
LIVING WAGE EXPENDITURE & INCOME TABLES

Living Wage
Technical Group

2015



www.livingwage.ie

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

MESL EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	55.51	55.51	55.51	51.44
Clothing	10.06	10.06	10.06	7.49
Personal Care	13.40	13.40	13.40	7.35
Health	4.07	4.07	4.07	4.00
Household Goods	14.24	14.24	14.24	15.92
Household Services	6.63	6.63	6.63	11.05
Communications	9.33	9.33	9.33	9.33
Social Inclusion & Participation	38.24	38.24	38.24	46.23
Education	5.19	5.19	5.19	4.95
Transport	32.50	24.89	52.06	56.66
Housing	180.72	116.54	103.22	72.01
Household Energy	29.02	29.02	29.02	42.80
Personal Costs	7.60	7.60	7.60	8.33
Insurance - <i>Home</i>	2.04	2.04	2.04	1.86
Insurance - <i>Health</i>	11.25	11.25	11.25	11.25
Insurance - <i>Car</i>	...	...	12.07	6.68
Savings & Contingencies	11.53	11.53	11.53	11.53
Total MESL Expenditure	431.33	359.55	385.46	368.90
MINIMUM INCOME STANDARD				
Annual				
Gross Salary	26,536.65	21,249.66	23,079.77	21,859.70
Net Salary	22,510.96	18,862.93	20,125.71	19,282.85
Weekly				
Gross Salary	508.95	407.55	442.65	419.25
Net Salary	431.74	361.77	385.99	369.83
Social Welfare				
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
LIVING WAGE				
Weighting*	0.2922	0.0905	0.1986	0.4188
	ACTUAL	ROUNDED†		
LIVING WAGE – Gross per annum	23,413.23			
LIVING WAGE – Gross per week	449.05			
LIVING WAGE – Gross per hour	11.51	11.50		

* 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, weekly to nearest €1.00 and annual to nearest €5.00

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 2015 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	92.59	92.59	92.59	99.65
Clothing	28.37	28.37	28.37	29.41
Personal Care	24.77	24.77	24.77	24.31
Health	10.27	10.27	10.27	10.01
Household Goods	24.48	24.48	24.48	25.45
Household Services	9.50	9.50	9.50	13.53
Communications	13.91	13.91	13.91	13.91
Social Inclusion & Participation	55.26	55.26	55.26	58.26
Education	1.71	1.71	1.71	1.71
Transport	55.00	37.79	61.27	117.35
Housing	233.66	150.56	133.23	82.67
Household Energy	46.76	46.76	46.76	55.50
Personal Costs	10.91	10.91	10.91	11.63
Childcare	214.98	179.14	168.70	175.48
Insurance - <i>Home</i>	2.36	2.36	2.36	2.36
Insurance - <i>Health</i>	26.73	26.73	26.73	26.73
Insurance - <i>Car</i>	...	...	6.75	12.86
Savings & Contingencies	26.73	26.73	26.73	26.73
Total MESL Expenditure	877.98	741.83	744.29	787.57

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

Gross Salary, <i>per adult</i>	25,926.62	20,842.97	21,046.31	22,571.41
Net Salary, <i>per adult</i>	22,085.76	18,578.04	18,718.35	19,769.66

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

Net Salary, Joint	847.17	712.62	718.00	758.33
Social Transfers	31.15	31.15	31.15	31.15
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
Disposable Income	878.33	743.78	749.16	789.48

FAMILY LIVING INCOME NEED*

Annual	From	To
Gross Salary, <i>per adult</i>	20,845.00	25,925.00
Net Salary, <i>per adult</i>	18,580.00	22,085.00
Weekly	From	To
Gross Salary, <i>per adult</i>	400.00	497.00
Household Disposable Income	744.00	878.00

