

What is the Cost of a Healthy Food Basket in Northern Ireland in 2024?





Foreword

This research assesses the cost of a Minimum Essential Healthy Food Basket for 4 low-income household types in Northern Ireland in 2024.

To decide what should be included in a minimum essential healthy food basket, researchers worked with members of the public who took part in deliberative focus groups. These groups discussed and agreed on what is needed for a minimum yet nutritionally adequate and socially acceptable food basket.

The research used the Consensual Budget Standards method to establish the minimum food needs for 4 household types. This basket does not reflect what people currently eat.

Food basket research in Northern Ireland began in 2014, with updates published in 2016, 2018, 2020 and 2022.

Unlike previous reports, the 2024 food costs were based on the Minimum Income Standard (MIS) research series, developed by the Centre for Research in Social Policy (CRSP) at the University of Loughborough in England.

In 2024, the MIS was fully rebased. This means there was a complete review and update of the types and amounts of foods included in a standard food basket, along with their costs. This update ensures that current eating habits, prices and nutritional needs are more accurately reflected.

This process also included a series of deliberative focus groups, bringing together members of the public to determine what is required for an acceptable minimum standard of living and to reprice the items (1).

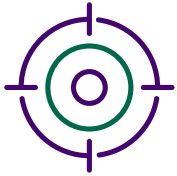
As a result of rebasing the food baskets and adopting the MIS research carried out by the CRSP at the University of Loughborough, the findings from the 2024 report cannot be directly compared with previous reports on the cost of a minimum healthy food basket in Northern Ireland.

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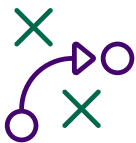
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Executive summary



Aim

This research assesses the cost of a Minimum Essential Healthy Food Basket for 4 low-income household types in Northern Ireland in 2024. It presents the percentage of take-home income that these households would need to spend to achieve a minimum essential, nutritionally adequate and socially acceptable food basket.



Method

The research used the Consensual Budget Standards methodology, where members of the public met to establish the average weekly cost of the food element of a Minimum Essential Standard of Living (MESL) for 4 household types in Northern Ireland. The figures have been adjusted to reflect food costs in 2024.

Previous studies in 2014⁽²⁾ and 2016⁽³⁾ involved members of the public in multiple focus groups across Northern Ireland. These focus groups agreed on what should be included in a minimum essential, nutritionally adequate and socially acceptable food basket.

In 2024, the funding organisations Safefood and The Food Standards Agency, and the research body Vincentian MESL Research Centre, agreed to adopt the new minimum food baskets based on MIS research by the CRSP at Loughborough University.

The updated households for 2024 were:

- 2 parents with 2 children in pre-school and primary school
- 2 parents with 3 children in pre-school, primary school and secondary school¹
- One parent with 2 children in pre-school and primary school
- A pensioner living alone

¹ 2 parents with 3 children in pre-school, primary school and secondary school is a new household included in the 2024 food basket research. This household replaced the 2 parents with 2 children in primary and secondary school household, which had been included in all previous iterations of the food basket reports.

A low-income scenario was used to establish the percentage of take-home pay spent on a healthy food basket for the 4 household types.

- For the 2 working-age households with 2 parents, income was calculated based on one employed adult earning the full-time National Living Wage.
- For the one-parent household, income was based on a part-time National Living Wage.
- Social welfare payments were used to calculate the income for the 3 households where all parents were unemployed.
- For the pensioner household, income was based on the State Pension.

Additional data sources and assumptions used were:

- The UK Consumer Price Index (CPI) to update the price for 2024 from the 2022 price
- The online calculator at www.entitledto.co.uk was used to help generate the income scenarios
- Income calculations were based on the current 2024/25 rates for the National Living Wage, personal taxation and state benefits, as detailed on www.gov.uk



Key findings

Table 1 presents the costs of an acceptable and healthy food basket for 4 low-income households. The data is presented as an actual cost in pounds sterling (£) and as a proportion of take-home income.

