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# LIVING WAGE EXPENDITURE & INCOME TABLES

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Living Wage  
Technical Group

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# 2016

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[www.livingwage.ie](http://www.livingwage.ie)

Compiled by the VPSJ's Minimum Essential Budget Standards Research Centre

THE LIVING WAGE TECHNICAL GROUP IS SUPPORTED BY:



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

EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	55.23	55.23	55.23	51.19
Clothing	9.83	9.83	9.83	7.32
Personal Care	13.04	13.04	13.04	7.15
Health	4.11	4.11	4.11	4.06
Household Goods	13.88	13.88	13.88	15.52
Household Services	6.60	6.60	6.60	11.09
Communications	9.39	9.39	9.39	9.39
Social Inclusion & Participation	38.01	38.01	38.01	45.96
Education	4.96	4.96	4.96	4.71
Transport	32.70	25.82	48.98	53.32
Housing	200.34	123.25	112.15	74.25
Household Energy	27.99	27.99	27.99	35.24
Personal Costs	7.66	7.66	7.66	8.40
Insurance - Home	2.23	2.23	2.23	2.03
Insurance - Health	11.75	11.75	11.75	11.75
Insurance - Car	...	...	16.01	8.86
Savings & Contingencies	11.50	11.50	11.50	11.50
<b>Total Expenditure</b>	<b>449.23</b>	<b>365.26</b>	<b>393.33</b>	<b>361.74</b>

#### MINIMUM INCOME STANDARD

##### Annual

Gross Salary	27,553.38	21,046.31	23,486.46	20,842.97
Net Salary	23,477.28	19,066.64	20,610.10	18,956.36

##### Weekly

Gross Salary	528.45	403.65	450.45	399.75
Net Salary	450.27	365.68	395.28	363.57

##### Social Welfare

Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
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#### LIVING WAGE

Weighting <sup>†</sup>	0.2922	0.0905	0.1986	0.4188
	<b>ACTUAL</b>	<b>ROUNDED<sup>‡</sup></b>		
LIVING WAGE - Gross per annum	23,346.82	23,345.00		
LIVING WAGE - Gross per week	447.77	448.00		
LIVING WAGE - Gross per hour	11.48	11.50		

<sup>†</sup> Rounded weights shown, unrounded data used in calculations. The product of rounded figures will produce a different result from that shown

<sup>‡</sup> 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 2016 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 school)
- 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	92.13	92.13	92.13	99.15
Clothing	27.71	27.71	27.71	28.73
Personal Care	24.10	24.10	24.10	23.65
Health	7.17	4.98	7.17	7.26
Household Goods	23.81	23.81	23.81	24.77
Household Services	9.53	9.53	9.53	13.57
Communications	13.99	13.99	13.99	13.99
Social Inclusion & Participation	54.93	54.93	54.93	57.91
Education	1.30	1.30	1.30	1.30
Transport	55.00	39.65	57.66	110.43
Housing	255.36	161.49	143.30	86.70
Household Energy	45.02	45.02	45.02	46.32
Personal Costs	11.00	11.00	11.00	11.74
Childcare	217.56	181.29	170.72	177.59
Insurance - Home	2.58	2.58	2.58	2.59
Insurance - Health	32.38	...	32.38	32.38
Insurance - Car	...	...	8.95	17.05
Savings & Contingencies	26.65	26.65	26.65	26.65
<b>Total MESL Expenditure</b>	<b>900.24</b>	<b>720.17</b>	<b>752.94</b>	<b>781.80</b>

#### MINIMUM INCOME STANDARD

*Annual, per adult employed full-time*

Gross Salary, <i>per adult</i>	26,536.65	19,012.85	20,639.62	22,063.04
Net Salary, <i>per adult</i>	22,739.48	17,946.91	18,826.69	19,593.78
<b>Weekly Household Disposable Income (Joint Net Salary + Social Transfers)</b>				
Net Salary, Joint	872.25	688.41	722.16	751.58
Social Transfers	32.31	32.31	32.31	32.31
Medical Card	GP Visit	Full	GP Visit	GP Visit
Disposable Income	904.55	720.72	754.47	783.89

#### FAMILY LIVING INCOME NEED‡

Annual	From	To
Gross Salary, <i>per adult</i>	19,015.00	26,535.00
Net Salary, <i>per adult</i>	17,945.00	22,740.00
Weekly	From	To
Gross Salary, <i>per adult</i>	365.00	509.00
Household Disposable Income	721.00	905.00

