
LIVING WAGE &
FAMILY LIVING
INCOME
Expenditure &
Income Tables

Living Wage
Technical Group

2019



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	52.51	52.51	52.51	48.66
Clothing	9.01	9.01	9.01	6.71
Personal Care	12.11	12.11	12.11	6.64
Health	4.21	4.21	4.21	4.14
Household Goods	12.22	12.22	12.22	13.66
Household Services	6.69	6.69	6.69	8.99
Communications	9.21	9.21	9.21	9.21
Social Inclusion & Participation	36.76	36.76	36.76	44.45
Education	4.47	4.47	4.47	4.21
Transport	32.00	24.58	51.84	56.42
Housing	259.61	157.90	131.72	91.96
Household Energy	30.18	30.18	30.18	44.41
Personal Costs	7.90	7.90	7.90	8.67
Insurance - <i>Home</i>	2.44	2.44	2.44	2.23
Insurance - <i>Health</i>	9.70	9.70	9.70	9.70
Insurance - <i>Car</i>	...	...	10.09	7.52
Savings & Contingencies	11.52	11.52	11.52	11.52
Total Expenditure	500.55	391.42	402.58	379.10

MINIMUM INCOME STANDARD

Annual

Gross Salary	30,908.59	22,978.10	23,791.48	22,164.71
Net Salary	26,122.81	20,452.33	21,033.62	19,869.70

Weekly

Gross Salary	592.80	440.70	456.30	425.10
Net Salary	501.01	392.26	403.41	381.08

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	25,198.24	
LIVING WAGE - Gross per week	483.28	
Reference rate – per hour	12.39	12.40
Capped [§] rate – per hour		12.30

[†] 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 2018, private sector average hourly earnings increased by 3.4%, limiting the increase to 40c from the 2018 rate of €11.90.

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 INCOME

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	87.59	87.59	87.59	94.27
Clothing	25.42	25.42	25.42	26.36
Personal Care	22.37	22.37	22.37	21.95
Health	10.62	10.62	10.62	7.37
Household Goods	20.82	20.82	20.82	21.71
Household Services	7.07	7.07	7.07	9.78
Communications	13.63	13.63	13.63	13.63
Social Inclusion & Participation	53.13	53.13	53.13	56.02
Education	0.55	0.55	0.55	0.55
Transport	55.00	36.20	61.02	116.86
Housing	318.52	206.42	169.74	107.74
Household Energy	48.68	48.68	48.68	57.58
Personal Costs	11.35	11.35	11.35	12.11
Childcare	186.55	140.32	129.22	134.99
Insurance - <i>Home</i>	2.83	2.83	2.83	2.84
Insurance - <i>Health</i>	21.60	21.60	21.60	21.60
Insurance - <i>Car</i>	...	...	9.96	13.21
Savings & Contingencies	26.71	26.71	26.71	26.71
Total MESL Expenditure	912.42	735.30	722.28	745.26
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	26,638.33	19,927.91	19,927.91	19,927.91
Net Salary, <i>per adult</i>	23,064.97	18,630.26	18,630.26	18,613.66
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	884.73	714.62	714.62	713.99
Social Transfers	32.31	32.31	32.31	32.31
CCS Band	D	D	D	D
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
Disposable Income	917.04	746.93	746.93	746.30
FAMILY LIVING INCOME NEED‡				
Annual	From	To		
Gross Salary, <i>per adult</i>	19,930.00	26,640.00		
Net Salary, <i>per adult</i>	18,615.00	23,065.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	382.00	511.00		
Household Disposable Income	746.00	917.00		

