
LIVING WAGE EXPENDITURE & INCOME TABLES

Living Wage
Technical Group

2018



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	52.83	52.83	52.83	48.96
Clothing	9.17	9.17	9.17	6.83
Personal Care	12.14	12.14	12.14	6.66
Health	4.18	4.18	4.18	4.16
Household Goods	12.62	12.62	12.62	14.11
Household Services	6.71	6.71	6.71	9.01
Communications	9.46	9.46	9.46	9.46
Social Inclusion & Participation	36.80	36.80	36.80	44.49
Education	4.57	4.57	4.57	4.31
Transport	32.79	24.46	51.63	56.20
Housing	237.81	144.16	138.83	85.03
Household Energy	28.38	28.38	28.38	42.50
Personal Costs	7.90	7.90	7.90	8.66
Insurance - <i>Home</i>	2.43	2.43	2.43	2.22
Insurance - <i>Health</i>	9.80	9.80	9.80	9.80
Insurance - <i>Car</i>	...	...	10.72	7.99
Savings & Contingencies	11.47	11.47	11.47	11.47
Total Expenditure	479.06	377.08	409.63	371.85

MINIMUM INCOME STANDARD

Annual

Gross Salary	29,383.50	21,859.70	24,299.85	21,453.00
Net Salary	24,994.43	19,674.99	21,372.32	19,452.50

Weekly

Gross Salary	563.55	419.25	466.05	411.45
Net Salary	479.37	377.35	409.90	373.08

Social Welfare

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

Weighting [†]	0.3018	0.0912	0.1969	0.4100
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	ACTUAL	ROUNDED [‡]
LIVING WAGE - Gross per annum	24,444.22	
LIVING WAGE - Gross per week	468.82	
Reference rate – per hour	12.02	12.00
Capped [§] rate – per hour		11.90

[†] 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 capped at no more than the increase in the rate of private sector hourly earnings. In the twelve months to the end of 2017, private sector average hourly earnings increased by 1.61%, limiting the increase to 20c from the 2017 rate of €11.70.

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 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 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	88.12	88.12	88.12	94.83
Clothing	25.86	25.86	25.86	26.81
Personal Care	22.44	22.44	22.44	22.02
Health	4.98	10.54	10.54	7.46
Household Goods	21.56	21.56	21.56	22.46
Household Services	7.09	7.09	7.09	9.81
Communications	14.00	14.00	14.00	14.00
Social Inclusion & Participation	53.18	53.18	53.18	56.07
Education	0.73	0.73	0.73	0.73
Transport	55.00	35.97	60.77	116.40
Housing	291.92	191.16	161.67	100.07
Household Energy	45.52	45.52	45.52	55.16
Personal Costs	11.34	11.34	11.34	12.09
Childcare	155.24	137.69	126.75	133.85
Insurance - <i>Home</i>	2.81	2.81	2.81	2.82
Insurance - <i>Health</i>	...	22.56	22.56	22.56
Insurance - <i>Car</i>	...	...	10.58	14.04
Savings & Contingencies	26.57	26.57	26.57	26.57
Total MESL Expenditure				
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	23,283.12	19,419.54	19,419.54	19,622.89
Net Salary, <i>per adult</i>	20,720.66	18,338.57	18,338.57	18,434.03
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	794.81	703.44	703.44	707.10
Social Transfers	32.31	32.31	32.31	32.31
CCS Band	B	D	D	D
Medical Card	Full	GP Visit	GP Visit	GP Visit
Disposable Income	827.12	735.74	735.74	739.40
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	19,420.00	23,285.00		
Net Salary, <i>per adult</i>	18,340.00	20,720.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	372.00	447.00		
Household Disposable Income	736.00	827.00		

