
LIVING WAGE & FAMILY LIVING INCOMES

Expenditure & Income Tables

Living Wage Technical
Group

2026/27



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LIVING WAGE

The expenditure and income calculations for the Living Wage are presented in Table 1.

The table details the Minimum Essential Standard of Living (MESL) expenditure need for a Single Adult household type in each of the four Living Wage regions. The Minimum Income Standard (MIS) salary required to afford the cost of a MESL in each region is also presented.

The hourly Living Wage is calculated from the set of four MIS calculations. The weighted average minimum gross salary need is calculated on the basis of the proportion of the labour force resident in each of the regions.

FAMILY LIVING INCOMES

The budget standards data includes the MESL expenditure need for family households with one or two parents and one to four children. Households with children have both additional expenditure needs due to the larger size, and different expenditure needs due to the different needs of children and parents.

The following tables (2 – 7) summarise the varying expenditure and income needs for a set of six common household compositions. For each household composition the range in the Family Living Incomes needed across the four regions is presented.

Table I

LIVING WAGE*One Adult, Employed Full-Time. Living alone, no dependents***2026 / 27**

EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	60.19	60.19	60.19	58.29
Clothing	15.75	15.75	15.75	15.81
Personal Care	17.54	17.54	17.54	17.50
Health	7.29	7.29	7.29	7.62
Household Goods	11.13	11.13	11.13	11.13
Household Services	5.13	5.13	5.13	6.02
Communications	12.50	12.50	12.50	12.50
Social Inclusion & Participation	55.77	55.77	55.77	59.89
Education	...	...	...	...
Transport	33.32	27.25	53.57	58.27
Housing	361.53	249.56	208.41	166.13
Household Energy	33.45	33.45	33.45	51.10
Personal Costs	9.05	9.05	9.05	9.05
Insurance - Home	...	...	...	...
Insurance - Health	18.42	18.42	18.42	18.42
Insurance - Car	...	...	11.49	9.00
Savings & Contingencies	10.00	10.00	10.00	10.00
Total Expenditure	651.06	533.03	529.69	510.71
INCOME CALCULATION				
Annual				
Gross Salary	39,957.49	31,416.96	31,213.61	29,790.19
Net Salary	34,570.95	28,353.44	28,205.41	27,169.16
Weekly				
Weekly - Gross Salary	766.35	602.55	598.65	571.35
Weekly - Net Salary	663.04	543.79	540.96	521.08
Social Welfare				
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
LIVING WAGE CALCULATION				
Weighting [†]	0.3008	0.0924	0.2007	0.4062
	Unrounded	Rounded [‡]		
LIVING WAGE - Gross per annum	33,284.29			
LIVING WAGE - Gross per week	638.36			
Living Wage - (Reference)	16.37	16.35		
Living Wage (Effective*), per hour		16.00		

[†] Rounded weights shown, unrounded data used in calculations. The product of rounded figures will produce a different result from that shown

[‡] Hourly figure rounded to nearest €0.05

* The annual increase in the Living Wage is limited at no more than the percentage nominal increase in private sector average hourly earnings for the most recent 12-month period prior to the calculation.

There was a 3.8% increase in private sector average hourly earnings in the 12 months to 2026Q2. The imposition of the limit results in an un-rounded rate of €15.98, this is rounded to the nearest €0.05, limiting the effective rate to €16.00 per hour.