‡ 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	115.23	115.23	115.23	126.90
Clothing	21.33	21.33	21.33	22.51
Personal Care	16.61	16.61	16.61	16.09
Health	1.24	1.24	9.23	6.61
Household Goods	17.34	17.34	17.34	18.11
Household Services	7.07	7.07	7.07	9.78
Communications	13.63	13.63	13.63	13.63
Social Inclusion & Participation	68.78	68.78	68.78	71.52
Education	7.35	7.35	7.35	8.23
Transport	57.70	42.08	61.02	116.86
Housing	342.37	222.57	189.09	118.81
Household Energy	47.11	47.11	47.11	56.01
Personal Costs	11.45	11.45	11.45	12.21
Childcare	196.92	171.75	177.60	168.97
Insurance - Home	2.83	2.83	2.83	2.84
Insurance - Health	...	...	23.81	23.81
Insurance - Car	...	...	9.96	13.21
Savings & Contingencies	32.47	32.47	32.47	32.47
Total MESL Expenditure	959.43	798.83	831.90	838.56
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, per adult	26,841.67	20,944.64	22,368.06	22,774.75
Net Salary, per adult	23,354.39	19,184.37	20,024.55	20,302.87
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	895.83	735.88	768.11	778.78
Social Transfers	64.62	64.62	64.62	64.62
CCS Band	Full	Full	GP Visit	GP Visit
Medical Card	960.45	800.49	832.72	843.40
Disposable Income	895.83	735.88	768.11	778.78
FAMILY LIVING INCOME NEED‡				
Annual	From	To		
Gross Salary, per adult	20,945.00	26,840.00		
Net Salary, per adult	19,185.00	23,355.00		
Weekly	From	To		
Gross Salary, per adult	402.00	515.00		
Household Disposable Income	800.00	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	143.56	143.56	143.56	155.24
Clothing	35.01	35.01	35.01	36.19
Personal Care	25.95	25.95	25.95	25.42
Health	5.66	5.66	5.66	5.42
Household Goods	25.30	25.30	25.30	26.31
Household Services	7.07	7.07	7.07	9.78
Communications	13.63	13.63	13.63	13.63
Social Inclusion & Participation	70.48	70.48	70.48	73.21
Education	7.35	7.35	7.35	8.23
Transport	57.70	42.08	61.02	116.86
Housing	342.37	222.57	189.09	118.81
Household Energy	51.63	51.63	51.63	60.54
Personal Costs	11.56	11.56	11.56	12.32
Childcare	363.47	292.07	116.83	263.96
Insurance - Home	2.83	2.83	2.83	2.84
Insurance - Health	...	...	...	...
Insurance - Car	...	...	9.96	13.21
Savings & Contingencies	38.23	38.23	38.23	38.23
Total MESL Expenditure	1,201.80	994.97	815.14	980.19
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, per adult	34,365.47	27,045.02	19,927.91	19,927.91
Net Salary, per adult	28,922.41	23,505.27	18,601.85	18,618.55
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,109.41	901.62	713.53	714.18
Social Transfers	96.92	96.92	116.92	116.92
CCS Band	Full	Full	Full	Full
Medical Card	1,206.34	998.54	830.46	831.10
Disposable Income	1,109.41	901.62	713.53	714.18
FAMILY LIVING INCOME NEED‡				
Annual	From	To		
Gross Salary, per adult	19,930.00	34,365.00		
Net Salary, per adult	18,600.00	28,920.00		
Weekly	From	To		
Gross Salary, per adult	382.00	659.00		
Household Disposable Income	830.00	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	217.56	217.56	217.56	237.43
Clothing	43.27	43.27	43.27	44.73
Personal Care	32.38	32.38	32.38	30.94
Health	13.98	13.98	13.98	24.14
Household Goods	23.12	23.12	23.12	24.03
Household Services	7.07	7.07	7.07	9.78
Communications	22.53	22.53	22.53	22.53
Social Inclusion & Participation	126.31	126.31	126.31	126.81
Education	47.35	47.35	47.35	44.81
Transport	65.80	47.96	78.19	128.56
Housing	342.37	222.57	189.09	118.81
Household Energy	53.01	53.01	53.01	61.92
Personal Costs	11.66	11.66	11.66	12.42
Childcare	115.07	115.07	115.07	115.15
Insurance - Home	2.83	2.83	2.83	2.84
Insurance - Health	28.23	28.23	28.23	34.83
Insurance - Car	...	...	11.18	13.55
Savings & Contingencies	43.99	43.99	43.99	43.99
Total MESL Expenditure	1,196.53	1,058.88	1,066.82	1,097.24
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, per adult	33,348.74	28,265.09	28,671.79	29,688.52
Net Salary, per adult	27,895.16	24,260.35	24,551.14	25,294.37
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,070.01	930.59	941.74	970.25
Social Transfers	129.23	129.23	129.23	129.23
CCS Band	GP Visit	GP Visit	GP Visit	None
Medical Card	1,199.24	1,059.82	1,070.97	1,099.48
Disposable Income	1,070.01	930.59	941.74	970.25
FAMILY LIVING INCOME NEED‡				
Annual	From	To		
Gross Salary, per adult	28,265.00	33,350.00		
Net Salary, per adult	24,260.00	27,895.00		
Weekly	From	To		
Gross Salary, per adult	542.00	640.00		
Household Disposable Income	1,060.00	1,199.00		