Key findings from the 2024 analysis include:

- The cost of a minimum essential healthy food basket for the 4 household types ranged from £71 to £276
- The minimum food costs for the 2-parent household with 3 children in pre-school, primary school and secondary school required the highest proportion of household income, accounting for over half (63.3%) of their state benefit income in 2024
- For households with children, an average of just under two-thirds (64%) of the minimum food costs came from meat, fruit, vegetables, dairy products, bread and cereals

Table 1: Minimum essential healthy food basket 2024: summary of results

| Household | 2024 Food Cost (£ per week) | Income Scenario | Net Income (£ per week) | Food as a % of net income |
|---|--------------------------------|--|----------------------------|------------------------------|
| 2 parents with 2 children in pre-school and primary school | £212 | State benefits | £420 | 51% |
| | | One adult employed, earning the National Living Wage | £623 | 34% |
| 2 parents with 3 children in pre-school, primary and secondary school | £276 | State benefits | £436 | 63% |
| | | One adult employed, earning the National Living Wage | £640 | 43% |
| One parent with 2 children in pre-school and primary school | £151 | State benefits | £368 | 41% |
| | | One adult employed, earning the National Living Wage | £488 | 31% |
| Pensioner, living alone | £71 | State pension | £235 | 30% |



1. Introduction

Food poverty can be defined as ‘the inability to have an adequate and nutritious diet due to issues of affordability and access to food, with related impacts on health, culture and social participation being felt’ (4).

Food poverty, therefore, not only affects what people eat but also impacts their lifestyles, social interactions and health. It is a core experience of poverty.

Data published by the Northern Ireland Statistics and Research Agency shows:

- 17% of the population were in relative poverty in 2023/2024
- 15% were in absolute poverty (before housing costs) (5)

The most recent data for Northern Ireland shows that nearly 1 in 4 (23%) respondents were food insecure – that is, they had low or very low food security and that 6% of households were showing signs of food poverty (6).

The MESL research applies the Consensual Budget Standards methodology. This method involves working with members of the public to agree on the minimum food needed to live and take part in the social and economic norms of everyday life.

The study involved a series of deliberative focus groups and repeated in-depth discussions with members of the public. The aim was to produce a negotiated consensus on what people regard as essential for a socially acceptable minimum standard of living.

The research identifies what is needed to meet physical, psychological and social needs at a minimum but acceptable level. This is reflected by including additional costs for Christmas, the pensioners’ spending on visitors, and the occasional take-away. It is not a poverty standard; it represents a minimum standard of living which people have agreed nobody should be expected to live below.

This report presents the cost of the minimum essential healthy food basket for the 4 household types, adjusted to reflect food costs in 2024. In addition, the 2024 edition includes a household with 3 children, highlighting the increased challenge of affording a healthy food basket when a family must provide for an additional child.

The minimum essential healthy food basket sets a minimum standard for a healthy diet. It does not measure or reflect what households are currently buying or eating. Rather, it establishes a basic benchmark for what is considered necessary to meet nutritional needs, regardless of current consumption patterns. The menu plans on which these costs are based are available on the Safefood website.

2. Objectives

This section outlines the key aims of the 2024 analysis of the minimum essential food costs for 4 low-income household types in Northern Ireland.

The objectives were:

- To determine the cost of an MESL healthy food basket in 2024 for the following household types in Northern Ireland:
 - 2-parent household with 2 children (one in pre-school and one in primary school)
 - 2-parent household with 3 children (one in pre-school, one in primary school and one in secondary school)
 - One-parent household with 2 children (one in pre-school and one in primary school)
 - A pensioner living alone
- To show the cost of the minimum essential healthy food basket as a percentage of household take-home income in the following low-income scenarios:
 - Households receiving social welfare payments
 - Households with one adult employed and earning the National Living Wage
 - A pensioner receiving the State Pension
- To provide a breakdown of the cost of the food basket by sub-category



3. Methodology

Consensual Budget Standards methodology

Research on the MESL uses the Consensual Budget Standards methodology. This approach involves group discussions with members of the public to agree on what is considered the minimum needed to live in line with the social and economic norms of everyday life.

Through a series of focus groups, participants took part in in-depth discussions to agree on what is considered essential for a socially acceptable minimum standard of living. The outcomes reflect public consensus on what is needed to meet a minimum but acceptable level of physical, psychological and social needs.

The MESL is not a poverty standard. Instead, it sets out a minimum level which nobody should be expected to live below.

