, these differences will be highlighted in the section below.

## Region

Because the difference in urban and rural costs for school age children is so minimal, the paper focuses on urban MESL costs only.

## Impact of basket category changes on the cost of a MESL

Following on from the recent series of deliberative focus groups, this section gives an overview of each of the basket categories, outlining their contents, that is, the goods and services the members of the public have agreed are required for a primary and second level child to have a Minimum Essential Standard of Living. The review groups focus on the '*need to have*' as opposed to the '*nice to have*' when building the minimum baskets and, while it is a minimum standard, it is not solely about survival. It is also about being able to participate in Irish society fully. It is from this that the overall expenditure need, outlined in Table 1, is identified.

This section details the deliberations of the in-depth focus group discussions, outlining the reasoning behind the expenditure need. It highlights any major adjustments made to the minimum baskets, identifying its impact on expenditure requirements for the child age groups examined in this paper. The findings demonstrate the difference in expenditure need between primary school and second level children by each individual basket area, identifying the additional costs associated with older children.

### Food

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For children, the food basket includes items for normal day-to-day eating, however other aspects of food, such as at a social level, are also included. The deliberative focus groups agree on a range of typical meals and snacks, translated into a weekly food menu, which is then reviewed by a nutritionist to ensure that the menu is both balanced and healthy, while also realistic.

The nutritionists review of the weekly food menus ensures that the food basket is adequate and reflects current nutritional guidelines. The final updated menus reflect the nutritional requirements of each individual household member, including adequate calorie consumption by age group and gender. They also include variety to ensure that the recommended macro and micronutrients are adequate. For example, fortified cereals are included in the minimum food baskets and are an important source of iron for children to support growth and development, and for teenage girls, to replace iron lost during menstruation.

The 2025 food baskets for children are therefore based on feedback from focus group participants and was further informed by expert opinion to adequately capture a healthy and balanced diet.

The recent review groups made some changes to the food basket contents, including the addition of a greater variety of fruit such as berries, and a greater level of protein for breakfast, for example, eggs.

Following expert opinion from the nutritionist, a range of adjustments were made to the food menus for both adults and children, including the replacement of whole milk with semi-skimmed milk to reduce saturated fat intake, reducing the portion size of orange juice in line with public health advice, and replacing marmalade with banana as a breakfast topping to ensure sugar intake does not exceed recommendations.

For school age children, a greater emphasis on health resulted in an improvement in the nutritional composition of snacks. This meant a reduction in processed convenience options, e.g., pot noodles, and the addition of mixed unsalted nuts, or carrot sticks and hummus as supplementary snacks. Because adolescents have higher calcium requirements than adults, more dairy based snacks, e.g., yoghurt, were incorporated into the second level child's food basket.

At primary school age, the average weekly MESL cost for food is €26.72. Food costs are much higher for the second level child at €50.53 week. This can be explained by several factors, outlined below.

Calorie intake is much greater for an older child. This is reflected in this child-age group's MESL food basket through greater portion sizes for food items, as well as additional snacks. In the deliberative focus groups, parents discussed the need for more substantial snacks when reviewing the food baskets agreed on in 2018/19. While there was certainly a reduction in processed convenience options for health reasons, participants decided to include frozen foods specifically for a teenager, e.g., chicken goujons, that were easy to prepare and could be cooked in the air fryer. Parents felt that this encouraged independence for the older child, and specified that this would not replace their dinner or evening meal:

*“... you know they come in from school, they mightn't want dinner, just give me something, one of the things in the air fryer, two sausage rolls, cause I'm going out. And then they come back and have their dinner...”*

There is also a weekly deli lunch in this child age group's basket for a sense of inclusion. Accounting for almost one third of the overall MESL need, food is the largest expenditure area for the second level child. This basket category is responsible for 40% of the additional expenditure need for the older child.

The difference in food costs between the primary and second level child in the MESL is greater than previous iterations of the food basket following the recent review. This can be explained by the introduction of the hot school meals at primary level, resulting in a reduction in food costs for this age group<sup>iii</sup>. The school meals scheme was noted by the review group participants, with parents ultimately agreeing that children would not need to bring a packed lunch to school due to the roll out of school meals.

A significant finding following the review groups was the reduction in MESL food costs for households with children, e.g., a reduction of €13.85 and €16.78 in the primary and secondary school child's food budget, respectively. It is difficult to ascertain whether this is the result of the change in supermarket from Aldi to Dunnes<sup>iv</sup> and the subsequent impact of the Dunnes Shop & Save vouchers, factored into the MESL calculations, basket content changes, or simply the refined methodology in identifying appropriate portion sizes for each individual household member.

While the baskets account for a higher calorie intake for the second level male, the difference in the weekly MESL food cost for this age group by gender is marginal, i.e., €50.53 for male and €49.33 for female.

## Clothing

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The clothing basket for children includes clothing for everyday wear, special occasions, underwear and nightwear and the footwear required for a minimum standard of living. Clothing items also reflect seasons, with an appropriate level of summer and winter wear.

The cost of the clothing basket for primary school children is €11.62 per week, an estimated €3.72 higher than the pre-review baskets adjusted to 2025 costs. This can be explained by basket content changes made by the recent focus groups. Some lifespans were considered unrealistic given the rate at which children grow. For example, there was consensus to reduce the lifespan of trainers from 1.5 years to 6 months.

There have also been several additions to this basket area, some of which capture current fashion trends and others reflecting the need for a sense of inclusion amongst peers. This was evident in the decision to include a team football jersey in the minimum baskets, with one participant saying:

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

For the second level child, clothing costs are approximately €7.28 higher than the weekly cost for the primary school child, at €18.90 per week. The deliberative groups made extensive changes to the teenagers’ clothing basket, adjusting its contents, quantities and lifespans to reflect a current minimum standard. The result of these adjustments has led to an increase of €9.62 in the minimum clothing basket for this child age group.