[‡] 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	115.92	115.92	115.92	127.67
Clothing	21.70	21.70	21.70	22.90
Personal Care	16.66	16.66	16.66	16.13
Health	1.23	1.23	9.15	6.74
Household Goods	17.91	17.91	17.91	18.70
Household Services	7.09	7.09	7.09	9.81
Communications	14.00	14.00	14.00	14.00
Social Inclusion & Participation	68.85	68.85	68.85	71.59
Education	7.44	7.44	7.44	8.32
Transport	60.40	39.61	60.77	116.40
Housing	306.66	207.18	179.20	110.34
Household Energy	43.99	43.99	43.99	53.63
Personal Costs	11.44	11.44	11.44	12.20
Childcare	211.98	168.41	174.46	190.63
Insurance - Home	2.81	2.81	2.81	2.82
Insurance - Health	...	...	25.52	25.52
Insurance - Car	...	...	10.58	14.04
Savings & Contingencies	32.31	32.31	32.31	32.31
Total MESL Expenditure	940.40	776.57	819.82	853.75
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, per adult	26,333.31	20,029.58	22,063.04	23,283.12
Net Salary, per adult	22,978.20	18,659.74	19,794.32	20,644.82
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	881.40	715.76	759.28	791.90
Social Transfers	64.62	64.62	64.62	64.62
CCS Band	B	B	D	D
Medical Card	Full	Full	GP Visit	GP Visit
Disposable Income	946.02	780.37	823.89	856.51
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, per adult	20,030.00	26,335.00		
Net Salary, per adult	18,660.00	22,980.00		
Weekly	From	To		
Gross Salary, per adult	384.00	505.00		
Household Disposable Income	780.00	946.00		

[‡] 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	144.43	144.43	144.43	156.17
Clothing	35.62	35.62	35.62	36.82
Personal Care	26.03	26.03	26.03	25.50
Health	5.62	5.62	14.13	8.82
Household Goods	26.18	26.18	26.18	27.21
Household Services	7.09	7.09	7.09	9.81
Communications	14.00	14.00	14.00	14.00
Social Inclusion & Participation	70.55	70.55	70.55	73.29
Education	7.44	7.44	7.44	8.32
Transport	60.40	39.61	60.77	116.40
Housing	306.66	207.18	179.20	110.34
Household Energy	48.39	48.39	48.39	58.02
Personal Costs	11.55	11.55	11.55	12.31
Childcare	367.22	136.11	301.21	324.49
Insurance - <i>Home</i>	2.81	2.81	2.81	2.82
Insurance - <i>Health</i>	...	...	28.48	28.48
Insurance - <i>Car</i>	...	...	10.58	14.04
Savings & Contingencies	38.04	38.04	38.04	38.04
Total MESL Expenditure	1,172.02	820.64	1,026.49	1,064.87
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	33,247.07	19,622.89	28,366.77	29,790.19
Net Salary, <i>per adult</i>	28,094.79	18,426.97	24,281.81	25,269.55
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,077.67	706.83	931.41	969.30
Social Transfers	96.92	116.92	96.92	96.92
CCS Band	B	A	D	D
Medical Card	Full	Full	GP Visit	GP Visit
Disposable Income	1,077.67	706.83	931.41	969.30
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	19,625.00	33,245.00		
Net Salary, <i>per adult</i>	18,425.00	28,095.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	376.00	638.00		
Household Disposable Income	824.00	1,175.00		

[‡] 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	218.87	218.87	218.87	238.86
Clothing	44.02	44.02	44.02	45.50
Personal Care	32.47	32.47	32.47	31.03
Health	13.86	13.86	13.86	23.95
Household Goods	23.88	23.88	23.88	24.82
Household Services	7.09	7.09	7.09	9.81
Communications	23.16	23.16	23.16	23.16
Social Inclusion & Participation	126.44	126.44	126.44	126.93
Education	46.82	46.82	46.82	44.35
Transport	65.80	43.25	77.88	128.05
Housing	306.66	207.18	179.20	110.34
Household Energy	49.73	49.73	49.73	59.37
Personal Costs	11.65	11.65	11.65	12.41
Childcare	113.48	113.48	113.48	113.56
Insurance - Home	2.81	2.81	2.81	2.82
Insurance - Health	31.44	31.44	31.44	35.07
Insurance - Car	...	...	11.88	14.40
Savings & Contingencies	43.77	43.77	43.77	43.77
Total MESL Expenditure	1,161.97	1,039.94	1,058.47	1,088.20
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, per adult	32,230.34	27,756.73	28,366.77	29,383.50
Net Salary, per adult	27,050.40	23,862.95	24,297.61	25,037.88
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	32,230.34	27,756.73	28,366.77	29,383.50
Social Transfers	27,050.40	23,862.95	24,297.61	25,037.88
CCS Band	-	-	-	-
Medical Card	GP Visit	GP Visit	GP Visit	None
Disposable Income	1,166.84	1,044.57	1,061.24	1,089.64
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, per adult	27,755.00	32,230.00		
Net Salary, per adult	23,865.00	27,050.00		
Weekly	From	To		
Gross Salary, per adult	532.00	618.00		
Household Disposable Income	1,045.00	1,167.00		