Food poverty is defined as the inability to get or afford enough food of adequate quality and quantity. Food poverty has wider impacts for wellbeing, culture and society, as it affects not only what people eat but also their lifestyles, social activities and health.

Cost of a minimum essential healthy food basket

This report outlines the cost of a minimum essential healthy food basket for 4 household types, based on 2024 food costs.

Previous studies using this methodology to establish food basket costs for an MESL in Northern Ireland include:

- **MacMahon, B. and Weld, G. (2015).** The cost of a minimum essential healthy food basket in Northern Ireland: Pilot study for two household types. Dublin: safefood. Available from: budgeting.ie/publications/the-cost-of-a-healthy-food-basket-1/
- **MacMahon, B. and Moloney, N. (2016).** What is the cost of a healthy food basket in Northern Ireland in 2016? Dublin: safefood. Available from: www.safefood.net/getmedia/576be6aa-eb0f-4c26-838f-56d75d14d572/safefood-2017-Food-basket-research-NI-2016.pdf
- **MacMahon, B, Thornton, R and McEvoy, O (2019).** What is the cost of a healthy food basket in Northern Ireland in 2018? Dublin: safefood. Available from: www.safefood.net/getmedia/91a96b08-ee74-49ac-af1e-dca34931027c/Safefood-2019-Food-Basket-Research-2018-report.pdf
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- **Thornton, R. (2023).** What is the cost of a healthy food basket in Northern Ireland in 2022? Dublin: safefood. Available from: www.food.gov.uk/sites/default/files/media/document/Food%20basket%20NI%20Report.pdf

Rationale for updating the minimum healthy food baskets

Ten years after the initial research, the Northern Ireland minimum healthy food baskets needed to be updated for 2 reasons:

- To ensure the contents reflect current needs (by reviewing the contents with members of focus groups)
- To improve the reliability of the results by updating the costs of the basket contents (as relying on inflation-based adjustments reduces accuracy)

Alignment with the UK minimum income standards (MIS)

The CRSP at the University of Loughborough has been producing the MIS research series for the UK since 2008. This MIS research series follows the same method, producing equivalent minimum living costs data, as that used by the MESL team in Ireland.

In 2024, the MIS was fully rebased. This involved a comprehensive review and update of:

- The types and quantities of foods to be included in the basket
- The associated costs, so that current eating habits, prices and nutritional needs were more accurately reflected

This process also included a series of deliberative focus groups, bringing together members of the public to determine what is required for an acceptable minimum standard of living and to reprice the items (1).

Given the availability of the rebased UK MIS data – and the timing coinciding with the need to update the Northern Ireland healthy food basket – it would not have been an efficient use of resources for the MESL team to duplicate the food research. As the MIS data provides the most up-to-date budget standards research on minimum needs (including food) across the UK, it was considered appropriate to align the healthy food basket for Northern Ireland with the UK MIS data.

This approach ensures that:

- The Northern Ireland food basket research is based on the most recent research
- Future studies can continue to draw on the regular MIS reviews and rebasing, ensuring the food basket remains up to date



Cost of the minimum essential healthy food basket as a proportion of household take-home income

The cost of the food basket is broken down by sub-category for each household type. This allows for a detailed examination of the basket's composition.

To support the analysis, the price of each item in the basket is adjusted at a granular level, using the most detailed Consumer Price Index classification available from 2014 to 2022.

Income calculation notes

The income rates used in our scenarios are hypothetical and based on the average net take-home income for the household types under discussion.

The scenarios illustrate the food basket in relation to typical household income and are not real-life case studies. The figures were generated using the online benefits calculator available at www.entitledto.co.uk.

Income calculations are based on the current 2024/25 rates for:

- National Living Wage
- Personal taxation
- State benefits

The income details for each scenario are listed in Table 2: Income scenarios. For details of the calculations, see Appendix 1.

State benefit scenarios

We assumed the households have full entitlement to payments in each case. We also made the following assumptions.