‡ 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	121.20	121.20	121.20	133.48
Clothing	23.26	23.26	23.26	24.54
Personal Care	17.90	17.90	17.90	17.33
Health	1.32	1.32	6.88	6.53
Household Goods	19.70	19.70	19.70	20.57
Household Services	9.53	9.53	9.53	13.57
Communications	13.99	13.99	13.99	13.99
Social Inclusion & Participation	71.11	71.11	71.11	73.94
Education	8.08	8.08	8.08	8.93
Transport	60.00	43.29	57.66	110.43
Housing	270.44	175.22	158.39	95.84
Household Energy	43.55	43.55	43.55	44.84
Personal Costs	11.11	11.11	11.11	11.84
Childcare	241.15	184.61	171.13	196.43
Insurance - Home	2.58	2.58	2.58	2.59
Insurance - Health	...	...	36.83	36.83
Insurance - Car	...	...	8.95	17.05
Savings & Contingencies	32.40	32.40	32.40	32.40
<b>Total MESL Expenditure</b>	<b>947.31</b>	<b>778.83</b>	<b>814.23</b>	<b>861.14</b>

#### MINIMUM INCOME STANDARD

Annual, per adult employed full-time

Gross Salary, per adult	26,740.00	20,232.93	22,063.04	23,893.16
Net Salary, per adult	23,072.48	18,634.72	19,611.05	20,893.23
<b>Weekly Household Disposable Income (Joint Net Salary + Social Transfers)</b>				
Net Salary, Joint	885.02	714.80	752.25	801.43
Social Transfers	64.62	64.62	64.62	64.62
Medical Card	Full	Full	GP Visit	GP Visit
Disposable Income	949.64	779.41	816.86	866.04

#### FAMILY LIVING INCOME NEED‡

Annual	From	To
Gross Salary, per adult	20,235.00	26,740.00
Net Salary, per adult	18,635.00	23,070.00
Weekly	From	To
Gross Salary, per adult	388.00	513.00
Household Disposable Income	779.00	950.00

‡ 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	151.00	151.00	151.00	163.28
Clothing	38.17	38.17	38.17	39.45
Personal Care	27.95	27.95	27.95	27.39
Health	5.65	5.65	8.57	8.53
Household Goods	28.90	28.90	28.90	30.00
Household Services	9.53	9.53	9.53	13.57
Communications	13.99	13.99	13.99	13.99
Social Inclusion & Participation	72.87	72.87	72.87	75.69
Education	8.08	8.08	8.08	8.93
Transport	60.00	43.29	57.66	110.43
Housing	270.44	175.22	158.39	95.84
Household Energy	47.80	47.80	47.80	49.10
Personal Costs	11.21	11.21	11.21	11.94
Childcare	458.71	365.91	341.86	374.02
Insurance - Home	2.58	2.58	2.58	2.59
Insurance - Health	...	...	41.27	41.27
Insurance - Car	...	...	8.95	17.05
Savings & Contingencies	38.15	38.15	38.15	38.15
<b>Total MESL Expenditure</b>	<b>1,245.05</b>	<b>1,040.30</b>	<b>1,066.92</b>	<b>1,121.22</b>

#### MINIMUM INCOME STANDARD

*Annual, per adult employed full-time*

Gross Salary, per adult	37,110.65	28,976.81	30,196.88	32,230.34
Net Salary, per adult	29,999.62	24,705.85	25,324.74	26,759.34
<b>Weekly Household Disposable Income (Joint Net Salary + Social Transfers)</b>				
Net Salary, Joint	1,150.73	947.67	971.41	1,026.44
Social Transfers	96.92	96.92	96.92	96.92
Medical Card	Full	Full	GP Visit	GP Visit
Disposable Income	1,247.66	1,044.60	1,068.34	1,123.36

#### FAMILY LIVING INCOME NEED‡

Annual	From	To
Gross Salary, per adult	28,975.00	37,110.00
Net Salary, per adult	24,705.00	30,000.00
Weekly	From	To
Gross Salary, per adult	556.00	712.00
Household Disposable Income	1,045.00	1,248.00

‡ 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	228.84	228.84	228.84	249.74
Clothing	47.17	47.17	47.17	48.76
Personal Care	34.88	34.88	34.88	33.33
Health	13.65	13.65	25.39	23.57
Household Goods	26.27	26.27	26.27	27.30
Household Services	9.53	9.53	9.53	13.57
Communications	23.26	23.26	23.26	23.26
Social Inclusion & Participation	130.59	130.59	130.59	131.10
Education	47.25	47.25	47.25	44.82
Transport	65.00	46.93	73.89	121.48
Housing	270.44	175.22	158.39	95.84
Household Energy	49.10	49.10	49.10	50.40
Personal Costs	11.31	11.31	11.31	12.05
Childcare	109.61	109.61	109.61	109.68
Insurance - <i>Home</i>	2.58	2.58	2.58	2.59
Insurance - <i>Health</i>	45.71	45.71	45.94	45.94
Insurance - <i>Car</i>	...	...	8.89	17.02
Savings & Contingencies	43.90	43.90	43.90	43.90
<b>Total MESL Expenditure</b>	<b>1,159.09</b>	<b>1,045.80</b>	<b>1,076.78</b>	<b>1,094.35</b>