Groups emphasised the importance of branded clothing items, particularly for a teenage boy, highlighting the social pressures that teenagers face today, arguing that branded items should be part of the minimum baskets for social inclusion reasons. Participants pointed out that:

*“The likes of Nike and all is kind of standard, it’s not a luxury anymore”*

During the review process, participants worked together to establish the appropriate balance between branded and non-branded clothing for the MESL baskets. For example, the previous clothing basket included a heavy winter jacket from Dunnes. The review groups universally agreed to change the standard to a branded jacket:

*“Teenagers are not gonna wear coats from Dunnes, they’re gonna stick out like a sore thumb...”*

In recognising that the cost of branded jackets varies significantly, groups agreed on a minimum price point of €120 for the branded jacket to be include in the budgets:

*“To be socially okay, you’d want to be in and around that, any less you’d be struggling, any more it’s not a necessity”*

Although this expectedly results in a higher weekly cost, it was agreed that the lifespan should be increased to reflect the quality of the jacket. Groups specified that a branded winter jacket should last two years, compared to one year for the non-branded jacket that was in the pre-review basket.

Participants adjusted the lifespan of some items, identifying the need to replace teenagers' clothes relatively frequently to take account of the rate of growth, while other items have been removed from the baskets, e.g., a pair of heels.

Variation in clothing needs between genders for the second level child became evident during the review process. For the fifteen-year-old girl, minimum clothing costs amount to €15.39 per week, approximately €3.51 lower than the male equivalent basket. This difference in cost can be explained by a greater level of branded items being included in the teenage boy's basket. Parents emphasised that variety is more important for girls, from a social inclusion perspective, than branded items. One participant remarked:

*"They're not stigmatised as much as boys for wearing non-branded stuff"*

While another said:

*"All the girls go to Penneys shopping together, they love it. There's no – there's no awkwardness about it at all. As a boy, if I came into school with Penny's stuff, you'd be murdered".*

This has resulted in a greater variety of retailers included in the second level (female) child's clothing basket, combined with a greater quantity of clothing items. Parents again stressed the importance of fitting in with peers:

P1: *"... and like image is so important to them as a basic like that's..."*

P2: *"It's probably the number one thing they think about"*

At an average of €982 per year, clothing for the second level child is costly, but participants consistently agreed at each stage of the review process that the level of branded items in the boy's basket, and the variety captured in the girl's basket, is necessary to meet basic physical needs and social inclusion needs. Clothing costs account for 12% of the additional MESL costs for the second level child.

## Personal Care

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The personal care basket is comprised of personal hygiene and grooming items, cosmetics and services required at a minimum level, ranging from toothpaste and shower gel to cosmetics and haircuts.

Personal care costs are €5.83 per week for a child of primary school age, €0.97 higher than the pre-review basket estimate would have indicated for 2025. The slight increase in personal care costs can be explained by the additions outlined below.

Parents agreed that appropriate period products and deodorant should be included in the primary school child's minimum basket. Recognising that not all children may need these items

in primary school, parents felt that it is important that they are reflected in the minimum baskets for those that do:

*“If they’re at an age where that’s a possibility, it needs to be included”*

Gender-based differences in personal care costs for the primary school child are minimal, although it is notable that despite the addition of the items outlined above for the female child, costs are in fact higher in the male’s basket. This is because parents agree that a boy needs more frequent haircuts (every two months) than a girl of this age (every six months).

The minimum expenditure requirement for this basket area is higher for the teenager, totalling €8.43 per week. Minimum personal care needs change at this age, reflecting a greater need for personal hygiene and cosmetic items such as shaving products, a higher quantity of period products, aftershave or perfume, and more frequent haircuts.

For the second level female, personal care costs are €3.97 higher than the equivalent male basket. This represents a notable difference in cost between genders.

The review groups felt that the level of cosmetic items in the second level female’s basket, as agreed by the 2018/19 groups, was too frugal and did not represent a current minimum standard. There was strong consensus amongst focus group participants for the addition of several cosmetic items to the female basket, including foundation, nail varnish, and fake tan. Group discussion included debate around whether or not some of the items constituted an essential or an indulgence, but ultimately, parents agreed that it is essential for a teenage girl to have the choice to buy such items. Participants pointed out:

*“... And it’s from Penneys, the tan and the lashes are from Penneys, it’s not much money and if that’s what makes them fit in, being a teenager is hard enough, like if they’re not – if they’re going out and they don’t have a tan – their tan done or their eyelashes on, they might not like it, so I think it is essential for girls”*

Reference to the ‘need to have’ and the ‘nice to have’ was prominent during discussions around cosmetic items, and groups were able to distinguish between wants and needs. For example, the decision to include a low-cost nail varnish was seen as a need, whereas going to a salon to get nails done professionally was viewed as a luxury.

Personal care costs in the MESL drive 4% of the additional expenditure requirements for the second level child, a relatively small proportion of the overall additional cost when compared to other basket areas.

## Health

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The health basket for school age children and other individual household members includes a basic level of over-the-counter medications, prescription medicine (standard course of antibiotics) and provision for health care services such as GP visits, routine dental visits and optician visits.

For the purpose of establishing a baseline to assess, the health basket is formed on the assumption of good health and does not account for the additional costs associated with chronic conditions or disability.<sup>v</sup>

When medical card or GP visit card eligibility is taken into account, the cost of all main and relevant health care is excluded from the expenditure. The costs presented in Table 1 are adjusted for full medical card entitlement.

While health costs do not change drastically between primary and secondary school age, basket contents do change slightly and sees the introduction of several items when a child reaches secondary school age, including acne cream, cold sore cream and a multivitamin.

There are some minor differences between genders that were specified by parents when discussing health needs. The review groups agreed that a teenage girl requires a greater quantity of over-the-counter pain medication, (e.g., for menstrual cramp relief), including paracetamol and an anti-inflammatory, resulting in a higher cost for the second level female basket (€2.09).

