

# Pre Budget 2026 Submission

## Key Points

- › The cumulative impact of rising prices has driven the cost of a Minimum Essential Standard of Living (MESL) up by 18.8% over the five years from 2020 to 2025. While inflation in minimum living costs has slowed, prices remain significantly above pre-pandemic and inflation shock levels.
- › The cost of Food and Home Energy in the MESL baskets has increased by 20.2% and 58.2% respectively, from 2020 to 2025.
- › Headline inflation is forecast to be over 2% in both 2025 and 2026. With higher rates of food and energy increases anticipated, this indicates the potential for a further 4.1% increase in MESL costs from 2025 Q1 to end 2026.
- › To restore the real value of the core weekly social protection rates and make progress towards providing people with an adequate minimum income, it is recommended to increase core **working-age personal rates** by €16, to €260 per week
- › In recognition of the Government's emphasis on child poverty it is recommended that adjustments to the rates of **Child Support Payment** should improve the proportion of minimum needs met for all child age-groups, and particularly address the deep inadequacy of supports for older children. An increase of €6 per week for children under 12 and €15 per week for children 12 and over, is recommended.
- › MESL research finds that families living in Direct Provision may face severe income inadequacy. It is recommended to implement the **International Protection Child Payment** at the same rate as Child Benefit, as announced in Budgets 2024 and 2025.
- › Older people living alone demonstrate continued vulnerability to income inadequacy. The rate of **Living Alone Allowance** should adequately address the gap between core State Pension rate and the MESL costs for one adult households.
- › The rise in home energy prices has eroded the real value of the **Fuel Allowance**. An adjustment of €266 to the annual value of Fuel Allowance is required to restore its 2020 purchasing power.
- › The earnings disregard for **One-Parent Family Payment** and **Jobseeker's Transitional** has not been adjusted since 2020. It is recommended that the value of the earnings disregard is restored relative to changes in the National Minimum Wage.
- › A robust mechanism is required to ensure that all income thresholds and earnings disregards for in-work supports are automatically uprated and maintained as part of the annual Budget process.

# Introduction

The Vincentian MESL Research Centre at SVP welcome the opportunity to make this submission to the Department of Social Protection, presenting evidence-based policy recommendations for Budget 2026.

The emergence from the pandemic and subsequent inflation shocks have exerted significant pressure on prices since mid-2021, which has resulted in a substantial cumulative increase in living costs. The 2020 MESL reflected the minimum costs as of March of that year. It provides a reference point to measure the impact of the pandemic and subsequent inflation shocks. Compared to 2020, the cost of the MESL food basket has increased by 20.2% and the MESL household energy basket has increased by 58.2%.

The rate of price increases has eased following the inflation shock in 2022 and 2023. However, in the 12 months to March 2025 the core MESL cost has increased by an average of 1.8%. This builds on earlier increases, resulting in a cumulative change in core MESL costs from 2020 to 2025 of 18.8%.

Throughout this period of exceptional inflation there have been multiple tranches of supplementary supports and ‘once-off’ additional payments. These supplemented household incomes and provided a buffer against the living cost pressures. However, with the adjustments to the underlying core rates of social protection supports have not maintained the real value of core supports.

Recent Budgets and interventions focused a large share of resources on supplementary supports in the face of volatile living costs. With a relative stabilisation in prices, it is now appropriate to shift the emphasis to the restoration of the real value of core social protection supports, and improving the adequacy of income supports. Adjustments in Budget 2026 can be a step in the progressive realisation of an adequate social protection floor which will enable people to live with dignity and participate in society.

The annual budget presents the opportunity for taking substantive steps towards achieving a social protection system that ensures minimum income adequacy and enables a life with dignity. This submission builds on the evidence from the MESL to detail the rate adjustments which are required to protect households from being pushed further into income inadequacy. The recommendations focus on making steps to progressively improve the adequacy of core rates.

