

SVP

VINCENTIAN  
**MESL**  
RESEARCH CENTRE

Minimum Essential Standard of Living

**MESL 2025**

Prepared by:  
MESL Research Team



# Outline



Minimum Essential Standard of Living



Review for Households with Children



Income adequacy



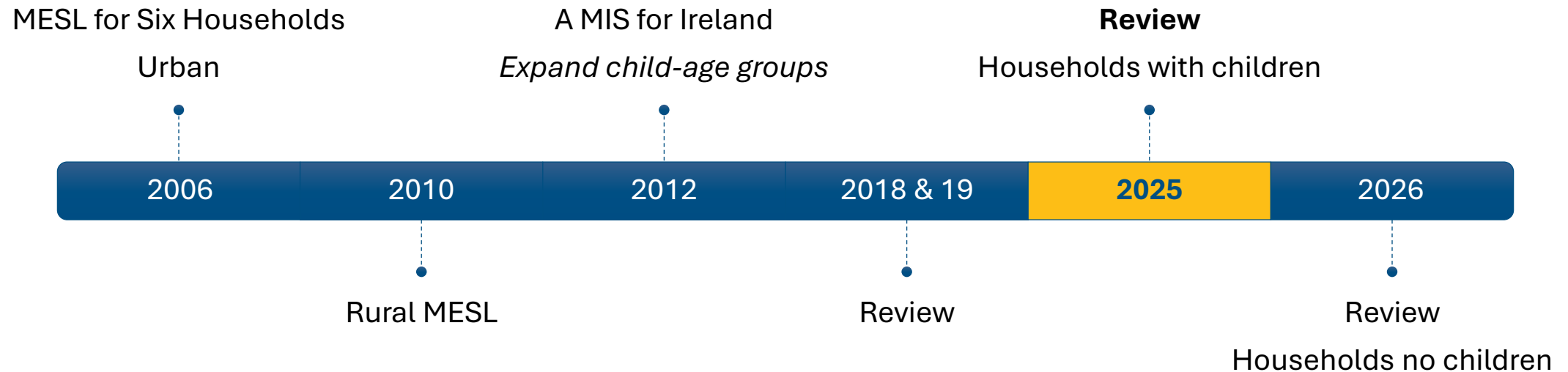
Policy recommendations

What do people need to  
live with dignity?

## Establishes needs of 85% of households in Ireland

- Two Parents, 1 - 4 children
- One Parent, 1 - 4 children
- Single adult, working-age
- Couple, working-age
- Older single adult
- Older couple

# Developing & maintaining MESL baskets



# Review Process

A Minimum Essential Standard of Living includes physical needs such as food, shelter and warmth.

However, it is also about having what you need in order to live and take part in Irish society today.

# MESL Baskets

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

Deliberative focus groups discuss what's required.



