
LIVING WAGE EXPENDITURE & INCOME TABLES

Living Wage
Technical Group

2014



www.livingwage.ie

Table A Living Wage
One Adult, Employed Full-Time. Living alone, no dependents

MESL EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	57.05	57.05	57.05	52.87
Clothing	10.49	10.49	10.49	7.81
Personal Care	13.76	13.76	13.76	7.55
Health	4.08	4.08	4.08	5.93
Household Goods	5.92	5.92	5.92	16.36
Household Services	2.88	2.88	2.88	9.95
Communications	9.21	9.21	9.21	9.21
Social Inclusion & Participation	38.35	38.35	38.35	46.37
Education	5.26	5.26	5.26	5.03
Transport	34.38	23.82	54.74	59.58
Housing	165.78	114.37	97.45	69.36
Household Energy	28.77	28.77	28.77	48.23
Personal Costs	7.95	7.95	7.95	8.71
Insurance - <i>Home</i>	1.97	1.97	1.97	1.80
Insurance - <i>Health</i>	13.43	13.43	13.43	13.70
Insurance - <i>Car</i>	...	...	10.57	5.85
Savings & Contingencies	10.64	10.64	10.64	10.64
Total MESL Expenditure	409.93	347.95	372.52	378.96
MINIMUM INCOME STANDARD				
Annual				
Gross Salary	25,214.90	20,537.95	22,368.06	22,876.43
Net Salary	21,424.32	18,197.21	19,459.99	19,817.28
Weekly				
Gross Salary	483.60	393.90	429.00	438.75
Net Salary	410.90	349.01	373.23	380.08
Social Welfare				
Medical Card	GP Visit	GP Visit	GP Visit	None
LIVING WAGE				
Weighting*	0.2922	0.0905	0.1986	0.4188
	ACTUAL	ROUNDED†		
LIVING WAGE – Gross per annum	23,247.19			
LIVING WAGE – Gross per week	445.86			
LIVING WAGE – Gross per hour	11.43	11.45		

* 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

LIVING WAGE

The expenditure and income calculations for the Living Wage are presented in the previous table. 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 annual, weekly and hourly Living Wage for 2014 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 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 Income Need across the four regions is presented.

The six household compositions are:

- Two Parents with One Child (an infant)
- Two Parents with Two Children (one in pre-school & one in primary)
- Two Parents with Three Children (an infant, one in pre-school & one in primary school)
- Two Parents with Four Children (two in primary school & two in secondary school)
- One Parent with One Child (in primary school)
- One Parent with Two Children (one in pre-school & one in primary school)

Table B Two Parents with One Child (an infant)
Both adults employed full-time

MESL EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	95.16	95.16	95.16	102.41
Clothing	29.58	29.58	29.58	30.67
Personal Care	25.43	25.43	25.43	24.96
Health	10.28	10.28	10.28	15.79
Household Goods	25.25	25.25	25.25	26.22
Household Services	6.46	6.46	6.46	10.51
Communications	13.77	13.77	13.77	13.77
Social Inclusion & Participation	55.43	55.43	55.43	58.44
Education	1.98	1.98	1.98	1.98
Transport	56.77	35.64	64.43	123.40
Housing	214.37	147.99	124.90	80.18
Household Energy	46.34	46.34	46.34	61.98
Personal Costs	11.68	11.68	11.68	12.43
Childcare	209.94	174.94	164.74	171.37
Insurance - <i>Home</i>	2.28	2.28	2.28	2.29
Insurance - <i>Health</i>	32.06	32.06	32.06	32.35
Insurance - <i>Car</i>	...	...	5.91	11.26
Savings & Contingencies	24.66	24.66	24.66	24.66
Total MESL Expenditure	861.43	738.93	740.34	804.66

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

Gross Salary, <i>per adult</i>	25,621.60	21,046.31	21,046.31	23,486.46
Net Salary, <i>per adult</i>	21,700.66	18,543.71	18,543.71	20,241.45

Weekly Household Disposable Income (Joint Net Salary + Social Transfers)

Net Salary, Joint	832.40	711.30	711.30	776.43
Social Transfers	30.00	30.00	30.00	30.00
Medical Card	GP Visit	GP Visit	GP Visit	None
Disposable Income	862.40	741.30	741.30	806.43

FAMILY LIVING INCOME NEED*

Annual	From	To
Gross Salary, <i>per adult</i>	21,045.00	25,620.00
Net Salary, <i>per adult</i>	18,545.00	21,700.00
Weekly	From	To
Gross Salary, <i>per adult</i>	404.00	491.00
Household Disposable Income	741.00	862.00

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

Table C Two Parents with Two Children (one in pre-school & one in primary school)
Both adults employed full-time