Table 2

Two Parent	I Child				2026 / 27
<i>Both employed full-time</i>	<i>Infant</i>				
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL	
Food	120.28	120.28	120.28	122.79	
Clothing	43.13	43.13	43.13	43.13	
Personal Care	30.68	30.68	30.68	30.00	
Health	11.20	11.20	11.20	15.59	
Household Goods	33.69	33.69	33.69	33.69	
Household Services	9.01	9.01	9.01	11.86	
Communications	17.32	17.32	17.32	17.32	
Social Inclusion & Participation	71.23	71.23	71.23	71.67	
Education	...	...	...	...	
Transport	48.00	29.13	91.17	172.03	
Housing	467.99	327.01	271.32	206.99	
Household Energy	51.49	51.49	51.49	66.59	
Personal Costs	17.62	17.62	17.62	17.62	
Childcare	87.65	83.02	83.02	55.23	
Insurance - <i>Home</i>	1.69	1.69	1.69	1.69	
Insurance - <i>Health</i>	21.84	21.84	21.84	21.84	
Insurance - <i>Car</i>	...	...	8.96	12.72	
Savings & Contingencies	22.60	22.60	22.60	22.60	
Total Expenditure	1,055.41	890.92	906.24	923.37	
MINIMUM INCOME STANDARD					
<i>Annual, per adult employed full-time</i>					
Gross Salary, <i>per adult</i>	29,586.84	28,773.46	28,773.46	28,773.46	
Net Salary, <i>per adult</i>	26,577.32	25,997.34	25,997.34	25,997.34	
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)					
Net Salary, Joint	1,019.46	997.21	997.21	997.21	
Social Transfers	37.69	37.69	37.69	37.69	
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit	
Disposable Income	1,057.15	1,034.91	1,034.91	1,034.91	
FAMILY LIVING INCOME NEED [‡]					
Annual	From	To			
Gross Salary, <i>per adult</i>	28,775.00	29,585.00			
Net Salary, <i>per adult</i>	25,995.00	26,575.00			
Weekly	From	To			
Gross Salary, <i>per adult</i>	552.00	567.00			
Household Disposable Income	1,035.00	1,057.00			

[‡] Rounded results: weekly to nearest €1.00 and annual to nearest €5.00

Table 3

Two Parent	2 Children		2026 / 27	
<i>Both employed full-time</i>	<i>Pre-School</i>	<i>Primary</i>		
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	142.29	142.29	142.29	145.36
Clothing	53.35	53.35	53.35	52.93
Personal Care	35.76	35.76	35.76	34.56
Health	13.77	13.77	13.77	13.61
Household Goods	32.94	32.94	32.94	32.94
Household Services	9.01	9.01	9.01	11.86
Communications	17.32	17.32	17.32	17.32
Social Inclusion & Participation	109.85	109.85	109.85	107.68
Education	7.88	7.88	7.88	7.88
Transport	49.99	31.52	91.17	172.03
Housing	537.07	369.22	312.72	235.84
Household Energy	55.06	55.06	55.06	70.06
Personal Costs	17.57	17.57	17.57	17.57
Childcare	183.79	155.49	156.98	119.35
Insurance - <i>Home</i>	1.69	1.69	1.69	1.69
Insurance - <i>Health</i>	21.92	21.92	21.92	21.92
Insurance - <i>Car</i>	...	...	8.96	12.72
Savings & Contingencies	27.39	27.39	27.39	27.39
Total Expenditure	1,316.65	1,102.03	1,115.64	1,102.72
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	38,127.38	30,400.23	30,806.92	30,400.23
Net Salary, <i>per adult</i>	32,666.72	27,157.26	27,447.23	27,157.26
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,253.04	1,041.71	1,052.83	1,041.71
Social Transfers	64.62	64.62	64.62	64.62
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
Disposable Income	1,317.65	1,106.32	1,117.44	1,106.32
FAMILY LIVING INCOME NEED [‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	30,400.00	38,125.00		
Net Salary, <i>per adult</i>	27,155.00	32,665.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	583.00	731.00		
Household Disposable Income	1,106.00	1,318.00		