To both restore the real value of core social protection rates and make progress toward reducing income inadequacy, the following weekly rate adjustments are recommended:

Support	Adjustment	2026 Rate
<b>Personal rate, working age</b>	€16	€260
<b>Qualified Child, under 12</b>	€6	€56
<b>Qualified Child, 12 plus</b>	€15	€77
<b>Fuel Allowance</b>	€9.50	€42.50

## MESL – an evidence-based adequacy benchmark

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

The research works with members of the public in deliberative focus groups to reach consensus on the minimum goods and services people need to live and partake in Irish society. It is a standard of living 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 research is iterative, working through multiple phases of deliberative groups, to establish a negotiated social consensus on what people regard as essential for households to have a minimum, but socially acceptable, standard of living. In this way the MESL is a tangible measure, grounded in lived experience and derived from social consensus, of what is required for participation, dignity and avoiding poverty.

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

The MESL translates these concepts and ideals into a practical benchmark, as it specifies the average weekly cost of the goods and services deemed necessary to enable a socially acceptable minimum standard of living. It provides a unique measure of what is required to avoid poverty, enable participation and inclusion, and live a life with dignity. In this way, the MESL data provides an evidence-based benchmark to assess the adequacy of social welfare rates.

The annual MESL series provides an update on the cost of minimum needs each year. 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. Every six years the baskets are reviewed through a series of deliberative focus groups. This ensures the baskets stay relevant and continue to reflect current minimum needs.

For 2025, the MESL basket for Households with Children have been reviewed. This involved in-depth deliberations on minimum needs over the course of 17 focus groups, comprised of 128 people, meeting for a total of 39 hours of discussion.

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

This submission draws on the analysis in the 2025 MESL assessment of minimum expenditure and income needs, to inform evidence-based policy recommendations.<sup>1</sup>

## Cost of a MESL in 2025

MESL costs have increased in the year to March 2025 by 1.8% nationally (2.1% urban, 1.3% rural). This builds on the previous increases in living costs, particularly in 2022 and 2023 driven firstly by the volatility in home energy prices and secondly increases in food costs. Cumulatively, since 2020, there has been an increase of 18.8% in minimum living costs as measured by the MESL series.

The 2025 MESL incorporates a comprehensive review of minimum needs for households with children. While the reviewed baskets reflect changes in needs and spending patterns, they continue to represent what the public agrees is necessary for an acceptable standard of living. However, due to these updates, direct year-on-year comparisons are limited.

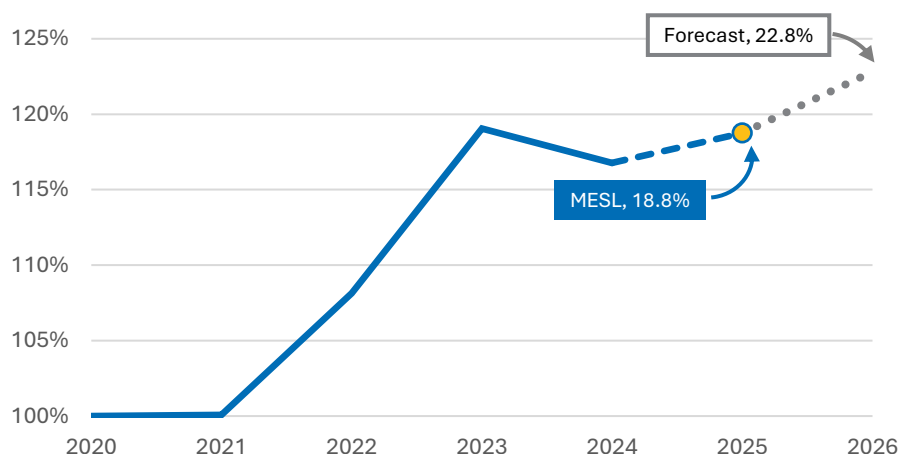
Food and home energy continue to comprise a third of the core MESL basket of essential goods and services. Changes in the costs of these areas have a disproportionate impact on the overall change in the cost of the minimum basket.

Looking at the trend in minimum food and energy costs, shows that from 2020 the MESL food basket has increased by 20.2% and the household energy basket has increased by 58.2%. This reflects both the increase in prices, and changes to what is required to meet minimum needs reducing potential expenditure in this area.

## Forecast change in MESL costs for 2026

Looking ahead, further increases in energy and food prices are anticipated over the course of 2025 and are expected to continue rising in 2026.