#### MINIMUM INCOME STANDARD

*Annual, per adult employed full-time*

Gross Salary, <i>per adult</i>	32,433.69	28,163.42	29,383.50	29,993.54
Net Salary, <i>per adult</i>	26,945.06	23,934.53	24,810.77	25,232.24
<b>Weekly Household Disposable Income (Joint Net Salary + Social Transfers)</b>				
Net Salary, Joint	1,033.57	918.09	951.70	967.87
Social Transfers	129.23	129.23	129.23	129.23
Medical Card	GP Visit	GP Visit	None	None
Disposable Income	1,162.80	1,047.32	1,080.93	1,097.10

#### FAMILY LIVING INCOME NEED<sup>‡</sup>

Annual	From	To
Gross Salary, <i>per adult</i>	28,165.00	32,435.00
Net Salary, <i>per adult</i>	23,935.00	26,945.00
Weekly	From	To
Gross Salary, <i>per adult</i>	540.00	622.00
Household Disposable Income	1,047.00	1,163.00

<sup>‡</sup> 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	70.02	70.02	70.02	76.09
Clothing	13.23	13.23	13.23	13.51
Personal Care	9.33	9.33	9.33	9.52
Health	0.81	0.81	0.81	0.70
Household Goods	16.07	16.07	16.07	17.02
Household Services	7.60	7.60	7.60	11.23
Communications	9.35	9.35	9.35	9.35
Social Inclusion & Participation	45.11	45.11	45.11	48.08
Education	8.08	8.08	8.08	8.93
Transport	30.00	21.64	52.69	62.85
Housing	255.36	161.49	143.30	86.70
Household Energy	43.28	43.28	43.28	44.59
Personal Costs	7.76	7.76	7.76	8.50
Childcare	54.81	54.81	54.81	54.84
Insurance - Home	2.58	2.58	2.58	2.59
Insurance - Health	...	...	...	...
Insurance - Car	...	...	8.02	9.64
Savings & Contingencies	21.54	21.54	21.54	21.54
<b>Total MESL Expenditure</b>	<b>594.95</b>	<b>492.72</b>	<b>513.60</b>	<b>485.67</b>

#### MINIMUM INCOME STANDARD

##### Annual, per adult employed full-time

Gross Salary, per adult	33,247.07	18,606.16	18,606.16	18,606.16
Net Salary, per adult	29,477.58	18,128.15	18,128.15	18,128.15

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

Net Salary	565.35	347.68	347.68	347.68
Social Transfers	32.31	179.36	179.36	179.36
Medical Card	Full	Full	Full	Full
Disposable Income	597.66	527.04	527.04	527.04

#### FAMILY LIVING INCOME NEED<sup>‡</sup>

Annual	From	To
Gross Salary, per adult	18,605.00	33,245.00
Net Salary, per adult	18,130.00	29,480.00
Weekly	From	To
Gross Salary, per adult	357.00	638.00
Household Disposable Income	527.00	598.00

<sup>‡</sup> 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	93.15	93.15	93.15	101.38
Clothing	17.67	17.67	17.67	18.04
Personal Care	10.65	10.65	10.65	10.63
Health	1.18	1.18	1.18	0.95
Household Goods	18.58	18.58	18.58	19.52
Household Services	7.60	7.60	7.60	11.23
Communications	9.35	9.35	9.35	9.35
Social Inclusion & Participation	49.13	49.13	49.13	51.64
Education	8.08	8.08	8.08	8.93
Transport	32.50	23.46	52.69	62.85
Housing	270.44	175.22	158.39	95.84
Household Energy	43.28	43.28	43.28	44.59
Personal Costs	7.87	7.87	7.87	8.61
Childcare	241.15	184.61	171.13	196.43
Insurance - Home	2.58	2.58	2.58	2.59
Insurance - Health	...	...	...	...
Insurance - Car	...	...	8.02	9.64
Savings & Contingencies	27.29	27.29	27.29	27.29
<b>Total MESL Expenditure</b>	<b>840.50</b>	<b>679.71</b>	<b>686.65</b>	<b>679.49</b>

#### MINIMUM INCOME STANDARD

##### Annual, per adult employed full-time

Gross Salary, per adult	52,361.60	35,483.88	35,890.57	35,483.88
Net Salary, per adult	40,540.22	31,111.45	31,408.34	31,111.45

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

Net Salary	777.53	596.69	602.38	596.69
Social Transfers	64.62	84.62	84.62	84.62
Medical Card	Full	Full	Full	Full
Disposable Income	842.14	681.31	687.00	681.31

#### FAMILY LIVING INCOME NEED‡

Annual	From	To
Gross Salary, per adult	35,485.00	52,360.00
Net Salary, per adult	31,110.00	40,540.00
Weekly	From	To
Gross Salary, per adult	681.00	1,004.00
Household Disposable Income	681.00	842.00

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