Without the medical card, weekly costs for the primary school child are €4.71, compared to €6 for the second level child.

## Household Goods

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For children, the contents of the household goods basket are mainly based on the cost of furnishing a child's bedroom. For school age children, this basket contains furniture items including a bed and mattress, and soft furnishings and floor coverings. The 2025 MESL update report details the changes made to the household goods basket, highlighting the emphasis focus group participants placed on the importance of durability.<sup>vi</sup> This has resulted in several changes to school age children's household goods basket, including a higher quality bed and mattress. A parent of a second level child stressed the importance of a good night's sleep for teenagers:

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

For the primary school child, household goods cost €3.41 per week, compared to €3.88 per week for the second level child. For the most part, the contents of this basket area are broadly the same, albeit with some minor differences, e.g., child's car seat in primary child's basket, and study desk and chair in second level child's basket. The cost difference in household goods between primary and secondary school therefore does not change dramatically and is responsible for an estimated 1% of the additional costs for the second level child.

## Communication

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Communication costs are not included in children's MESL baskets until a child reaches second level age. At this stage of childhood, parents agree that a mobile phone and credit are required to meet communication and social inclusion needs.

The inclusion of a smart phone in this child-age group's basket generated a lot of discussion and debate amongst the review group participants. The focus however was not on whether a smartphone was a need for the second level child, rather the debate was on what kind of smart phone constituted a minimum and was also viewed as socially acceptable for a teenager.

Previously, the baskets included an entry-level android (smartphone) for the second level child. This time around, the parents of second-level children universally agreed that an iPhone was a need for a teenager, but they agreed that it would be second hand and a less recent model. The decision to include a used, older generation of iPhone in the minimum baskets, is an example of how parents differentiated between the ‘*need to have*’ and the ‘*nice to have*’ during the review process.

P1 “... *one of my daughters is 12 and she’s getting her first mobile phone, and the other [child’s name] had said like you can’t buy her a Samsung, never mind Android, like she’d be slagged and bullied at school... and, so we had to buy, but there’s some site that they all look on-*”

P2: “*Swappie?*”

P1: “*Yeah, and ehm, an iPhone that was €250... that’s the absolute bare [minimum]*”

P3: “*They won’t go for anything else*”

P2: “*The used iPhone is fine, but you can’t give them like one that has buttons on it or, like that’s not fair, they will be slagged they’ll never take it out of their pocket*”

Parents specified that the used iPhone included in the MESL budgets should be in excellent condition, with a storage capacity of 128GB. Several phone accessories, including a phone case and screen protector, were considered as essential to ensure that the phone lasts, and were also included in the reviewed baskets. One participant remarked:

*“From my own experience now, my two have had theirs a year and a half now and there’s no talk of getting them anything anytime soon, unless it comes to the stage where the screen, it’s falling apart. Because they just won’t appreciate it...”*

Considering the addition of these items, and the criteria specified by parents outlined above, groups agreed on a lifespan of three years for the second hand smart phone.

While parents felt that the phone case would last the same length of time as the phone itself, there was consensus that the screen protector would need to be replaced more frequently (every six months) to protect the phone and to make it more durable.

The pre-review basket included a wallet/purse in the second level child’s clothing basket, however the deliberative groups specified that the phone case should include a card holder, essentially removing the need for a separate wallet. Other costs associated with owning a mobile phone are also included in the baskets, i.e., a charging plug and cable.

These adjustments increased communication costs by €0.69 for this age group when compared to the pre-review basket adjusted to 2025 costs. Communication costs for the older child are €6.15 per week, or on average €319.80 per year, a cost that is only introduced in the MESL

budgets at this stage of childhood. The communication basket drives approximately 10% of the additional expenditure need for secondary school children in the MESL.

## Social Inclusion & Participation

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For school age children, this basket category includes the cost of participating in sporting and leisure activities, hosting a birthday party and attending their friend's birthday parties, having their own toys or books, and a modest allowance for going on family outings or socialising with friends. The 2025 MESL report detailed the emphasis parents placed on meeting the psychological and social needs of children to ensure that they are not socially excluded from their peers. This is evident in each of the sub-sections below.

The cost of social inclusion and participation is significantly higher for the second level child, driving an estimated 21% of the additional expenditure need for this child-age group. Social inclusion & participation for the primary school child is €29.96 per week, compared to €42.70 per week for the teenager. The reasons for this increase in expenditure between the two stages of childhood is explained below.

### Games, Toys & Entertainment

Games, toys and entertainment, including a bike and Lego at primary age, or books and low-cost ear buds at secondary school age, are all considered necessary for a child to feel socially included.

There was much discussion on whether the games console included in the existing baskets was a want or a need. Below is an excerpt from a debate between parents of a primary school child on whether it should be included in the minimum baskets:

Researcher: *"Do we feel like a console is a minimum?"*

P1: *"Yes"*

P2: *"I don't, but that's just me"*

P3: *"I don't either ... we keep a console out of the house for as long as possible"*

P4: *"Totally do, no absolutely do that. But when they hit sort of, the teenager-y- not only teenager ... it is a very nice way. And especially if they're not connecting with any like - certainly like one friend of mine, her kid was not getting on well in school. But [he] was getting on really well with his, all his hurling team, you know? Or his football team, one of them. So, they actually did get him a console ... you know he's not getting on well at school, he's not happy there. He's very happy with this group of lads, but he only sees them once or twice a week at training. So at least then he can be like, 'oh I'll jump online and play them'. And it's actually been really lovely, you know?"*

P2: *"But that's the positives of it. Like the negatives are that, like, he could be in a house on his own all day long ... like it's not essential. It causes bullying online, stuff like - technology is not good. Like I personally don't think it's essential, but that's me..."*

P4: *“But then again, imagine, like I’m just thinking for [son’s name] year in school. If a kid turns around and goes, oh do you play? And he’s like ‘no I don’t have one’ you kind of stand out, you know that way?”*

As the discussion evolved over the course of the review process, and despite online safety concerns for children of primary school age arising multiple times, parents felt that the absence of a gaming device could lead to isolation and exclusion, ultimately leading to the decision to keep it in the minimum baskets:

*“But I do think it’s important nowadays for kids to be able to be part of whatever their peers are doing, not be segregated and not have that option”*

While the parent of a second level child said:

*“You have to keep up with society”*

Parents agreed that an additional subscription for online play is not a need for the primary school child, arguing that free to play games meet needs at this age. When a child reaches secondary school age, parents agreed that an online subscription in addition to one game per year, should be included in the baskets, again, for social inclusion reasons.