Graph 1 Cumulative change in MESL costs, 2020 to 2025, projected to 2026



The Central Bank<sup>2</sup> forecasts headline inflation to remain above 2 per cent in both 2025 and 2026 with inflation in energy and food both exceeding the headline rate\*.

Applying the Central Bank disaggregated HICP forecasts to the food and energy components of the MESL basket and the HICP Core forecast to the remainder of the basket, provides an estimate for the MESL costs for the remainder of 2025 and to the end of 2026. Forecasts indicate that food and energy costs will potentially increase by a further 4.1% and 5.7% respectively, from March 2025 through to the end of 2026. This brings the potential for a cumulative increase in minimum living costs of 22.8% when compared to 2020 levels.

\* The Central Bank QB1 forecast for HICP is 2.2% in 2025 and 2.1% in 2026. In 2025 & 2026, energy prices are forecast to increase by 3.6% and 3.3%, and food prices by 3.4% and 2.4%.

## Adequate Social Welfare supports

To examine the impact of the change in MESL costs on income adequacy, the analysis looks at 145 test household cases, comparing the cost of the MESL to social welfare income supports. This has consistently found that household types in deep income inadequacy, where social welfare meets less than 90% of MESL costs, are mainly working-age single adult headed households (one parent & single adults without children household types) and household compositions with older children (aged 12 and over).

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.

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

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

Our analysis has consistently found that households with older children (aged 12 and over) and single adult headed households have a greater risk of deep income inadequacy when dependent on social welfare. This continues to be the case in 2025. With one adult households making up over half (59%) of the deep inadequacy cases, and households with at least one older child (12 plus) accounting for 90% of the deep inadequacy cases.<sup>3</sup>

## Working-Age Personal Rate

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The MESL 2025 report includes an evaluation of the real value of standard social protection rates for adults and children relative to MESL costs.

The analysis finds that the real value of social welfare rates relative to MESL costs reached a low point in 2023, at the peak of the inflation shock. The proportion of MESL need met has improved in 2024 and 2025, however it remains at or below the levels reached in 2020 for parents and older adults living alone.

The working-age age personal rate has risen from €203 per week in 2020 to €244 in 2025. In 2020 the full rate, combined with Fuel Allowance and the Christmas Bonus, met 93% of the MESL costs for the adult in a one parent household. In 2025, the nominally increased supports now meet 89% of MESL costs. This indicates that despite the rate now being at its highest nominal level, the purchasing power has not been maintained over the period of rising living costs.

Prices are expected to continue rising this year and next, with a potential 4.1% increase in MESL costs. To make progress on restoring the real value of the core social protection personal rate and as a step towards improving income adequacy, the evidence from the MESL research indicates the need for a **€16** adjustment to bring the weekly working-age personal rate to **€260**.

This adjustment would see the core rate (combined with secondary supports) potentially meeting 91% of MESL need in 2026. This creates the space to progressively build towards an adequate social protection floor.

## Child Support Payment

The 2025 MESL has updated the baskets to reflect the current views of parents on needs at each stage of childhood. The MESL research has consistently found that second level age children have additional and distinct needs compared to younger children, costing at least 60% more than the minimum needs of younger children. In 2025, MESL costs continue to be highest for this age-group, and households with children of this age demonstrate the highest risk of deep income inadequacy.

MESL costs continue to be highest for children aged 12 and over. The Child Support Payment, and secondary supports, meet 64% of needs for an older child in 2025.

The cost of a child's MESL expenditure needs ranges from €72 at pre-school age to €158 for children at second level school age. The Child Support Payment, and secondary supports, meet 64% of needs for an older child in 2025. Income supports meet 88% of MESL needs for primary school children, and exceed the MESL costs for age-groups under four.