MESL EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	125.19	125.19	125.19	137.87
Clothing	24.82	24.82	24.82	26.19
Personal Care	18.88	18.88	18.88	18.28
Health	1.31	1.31	8.93	8.33
Household Goods	20.76	20.76	20.76	21.69
Household Services	6.46	6.46	6.46	10.51
Communications	13.77	13.77	13.77	13.77
Social Inclusion & Participation	71.76	71.76	71.76	74.61
Education	8.70	8.70	8.70	9.44
Transport	62.30	40.24	64.43	123.40
Housing	236.87	162.61	141.27	91.42
Household Energy	44.84	44.84	44.84	60.48
Personal Costs	11.86	11.86	11.86	12.61
Childcare	232.71	176.55	163.54	189.55
Insurance - <i>Home</i>	2.28	2.28	2.28	2.29
Insurance - <i>Health</i>	...	...	37.25	37.25
Insurance - <i>Car</i>	...	...	5.91	11.26
Savings & Contingencies	29.98	29.98	29.98	29.98
Total MESL Expenditure	912.49	760.01	800.63	878.94
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	26,028.29	20,537.95	22,164.71	25,113.23
Net Salary, <i>per adult</i>	22,253.02	18,299.97	19,327.81	21,360.28
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	853.59	701.96	741.38	819.34
Social Transfers	60.00	60.00	60.00	60.00
Medical Card	Full	Full	GP Visit	GP Visit
Disposable Income	913.59	761.96	801.38	879.34
FAMILY LIVING INCOME NEED*				
Annual	From	To		
Gross Salary, <i>per adult</i>	20,540.00	26,030.00		
Net Salary, <i>per adult</i>	18,300.00	22,255.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	394.00	499.00		
Household Disposable Income	762.00	914.00		

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

Table D Two Parents with Three Children (an infant, one in pre-school & one in primary school)
Both adults employed full-time

MESL EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	155.97	155.97	155.97	168.66
Clothing	40.74	40.74	40.74	42.11
Personal Care	29.50	29.50	29.50	28.90
Health	5.61	5.61	13.78	13.16
Household Goods	30.62	30.62	30.62	31.72
Household Services	6.46	6.46	6.46	10.51
Communications	13.77	13.77	13.77	13.77
Social Inclusion & Participation	73.53	73.53	73.53	76.38
Education	8.70	8.70	8.70	9.44
Transport	62.30	40.24	64.43	123.40
Housing	236.87	162.61	141.27	91.42
Household Energy	49.18	49.18	49.18	64.82
Personal Costs	12.16	12.16	12.16	12.91
Childcare	442.65	351.49	328.29	360.92
Insurance - <i>Home</i>	2.28	2.28	2.28	2.29
Insurance - <i>Health</i>	...	...	42.44	42.44
Insurance - <i>Car</i>	...	...	5.91	11.26
Savings & Contingencies	35.30	35.30	35.30	35.30
Total MESL Expenditure	1,205.63	1,018.16	1,054.31	1,139.41

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

Gross Salary, <i>per adult</i>	36,602.28	28,773.46	30,603.57	34,263.80
Net Salary, <i>per adult</i>	29,086.86	24,230.04	25,154.01	27,388.71

Weekly Household Disposable Income (Joint Net Salary + Social Transfers)

Net Salary, Joint	1,115.72	929.42	964.86	1,050.58
Social Transfers	90.00	90.00	90.00	90.00
Medical Card	Full	Full	GP Visit	GP Visit
Disposable Income	1,205.72	1,019.42	1,054.86	1,140.58

FAMILY LIVING INCOME NEED*

Annual	From	To
Gross Salary, <i>per adult</i>	28,775.00	36,600.00
Net Salary, <i>per adult</i>	24,230.00	29,085.00
Weekly	From	To
Gross Salary, <i>per adult</i>	552.00	702.00
Household Disposable Income	1,019.00	1,206.00

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

Table E Two Parents with Four Children (two in primary school & two in secondary school)
Both adults employed full-time

MESL EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	236.37	236.37	236.37	257.96
Clothing	50.35	50.35	50.35	52.04
Personal Care	36.80	36.80	36.80	35.16
Health	13.52	13.52	25.16	23.36
Household Goods	27.69	27.69	27.69	28.78
Household Services	6.46	6.46	6.46	10.51
Communications	22.92	22.92	22.92	22.92
Social Inclusion & Participation	131.77	131.77	131.77	132.29
Education	46.52	46.52	46.52	44.18
Transport	67.84	44.84	82.57	135.75
Housing	236.87	162.61	141.27	91.42
Household Energy	50.50	50.50	50.50	66.14
Personal Costs	12.34	12.34	12.34	13.10
Childcare	105.78	105.78	105.78	105.84
Insurance - <i>Home</i>	2.28	2.28	2.28	2.29
Insurance - <i>Health</i>	47.64	47.64	45.25	45.25
Insurance - <i>Car</i>	...	...	5.87	11.24
Savings & Contingencies	40.62	40.62	40.62	40.62
Total MESL Expenditure	1,136.29	1,039.03	1,070.53	1,118.86
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	32,535.36	28,875.13	30,095.21	31,925.32
Net Salary, <i>per adult</i>	26,502.36	23,976.80	24,846.73	26,100.98
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,016.58	919.71	953.08	1,001.19
Social Transfers	120.00	120.00	120.00	120.00
Medical Card	GP Visit	GP Visit	None	None
Disposable Income	1,136.58	1,039.71	1,073.08	1,121.19
FAMILY LIVING INCOME NEED*				
Annual	From	To		
Gross Salary, <i>per adult</i>	28,875.00	32,535.00		
Net Salary, <i>per adult</i>	23,975.00	26,500.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	554.00	624.00		
Household Disposable Income	1,040.00	1,137.00		