* 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	121.81	121.81	121.81	134.15
Clothing	23.81	23.81	23.81	25.12
Personal Care	18.39	18.39	18.39	17.81
Health	1.31	1.31	8.92	8.32
Household Goods	20.20	20.20	20.20	21.10
Household Services	9.50	9.50	9.50	13.53
Communications	13.91	13.91	13.91	13.91
Social Inclusion & Participation	71.54	71.54	71.54	74.39
Education	8.46	8.46	8.46	9.25
Transport	60.26	42.39	61.27	117.35
Housing	248.23	165.83	148.24	92.65
Household Energy	45.24	45.24	45.24	53.99
Personal Costs	11.01	11.01	11.01	11.74
Childcare	238.29	181.88	168.56	194.10
Insurance - <i>Home</i>	2.36	2.36	2.36	2.36
Insurance - <i>Health</i>	...	...	30.96	30.96
Insurance - <i>Car</i>	...	...	6.75	12.86
Savings & Contingencies	32.50	32.50	32.50	32.50
Total MESL Expenditure	926.82	770.13	803.43	866.10
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	26,231.63	20,639.62	21,961.37	24,299.85
Net Salary, <i>per adult</i>	22,570.21	18,516.00	19,362.13	20,973.68
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	865.75	710.24	742.70	804.51
Social Transfers	62.31	62.31	62.31	62.31
Medical Card	Full	Full	GP Visit	GP Visit
Disposable Income	928.06	772.55	805.01	866.82
FAMILY LIVING INCOME NEED*				
Annual	From	To		
Gross Salary, <i>per adult</i>	20,640.00	26,230.00		
Net Salary, <i>per adult</i>	18,515.00	22,570.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	396.00	503.00		
Household Disposable Income	773.00	928.00		

* 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	151.76	151.76	151.76	164.10
Clothing	39.07	39.07	39.07	40.38
Personal Care	28.73	28.73	28.73	28.15
Health	5.60	5.60	13.77	13.15
Household Goods	29.70	29.70	29.70	30.81
Household Services	9.50	9.50	9.50	13.53
Communications	13.91	13.91	13.91	13.91
Social Inclusion & Participation	73.31	73.31	73.31	76.15
Education	8.46	8.46	8.46	9.25
Transport	60.26	42.39	61.27	117.35
Housing	248.23	165.83	148.24	92.65
Household Energy	49.62	49.62	49.62	58.36
Personal Costs	11.11	11.11	11.11	11.84
Childcare	453.27	361.03	337.26	369.58
Insurance - <i>Home</i>	2.36	2.36	2.36	2.36
Insurance - <i>Health</i>	...	...	35.19	35.19
Insurance - <i>Car</i>	...	...	6.75	12.86
Savings & Contingencies	38.27	38.27	38.27	38.27
Total MESL Expenditure	1,223.15	1,030.63	1,058.27	1,127.90
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	36,500.61	28,875.13	30,400.23	33,043.73
Net Salary, <i>per adult</i>	29,493.80	24,487.25	25,188.32	27,010.33
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,131.33	939.29	966.18	1,036.07
Social Transfers	93.46	93.46	93.46	93.46
Medical Card	Full	Full	GP Visit	GP Visit
Disposable Income	1,224.79	1,032.75	1,059.64	1,129.53
FAMILY LIVING INCOME NEED*				
Annual	From	To		
Gross Salary, <i>per adult</i>	28,875.00	36,500.00		
Net Salary, <i>per adult</i>	24,485.00	29,495.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	554.00	700.00		
Household Disposable Income	1,033.00	1,225.00		