Table 2: Income scenarios

| | |
|--------------------------|---|
| Households with children | <ul style="list-style-type: none"> • In receipt of Universal Credit, Child Benefit, Rates Rebate and the 2024 Cost of Living Payments. • The household is living in social housing. • The housing element of Universal Credit corresponds to the household's rent. • The household has no savings, assets or other income that would reduce their rate of means-tested payments. |
| Pensioner, living alone | <ul style="list-style-type: none"> • In receipt of Basic State Pension, Pension Credit, Winter Fuel Payment, Rates Relief, Lone Pensioner Allowance and the 2024 Cost of Living Payments. • The pensioner has no savings, assets or income that would reduce their rate of payment. • The person is of pension age but under 80 and living alone. • They own their own home and are entitled to the full rate of the basic State Pension, Pension Credit and Rates Relief. • Rates Relief has been included as a component of household income at each stage of this research, and for consistency, is included here. • Note: Rates Relief is not direct income, as it is not paid directly to the household but instead applied at source to reduce the household's rates bill. |

Employer scenarios

Wage rates are based on the National Living Wage of £11.44 an hour in 2024. This is the statutory minimum wage payable to adults aged 21 and over. It is not the voluntary 'real Living Wage' paid by some employers.

From 1 April 2025, the National Living Wage increased to £12.21 per hour, representing a 6.7% increase.

The following assumptions apply in the employer scenarios

- In 2-parent households, one adult is in full-time employment (37.5 hours a week).
- In one-parent households, the adult is in part-time employment (16 hours a week).
- The households are living in social housing.

Income is calculated as net household income, after income tax and National Insurance have been taken, and it includes Universal Credit, Child Benefit and the 2024 Cost of Living Payments.

4. Results

Cost of a minimum essential healthy food basket

Table 1 shows the cost of the minimum essential healthy food baskets for 4 household types in Northern Ireland in 2024.

The findings show:

- Rebased MIS food baskets for households with children cost more per week than the comparable MESL-based baskets that are adjusted for inflation only. This is due to a combination of factors, including:
 - Changes in basket contents
 - Updated food needs
 - The use of repricing instead of estimates based on inflation
- The 2-parent, 3 children household (with children in pre-school, primary school and post-primary school) has the highest food costs
- The basket for the 2-parent, 3-children household costs 30.2% more than the 2-parent, 2-children household (with a pre-school and primary school child)
- A household with an older child has higher minimum food costs in all categories, reflecting the additional needs for this age group
- The pensioner living alone has the lowest food costs, reflecting the smallest household size

Cost of the minimum essential healthy food basket as a proportion of household take-home income

Net household income from state benefits, National Living Wage employment and the State Pension increased in nominal terms (i.e., not adjusted for inflation) between 2022 and 2024.

In the scenarios examined:

- Net income from state benefits rose by 10%
- Net income from the National Living Wage increased by 13%
- Net income from the State Pension (and associated supports) increased by 6%

However, the net income increases in these scenarios did not keep pace with food price inflation, which rose by 24% over the same 2-year period.

Table 1 (see page 8) presents the average weekly net household income in illustrative scenarios for:

- Working-age households with children receiving the National Living Wage and state benefits (Universal Credit)
- A pensioner living alone

State benefits, households with children

- The income for working-age households receiving state benefits is based on Universal Credit.
- In the scenarios examined, household income from state benefits was 10% higher than in 2022.
- For working-age households dependent on state benefits, meeting the cost of the minimum food basket would require between 41% and 63% of their household income.
- Meeting the minimum food costs for a 2-parent household with children in pre-school, primary school and secondary school would require the highest proportion of household income. In this scenario, almost two-thirds (63%) of this household's state benefit income would be needed to meet minimum food costs in 2024.

State Pension – Pensioner, living alone

- A pensioner living alone would need to spend almost one third (30%) of household income to meet the cost of the minimum essential healthy food basket.
- Household income for this household type was 6% higher in 2024 than in 2022.
- The State Pension and Pension Credit were paid at a higher rate in 2024, amounting to £35.55 more a week than in 2022. The Winter Fuel Payment was £200 (for under 80s), but unlike in 2022, it was not supplemented with an additional Cost of Living payment for 2024/2025.