Food



Clothes



Personal Care



Health



Household Goods



Household Services



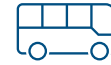
Communications



Social Inclusion



Education



Transport



Home Energy



Personal Costs



Insurance



Savings

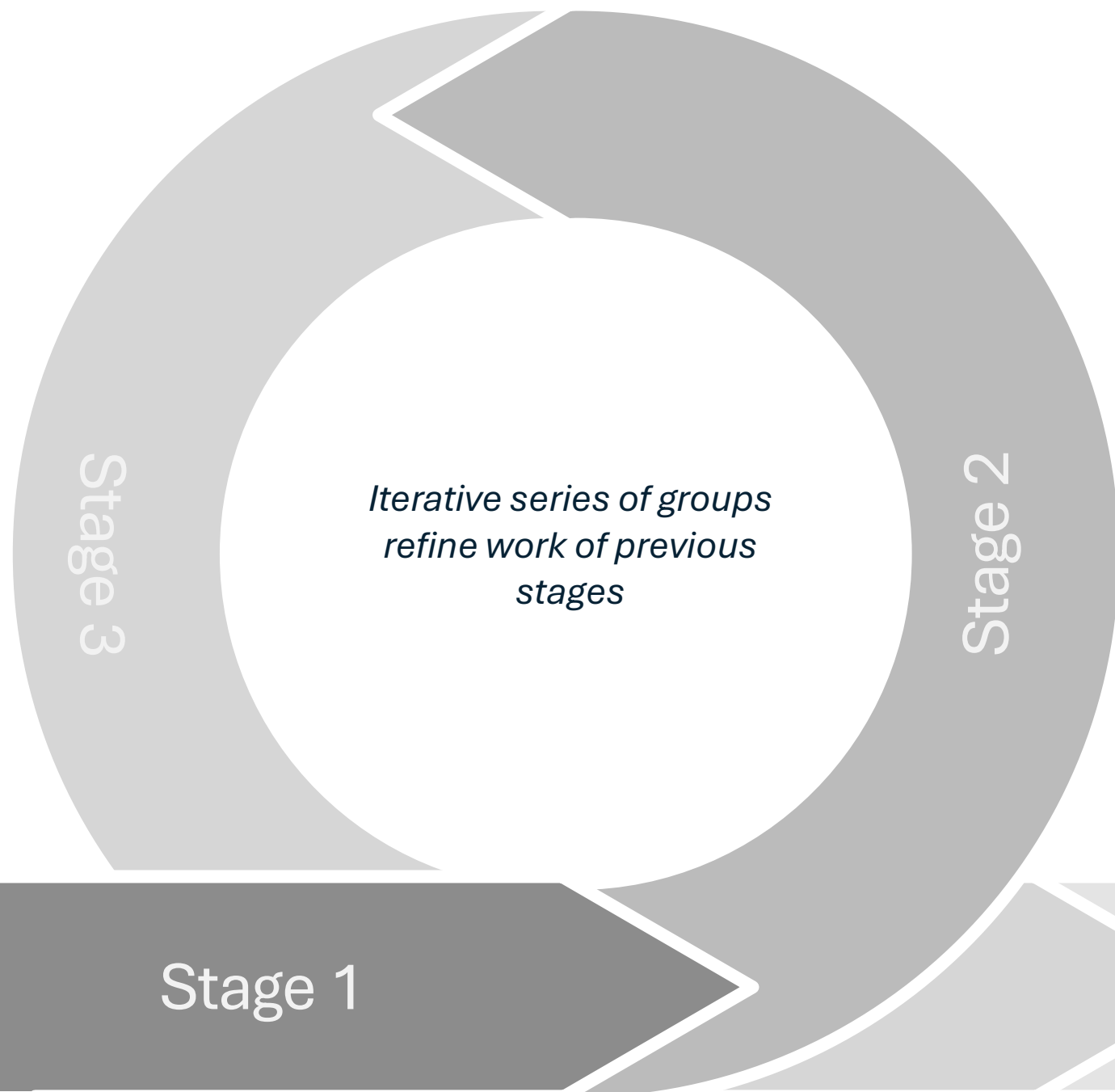


*Housing*



*Childcare*





## STAGE 1

### Broad Review

6 groups

- Two Parent
- One Parent
- Infant
- Pre-School
- Primary school
- Second level

## STAGE 2

### Refine

5 groups

- Parents (2 groups)
- Children (0-4)
- Primary school
- Second level

## STAGE 3

### Refine

4 groups

- Parents
- Children (0-4)
- Primary school
- Second level

## STAGE 4

### Sense Check

2 groups

- Parents & children 0-4
- Parents & school children



# Key Themes

# Meeting social & psychological needs



- A Minimum Essential Standard of Living is the minimum needed to live and partake in society today, meeting physical, psychological and social needs of individuals and households
- Participants were very aware of the importance of meeting social and psychological needs and placed a strong focus on this part of the definition

“

*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 ... 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*

# Choice, development & opportunity

## FOOD



Food made from scratch vs. convenience food

## CLOTHING



Additional work wear for parents

## PERSONAL CARE



*“not for all girls, but to have the choice”*

## SOCIAL INCLUSION



Greater variety of toys and increased allowance for books for preschool child

# Health



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

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

# Health Insurance



Part of minimum baskets since the first iteration of MESL Research (2006)



Review Groups replaced private health insurance with a health contingency allowance for households with children



Addition of health contingency allowance is to meet unexpected health costs, e.g., A&E visit, additional dental costs etc.