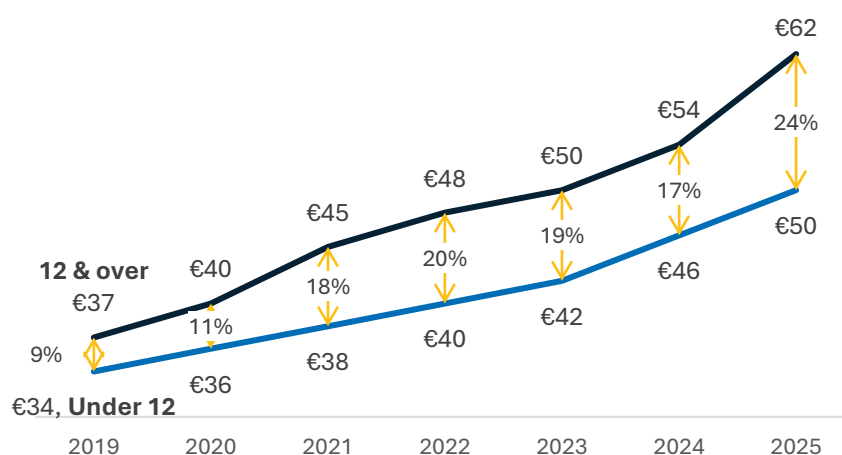
**Table 1** MESL by child age-group and child related social welfare adequacy

	Infant	Pre-School	Primary School	Second Level
<b>MESL (core adjusted*)</b>	<b>78.75</b>	<b>72.14</b>	<b>97.62</b>	<b>157.81</b>
<i>Child Benefit</i>	32.31	32.31	32.31	32.31
<i>Child Support Payment</i>	50.00	50.00	50.00	62.00
<i>Back to School Allowance</i>	...	...	3.08	5.48
<i>Christmas Bonus</i>	0.96	0.96	0.96	1.19
<i>Newborn Baby Grant</i>	5.38			
<b>Total Social Welfare</b>	88.65	83.27	86.35	100.98
Adequacy (SW – MESL)	9.90	11.13	-11.28	-56.83
% of MESL met by SW	112.6%	115.4%	88.4%	64.0%

In recognition of older children's additional needs, a higher rate of Child Support Payment (then Qualified Child Increase) for this age-group was introduced in 2019. This was developed in subsequent years, with larger increases to the older child rate contributing to a progressive improvement in the level of MESL needs met, up to 2022.

\* Cost of a child's MESL needs, excluding childcare, adjusted for full Medical Card.

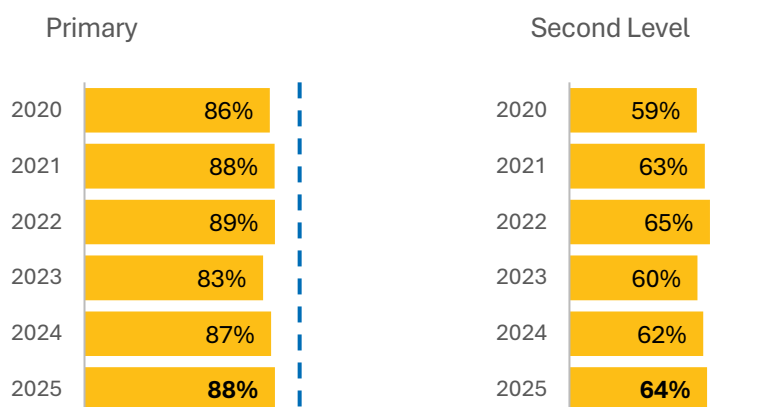
Graph 2 Child Support Payment rates by age-group, 2019 – 2025



In 2022 the rate for children aged 12 and over was 20% (€8) above the rate for younger children. The proportional differential fell to 17%, following flat adjustments to the younger and older child rates of €2 in 2023 & €4 in 2024. This led to a decline in the real value of the support for households with older children.

2025 brought a necessary return to the practice of applying a greater rate adjustment to the Child Support Payment for older children, 12 and over.

Graph 3 Percentage of MESL need by child related social welfare supports



In recognition of the Government’s commitment to addressing child poverty it is recommended that adjustments to the **Child Support Payment** should aim to continue improving the proportion of minimum needs met for all age-groups, while further developing the differential for older children.

On this basis:

- A **€15** increase to **€77** per week is recommended for children 12 and over. This would bring income supports to meeting 71% of MESL needs for this age-group.
- A **€6** increase to **€56** per week is recommended for children under 12. This would bring income supports to meeting 90% of MESL needs for this age-group.