*“Yeah, because, subscription, you’ll probably get FIFA 2023 or something like that, but then the FIFA 2025 will come out then and you’re left behind.”*

Parents felt that game add-ons, e.g., likes of V-Bucks for Fortnite, were a luxury and could be obtained through pocket money savings. Other gaming accessories, including a head set to talk to friends, and an extra controller to game with others, are also included in the MESL baskets and were considered essential for social connection.

The UK Minimum Digital Living Standard (MDLS), a recently established benchmark for what households need to feel digitally included, reflects similar findings. The most recent MDLS report found that despite parents’ concerns around online safety, people agreed that access to online gaming for children aged seven and over was deemed necessary for children’s social inclusion and friendships (2025).

## Sports & Exercise

The social inclusion basket for school age children includes regular leisure activities such as a weekly swim and an annual GAA membership.

While there was debate on the kinds of leisure activities that should be included in the MESL, the review groups agreed that the budgets should allow for a minimum of one team sport, and one individual activity. Exercise and sport for these child age groups include the appropriate equipment and clothing required for these sports, e.g., football boots, gloves, swim cap, goggles etc.

The importance of participating in a team sport was stressed by parents, with one describing it as *“somewhere to belong to”*. The Child Poverty and Well-Being Unit’s Programme recognises the importance of sports and participation in a child’s life, stating *“Sporting and cultural activities in particular play a crucial role in children’s well-being”* (2023:18).

The reviewed baskets show that the cost of participating in sports, the nature of which as outlined above, are €411.84 per annum, on average, for the primary school child and an average of €432.12 per year for a child of second level age. Costs are higher for older children, reflecting higher prices for sporting equipment at this age, e.g., for the likes of football boots.

Recent CSO figures reported that, in 2024, 5.9% of households with one or more children under 16 years were unable to afford a regular leisure activity such as swimming. The Children's Rights Alliance has highlighted the need to examine whether the impact of the cost of participating in sports, including the cost of suitable clothing and equipment, has a negative impact on participation rates in sports for children a part of low-income households (2025).

## Occasional allowances

Some items in the MESL baskets are allocated a budget that represent an amount as the groups agreed that the baskets should not be too prescriptive and should allow for flexibility to take account of people's preferences. Therefore, groups specified expenditure requirements for occasions based on what they perceived to be an acceptable minimum with regards to both gifts (Christmas and birthdays) and birthday parties for children.

Parents continue to agree that birthday parties are a need for school age children as it is important to mark the special occasion for the child. However, the acceptable minimum point for a birthday party was the cause for extensive deliberation and debate amongst participants and across the review groups.

For the primary school child's birthday party, groups discussed options such as hiring entertainment or going to an adventure centre. However, as this was tested at each stage during the review process, they were considered luxuries. Instead, it was agreed that a small birthday party at home, with decorations, cake and supermarket pizzas, would meet minimum needs.

Similarly, for the second level child, groups agreed that there should be a budget allowance to celebrate birthdays. This includes the child's birthday, e.g., a small pizza party with a couple of close friends, and an allowance to attend others' birthday celebrations.

A recent study by Barnardos surveyed parents on the cost of living and found that 52% of parent respondents had to cut back on social activities, with one parent saying "We are not going out at all right now and they missing some of birthday parties of their buddies because not every week is good enough to put something in the birthday card" (2025:12).

Following the review for households with children, the expenditure amounts have increased across child age groups for both gifts and parties. The 2025 MESL update report highlights the emphasis that focus group participants placed on the importance of Christmas and birthdays in a child's life and how they were viewed as part of fitting with contemporary Irish society (MESL, 2025). The decision to increase these expenditure amounts was based on this reasoning, combined with cost-of-living increases.

Groups continue to agree that pocket money is a need for school age children and is expected to cover the likes of additional games, jewellery or outings with friends for older children. Pocket money was viewed as a positive way of teaching children the value of money:

*“... they have to have their own independence as well like. If they’re, if they want to go somewhere, they need to save up, save their pocket money”*

Parents agreed to keep the previously agreed amount set in 2018/19 of €5 per week for the primary school child. It was agreed that previous amount for the older child (€10) was not enough for a teenager given the current cost of living, as this allowance would be expected to contribute to outings with friends. While there is a separate socialising budget for this age group to cover outings, e.g., a child’s cinema ticket, pocket money would be expected to cover any additional snacks such as popcorn or drinks. Groups decided to increase pocket money from €10 to €15 per week for the teenager.

P1 *“... It’s so expensive now, yeah, they go to McDonald’s once they’ll spend that”*

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

## Holiday and Socialising

People continue to agree that a short holiday in self-catering accommodation is a need to give parents a break away from the stresses of everyday life, create new memories and to give families something to look forward to. Each of the child age groups, with the exception of the infant, have a modest budget allowance for spending money during the holiday. When reviewing the budget allowance agreed by the 2018/19 groups, participants agreed that given the rising cost of living since the previous iteration of the research, spending money allowance should be increased.