‡ 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	66.57	66.57	66.57	72.34
Clothing	12.14	12.14	12.14	12.39
Personal Care	8.66	8.66	8.66	8.83
Health	0.77	0.77	0.77	0.65
Household Goods	14.15	14.15	14.15	14.98
Household Services	7.07	7.07	7.07	9.77
Communications	9.17	9.17	9.17	9.17
Social Inclusion & Participation	43.63	43.63	43.63	46.50
Education	7.35	7.35	7.35	8.23
Transport	30.20	21.04	55.76	66.51
Housing	318.52	206.42	169.74	107.74
Household Energy	46.82	46.82	46.82	55.74
Personal Costs	8.01	8.01	8.01	8.77
Childcare	57.54	57.54	57.54	57.57
Insurance - Home	2.83	2.83	2.83	2.84
Insurance - Health	...	...	...	...
Insurance - Car	...	...	12.25	11.09
Savings & Contingencies	21.59	21.59	21.59	21.59
Total MESL Expenditure	655.00	533.75	544.04	514.73

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

Gross Salary, per adult	37,008.97	19,927.91	19,927.91	19,927.91
Net Salary, per adult	32,533.04	18,879.80	18,879.80	18,879.80

Weekly Household Disposable Income (Net Salary + Social Transfers)

Net Salary	623.96	362.10	362.10	362.10
Social Transfers	32.31	196.42	196.42	196.42
CCS Band	Full	Full	Full	Full
Medical Card	656.26	558.52	558.52	558.52
Disposable Income	623.96	362.10	362.10	362.10

FAMILY LIVING INCOME NEED‡

Annual	From	To
Gross Salary, per adult	19,930.00	37,010.00
Net Salary, per adult	18,880.00	32,535.00
Weekly	From	To
Gross Salary, per adult	382.00	710.00
Household Disposable Income	559.00	656.00

‡ 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	88.56	88.56	88.56	96.38
Clothing	16.21	16.21	16.21	16.55
Personal Care	9.88	9.88	9.88	9.86
Health	1.12	1.12	1.12	0.89
Household Goods	16.35	16.35	16.35	17.18
Household Services	7.07	7.07	7.07	9.77
Communications	9.17	9.17	9.17	9.17
Social Inclusion & Participation	47.51	47.51	47.51	49.95
Education	7.35	7.35	7.35	8.23
Transport	30.20	23.98	55.76	66.51
Housing	342.37	222.57	189.09	118.81
Household Energy	46.82	46.82	46.82	55.74
Personal Costs	8.11	8.11	8.11	8.88
Childcare	196.92	96.75	82.60	73.97
Insurance - Home	2.83	2.83	2.83	2.84
Insurance - Health	...	...	...	...
Insurance - Car	...	...	12.25	11.09
Savings & Contingencies	27.35	27.35	27.35	27.35
Total MESL Expenditure	857.84	631.64	628.06	583.17

MINIMUM INCOME STANDARD

Annual, per adult employed full-time

Gross Salary, per adult	52,666.61	19,927.91	19,927.91	19,927.91
Net Salary, per adult	41,468.33	18,526.05	18,526.05	18,526.05

Weekly Household Disposable Income (Net Salary + Social Transfers)

Net Salary	795.33	355.31	355.31	355.31
Social Transfers	64.62	303.73	303.73	303.73
CCS Band	Full	Full	Full	Full
Medical Card	859.94	659.04	659.04	659.04
Disposable Income	795.33	355.31	355.31	355.31

FAMILY LIVING INCOME NEED[‡]

Annual	From	To
Gross Salary, per adult	19,930.00	52,665.00
Net Salary, per adult	18,525.00	41,470.00
Weekly	From	To
Gross Salary, per adult	382.00	1,010.00
Household Disposable Income	659.00	860.00

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