Employed – National Living Wage

- For working-age employed households, the minimum essential healthy food basket represents a lower proportion of income, ranging from 31% to 43%. This is because their income is higher than households relying solely on state benefits.
- Adjustments to the National Living Wage rate and Universal Credit have contributed nominal increases to net household income. In the household types examined, net household income was 13% higher than in 2022.
 - The household with an older child (2 parents with 3 children – one in pre-school, one in primary school and one in secondary school) would need to spend over two-fifths (43%) of their household income to afford the minimum food basket.

Minimum essential food costs by sub-category

To provide further insight into the composition of the minimum food basket, a breakdown of the basket by sub-category was examined.

- Table 3 presents the cost by sub-category and the proportion of the total food cost by sub-category.

Proportional make-up of the food basket

- Vegetables and fruit are the 2 largest categories of expenditure in each of the 4 household food baskets. These categories together represent between 32% and 38% of the minimum weekly food costs.
- Meat is the third-largest category, and together with fish, accounts for between 14% and 18% of the minimum weekly food spend.
- These 4 sub-categories combined account for approximately half of the minimum weekly food costs.
- Compared to the previous MESL Northern Ireland food baskets, the overall proportion allocated to fruit, vegetables, meat and fish is similar. However, in the earlier baskets, vegetables and fruit represented a smaller proportion (20%-23%), while meat and fish accounted for a somewhat larger proportion (22%-29%).

Social and cultural dimensions of food

Food poverty is multi-dimensional. It includes:

- The lack of access to a nutritionally adequate diet
- The resulting impact on health and social participation

The minimum food basket continues to include aspects which reflect the social and cultural aspects of food. This ensures that the baskets represent a standard that allows households the opportunity to take part in activities and practices considered a normal part of everyday life.

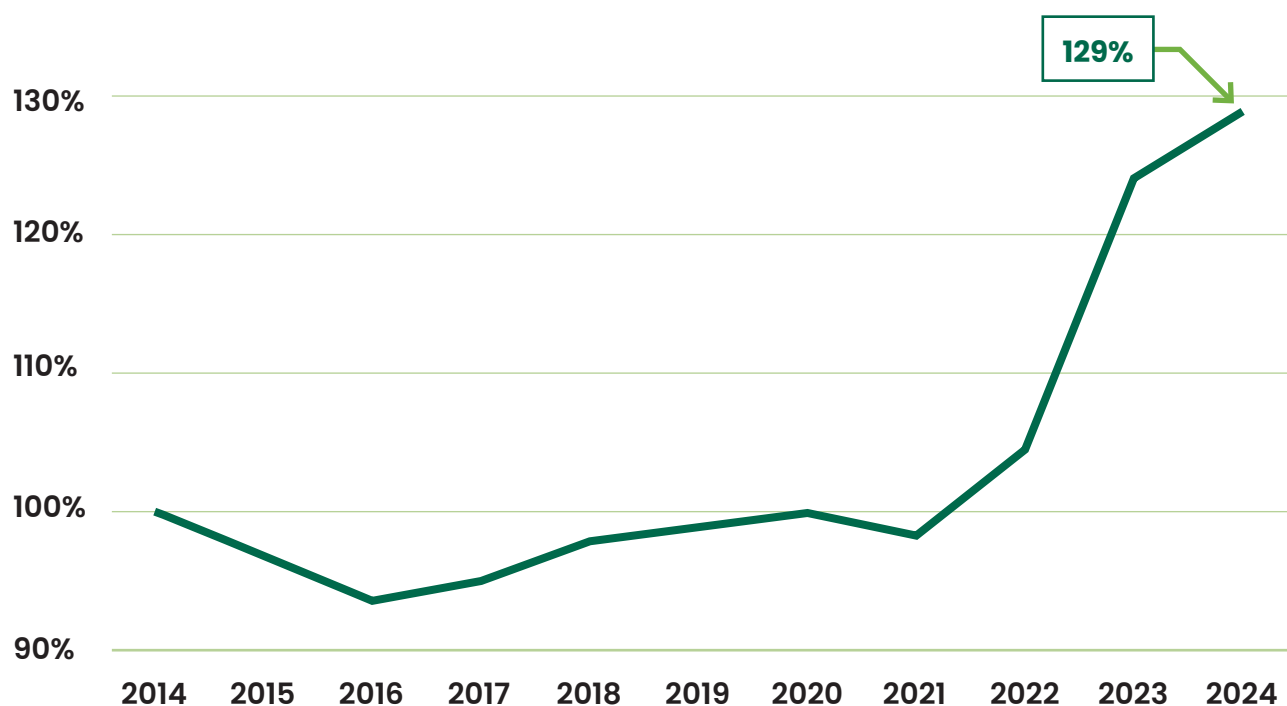
- Take-away food and eating out are included in the minimum food budget. This provides both a break from cooking and an opportunity to socialise.
 - An allowance for a take-away is included once a month for households with children.
 - A budget for a family meal out 4 times a year is included.
 - The spending for these meals represents an average of 8% of the overall food costs for families with children.
 - For a pensioner living alone, the allowance is based on a take-away or eating out twice a month.
 - The more regular eating out replaces the allowance for hosting visitors in previous versions of the pensioner's food basket.
 - Take-away food and eating out account for 13% of the food basket for a pensioner living alone.
- An allowance for alcohol is also included.
 - This equates to a bottle of wine for each adult each week, accounting for between 4% and 8% of the cost of the minimum food baskets.
- The basket also includes some occasional treats, such as a 2-finger Kit Kat bar and a 25g packet of crisps each week for each adult and school-age child.
 - These items are included within the relevant COICOP sub-categories.
 - They account for approximately 4% of the minimum food costs for households with children and 2% for a pensioner living alone.
- The minimum food basket also continues to acknowledge the importance of food in marking seasonal celebrations.
 - This is reflected in an allowance for celebratory food on specials occasions, such as Christmas.
 - This allowance accounts for a further 2% of the minimum food costs.
- Including these aspects of food ensures that the minimum food basket is based on lived experience. It recognises that while food is necessary for survival, it also has social and cultural dimensions.

