
LIVING WAGE EXPENDITURE & INCOME TABLES

Living Wage
Technical Group

2017



www.livingwage.ie

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 | 53.80 | 53.80 | 53.80 | 49.86 |
| Clothing | 9.45 | 9.45 | 9.45 | 7.04 |
| Personal Care | 12.74 | 12.74 | 12.74 | 6.99 |
| Health | 4.18 | 4.18 | 4.18 | 4.16 |
| Household Goods | 13.26 | 13.26 | 13.26 | 14.83 |
| Household Services | 6.79 | 6.79 | 6.79 | 10.01 |
| Communications | 9.42 | 9.42 | 9.42 | 9.42 |
| Social Inclusion & Participation | 37.10 | 37.10 | 37.10 | 44.85 |
| Education | 4.75 | 4.75 | 4.75 | 4.49 |
| Transport | 32.70 | 25.81 | 51.58 | 56.14 |
| Housing | 216.26 | 135.82 | 118.79 | 80.39 |
| Household Energy | 27.11 | 27.11 | 27.11 | 39.57 |
| Personal Costs | 7.78 | 7.78 | 7.78 | 8.53 |
| Insurance - Home | 2.41 | 2.41 | 2.41 | 2.20 |
| Insurance - Health | 10.79 | 10.79 | 10.79 | 10.79 |
| Insurance - Car | ... | ... | 16.12 | 8.92 |
| Savings & Contingencies | 11.52 | 11.52 | 11.52 | 11.52 |
| Total Expenditure | 460.05 | 372.73 | 397.58 | 369.70 |

MINIMUM INCOME STANDARD

Annual

| | | | | |
|--------------|-----------|-----------|-----------|-----------|
| Gross Salary | 28,163.42 | 21,656.35 | 23,486.46 | 21,249.66 |
| Net Salary | 24,051.37 | 19,506.52 | 20,730.73 | 19,285.06 |

Weekly

| | | | | |
|--------------|--------|--------|--------|--------|
| Gross Salary | 540.15 | 415.35 | 450.45 | 407.55 |
| Net Salary | 461.28 | 374.12 | 397.60 | 369.87 |

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 | 23,750.56 | | | |
| LIVING WAGE - Gross per week | 455.52 | | | |
| LIVING WAGE - Gross per hour | 11.68 | 11.70 | | |

[†] 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 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 | 89.73 | 89.73 | 89.73 | 96.57 |
| Clothing | 26.66 | 26.66 | 26.66 | 27.64 |
| Personal Care | 23.54 | 23.54 | 23.54 | 23.11 |
| Health | 10.55 | 5.06 | 10.55 | 7.48 |
| Household Goods | 22.67 | 22.67 | 22.67 | 23.61 |
| Household Services | 7.17 | 7.17 | 7.17 | 10.57 |
| Communications | 13.92 | 13.92 | 13.92 | 13.92 |
| Social Inclusion & Participation | 53.61 | 53.61 | 53.61 | 56.52 |
| Education | 0.99 | 0.99 | 0.99 | 0.99 |
| Transport | 55.00 | 39.63 | 60.71 | 116.28 |
| Housing | 270.84 | 180.44 | 155.55 | 93.26 |
| Household Energy | 43.63 | 43.63 | 43.63 | 51.38 |
| Personal Costs | 11.17 | 11.17 | 11.17 | 11.91 |
| Childcare | 220.82 | 184.01 | 173.28 | 180.25 |
| Insurance - Home | 2.79 | 2.79 | 2.79 | 2.80 |
| Insurance - Health | 29.82 | ... | 29.82 | 29.82 |
| Insurance - Car | ... | ... | ... | 17.17 |
| Savings & Contingencies | 26.71 | 26.71 | 26.71 | 26.71 |
| Total MESL Expenditure | 909.62 | 731.74 | 752.51 | 789.99 |

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

| | | | | |
|---|-----------|-----------|-----------|-----------|
| Gross Salary, per adult | 26,536.65 | 19,419.54 | 20,436.27 | 22,266.39 |
| Net Salary, per adult | 22,891.97 | 18,273.11 | 18,839.22 | 19,844.44 |
| Weekly Household Disposable Income (Joint Net Salary + Social Transfers) | | | | |
| Net Salary, Joint | 878.10 | 700.92 | 722.64 | 761.20 |
| Social Transfers | 32.31 | 32.31 | 32.31 | 32.31 |
| Medical Card | GP Visit | Full | GP Visit | Full |
| Disposable Income | 910.40 | 733.23 | 754.95 | 793.51 |