## Second tier of Child Benefit

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There has been significant discussion on the potential impact of a second tier of Child Benefit on the reduction of child poverty. The published details of this proposal outline this second means-tested tier as replacing the Child Support Payment and Working Family Payment.

It is recommended that the potential in this change to the social protection for families with children be investigated further; on the basis of the MESL evidence, further analysis is needed to assess the effectiveness of the proposal to improve income adequacy for households with older children.

## Older person, living alone

Older single people, living alone, previously demonstrated greater vulnerability to income inadequacy. From 2017 the MESL analysis found that this household type was showing an adequate income when reliant on the Non-Contributory State Pension and living in social housing in an urban area.

This household type was pulled back into deep income inadequacy in 2023, when reliant on the Non-Contributory State Pension. This was due to the exceptional increase in energy prices contributing to a significant rise in MESL costs, which outpaced adjustments to social welfare supports and supplementary 'Cost of Living' measures.

The position of this household has now stabilised somewhat. A decline in living costs relative to 2023 and adjustments to income supports have brought the household close to income adequacy. In 2025, the Non-Contributory State Pension and secondary supports meets 97% of MESL needs, when living in social housing in an urban area.

Two adult households see notable savings relative to one adult households in the costs of running a home. For instance, in home energy and household goods, the costs for two adults are similar to the costs faced by one adult. Consequently, MESL costs for single adult headed households are a more significant burden than for couple households.

Therefore, it is recommended that consideration is given to the rate of the **Living Alone Allowance**, which was last adjusted in 2022, to ensure it adequately meets the needs of one adult households.

## Rural difference

Deep income inadequacy continues for the older single adult household type when in a rural area, primarily due to the additional need for private transport. The Non-Contributory State Pension and secondary supports meet 81.2% of MESL costs for an older person living alone in a rural area.

The free travel pass removes the need for private transport related costs for urban based older adult households in the MESL expenditure budgets. Meeting the transport needs of rural older adult households requires a car. Consequently, car related costs (fuel, maintenance, insurance, etc.) add an additional €81 per week to the MESL budget for older people living in a rural area.

Improved public transport services are key to addressing this deep income inadequacy.

## Fuel Allowance & Household Energy

While energy costs have somewhat stabilized following extraordinary highs in 2022, they remain elevated when compared to previous living cost levels (2020). The CPI shows a 63.9% average increase

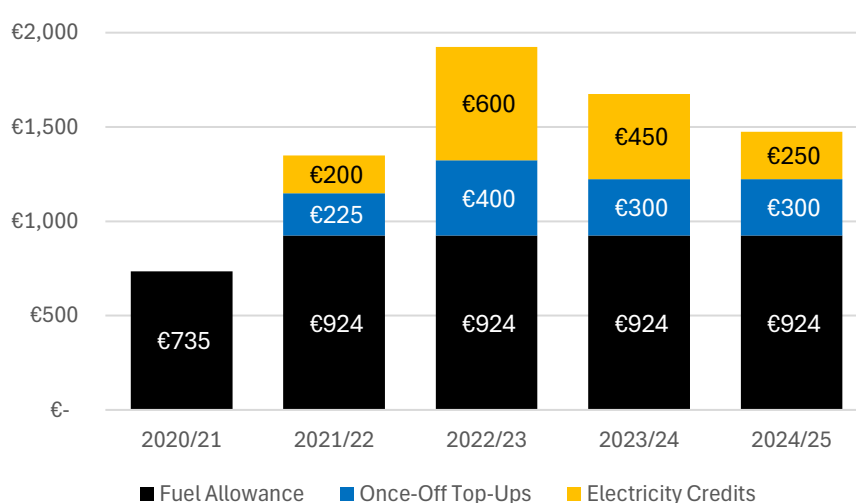


in home energy costs since 2020, and it is predicted that energy prices will increase over the course of 2025 and continue to rise in 2026. Considering inflation from the first quarter of 2025, and the HICP forecasts from the Central Bank<sup>4</sup>, energy prices are projected to increase by an estimated 5.7% by the end of 2026. This shows the potential for a cumulative increase of 73.9% in home energy costs by 2026, when compared to 2020 levels.