[‡] Rounded results: weekly to nearest €1.00 and annual to nearest €5.00

Table 4

Two Parent	3 Children			2026 / 27
<i>Both employed full-time</i>	<i>Infant</i>	<i>Pre-School</i>	<i>Primary</i>	
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	170.08	170.08	170.08	173.15
Clothing	71.14	71.14	71.14	70.72
Personal Care	44.21	44.21	44.21	43.00
Health	17.50	17.50	17.50	17.33
Household Goods	45.81	45.81	45.81	45.81
Household Services	9.01	9.01	9.01	11.86
Communications	17.32	17.32	17.32	17.32
Social Inclusion & Participation	114.90	114.90	114.90	113.12
Education	7.88	7.88	7.88	7.88
Transport	49.99	31.52	91.17	172.03
Housing	537.07	369.22	312.72	235.84
Household Energy	58.78	58.78	58.78	73.67
Personal Costs	17.81	17.81	17.81	17.81
Childcare	328.70	260.25	267.85	183.01
Insurance - <i>Home</i>	1.69	1.69	1.69	1.69
Insurance - <i>Health</i>	23.83	23.83	23.83	23.83
Insurance - <i>Car</i>	...	...	8.96	12.72
Savings & Contingencies	32.57	32.57	32.57	32.57
Total Expenditure	1,548.27	1,293.50	1,313.22	1,253.37
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	45,244.49	35,890.57	36,703.95	34,467.15
Net Salary, <i>per adult</i>	37,741.22	31,071.88	31,651.82	30,056.98
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,447.69	1,191.86	1,214.11	1,152.93
Social Transfers	102.31	102.31	102.31	102.31
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
Disposable Income	1,550.00	1,294.17	1,316.42	1,255.24
FAMILY LIVING INCOME NEED [‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	34,465.00	45,245.00		
Net Salary, <i>per adult</i>	30,055.00	37,740.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	661.00	868.00		
Household Disposable Income	1,255.00	1,550.00		

[‡] Rounded results: weekly to nearest €1.00 and annual to nearest €5.00

Table 5

Two Parent	4 Children		2026 / 27	
<i>Both employed full-time</i>	<i>Primary</i>	<i>Primary</i>	<i>Secondary</i>	<i>Secondary</i>
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	253.13	253.13	253.13	254.48
Clothing	91.69	91.69	91.69	91.69
Personal Care	50.92	50.92	50.92	48.06
Health	19.26	19.26	34.51	32.42
Household Goods	38.38	38.38	38.38	38.38
Household Services	9.01	9.01	9.01	11.86
Communications	29.36	29.36	29.36	29.36
Social Inclusion & Participation	214.02	214.02	214.02	206.44
Education	32.90	32.90	32.90	32.90
Transport	64.87	48.23	108.19	190.10
Housing	537.07	369.22	312.72	235.84
Household Energy	69.89	69.89	69.89	84.49
Personal Costs	19.80	19.80	19.80	19.80
Childcare	153.34	149.16	152.62	142.18
Insurance - <i>Home</i>	1.69	1.69	1.69	1.69
Insurance - <i>Health</i>	19.92	19.92	19.92	19.92
Insurance - <i>Car</i>	...	...	8.91	12.72
Savings & Contingencies	37.36	37.36	37.36	37.36
Total Expenditure	1,642.61	1,453.94	1,485.01	1,489.69
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	47,684.64	40,770.87	41,990.95	42,194.30
Net Salary, <i>per adult</i>	39,481.05	34,551.53	35,421.45	35,566.43
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,514.42	1,325.34	1,358.71	1,364.27
Social Transfers	129.23	129.23	129.23	129.23
Medical Card	GP Visit	GP Visit	GP Visit	None
Disposable Income	1,643.66	1,454.57	1,487.94	1,493.50
FAMILY LIVING INCOME NEED [‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	40,770.00	47,685.00		
Net Salary, <i>per adult</i>	34,550.00	39,480.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	782.00	915.00		
Household Disposable Income	1,455.00	1,644.00		