FAMILY LIVING INCOME NEED‡

| Annual | From | To |
|-----------------------------|-----------|-----------|
| Gross Salary, per adult | 19,420.00 | 26,535.00 |
| Net Salary, per adult | 18,275.00 | 22,890.00 |
| Weekly | From | To |
| Gross Salary, per adult | 372.00 | 509.00 |
| Household Disposable Income | 733.00 | 910.00 |

‡ 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 | 118.05 | 118.05 | 118.05 | 130.01 |
| Clothing | 22.37 | 22.37 | 22.37 | 23.61 |
| Personal Care | 17.48 | 17.48 | 17.48 | 16.93 |
| Health | 1.33 | 1.33 | 9.16 | 6.76 |
| Household Goods | 18.81 | 18.81 | 18.81 | 19.65 |
| Household Services | 7.17 | 7.17 | 7.17 | 10.57 |
| Communications | 13.92 | 13.92 | 13.92 | 13.92 |
| Social Inclusion & Participation | 69.41 | 69.41 | 69.41 | 72.17 |
| Education | 7.68 | 7.68 | 7.68 | 8.55 |
| Transport | 60.40 | 43.27 | 60.71 | 116.28 |
| Housing | 285.84 | 192.84 | 170.95 | 103.12 |
| Household Energy | 42.20 | 42.20 | 42.20 | 49.95 |
| Personal Costs | 11.27 | 11.27 | 11.27 | 12.02 |
| Childcare | 244.77 | 188.07 | 174.39 | 199.38 |
| Insurance - Home | 2.79 | 2.79 | 2.79 | 2.80 |
| Insurance - Health | ... | ... | 33.94 | 33.94 |
| Insurance - Car | ... | ... | ... | 17.17 |
| Savings & Contingencies | 32.47 | 32.47 | 32.47 | 32.47 |
| Total MESL Expenditure | 955.95 | 789.12 | 812.77 | 869.29 |

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

| | | | | |
|---|-----------|-----------|-----------|-----------|
| Gross Salary, per adult | 26,943.35 | 20,639.62 | 21,656.35 | 23,893.16 |
| Net Salary, per adult | 23,355.64 | 18,967.02 | 19,514.86 | 21,016.43 |
| Weekly Household Disposable Income (Joint Net Salary + Social Transfers) | | | | |
| Net Salary, Joint | 895.88 | 727.54 | 748.56 | 806.15 |
| Social Transfers | 64.62 | 64.62 | 64.62 | 64.62 |
| Medical Card | Full | Full | GP Visit | GP Visit |
| Disposable Income | 960.50 | 792.16 | 813.17 | 870.77 |

FAMILY LIVING INCOME NEED‡

| Annual | From | To |
|-----------------------------|-----------|-----------|
| Gross Salary, per adult | 20,640.00 | 26,945.00 |
| Net Salary, per adult | 18,965.00 | 23,355.00 |
| Weekly | From | To |
| Gross Salary, per adult | 396.00 | 517.00 |
| Household Disposable Income | 792.00 | 960.00 |

‡ 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 | 147.08 | 147.08 | 147.08 | 159.04 |
| Clothing | 36.72 | 36.72 | 36.72 | 37.95 |
| Personal Care | 27.31 | 27.31 | 27.31 | 26.76 |
| Health | 5.74 | 5.74 | 14.14 | 8.84 |
| Household Goods | 27.53 | 27.53 | 27.53 | 28.60 |
| Household Services | 7.17 | 7.17 | 7.17 | 10.57 |
| Communications | 13.92 | 13.92 | 13.92 | 13.92 |
| Social Inclusion & Participation | 71.12 | 71.12 | 71.12 | 73.88 |
| Education | 7.68 | 7.68 | 7.68 | 8.55 |
| Transport | 60.40 | 43.27 | 60.71 | 116.28 |
| Housing | 285.84 | 192.84 | 170.95 | 103.12 |
| Household Energy | 46.31 | 46.31 | 46.31 | 54.06 |
| Personal Costs | 11.38 | 11.38 | 11.38 | 12.12 |
| Childcare | 465.59 | 372.08 | 347.67 | 379.63 |
| Insurance - Home | 2.79 | 2.79 | 2.79 | 2.80 |
| Insurance - Health | ... | ... | 38.06 | 38.06 |
| Insurance - Car | ... | ... | ... | 17.17 |
| Savings & Contingencies | 38.23 | 38.23 | 38.23 | 38.23 |
| Total MESL Expenditure | 1,254.79 | 1,051.16 | 1,068.76 | 1,129.58 |