Budget 2025 retained the core rate of Fuel Allowance at €33 per week for 28 weeks, leaving the payment frozen since Budget 2022 despite ongoing price increases in recent years and continued uncertainty surrounding electricity and fuel prices.

The ‘cost of living’ lump sum payments made to Fuel Allowance recipients, paired with the universal electricity credits, have offset increases in home energy, temporarily providing essential support to households and supplementing the reduced value of the core rate.

Graph 4 Annual value of energy supports<sup>5</sup>



Graph 4 illustrates the annual value of energy supports over the past number of years, demonstrating that the current base rate of Fuel Allowance has been significantly topped up by temporary once off payments. While evident that the one-off lump sum payments have acted as a buffer against energy price increases, the core rate of Fuel Allowance has devalued. The MESL analysis found that in 2025 Fuel Allowance met 37% of minimum energy needs for a one parent household with two children (primary & second-level age) in a C2 rated home<sup>6</sup>, an 8-percentage point decrease from 2020. This is inclusive of the €125 electricity credit paid to all households in the first quarter of 2025. Without the electricity credit, Fuel Allowance would have met 35% of Household Energy costs for this household type, a 10-percentage point decrease from 2020.

Given the current uncertainty of energy prices alongside the cumulative increase in recent years, a more permanent measure is required. In order to enable low-income households to budget accordingly to meet the cost of their electricity requirements and to maintain an adequate level of warmth in the home, the reduced value of Fuel Allowance needs to be addressed to restore its purchasing power.

The Vincentian MESL Research Centre recommend that the annual value of Fuel Allowance be adjusted to align with energy prices, by €266, to restore the real value of the core rate to 2020 levels. This is a weekly increase of **€9.50** for the **Fuel Allowance** season (28 weeks).

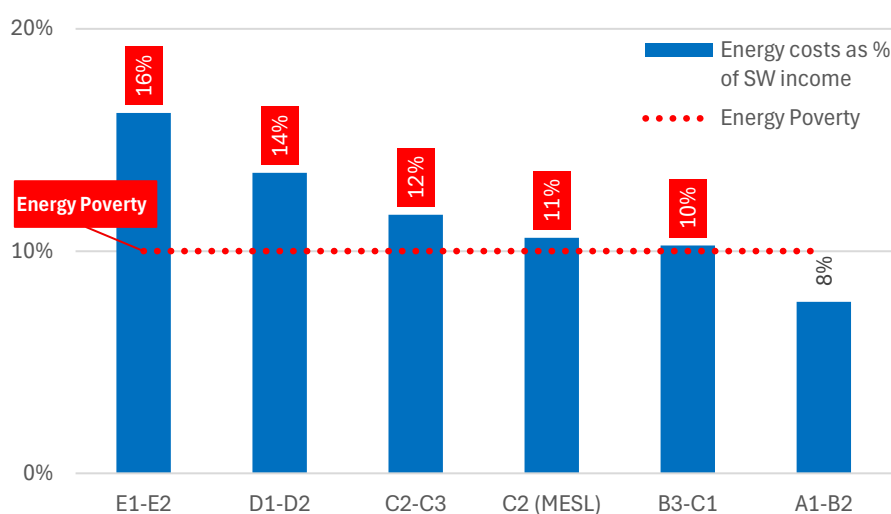
The extension of Fuel Allowance to people in receipt of Carer's Allowance in Budget 2025 was welcomed, however, targeting remains restrictive and continues to exclude individuals and households struggling to make ends meet. It is recommended to expand Fuel Allowance to Working Family Payment and short-term social welfare recipients, i.e., Jobseekers under 12 months.

## Dwelling efficiency

The MESL analysis shows how energy costs can vary greatly based on dwelling efficiency level. Compared to the median energy rating (C2) Household Energy is 53% higher in an energy poor home (E1-E2) or 37% lower when living in a highly efficient home (A1-B2) for a one parent household with two children (primary & second level). As outlined above, when living in a mid-range energy rated home (C2), Fuel Allowance meets an estimated 37% of this one parent household type's energy need, compared to 24% of energy needs when in a poorly insulated home (E1-E2).