[‡] 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	66.97	66.97	66.97	72.78
Clothing	12.35	12.35	12.35	12.61
Personal Care	8.69	8.69	8.69	8.86
Health	0.76	0.76	0.76	0.65
Household Goods	14.61	14.61	14.61	15.47
Household Services	7.09	7.09	7.09	9.80
Communications	9.41	9.41	9.41	9.41
Social Inclusion & Participation	43.67	43.67	43.67	46.55
Education	7.44	7.44	7.44	8.32
Transport	30.20	19.81	55.54	66.24
Housing	291.92	191.16	161.67	100.07
Household Energy	43.72	43.72	43.72	53.37
Personal Costs	8.00	8.00	8.00	8.76
Childcare	56.74	56.74	56.74	56.78
Insurance - Home	2.81	2.81	2.81	2.82
Insurance - Health	...	...	...	...
Insurance - Car	...	...	13.02	11.78
Savings & Contingencies	21.48	21.48	21.48	21.48
Total MESL Expenditure	625.87	514.71	533.98	505.76

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

Gross Salary, per adult	34,873.84	19,419.54	26,333.31	19,419.54
Net Salary, per adult	30,953.04	18,715.56	24,633.05	18,715.56

Weekly Household Disposable Income (Net Salary + Social Transfers)

Net Salary	593.65	358.95	472.44	358.95
Social Transfers	32.31	189.79	62.31	189.79
CCS Band	-	-	-	-
Medical Card	Full	Full	Full	Full
Disposable Income	625.96	548.74	534.75	548.74

FAMILY LIVING INCOME NEED‡

Annual	From	To
Gross Salary, per adult	19,420.00	34,875.00
Net Salary, per adult	18,715.00	30,955.00
Weekly	From	To
Gross Salary, per adult	372.00	669.00
Household Disposable Income	535.00	626.00

‡ 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	89.10	89.10	89.10	96.96
Clothing	16.49	16.49	16.49	16.83
Personal Care	9.91	9.91	9.91	9.89
Health	1.11	1.11	1.11	0.89
Household Goods	16.89	16.89	16.89	17.75
Household Services	7.09	7.09	7.09	9.80
Communications	9.41	9.41	9.41	9.41
Social Inclusion & Participation	47.56	47.56	47.56	50.00
Education	7.44	7.44	7.44	8.32
Transport	32.90	21.63	55.54	66.24
Housing	306.66	207.18	179.20	110.34
Household Energy	43.72	43.72	43.72	53.37
Personal Costs	8.10	8.10	8.10	8.87
Childcare	211.98	93.41	79.46	95.63
Insurance - <i>Home</i>	2.81	2.81	2.81	2.82
Insurance - <i>Health</i>	...	...	...	...
Insurance - <i>Car</i>	...	...	13.02	11.78
Savings & Contingencies	27.21	27.21	27.21	27.21
Total MESL Expenditure	838.40	609.08	614.08	596.13

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

Gross Salary, <i>per adult</i>	50,938.17	19,419.54	19,419.54	19,419.54
Net Salary, <i>per adult</i>	40,384.57	18,384.75	18,384.75	18,384.75

Weekly Household Disposable Income (Net Salary + Social Transfers)

Net Salary	774.54	352.60	352.60	352.60
Social Transfers	64.62	298.90	298.90	298.90
CCS Band	B	A	A	A
Medical Card	Full	Full	Full	Full
Disposable Income	839.16	651.50	651.50	651.50

FAMILY LIVING INCOME NEED[‡]

Annual	From	To
Gross Salary, <i>per adult</i>	19,420.00	50,940.00
Net Salary, <i>per adult</i>	18,385.00	40,385.00
Weekly	From	To
Gross Salary, <i>per adult</i>	372.00	977.00
Household Disposable Income	652.00	839.00

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