For the primary school child, parents agreed on an allowance of €100, or approximately €15 per day, for family activities and treats or extra food, e.g., an ice-cream cone or bag of chips, while on holidays. Parents agreed on an allowance of €175 for the second level child. Groups discussed the need for a greater spending allowance at this age for the holiday, particularly in relation to paid activities e.g., crazy golf, arcade machines, going on carnival rides etc.

The primary school child’s budget also includes allowances for family activities over the course of the year (€125 per year) such as a day trip to the zoo, or an outing to the cinema, while the second level child’s budgets include a greater allowance of €155 per year for outings with friends such as going to the cinema or a sporting event.

## Education

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The education basket includes a range of costs for children of school-going age, including uniforms, schoolbooks and stationery and equipment, as well as other general day-to-day costs.

Education costs are €7.71 per week for primary school children, compared to €8.22 for secondary school children. In previous years, costs rose significantly at second level, however, the introduction of the Free Schoolbooks Scheme has narrowed the gap between primary and secondary school education costs in the MESL. The extension of the scheme to post-primary schools has contributed to a noteworthy reduction in the 2025 education cost for the second level child. Without the scheme, schoolbooks and other classroom resources would have

amounted to over a third of the second level child's education basket. The scheme reduces the teenager's education budget by an estimated €4.44 a week, or €231 annually.

Despite this, a range of additional expenses remain at post-primary level, e.g., parents agreed that a second level child should be able to have the means to do two practical subjects. Accordingly, a minimum allowance has been included for materials such as art supplies or ingredients for home economics.

Parents of school age children reported very mixed experiences in relation to school fees, including the Voluntary Contribution, uniforms and the Free School Books Scheme. In order to gain a better understanding of school-related costs, a survey with a small sample of schools was carried out. The variation in response from both focus group participants and schools was striking and should be taken into account when interpreting the MESL education costs.

## Fees

Parents identified a compulsory administration fee, in addition to the Voluntary Contribution. Parents of primary school age children agreed on an expenditure amount that was expected to cover a proportion of the Voluntary Contribution and the administration fee. This was different to the view of parents of second level age children, who felt that the Voluntary Contribution was strictly voluntary and ultimately agreed that it should not be included in the MESL. Parents of older children also identified mock exam and correction fees as a need in preparation for state exams.

Although no longer included in the minimum baskets for the older child, stakeholders have stressed the financial burden that the Voluntary Contribution can place on families. Barnardos Back-to-School Survey reported that 73% of primary and 84% of secondary parents said that the fee did not feel voluntary (2025), while a survey carried out by Grant Thornton for SVP found that the Voluntary Contribution is often not communicated as being voluntary (2023). The study found that these charges average €140, however amounts ranged from €30 to as much as €550.

## Electronic devices

The review groups did not yet consider a personal laptop or electronic device for schoolwork as a need for children of second level age and agreed that sharing the laptop included in the parental baskets would suffice a current minimum standard. The growing number of schools introducing electronic devices into the curriculum and the financial pressure this places on families has been a recent cause for concern, particularly for those on the lowest incomes (Barnardos, 2025; SVP, 2025). According to Barnardos recent Back-to-School Survey, 50% of secondary school parents said their child's school required them to pay for their electronic devices at an average cost of €430. The report said that some parents are worried that savings made from the roll-out of the free schoolbooks scheme are being eroded by new digital costs, while other parents expressed their concern about the increasing costs of electronic tools (Barnardos, 2025). The inclusion of electronic devices in the minimum budgets will likely be revisited in future MESL work.

As such, education costs could be higher than indicated by the MESL.

## Uniforms

School uniforms make up approximately 54% of the primary school child's education budget, compared to 61% of the secondary school child's education budget.

Again, participant experience, and survey responses varied greatly when it came to school uniforms. Participants were able to differentiate between those items that are most commonly branded or crested and can only be bought from one specific uniform shop, versus those that are typically plain or generic and can be purchased from a range of retailers. This was supported by the survey findings with regard to items that are more frequently branded compared to those that are not.

In an effort to address the expense of school uniforms, the Department of Education developed a Circular in 2017 that outlined measures that could be taken by schools to reduce uniform costs, e.g., opting for an iron or sew on crests on uniform items to reduce level of branded items required. However high uniform costs continue to be an issue in 2025. According to the results of Barnardos Back to School Survey, 74% of primary school and 92% of secondary school parents who responded said their children had to wear crested/branded uniforms.

In the MESL, there are gender-based differences in education costs at both primary and second level, primarily due to variation in uniform requirements e.g., additional items in primary school girl's basket include skirt and tights, difference standard of footwear etc. For instance, at primary school age, education costs are €7.71 for a girl, compared to €6.65 for a boy.

Overall, education costs in the MESL for the primary school child have not changed drastically following the review, reducing by approximately €0.68 per week. The expansion of the Free Schoolbooks Scheme to all post primary school pupils, along with participants decision to remove the Voluntary Contribution from the older child's budget, has resulted in a weekly reduction of €10.12 in the second level child's education budget.

## Transport

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The core urban MESL costs include transport related costs based on the use of public transport and the leap card. Rural groups continue to agree that private transport, that is the use of a car, is a minimum need for households in a rural area, as public transport in rural areas tends to be limited and does not typically offer an adequate level of service to meet minimum transport needs.<sup>vii</sup> While the focus here is on urban based households, it is worth noting that fuel costs for travel are considered an overall household cost, rather than being considered directly related to the child, and, are attributed to the parents.

While the MESL assumes that the family is within walking distance of the child's school, parents continue to agree that one return journey per week is sufficient for a child of primary school age, e.g., for leisure activities. For the urban second level child, there was group consensus to increase the transport allowance in line with the weekly cap to allow for additional journeys related to socialising and leisure activities. The change in the standard of transport needs for the older child has driven 8% of the additional MESL costs for this child age group in the MESL.

## Household Energy

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The household energy basket is based on the cost of electricity and the fuel needed to adequately heat the home, i.e., gas for urban based households and home heating oil for rural households.