This range of social and cultural dimensions accounts for approximately one fifth (18%) of the costs for households with children and a quarter (24%) for a pensioner living alone.

Change in average food costs

- The Consumer Price Index (CPI) measures the average change in prices across a range of standard goods and services.
- Within the CPI, the sub-rate for 'Food and non-alcoholic beverages' measures the change in the cost of the average food basket purchased across the UK.
- The cumulative change in average food prices from 2014 to 2024 is illustrated in Figure 1 below. This is based on the 12-month rate of change in the CPI for food, measured from March to March.

Figure 1: Cumulative change in average food prices, 2014–2024, based on the 12-month rate of change in the CPI for food, March to March



- Average food costs fell by 5% from 2014 to 2016.
- Subsequent fluctuations saw prices approach 2014 levels by 2020 and dip slightly again in 2021.
- By 2022, food prices had risen to 4.4% above 2014 levels.
- In the 12 months to March 2023, there was a 19.1% increase in average food costs. This has been compounded by a further 4% increase in the 12 months to March 2024.
- In the 2 years from March 2022 to March 2024, average food prices increased by 23.9%.

Change in minimum food costs

- The minimum food basket includes a more limited set of items than used by the 'average household' in the UK. It therefore does not reflect the same rate of change as the basket measured by CPI.
- The 2024 minimum healthy food baskets were rebased and repriced in 2024. Therefore, they cannot be directly compared with 2022 prices to examine how much the price has changed over the previous 2 years.
- However, as a point of reference, adjusting the prices of the previous MESL basket for inflation (using the appropriate CPI 4-digit level classification) provides an estimate of the change in minimum food costs.
- Adjusting the Northern Ireland MESL baskets in this way gives an estimated average increase of 21%.
- This suggests that inflation-based adjustments of the minimum food baskets may not have fully captured the extent of the change in minimum food costs. This demonstrates the importance of moving to the rebased and repriced minimum food baskets.