Graph 5 illustrates Household Energy by dwelling efficiency level as a proportion of social welfare income for the one parent household with two children (primary and second level). In this scenario, the household type is exposed to expenditure-based energy poverty until a high level of efficiency is reached (A1-B2). Even when a high level of efficiency is reached, this household type demonstrates deep income inadequacy, where social welfare income meets less than 90% of MESL costs. So, while the proportion of income spent on household energy may be under the 10% energy poverty indicator in a highly efficient home, it is inevitable that this household type would have to make trade-offs between essentials such as adequate warmth or food to make ends meet.

**Graph 5** Energy costs as a proportion of social welfare income by dwelling efficiency level, One Parent with Two Children (primary & second level)



Graph 5 demonstrates the integral role that both household income and dwelling efficiency play in a household's ability to meet minimum energy costs. Given the ongoing fluctuations in fuel and electricity prices, and the varying energy needs of low-income households, it is recommended that consideration is given to reviewing Fuel Allowance to determine whether it remains fit for purpose. Consideration should be given to exploring an alternative policy response in the form of an energy guarantee or social energy tariff.<sup>7</sup>

# Maintaining in-work income supports

The range of supports which either directly supplement income from employment or reduce potential expenses play a pivotal role in supporting households towards having an adequate income. These supports operating in conjunction with an appropriate earnings floor, can enable income adequacy for many households with children when in lower paid employment. However, it is important that the relativities between the thresholds and disregards within these supports are maintained relative to earnings, minimum wage, etc.

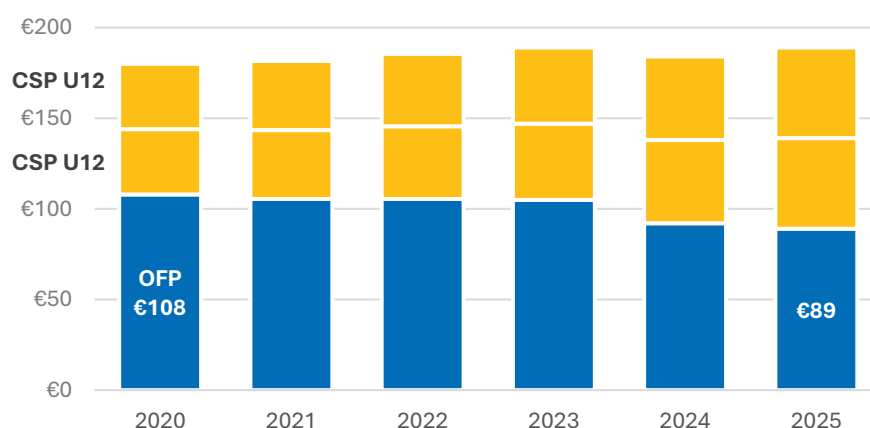
## One-Parent Family Payment

The earnings disregard for the One-Parent Family Payment (OFP) and Jobseeker's Transitional (JST) payments has been set at €165 since 2020, in this time the National Minimum Wage (NMW) has risen from €10.10 to €13.50.

In the context of increases to the NMW the static earnings disregard has meant that the rate of OFP or JST payable to a minimum wage earner has fallen since 2020. As a result, in 2025 for a one parent household with two children the net support from One-Parent Family Payment and Child Support Payment is only €9 higher per week, compared to 2020, when in full-time NMW employment.

The static earnings disregard means that a OFP recipient in full-time minimum wage employment qualifies for a partial OFP personal rate payment of €89 per week in 2025, compared to €108 per week in 2020. This €19 reduction offsets much of the adjustments to CSP, which rose by €14 per child (under 12) and €22 per child (12 and over) from 2020 to 2025.

Graph 6 Rate of OFP payable when in full-time NMW employment



In 2020 the earnings disregard of €165 equated to disregarding 16.3 hours of NMW employment and enabled a full-time NMW employed recipient to receive 53% of the adult personal rate. In 2025 the disregard now equates to 12.2 hours of NMW employment and would enable a full-time NMW employed recipient to receive 36% of the adult personal rate.