For the most part, household energy costs are counted in the parents' basket, considering it is an overall household cost and not directly related to the presence of a child. Therefore, the cost of adequately heating the home is included in the parents' basket. The children's baskets include an electricity cost that reflects the additional electricity requirements, e.g., showering, laundry and cooking, for each specific stage of childhood.

For the primary school child, the cost of electricity is €3.57 and increases to €4.43 for the older child. Additional electricity costs for the older child include the use of the air fryer for snacks, a daily mobile phone charge, the use of a hair straightener and the use of a laptop for a couple of hours per day for schoolwork.

## Personal Costs

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For this basket category, costs are €0.10 per week or an average of €5.20 per year, for the primary school child, with basket contents only including a passport fee. This increases to €1.12 per week or €58.24 per year when a child reaches second level age.

The second level child's personal costs basket includes a Revolut card, including a delivery fee, and a Revolut <18 account, in addition to the passport fee.

When discussing pocket money, parents agreed that a Revolut card and <18 account should be included in the older child's basket, as pocket money would typically be given this way, as opposed to cash. This was agreed on the basis that parents felt it was a safer way of monitoring spending. Revolut <18 automatically blocks any purchases which are considered age inappropriate e.g., the purchase of alcohol or cigarettes. One parent said:

*"You know exactly where they are and what they're spending"*

A 2022 national survey with 800 parents, commissioned by the Teachers' Union of Ireland Credit Union, found that over half of the parents (59%) use digital wallets such as Revolut as a method for giving pocket money.

## Savings & Contingencies

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The savings & contingencies budget is €5 across all child-groups. This is the agreed amount of money that parents agreed should be set aside at a minimum for children, to cover any unexpected or unanticipated costs that may arise.

Groups did not change the amount agreed by the previous review groups in 2018/19. This is an interesting finding given the decision of participants to increase several other budget amounts due to the recent cost of living crisis, however, it could reflect additions made to other basket categories that were previously counted under this contingencies budget, e.g., sweets for Hallowe'en.

# Adequacy of child-related income supports

This section assesses the real value of core child-related social welfare supports including Child Benefit, the Child Support Payment (CSP), Back to School, Clothing and Footwear Allowance (BSCFA), and the Christmas Bonus against the direct MESL costs for the primary and second level children. This analysis focuses on the permanent adjustments to the child core rates and secondary supports.

**Table 2** Weekly MESL for school children and child-related social welfare adequacy

|                                  | Primary School | Second Level  |
|----------------------------------|----------------|---------------|
| <b>MESL (core adjusted)</b>      | <b>97.62</b>   | <b>157.81</b> |
| Child Benefit                    | 32.31          | 32.31         |
| Child Support Payment            | 50.00          | 62.00         |
| BSCFA                            | 3.08           | 5.48          |
| Christmas Bonus                  | 0.96           | 1.19          |
| <b>Total Social Welfare</b>      | <b>86.35</b>   | <b>100.98</b> |
| <b>Income Adequacy (SW-MESL)</b> | <b>-11.28</b>  | <b>-56.83</b> |
| <b>% of MESL met by SW</b>       | <b>88.4%</b>   | <b>64.0%</b>  |

Identifying the cost of a Minimum Essential Standard of Living for a child enables an assessment of the adequacy of child-related social welfare supports. Table 2 presents core MESL costs for a child of primary and second level age, benchmarked against the main child-related payments available to families reliant on social welfare.

## Primary School Child

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

Increases to clothing (+€3.72 per week) and social inclusion (+€13.27 per week) have been the main drivers of this increase, however, it is notable that these increases have been offset by reductions in other basket areas. Food costs have reduced by €16.78 per week, with part of this reduction being the result of the removal of packed lunches during school terms.

In 2025, core social welfare supports meet 88% of the primary school child's MESL needs, leaving a weekly shortfall of approximately €11, indicating deep income inadequacy for this child age group. Although, it is a slight improvement from previous years.

## Second Level Child

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

Changes to the clothing basket, as outlined in the above section, increased weekly costs by €9.62, while social inclusion increased by €13.58 per week, mainly due to the addition of a greater level of sport and exercise equipment, followed by increased allowances for pocket money and socialising. The expansion of the Free Schoolbooks scheme to all post-primary school pupils has had a positive impact on the older child's MESL, with overall education costs falling by €10.12 per week. Reductions in food have also offset increases, with the weekly Food basket falling by €13.85 for this child age group.

The second level child demonstrates severe deep income inadequacy, with total social welfare supports only meeting 64% of needs, leaving a weekly shortfall of approximately €57. Without the Free Schoolbooks Scheme, MESL costs would be higher and core supports would meet an estimated 1.8 percentage points less of MESL needs in 2025. The recent MESL analysis found that costs continue to be the highest for older children and households with children of this age demonstrate the greatest risk of deep income inadequacy when dependent on social welfare income.