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

Table F One Parent with One Child (in primary school)
Adult employed full-time

MESL EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	72.32	72.32	72.32	78.59
Clothing	14.12	14.12	14.12	14.42
Personal Care	9.84	9.84	9.84	10.04
Health	0.81	0.81	0.81	0.70
Household Goods	16.94	16.94	16.94	17.94
Household Services	6.46	6.46	6.46	10.09
Communications	9.18	9.18	9.18	9.18
Social Inclusion & Participation	45.52	45.52	45.52	48.52
Education	8.70	8.70	8.70	9.44
Transport	31.15	20.12	58.88	70.23
Housing	214.37	147.99	124.90	80.18
Household Energy	44.57	44.57	44.57	60.22
Personal Costs	8.19	8.19	8.19	8.95
Childcare	52.89	52.89	52.89	52.92
Insurance - <i>Home</i>	2.28	2.28	2.28	2.29
Insurance - <i>Health</i>	...	...	...	...
Insurance - <i>Car</i>	...	...	5.30	6.37
Savings & Contingencies	19.93	19.93	19.93	19.93
Total MESL Expenditure	557.28	479.87	500.84	500.01

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

Gross Salary, <i>per adult</i>	31,010.27	17,589.43	17,589.43	17,589.43
Net Salary, <i>per adult</i>	27,494.99	17,087.11	17,087.11	17,087.11

Weekly Household Disposable Income (Net Salary + Social Transfers)

Net Salary	527.33	327.72	327.72	327.72
Social Transfers	30.00	188.80	188.80	188.80
Medical Card	Full	Full	Full	Full
Disposable Income	557.33	516.52	516.52	516.52

FAMILY LIVING INCOME NEED*

Annual	From	To
Gross Salary, <i>per adult</i>	17,590.00	31,010.00
Net Salary, <i>per adult</i>	17,085.00	27,495.00
Weekly	From	To
Gross Salary, <i>per adult</i>	337.00	595.00
Household Disposable Income	517.00	557.00

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

Table G One Parent with Two Children (one in pre-school & one in primary school)
Adult employed full-time

MESL EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	96.22	96.22	96.22	104.71
Clothing	18.86	18.86	18.86	19.25
Personal Care	11.24	11.24	11.24	11.21
Health	1.17	1.17	1.17	0.95
Household Goods	19.58	19.58	19.58	20.58
Household Services	6.46	6.46	6.46	10.09
Communications	9.18	9.18	9.18	9.18
Social Inclusion & Participation	49.57	49.57	49.57	52.11
Education	8.70	8.70	8.70	9.44
Transport	33.92	22.42	58.88	70.23
Housing	236.87	147.99	141.27	91.42
Household Energy	44.57	44.57	44.57	60.22
Personal Costs	8.43	8.43	8.43	9.19
Childcare	232.71	176.55	163.54	189.55
Insurance - <i>Home</i>	2.28	2.28	2.28	2.29
Insurance - <i>Health</i>	...	...	...	...
Insurance - <i>Car</i>	...	...	5.30	6.37
Savings & Contingencies	25.25	25.25	25.25	25.25
Total MESL Expenditure	805.01	648.47	670.50	692.04

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

Gross Salary, <i>per adult</i>	50,938.17	33,857.11	35,687.22	39,347.45
Net Salary, <i>per adult</i>	38,895.87	29,545.72	30,863.40	32,984.60

Weekly Household Disposable Income (Net Salary + Social Transfers)

Net Salary	745.99	566.66	591.93	632.62
Social Transfers	60.00	82.00	80.00	60.00
Medical Card	Full	Full	Full	Full
Disposable Income	805.99	648.66	671.93	692.62

FAMILY LIVING INCOME NEED*

Annual	From	To
Gross Salary, <i>per adult</i>	33,855.00	50,940.00
Net Salary, <i>per adult</i>	29,545.00	38,895.00
Weekly	From	To
Gross Salary, <i>per adult</i>	649.00	977.00
Household Disposable Income	649.00	806.00

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