* 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	229.99	229.99	229.99	250.99
Clothing	48.29	48.29	48.29	49.91
Personal Care	35.84	35.84	35.84	34.25
Health	13.51	13.51	25.13	23.34
Household Goods	26.94	26.94	26.94	28.00
Household Services	9.50	9.50	9.50	13.53
Communications	23.13	23.13	23.13	23.13
Social Inclusion & Participation	131.38	131.38	131.38	131.90
Education	47.00	47.00	47.00	44.60
Transport	65.52	46.99	78.52	129.10
Housing	248.23	165.83	148.24	92.65
Household Energy	50.95	50.95	50.95	59.69
Personal Costs	11.21	11.21	11.21	11.94
Childcare	108.31	108.31	108.31	108.38
Insurance - <i>Home</i>	2.36	2.36	2.36	2.36
Insurance - <i>Health</i>	39.42	39.42	39.35	39.35
Insurance - <i>Car</i>	...	...	6.70	12.84
Savings & Contingencies	44.04	44.04	44.04	44.04
Total MESL Expenditure	1,135.62	1,034.68	1,066.88	1,099.99
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	32,128.67	28,265.09	29,485.17	30,705.25
Net Salary, <i>per adult</i>	26,396.35	23,730.48	24,597.84	25,431.18
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,012.52	910.26	943.53	975.50
Social Transfers	124.62	124.62	124.62	124.62
Medical Card	GP Visit	GP Visit	GP Visit	None
Disposable Income	1,137.13	1,034.88	1,068.15	1,100.11
FAMILY LIVING INCOME NEED*				
Annual	From	To		
Gross Salary, <i>per adult</i>	28,265.00	32,130.00		
Net Salary, <i>per adult</i>	23,730.00	26,395.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	542.00	616.00		
Household Disposable Income	1,035.00	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	70.37	70.37	70.37	76.47
Clothing	13.54	13.54	13.54	13.83
Personal Care	9.59	9.59	9.59	9.78
Health	0.81	0.81	0.81	0.70
Household Goods	16.49	16.49	16.49	17.46
Household Services	7.58	7.58	7.58	11.19
Communications	9.30	9.30	9.30	9.29
Social Inclusion & Participation	45.38	45.38	45.38	48.37
Education	8.46	8.46	8.46	9.25
Transport	30.13	21.19	56.00	66.79
Housing	233.66	150.56	133.23	82.67
Household Energy	44.97	44.97	44.97	53.72
Personal Costs	7.69	7.69	7.69	8.43
Childcare	54.16	54.16	54.16	54.19
Insurance - <i>Home</i>	2.36	2.36	2.36	2.36
Insurance - <i>Health</i>	...	...	...	...
Insurance - <i>Car</i>	...	...	6.05	7.27
Savings & Contingencies	21.61	21.61	21.61	21.61
Total MESL Expenditure	576.08	484.04	507.57	493.38

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

Gross Salary, <i>per adult</i>	32,027.00	20,436.27	24,096.50	21,859.70
Net Salary, <i>per adult</i>	28,426.79	19,144.44	22,530.15	20,461.10

Weekly Household Disposable Income (Net Salary + Social Transfers)

Net Salary	545.20	367.17	432.11	392.43
Social Transfers	31.15	117.08	76.15	102.08
Medical Card	Full	Full	Full	Full
Disposable Income	576.36	484.25	508.26	494.50

FAMILY LIVING INCOME NEED*

Annual	From	To
Gross Salary, <i>per adult</i>	20,435.00	32,025.00
Net Salary, <i>per adult</i>	19,145.00	28,425.00
Weekly	From	To
Gross Salary, <i>per adult</i>	392.00	614.00
Household Disposable Income	484.00	576.00

* 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	93.62	93.62	93.62	101.89
Clothing	18.09	18.09	18.09	18.46
Personal Care	10.94	10.94	10.94	10.92
Health	1.17	1.17	1.17	0.95
Household Goods	19.06	19.06	19.06	20.02
Household Services	7.58	7.58	7.58	11.19
Communications	9.30	9.30	9.30	9.29
Social Inclusion & Participation	49.42	49.42	49.42	51.95
Education	8.46	8.46	8.46	9.25
Transport	32.76	23.49	56.00	66.79
Housing	248.23	165.83	148.24	92.65
Household Energy	44.97	44.97	44.97	53.72
Personal Costs	7.80	7.80	7.80	8.53
Childcare	238.29	181.88	168.56	194.10
Insurance - <i>Home</i>	2.36	2.36	2.36	2.36
Insurance - <i>Health</i>	...	...	...	...
Insurance - <i>Car</i>	...	...	6.05	7.27
Savings & Contingencies	27.38	27.38	27.38	27.38
Total MESL Expenditure	819.41	671.33	678.98	686.73

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

Gross Salary, <i>per adult</i>	50,836.50	35,280.53	35,890.57	37,822.36
Net Salary, <i>per adult</i>	39,477.74	30,786.61	31,228.89	32,629.43

Weekly Household Disposable Income (Net Salary + Social Transfers)

Net Salary	757.15	590.46	598.94	625.80
Social Transfers	62.31	82.31	82.31	62.31
Medical Card	Full	Full	Full	Full
Disposable Income	819.46	672.77	681.25	688.11

FAMILY LIVING INCOME NEED*

Annual	From	To
Gross Salary, <i>per adult</i>	35,280.00	50,835.00
Net Salary, <i>per adult</i>	30,785.00	39,480.00
Weekly	From	To
Gross Salary, <i>per adult</i>	677.00	975.00
Household Disposable Income	673.00	819.00

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