## Child Rates

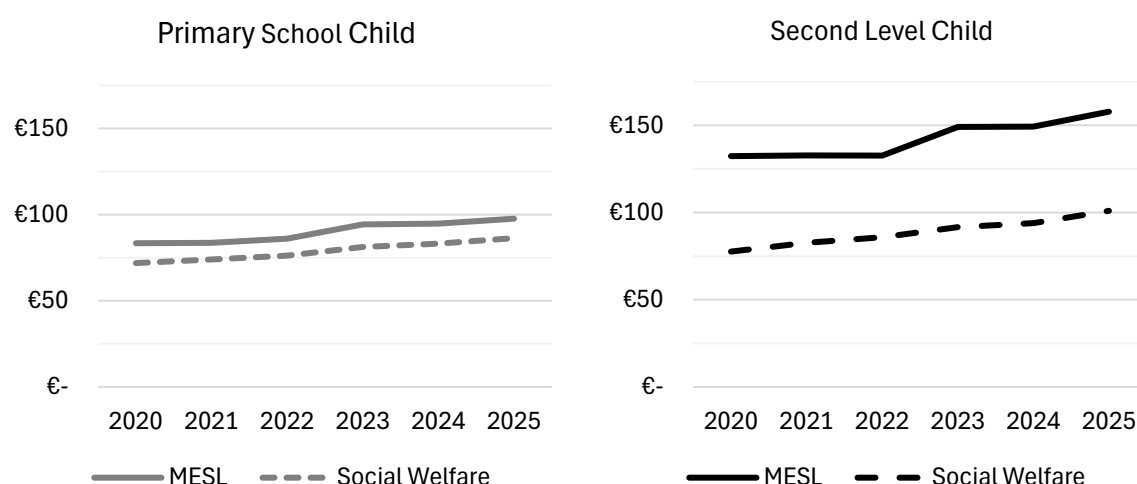
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In recognising the additional costs associated with older children, a higher rate of the Child Support Payment (CSP) was introduced in 2019, previously known as the Qualified Child Increase (QCI). This was built on in subsequent years, with the larger nominal increases in the CSP for older children, aged 12 and over, contributing to a progressive improvement in the proportion of MESL needs met up until 2022.

In 2022 the rate for children aged 12 plus was 20% (€8) above the rate for under 12's. In 2023 and 2024 a flat rate adjustment was applied to the CSP for younger and older children, €2 and €4 respectively, with the proportional differential falling to 17% and a drop in the share of MESL needs met.

The real value of the core child rates relative to MESL costs reached a low point in 2023, at the peak of the inflation shock. Graph 2 illustrates this differential in euro terms for the primary and second level child, demonstrating how social welfare rates failed to keep pace with the significant rise in minimum living costs, particularly for the second level child. For example, in 2023, the proportion of MESL needs met for the older child fell by 5.8 percentage points. A stabilisation in MESL costs in 2024 provided a partial recovery in the real value of core rates, and the re-introduction of differential adjustments for younger and older children resulted in a slight improvement in income adequacy in 2025. Budget 2025 announced an adjustment of €4 for younger children, under 12 and €8 for children aged 12 and older.

**Graph 2      Core Weekly MESL Costs & Social Welfare Supports, 2020 – 2025**



For the primary school age child, social welfare supports now meets 88% needs, just slightly lower than previous high point of 89% of needs met in 2022. Similarly, for the second level child, the core rates almost meet the previous high point reached in 2022, now meeting 64% of needs in 2025, compared to 65% in 2022. This represents an improvement in the adequacy of the core rates since the inflation shock period; however, the purchasing power has not yet been restored to 2022 levels.<sup>viii</sup>

Current CSP rates and other core rates for children fall short of what is required to ensure an adequate income that allows for a Minimum Essential Standard of Living for the primary and second level child examined in this paper.

**Table 3      Child-related social welfare, % of MESL met 2020 - 2025**

|                | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|----------------|------|------|------|------|------|------|
| Primary school | 86%  | 88%  | 89%  | 83%  | 87%  | 88%  |
| Second level   | 59%  | 63%  | 65%  | 60%  | 62%  | 64%  |

Table 3 presents child social welfare supports, including Child Benefit, the Child Support Payment (CSP), the Back to School, Clothing and Footwear Allowance (BSCFA), and the Christmas Bonus, as a proportion of MESL needs for the primary and second level child, from 2020 to 2025.<sup>ix</sup>

The MESL expenditure need detailed in this paper is the direct cost of a child as part of a family household. It is important that the child's MESL needs and income adequacy is assessed in the context of the overall household minimum needs. Even if the cost of a child's MESL expenditure is adequately provided for by child social welfare, it cannot be assumed a child has adequate income supports if they are part of a household which has inadequate income.

When examining income at a household level, social welfare supports also fall short of meeting the minimum needs of the adult(s). For example, the MESL analysis found that for a one parent household with a primary and second level child, social welfare supports provide 81.7% of household MESL need. The inadequacy of the adult rates is compounded by the inadequacy of the child rates.

## Proposals for a Second Tier Child Benefit Payment

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There has been renewed discussion on the potential impact of a second tier of Child Benefit on the reduction on child poverty. Following the recent recommendation of a second tier of Child Benefit by the Commission on Taxation and Welfare in 2022, research published by the ESRI explored several different approaches to reducing child poverty through income supports.<sup>x</sup>

By remodelling current income supports, the research demonstrates the potential impact on reducing poverty and deprivation rates for children. The various approaches involve increasing current child-related income supports, i.e., Child Benefit and CSP and adjusting the thresholds for Working Family Payment (WFP). However, the research found that the introduction of a second tier of Child Benefit is the most effective in reducing poverty levels for children.

The ESRI proposal would replace the CSP and WFP with this second means-tested tier and the level of support provided would be based on household means and number of dependent children. By removing the work requirement, the proposed support would provide increased resources to those who do not currently qualify for WFP. The researchers find that this approach has the most significant impact, potentially reducing the child AROP rate by 4.6 percentage points.

The researchers conclude that the introduction of a second tier of Child Benefit would be the most effective way of reducing poverty rates for children, targeting and benefiting those on the lowest incomes. However, the authors acknowledge that such a measure would require further investigation and analysis and set out concerns around how such a support would interact with other social welfare supports, and its potential impact on work incentives. Crucially, the analysis also finds that some lower income households would be worse off, with approximately 100,000 children losing household income.

The proposed targeted second tier of Child Benefit replaces the current CSP and WFP structure and does not include a higher rate of support for households with older children. The evidence from the MESL review again shows the multiple and varied additional needs for older children.

The MESL analysis has consistently identified older children as having additional and different needs distinct from younger children. Further, as highlighted by the findings in this paper, households with older children are at greater risk of experiencing deep income inadequacy when reliant on social welfare. Adequate income supports that capture the changing needs of a child are essential if minimum needs are to be met.