This is included in situations where a household would not qualify for a medical card

# Household Goods



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

- E.g., household furniture, soft furnishings, white goods & appliances
- Importance of durability
- Changes in technology

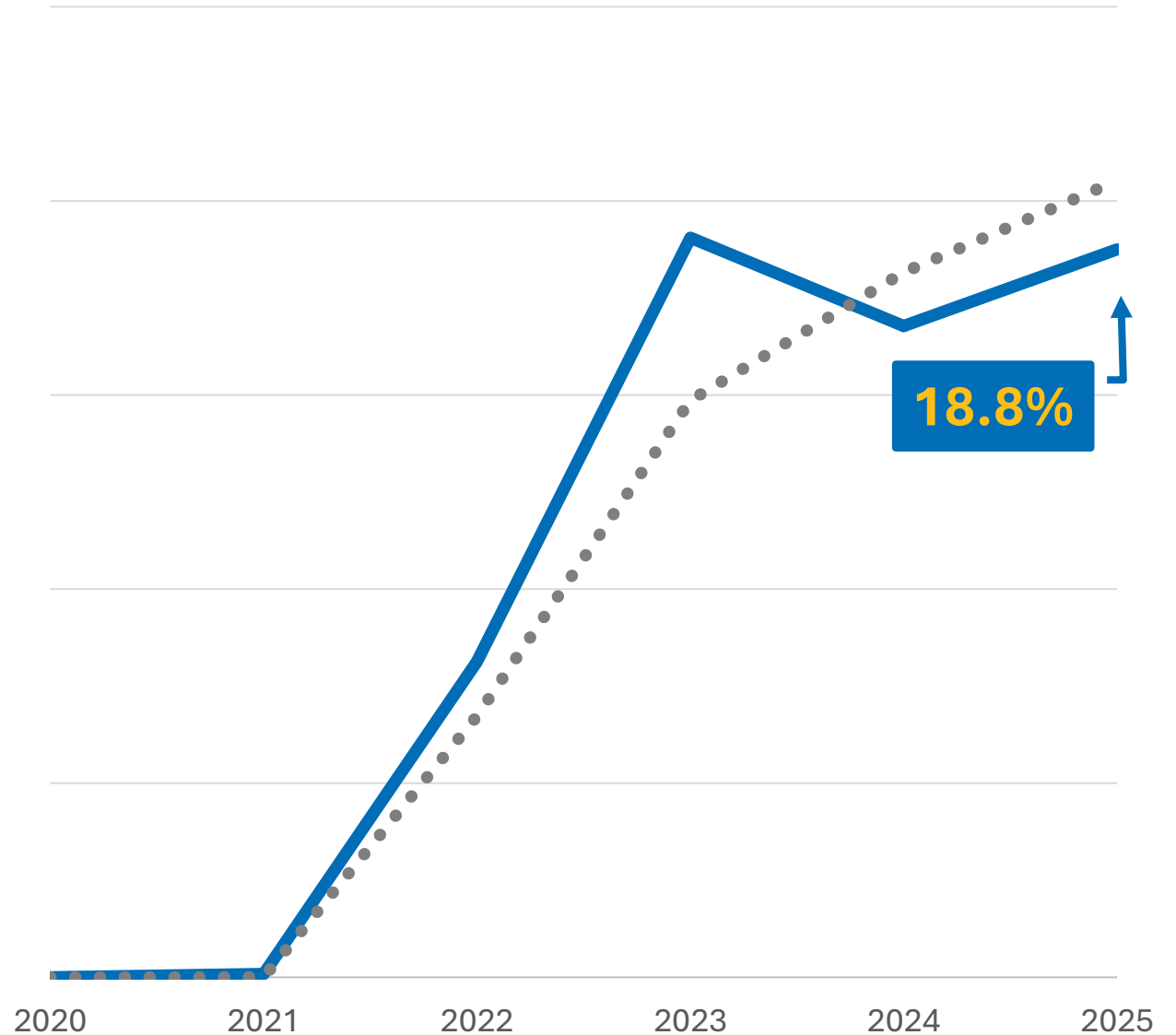


# Cost of a MESL in 2025

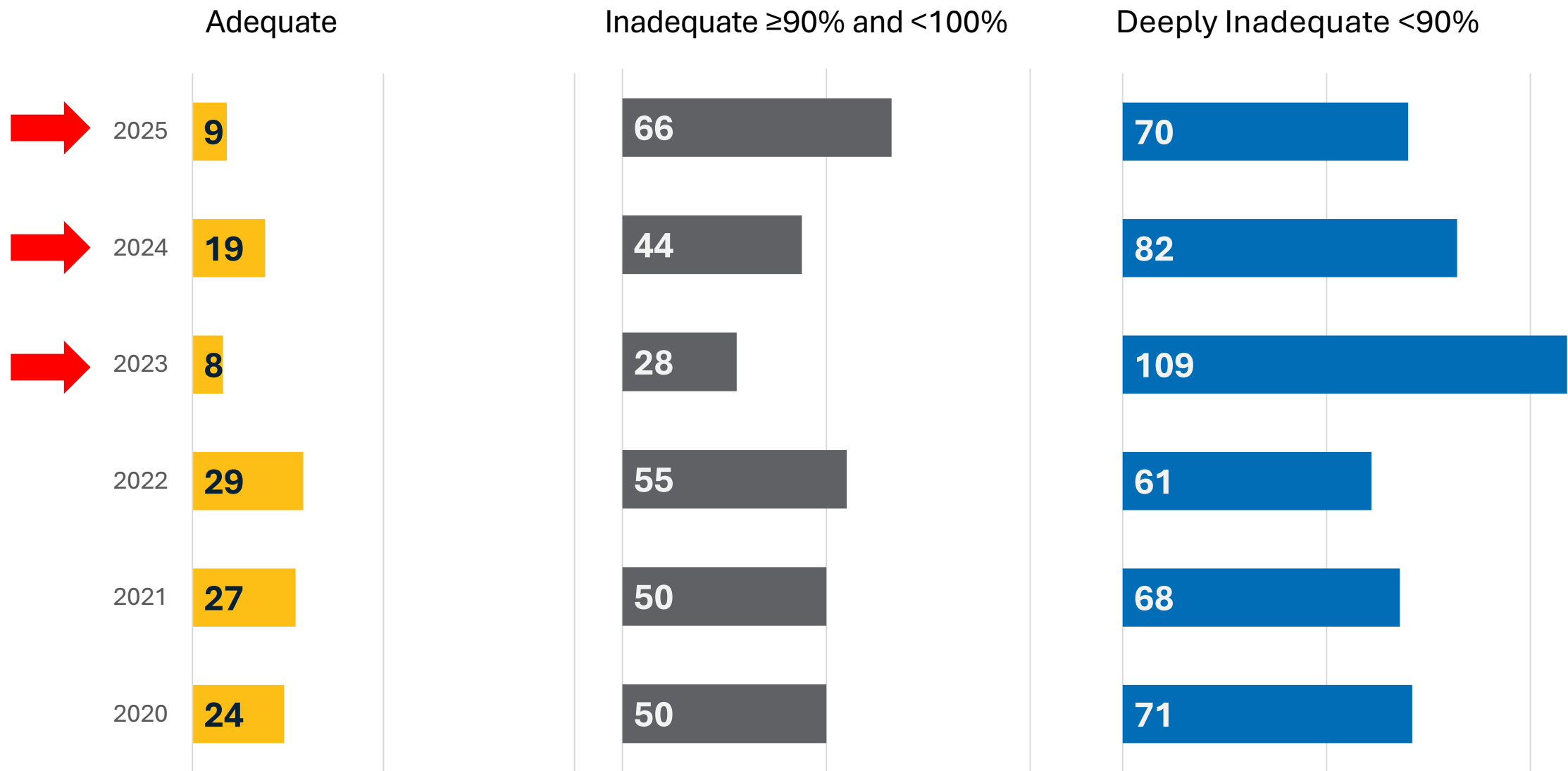
# Change in MESL cost

2024 – 2025 comparison limited  
MESL continues to represent cost  
of agreed minimum needs