‡ Rounded results: weekly to nearest €1.00 and annual to nearest €5.00

Table 6

One Parent <i>Employed full-time</i>	I Child <i>Primary</i>				2026 / 27
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL	
Food	77.61	77.61	77.61	77.40	
Clothing	26.54	26.54	26.54	26.54	
Personal Care	19.24	19.24	19.24	18.89	
Health	6.71	2.91	2.91	6.68	
Household Goods	24.40	24.40	24.40	24.40	
Household Services	9.01	9.01	9.01	11.86	
Communications	12.45	12.45	12.45	12.45	
Social Inclusion & Participation	86.37	86.37	86.37	83.76	
Education	7.88	7.88	7.88	7.88	
Transport	25.99	16.95	91.78	98.34	
Housing	467.99	327.01	271.32	206.99	
Household Energy	49.34	49.34	49.34	64.51	
Personal Costs	10.30	10.30	10.30	10.30	
Childcare	57.50	49.82	49.82	44.31	
Insurance - <i>Home</i>	1.69	1.69	1.69	1.69	
Insurance - <i>Health</i>	9.96	...	...	9.96	
Insurance - <i>Car</i>	...	...	9.63	8.53	
Savings & Contingencies	19.95	19.95	19.95	19.95	
Total Expenditure	912.94	741.48	770.25	734.46	
MINIMUM INCOME STANDARD					
<i>Annual, per adult employed full-time</i>					
Gross Salary, <i>per adult</i>	56,428.52	28,773.46	28,773.46	28,773.46	
Net Salary, <i>per adult</i>	45,960.69	26,473.82	26,473.82	26,473.82	
Weekly Household Disposable Income (Net Salary + Social Transfers)					
Net Salary	881.49	507.74	507.74	507.74	
Social Transfers	32.31	271.40	271.40	271.40	
Medical Card	GP Visit	Full	Full	GP Visit	
Disposable Income	913.79	779.15	779.15	779.15	
FAMILY LIVING INCOME NEED [‡]					
Annual	From	To			
Gross Salary, <i>per adult</i>	28,775.00	56,430.00			
Net Salary, <i>per adult</i>	26,475.00	45,960.00			
Weekly	From	To			
Gross Salary, <i>per adult</i>	552.00	1,082.00			
Household Disposable Income	779.00	914.00			

‡ Rounded results: weekly to nearest €1.00 and annual to nearest €5.00

Table 7

One Parent	2 Children		2026 / 27	
<i>Employed full-time</i>	<i>Pre-School</i>	<i>Primary</i>		
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	99.67	99.67	99.67	100.46
Clothing	42.00	42.00	42.00	41.58
Personal Care	26.94	26.94	26.94	26.43
Health	10.73	5.14	10.73	5.14
Household Goods	31.66	31.66	31.66	31.66
Household Services	9.01	9.01	9.01	11.86
Communications	12.45	12.45	12.45	12.45
Social Inclusion & Participation	99.69	99.69	99.69	97.12
Education	7.88	7.88	7.88	7.88
Transport	25.99	16.95	91.78	98.34
Housing	537.07	369.22	312.72	235.84
Household Energy	50.63	50.63	50.63	65.76
Personal Costs	10.40	10.40	10.40	10.40
Childcare	164.41	133.16	141.07	88.62
Insurance - <i>Home</i>	1.69	1.69	1.69	1.69
Insurance - <i>Health</i>	11.95	...	11.95	...
Insurance - <i>Car</i>	...	...	9.63	8.53
Savings & Contingencies	24.93	24.93	24.93	24.93
Total Expenditure	1,167.11	941.43	994.83	868.71
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	80,016.65	51,141.52	61,512.17	28,773.46
Net Salary, <i>per adult</i>	57,572.20	43,472.10	48,568.60	25,868.99
Weekly Household Disposable Income (Net Salary + Social Transfers)				
Net Salary	1,104.18	833.76	931.50	496.14
Social Transfers	64.62	108.00	64.62	397.90
Medical Card	GP Visit	Full	GP Visit	Full
Disposable Income	1,168.80	941.76	996.12	894.05
FAMILY LIVING INCOME NEED [‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	28,775.00	80,015.00		
Net Salary, <i>per adult</i>	25,870.00	57,570.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	552.00	1,535.00		
Household Disposable Income	894.00	1,169.00		

‡ Rounded results: weekly to nearest €1.00 and annual to nearest €5.00