While the proposal and its potential impact on the reduction of child poverty is welcomed, it is vital that it is further investigated in the context of the MESL to assess its effectiveness in capturing the varying minimum expenditure need at each stage of childhood. Particular attention must be given to whether the proposed approach addresses the high costs associated with older children, aged 12 and older, and improves income adequacy for households with children in this age cohort.

# Conclusion

Following on from the 2025 project to review the MESL basket contents for households with children, this research offers a qualitative understanding of what people believe an up-to-date, socially acceptable minimum standard of living should look like for children of school age.

The analysis has shown the basket category areas where expenditure requirements are greater for a child of second level age, not only re-affirming the previous MESL finding that the needs of older children differ greatly from younger children, but also providing an understanding as to *why* this is the case.

Whether it is being able to afford a certain level of branded clothing to fit in with peers and avoid social stigmatisation, having access to digital content to foster friendships, or having nutritious and adequate food to meet higher energy requirements, the discussion clearly illustrates, through the words of the parents, the additional expenditure requirements of a child of secondary school age.

The MESL provides an evidence-based indicator of the current cost of the goods and services required to enable a socially acceptable minimum standard of living. In this way, the MESL expenditure data serves as a benchmark for assessing income adequacy.

This paper reveals the inadequacy of child social welfare supports for children of school-going age. While the introduction of permanent policy measures such as school meals at primary level and the extension of free schoolbooks to Leaving Cert have had a positive impact, it is not enough to close the gap. The findings show that costs remain highest for older children, aged 12 and over, at €158 per week, approximately 60% higher than the minimum needs of the primary school child, with social welfare supports meeting 64% of MESL needs.

It is essential that income supports consider the varying needs of each stage of childhood to achieve a Minimum Essential Standard of Living in Ireland today, a standard that no child should be expected to live below. At a time when child poverty and deprivation rates are high, and in recognition of the Government's commitment to combatting child poverty, it is hoped that this research can make an informative contribution to the ongoing debates around appropriate policy responses.

# Appendix

Table 4 Primary School Child,  
Weekly MESL Costs & Core Social Welfare Supports 2020 – 2025

|                                     | 2020          | 2021         | 2022         | 2023          | 2024          | 2025          |
|-------------------------------------|---------------|--------------|--------------|---------------|---------------|---------------|
| MESL expenditure                    | 83.39         | 83.59        | 86.01        | 94.28         | 94.78         | 97.62         |
| Child Support Payment               | 36.00         | 38.00        | 40.00        | 42.00         | 46.00         | 50.00         |
| Child Benefit                       | 32.31         | 32.31        | 32.31        | 32.31         | 32.31         | 32.31         |
| Back to School, Clothing & Footwear | 2.88          | 2.88         | 3.08         | 3.08          | 3.08          | 3.08          |
| Christmas Bonus                     | 0.69          | 0.73         | 0.77         | 0.81          | 0.88          | 0.96          |
| Total Income                        | 71.88         | 73.92        | 76.15        | 78.19         | 82.27         | 86.35         |
| <b>Adequacy</b>                     | <b>-11.51</b> | <b>-9.67</b> | <b>-9.86</b> | <b>-16.08</b> | <b>-12.51</b> | <b>-11.28</b> |

Table 5 Second Level Child,  
Weekly MESL Costs & Core Social Welfare Supports 2020 – 2025

|                                     | 2020          | 2021          | 2022          | 2023          | 2024          | 2025          |
|-------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| MESL expenditure                    | 132.33        | 132.72        | 132.63        | 149.05        | 149.29        | 157.81        |
| Child Support Payment               | 40.00         | 45.00         | 48.00         | 50.00         | 54.00         | 62.00         |
| Child Benefit                       | 32.31         | 32.31         | 32.31         | 32.31         | 32.31         | 32.31         |
| Back to School, Clothing & Footwear | 5.29          | 5.29          | 5.48          | 5.48          | 5.48          | 5.48          |
| Christmas Bonus                     | 0.77          | 0.87          | 0.92          | 0.96          | 1.04          | 1.19          |
| Total Income                        | 78.37         | 83.46         | 86.71         | 88.75         | 92.83         | 100.98        |
| <b>Adequacy</b>                     | <b>-53.97</b> | <b>-49.26</b> | <b>-45.92</b> | <b>-60.30</b> | <b>-56.46</b> | <b>-56.83</b> |

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## End notes

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<sup>i</sup> For further detail on the review process, see MESL Annual Update Report [here](#).

<sup>ii</sup> Core MESL costs adjusted for full Medical Card.

<sup>iii</sup> For a primary school age child, the weekday lunches agreed by the deliberative groups cost €5.85 in a non-term week. If these items were needed throughout the school term (i.e. the school meals scheme was not being availed of) the average weekly food cost would be €4.11 higher for an urban primary school child.

<sup>iv</sup> The deliberative groups agreed that Food should be sourced from Dunnes. This was for a variety of reasons e.g., vouchers, perception of Dunnes having higher quality meat and veg, practicality. Further details can be found on page 19 of the 2025 MESL report.

<sup>v</sup> The MESL research has carried out research projects that look at the additional needs and associated costs of living with a disability.

<sup>vi</sup> See page 12 of 2025 MESL update report.

<sup>vii</sup> See detail of rural differences on page 20 of 2025 MESL update report.

<sup>viii</sup> While this paper was written prior to Budget 2026, it is forecast that the improved rate of the CSP for older children will meet the highest proportion of MESL needs met to date for the second level child. The improved rates to the CSP will be reflected in the 2026 MESL. See [MESL Impact Briefing](#).

<sup>ix</sup> See Appendix on page 25 for social welfare relative to MESL costs in euro terms.

<sup>x</sup> See [Doorley et al. \(2025\)](#) and [Commission on Taxation and Welfare \(2022\)](#).



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