- 1.8% increase in the year to March 2025
- Cumulative, 18.8% from 2020
  - Food           ↑ 20.2%
  - Energy       ↑ 58.2%



# Income Adequacy

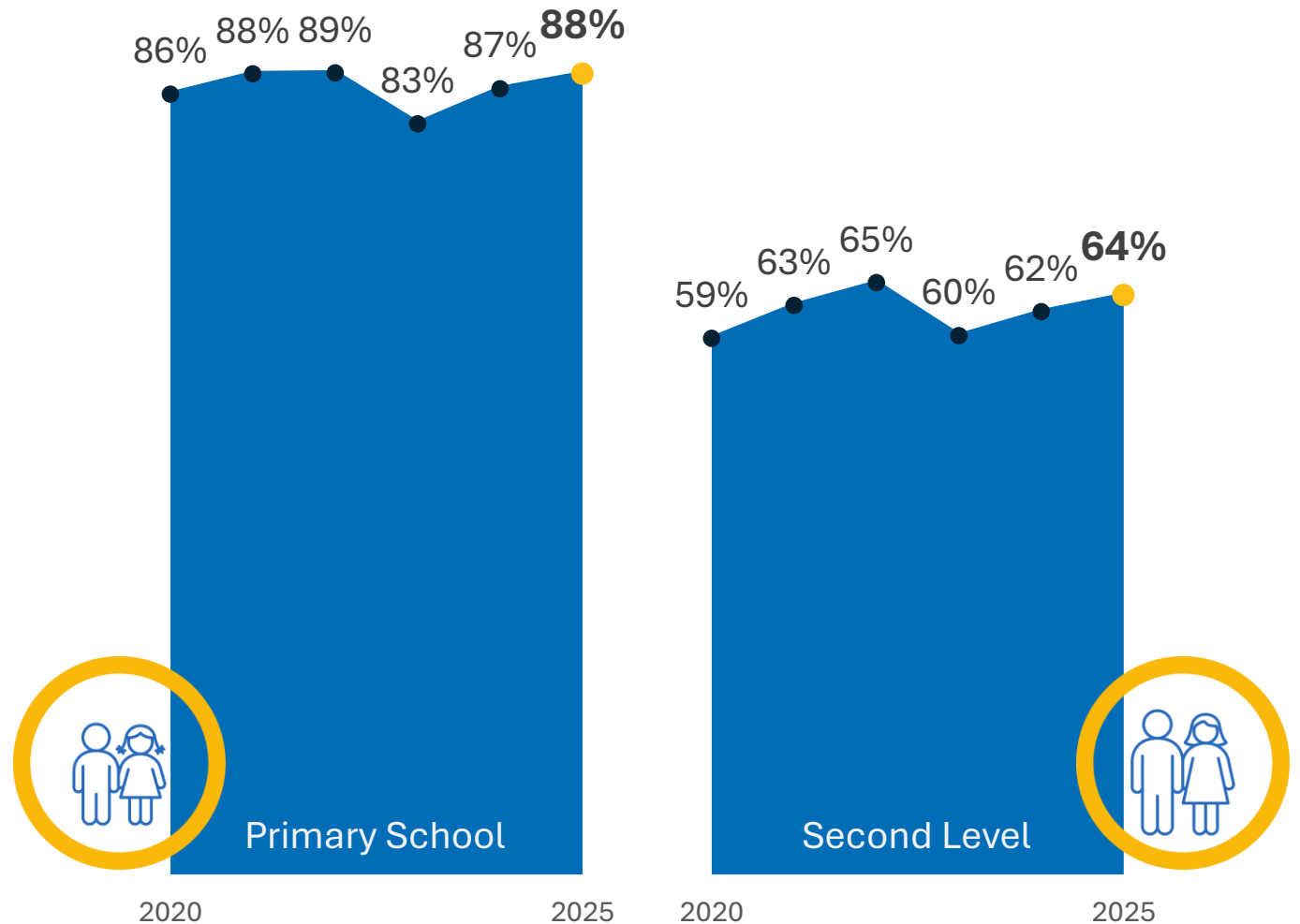


# Real value of core social protection rates

MESL costs for children highest at Second Level, at least 60% higher than younger age-groups