Table 3: Minimum essential healthy food basket by sub-category

| | 2 parents with 2 children in pre-school and primary school | | 2 parents with 3 children in pre-school, primary and secondary school | | One parent with 2 children in pre-school and primary school | | Pensioner, living alone | |
|--|--|----------------|---|----------------|---|----------------|-------------------------|----------------|
| Sub-category | Cost per week | % of food MESL | Cost per week | % of food MESL | Cost per week | % of food MESL | Cost per week | % of food MESL |
| Bread and cereals | £11.77 | 6% | £15.32 | 6% | £9.78 | 6% | £3.15 | 4% |
| Meat | £26.64 | 13% | £31.79 | 12% | £14.19 | 9% | £7.28 | 10% |
| Fish | £9.53 | 4% | £13.07 | 5% | £6.50 | 4% | £5.37 | 8% |
| Milk, cheese and eggs | £21.49 | 10% | £29.89 | 11% | £12.95 | 9% | £5.07 | 7% |
| Oils and fats | £5.15 | 2% | £6.52 | 2% | £3.69 | 2% | £2.01 | 3% |
| Fruit | £35.77 | 17% | £47.32 | 17% | £26.20 | 17% | £13.15 | 19% |
| Vegetables including potatoes | £43.01 | 20% | £55.98 | 20% | £31.15 | 21% | £9.31 | 13% |
| Sugar, jam, syrups, chocolate ... | £4.42 | 2% | £5.74 | 2% | £4.88 | 3% | £0.86 | 1% |
| Food products (not elsewhere classified) | £8.75 | 4% | £14.10 | 5% | £8.70 | 6% | £4.01 | 6% |
| Coffee, tea and cocoa | £2.43 | 1% | £2.81 | 1% | £1.45 | 1% | £1.26 | 2% |
| Mineral waters, soft drinks and juices | £11.87 | 6% | £16.38 | 6% | £6.96 | 5% | £2.86 | 4% |
| Alcohol | £11.57 | 5% | £11.57 | 4% | £5.78 | 4% | £5.77 | 8% |
| Take-away & eating out | £16.05 | 8% | £21.25 | 8% | £13.67 | 9% | £8.97 | 13% |
| Christmas etc. | £3.84 | 2% | £3.84 | 1% | £3.84 | 3% | £0.58 | 1% |
| Grocery delivery (**) | £0.00 | 0% | £0.00 | 0% | £0.92 | 1% | £0.92 | 1% |
| Total | £212.30 | 100% | £275.58 | 100% | £150.65 | 100% | £70.58 | 100% |

* Detailed data is available from Safefood on request.

** The cost of online food shopping is included to reflect the essential needs of some household types.

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5. Appendices

Appendix 1: Calculations for each household type and each income scenario

Table 4: Household income calculations for working-age families with children

| | 2 parents with 2 children in pre-school and primary school | 2 parents with 3 children in pre-school, primary and secondary school | One parent with 2 children in pre-school and primary school |
|--|--|---|---|
| State benefits | | | |
| Universal Credit – Standard | £142.52 | £142.52 | £90.80 |
| Universal Credit – Child element | £143.37 | £143.37 | £143.37 |
| Child Benefit | £42.55 | £59.50 | £42.55 |
| Rates Rebate | £16.85 | £16.85 | £16.85 |
| Universal Credit –Housing | £74.22 | £74.22 | £74.22 |
| Household income | £419.51 | £436.46 | £367.78 |
| | | | |
| National Living Wage | | | |
| Gross salary | £429.00 | £429.00 | £183.04 |
| Income tax | –£37.58 | –£37.58 | £0.00 |
| National Insurance | –£14.96 | –£14.96 | £0.00 |
| Net earnings | £376.46 | £376.46 | £183.04 |
| Universal Credit – adult | £142.52 | £142.52 | £90.80 |
| Universal Credit – child element | £143.37 | £143.37 | £143.37 |
| Universal Credit – housing | £74.22 | £74.22 | £74.22 |
| Earnings reduction | –£155.77 | –£155.77 | –£49.40 |
| Total Universal Credit less earnings reduction | £204.33 | £204.33 | £258.99 |
| Child Benefit | £42.55 | £59.50 | £42.55 |
| Rate Relief | £0.00 | £0.00 | £3.79 |
| Household income | £623.34 | £640.29 | £488.37 |

Table 5: Household income calculations, pension-age household type

| | Pensioner, living alone |
|-------------------------|-------------------------|
| State benefits | |
| Basic State Pension | £169.50 |
| Pension Credit | £48.65 |
| Winter Fuel Payment | £3.84 |
| Rates Relief | £13.28 |
| Household income | £235.47 |