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

| | | | | |
|---|-----------|-----------|-----------|-----------|
| Gross Salary, per adult | 37,313.99 | 29,180.15 | 29,993.54 | 32,230.34 |
| Net Salary, per adult | 30,293.96 | 25,000.19 | 25,362.56 | 26,924.27 |
| Weekly Household Disposable Income (Joint Net Salary + Social Transfers) | | | | |
| Net Salary, Joint | 1,162.02 | 958.96 | 972.86 | 1,032.77 |
| Social Transfers | 96.92 | 96.92 | 96.92 | 96.92 |
| Medical Card | Full | Full | GP Visit | GP Visit |
| Disposable Income | 1,258.95 | 1,055.89 | 1,069.79 | 1,129.69 |

FAMILY LIVING INCOME NEED‡

| Annual | From | To |
|-----------------------------|-----------|-----------|
| Gross Salary, per adult | 29,180.00 | 37,315.00 |
| Net Salary, per adult | 25,000.00 | 30,295.00 |
| Weekly | From | To |
| Gross Salary, per adult | 560.00 | 716.00 |
| Household Disposable Income | 1,056.00 | 1,259.00 |

‡ 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 | 222.89 | 222.89 | 222.89 | 243.24 |
| Clothing | 45.38 | 45.38 | 45.38 | 46.91 |
| Personal Care | 34.07 | 34.07 | 34.07 | 32.56 |
| Health | 13.88 | 13.88 | 13.88 | 23.97 |
| Household Goods | 25.09 | 25.09 | 25.09 | 26.07 |
| Household Services | 7.17 | 7.17 | 7.17 | 10.57 |
| Communications | 23.04 | 23.04 | 23.04 | 23.04 |
| Social Inclusion & Participation | 127.46 | 127.46 | 127.46 | 127.96 |
| Education | 46.70 | 46.70 | 46.70 | 44.28 |
| Transport | 65.80 | 46.91 | 77.81 | 127.92 |
| Housing | 285.84 | 192.84 | 170.95 | 103.12 |
| Household Energy | 47.57 | 47.57 | 47.57 | 55.32 |
| Personal Costs | 11.48 | 11.48 | 11.48 | 12.23 |
| Childcare | 111.26 | 111.26 | 111.26 | 111.33 |
| Insurance - Home | 2.79 | 2.79 | 2.79 | 2.80 |
| Insurance - Health | 42.18 | 42.18 | 42.18 | 39.87 |
| Insurance - Car | ... | ... | ... | 17.14 |
| Savings & Contingencies | 43.99 | 43.99 | 43.99 | 43.99 |
| Total MESL Expenditure | 1,156.57 | 1,044.68 | 1,053.69 | 1,092.32 |

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

| | | | | |
|---|-----------|-----------|-----------|-----------|
| Gross Salary, per adult | 32,027.00 | 27,960.08 | 28,366.77 | 29,790.19 |
| Net Salary, per adult | 26,822.14 | 23,934.62 | 24,223.37 | 25,228.05 |
| Weekly Household Disposable Income (Joint Net Salary + Social Transfers) | | | | |
| Net Salary, Joint | 1,028.85 | 918.09 | 929.17 | 967.70 |
| Social Transfers | 129.23 | 129.23 | 129.23 | 129.23 |
| Medical Card | GP Visit | GP Visit | GP Visit | None |
| Disposable Income | 1,158.08 | 1,047.32 | 1,058.40 | 1,096.93 |

FAMILY LIVING INCOME NEED‡

| Annual | From | To |
|-----------------------------|-----------|-----------|
| Gross Salary, per adult | 27,960.00 | 32,025.00 |
| Net Salary, per adult | 23,935.00 | 26,820.00 |
| Weekly | From | To |
| Gross Salary, per adult | 536.00 | 614.00 |
| Household Disposable Income | 1,047.00 | 1,158.00 |