Average MESL cost per week, by age-group

- Infant €79
- Pre-School €72
- Primary School €98
- Second Level €158



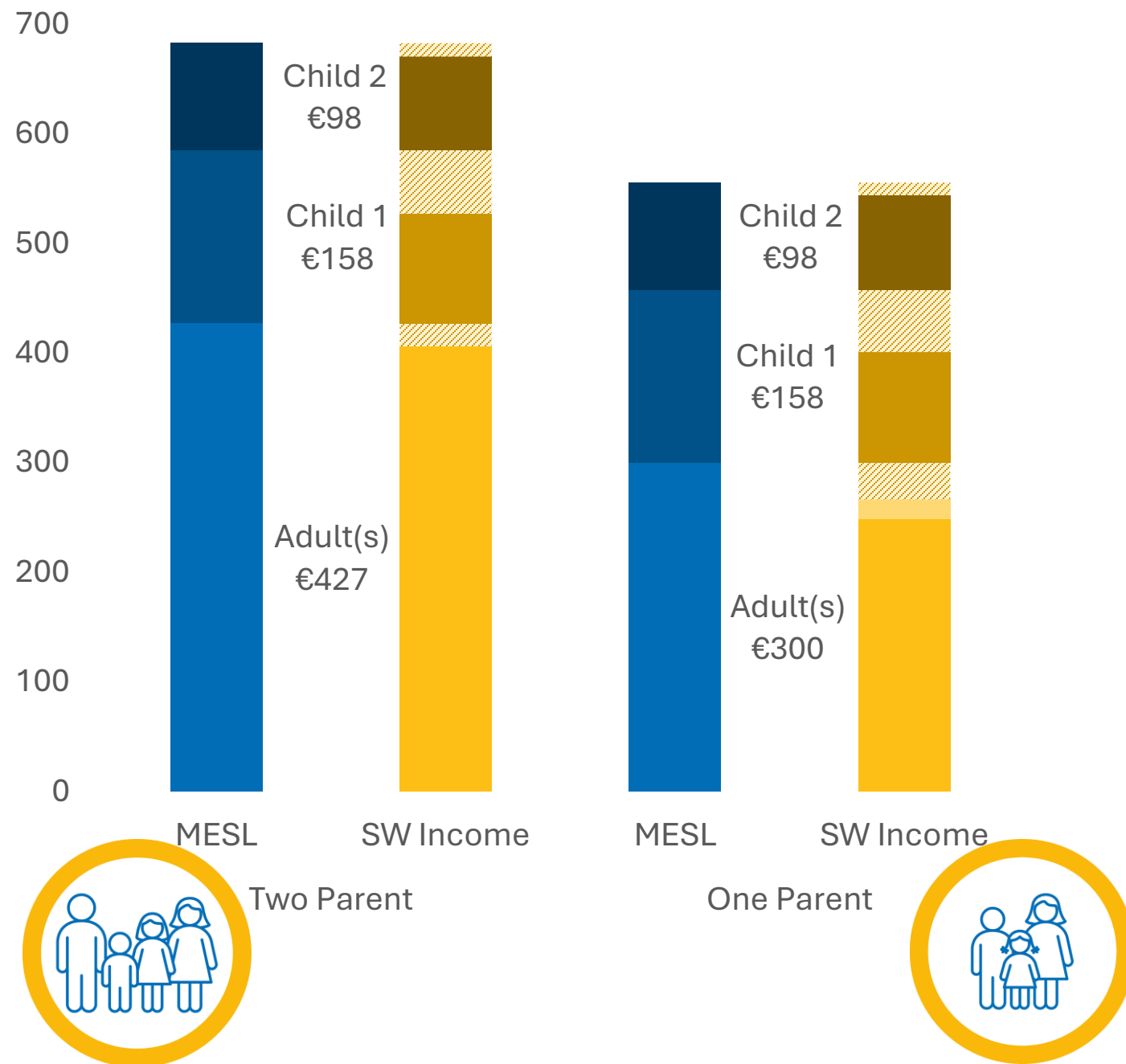
# Households with children

Household with two children  
(primary school & second level age)