Now, an earnings disregard of €221 per week would disregard the same 16.3 hours of NMW employment as in 2020. However, to provide the same proportion of the adult personal rate when in full-time NMW employment as in 2020, a disregard of €250 would be required.

It is recommended that the value of the earnings disregard is restored. Furthermore, it is also recommended that a robust mechanism is developed to ensure that all income thresholds, earnings disregards, etc., are automatically updated and maintained as part of the annual Budget process.

## Families in Direct Provision

The MESL Working Paper ‘Estimating the MESL costs for families in Direct Provision’, published in 2023<sup>8</sup>, identified minimum needs for both lone parent and couple parent households with two children of school-age (primary & second level), living in the Irish Direct Provision System. Using 2022 MESL data, the Working Paper found that the income provided for the two household compositions met approximately 50% of minimum needs.

When the MESL costs for families living in Direct Provision are updated to 2025 costs and the income supports are updated to 2025 levels, the depths of inadequacy are deeper, showing that the situation has worsened when compared to 2022. For the one parent household type with two children (primary and second-level age) living in Direct Provision accommodation, the estimated weekly MESL need is €227.77. This household type’s average weekly income is €106.96 and meets only 47% of minimum living costs, leaving a weekly shortfall of €120.81.

For the two parent household with two children (primary & second level) living in Direct Provision accommodation, the estimated weekly MESL is €294.51. Average weekly income for this household type amounts to €145.76 per week, meeting 49.5% of minimum living costs and leaving a weekly shortfall of €148.75.<sup>9</sup>

The scenarios and household types examined within the MESL Working Paper are based on how the Direct Provision system should function, however it is well known that there is a large variation in the standard and type of service being provided across the country. Therefore, the scenario and findings presented here likely represent a ‘best case’ situation that may not reflect the true lived realities of individuals and families living in the Direct Provision system. In a situation where a family is receiving a lower standard of service in Direct Provision, it is likely that the depths of income inadequacy would be greater.

Budget 2024 and 2025 both committed to rolling out the International Child Protection Payment for children under 18, on a full year basis, however no such payment or any additional payment for children in the Direct Provision system has been introduced. If the International Protection Child Payment is introduced at the same rate as Child Benefit, based on the 2025 MESL estimates, for the one & two parent household compositions presented here and living in Direct Provision accommodation, income adequacy would improve significantly. Household income would meet 75% and 71% of MESL needs, respectively, representing a 22 to 28 percentage point improvement in the income adequacy of these household types.

It is recommended that the International Child Protection Payment, paid at the same rate as Child Benefit, is rolled out to support families living in the International Protection System. While the scenario presented here shows that even with the payment, the household types would continue to experience deep income inadequacy, it would be a positive step forward in improving living standards for families living in Direct Provision.

## Notes

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<sup>1</sup> The MESL 2025 report, analysis and data is available on-line at: <https://www.budgeting.ie/publications/mesl-2025/>

<sup>2</sup> Central Bank (2025) Quarterly Bulletin No. 1 2025. Available at: <https://www.centralbank.ie/publication/quarterly-bulletins/quarterly-bulletin-quarter-1-2025>

<sup>3</sup> See MESL 2025 report, pages 30 – 36.

<sup>4</sup> [Central Bank \(2025\) Quarterly Bulletin No. 1 2025](#). See table 3 for HICP forecasts.

<sup>5</sup> Graph from Budget 2025: [MESL Impact Briefing](#), page 8.

<sup>6</sup> This is the standard energy rating applied in the MESL baskets.

<sup>7</sup> See O'Connor, N. (2024) 'Energy Guarantee' [MESL Research Note](#) - assessing impact of proposed Energy Guarantee on low-income household type in receipt of a weekly social welfare payment

<sup>8</sup> See Boylan, H. (2023) 'Estimate the MESL Costs for families in Direct Provision', Working Paper [available here](#)

<sup>9</sup> It should be noted that the schoolbooks have been removed from the second-level child's budget to account for the introduction of the Free Schoolbooks scheme.