‡ 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 | 68.20 | 68.20 | 68.20 | 75.08 |
| Clothing | 12.73 | 12.73 | 12.73 | 13.00 |
| Personal Care | 9.12 | 9.12 | 9.12 | 9.30 |
| Health | 0.82 | 0.82 | 0.82 | 0.71 |
| Household Goods | 15.35 | 15.35 | 15.35 | 16.25 |
| Household Services | 7.17 | 7.17 | 7.17 | 10.14 |
| Communications | 9.35 | 9.35 | 9.35 | 9.35 |
| Social Inclusion & Participation | 44.03 | 44.03 | 44.03 | 46.93 |
| Education | 7.68 | 7.68 | 7.68 | 8.55 |
| Transport | 30.20 | 21.63 | 55.49 | 66.18 |
| Housing | 270.84 | 180.44 | 155.55 | 93.26 |
| Household Energy | 41.94 | 41.94 | 41.94 | 49.70 |
| Personal Costs | 7.88 | 7.88 | 7.88 | 8.63 |
| Childcare | 55.63 | 55.63 | 55.63 | 55.66 |
| Insurance - Home | 2.79 | 2.79 | 2.79 | 2.80 |
| Insurance - Health | ... | ... | ... | ... |
| Insurance - Car | ... | ... | ... | 9.71 |
| Savings & Contingencies | 21.59 | 21.59 | 21.59 | 21.59 |
| Total MESL Expenditure | 605.31 | 506.34 | 515.31 | 496.84 |
| MINIMUM INCOME STANDARD | | | | |
| <i>Annual, per adult employed full-time</i> | | | | |
| Gross Salary, per adult | 33,653.76 | 18,809.51 | 18,809.51 | 18,809.51 |
| Net Salary, per adult | 29,942.74 | 18,377.42 | 18,377.42 | 18,377.42 |
| Weekly Household Disposable Income (Net Salary + Social Transfers) | | | | |
| Net Salary | 574.28 | 352.46 | 352.46 | 352.46 |
| Social Transfers | 32.31 | 180.36 | 180.36 | 180.36 |
| Medical Card | Full | Full | Full | Full |
| Disposable Income | 606.58 | 532.82 | 532.82 | 532.82 |
| FAMILY LIVING INCOME NEED[‡] | | | | |
| Annual | From | To | | |
| Gross Salary, per adult | 18,810.00 | 33,655.00 | | |
| Net Salary, per adult | 18,375.00 | 29,945.00 | | |
| Weekly | From | To | | |
| Gross Salary, per adult | 361.00 | 645.00 | | |
| Household Disposable Income | 533.00 | 607.00 | | |

[‡] 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 | 90.73 | 90.73 | 90.73 | 99.71 |
| Clothing | 17.00 | 17.00 | 17.00 | 17.35 |
| Personal Care | 10.40 | 10.40 | 10.40 | 10.38 |
| Health | 1.19 | 1.19 | 1.19 | 0.96 |
| Household Goods | 17.74 | 17.74 | 17.74 | 18.64 |
| Household Services | 7.17 | 7.17 | 7.17 | 10.14 |
| Communications | 9.35 | 9.35 | 9.35 | 9.35 |
| Social Inclusion & Participation | 47.95 | 47.95 | 47.95 | 50.40 |
| Education | 7.68 | 7.68 | 7.68 | 8.55 |
| Transport | 32.90 | 23.45 | 55.49 | 66.18 |
| Housing | 285.84 | 192.84 | 170.95 | 103.12 |
| Household Energy | 41.94 | 41.94 | 41.94 | 49.70 |
| Personal Costs | 7.98 | 7.98 | 7.98 | 8.74 |
| Childcare | 244.77 | 188.07 | 174.39 | 199.38 |
| Insurance - <i>Home</i> | 2.79 | 2.79 | 2.79 | 2.80 |
| Insurance - <i>Health</i> | ... | ... | ... | ... |
| Insurance - <i>Car</i> | ... | ... | ... | 9.71 |
| Savings & Contingencies | 27.35 | 27.35 | 27.35 | 27.35 |
| Total MESL Expenditure | 852.78 | 693.64 | 690.10 | 692.47 |

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

| | | | | |
|--------------------------------|-----------|-----------|-----------|-----------|
| Gross Salary, <i>per adult</i> | 52,971.63 | 37,720.68 | 37,313.99 | 37,517.34 |
| Net Salary, <i>per adult</i> | 41,128.40 | 32,932.93 | 32,634.01 | 32,783.47 |

Weekly Household Disposable Income (Net Salary + Social Transfers)

| | | | | |
|-------------------|--------|--------|--------|--------|
| Net Salary | 788.81 | 631.62 | 625.89 | 628.76 |
| Social Transfers | 64.62 | 64.62 | 64.62 | 64.62 |
| Medical Card | Full | Full | Full | Full |
| Disposable Income | 853.42 | 696.24 | 690.51 | 693.37 |

FAMILY LIVING INCOME NEED[‡]

| Annual | From | To |
|--------------------------------|-----------|-----------|
| Gross Salary, <i>per adult</i> | 37,315.00 | 52,970.00 |
| Net Salary, <i>per adult</i> | 32,635.00 | 41,130.00 |
| Weekly | From | To |
| Gross Salary, <i>per adult</i> | 716.00 | 1,016.00 |
| Household Disposable Income | 691.00 | 853.00 |

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