- Two Parent 95%
- One Parent 89%
- Child 1, second level 64%
- Child 2, primary school 88%

Cumulative Inadequacy

- Two Parent household 87%
- One Parent household 82%



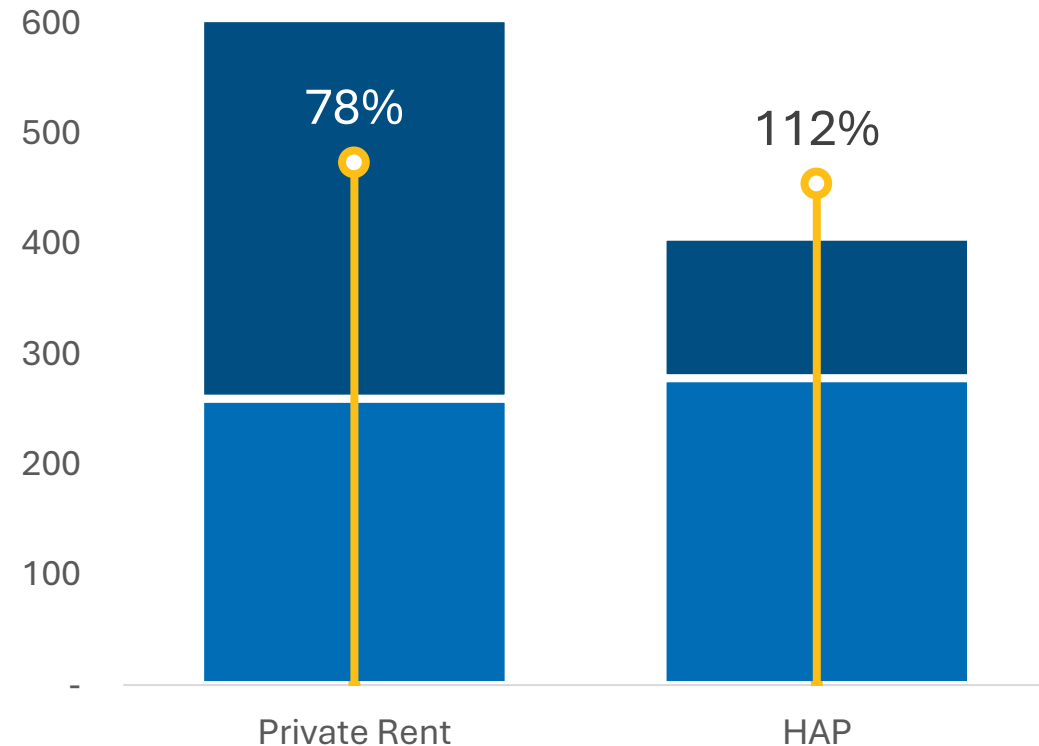
# Employment

# Single Adult, full-time minimum wage

Private Rent	
<i>MESL Core</i>	260
<i>Housing</i>	345
Total MESL	<b>605</b>
Net Income	<b>474</b>
Adequacy Gap	<b>-131</b>

MIS, per week	712.50
MIS, per hour	19.00

HAP + top-up	
	278
	128
	<b>406</b>
	<b>454</b>
	<b>+48</b>





# Households with children

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

Social Housing      **17 of 21 cases adequate**

No income supports      **7 of 21 cases adequate**

HAP      **13 of 21 cases adequate**

## Medical Card

- Income threshold unchanged since 2006
  - 2020                      14 cases full Medical Card
  - 2025                      4 cases full Medical Card

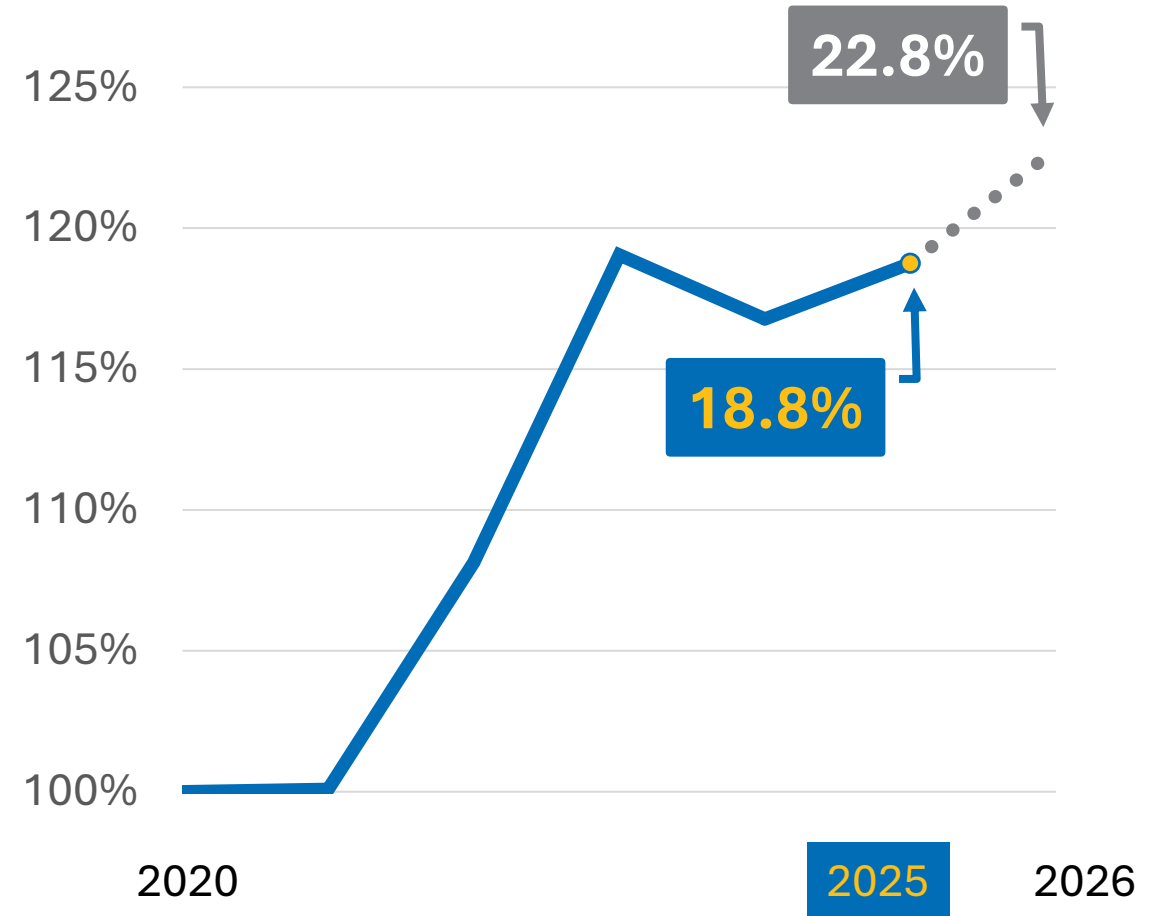
## One-Parent Family Payment

- Earnings disregard unchanged since 2020
- Recipient in full-time NMW employment
  - 2020                      €108
  - 2025                      €89

# Budget 2026

# Cost of MESL basket in 2025

- 1.8% increase in the year to March 2025
  - Cumulative impact, 18.8% from 2020
  - Food           ↑ 20.2%
  - Energy        ↑ 58.2%
- Forecast, rest of 2025 & 2026
  - Food           ↑ 4.1%
  - Energy        ↑ 5.7%
- Potential ↑ 22.8% in 2026 (from 2020)



# Budget 2026 Recommendations

Working Age Rate

↑ €16 to €260

Child, 12 and over

↑ €15 → €77

Child, under 12

↑ €6 → €56

Fuel Allowance

↑ €9.50 → €42.50

International Protection

Child Payment

In-Work Supports


Maintain value &  
eligibility



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# Panel

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**Naomi Feely**

Children's Rights Alliance

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**Donal Swan**

National Women's Council

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**Sussane Rogers**

Social Justice Ireland

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**Carly Bailey**

One Family



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