
LIVING WAGE & FAMILY LIVING INCOME

Expenditure & Income Tables

Living Wage Technical
Group

2020/21



www.livingwage.ie

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LIVING WAGE

The expenditure and income calculations for the Living Wage are presented in Table 1.

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 (2 – 7) 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.

Table I

LIVING WAGE

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

2020 / 21

EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	47.58	47.58	47.58	50.51
Clothing	12.67	12.67	12.67	13.14
Personal Care	8.59	8.59	8.59	8.24
Health	4.32	4.32	4.32	3.95
Household Goods	5.45	5.45	5.45	5.67
Household Services	3.67	3.67	3.67	2.10
Communications	13.49	13.49	13.49	14.74
Social Inclusion & Participation	52.48	52.48	52.48	44.14
Education	3.42	3.42	3.42	3.42
Transport	36.62	27.72	63.32	68.19
Housing	267.19	169.86	144.65	100.87
Household Energy	18.83	18.83	18.83	22.44
Personal Costs	7.16	7.16	7.16	7.16
Insurance - Home	...	...	...	...
Insurance - Health	9.41	9.41	9.41	9.41
Insurance - Car	...	...	8.94	7.25
Savings & Contingencies	10.00	10.00	10.00	10.00
Total Expenditure	500.84	394.61	413.96	371.24
INCOME CALCULATION				
Annual				
Gross Salary	30,908.59	23,181.44	24,604.87	21,351.33
Net Salary	26,126.61	20,601.70	21,619.45	19,415.39
Weekly				
Weekly - Gross Salary	592.80	444.60	471.90	409.50
Weekly - Net Salary	501.09	395.12	414.64	372.37
Hourly				
Hourly - Gross Salary	15.20	11.40	12.10	10.50
Hourly - Net Salary	12.85	10.13	10.63	9.55
Social Welfare				
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
LIVING WAGE CALCULATION				
Weighting [†]	0.3018	0.0912	0.1969	0.4100
	ACTUAL	ROUNDED ‡		
LIVING WAGE - Gross per annum	25,043.47			
LIVING WAGE - Gross per week	480.31			
LIVING WAGE - Reference rate per hour	12.32	12.30		
LIVING WAGE - 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

Table 2

Two Parent <i>Both employed full-time</i>	1 Child <i>Infant</i>		2020/21	
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	92.14	92.14	92.14	102.79
Clothing	35.83	35.83	35.83	35.99
Personal Care	22.70	22.70	22.70	22.70
Health	9.98	9.98	9.98	12.94
Household Goods	24.14	24.14	24.14	24.23
Household Services	6.12	6.12	6.12	8.48
Communications	18.52	18.52	18.52	18.52
Social Inclusion & Participation	60.67	60.67	60.67	53.55
Education	2.95	2.95	2.95	2.95
Transport	55.00	36.20	66.60	140.39
Housing	339.52	223.17	183.24	118.74
Household Energy	27.98	27.98	27.98	29.59
Personal Costs	12.31	12.31	12.31	12.32
Childcare	148.38	61.95	61.95	42.32
Insurance - <i>Home</i>	2.07	2.07	2.07	1.96
Insurance - <i>Health</i>	22.20	22.20	22.20	32.57
Insurance - <i>Car</i>	...	...	10.35	14.07
Savings & Contingencies	23.46	23.46	23.46	23.46
Total Expenditure	903.96	682.38	683.21	697.57
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	26,231.63	20,537.95	20,537.95	20,537.95
Net Salary, <i>per adult</i>	22,789.29	18,979.85	18,979.85	18,988.31
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	874.16	728.03	728.03	728.36
Social Transfers	32.31	32.31	32.31	32.31
Medical Card	Doctor Only	Doctor Only	Doctor Only	None
Disposable Income	906.47	760.34	760.34	760.67
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	20,540.00	26,230.00		
Net Salary, <i>per adult</i>	18,980.00	22,790.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	394.00	503.00		
Household Disposable Income	760.00	906.00		

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

Table 3

Two Parent <i>Both employed full-time</i>	2 Children		2020/21	
	<i>Pre-School</i>	<i>Primary</i>		
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	120.69	120.69	120.69	138.08
Clothing	31.68	31.68	31.68	32.41
Personal Care	18.16	18.16	18.16	18.16
Health	1.40	8.23	8.23	7.21
Household Goods	20.76	20.76	20.76	21.05
Household Services	6.12	6.12	6.12	8.48
Communications	18.52	18.52	18.52	18.52
Social Inclusion & Participation	81.85	81.85	81.85	72.29
Education	13.45	13.45	13.45	13.64
Transport	57.70	39.14	66.60	140.39
Housing	367.64	233.36	203.90	128.63
Household Energy	28.91	28.91	28.91	30.50
Personal Costs	12.31	12.31	12.31	12.32
Childcare	239.77	115.45	120.36	92.47
Insurance - <i>Home</i>	2.07	2.07	2.07	1.96
Insurance - <i>Health</i>	...	24.96	24.96	24.96
Insurance - <i>Car</i>	...	...	10.35	14.07
Savings & Contingencies	28.46	28.46	28.46	28.46
Total Expenditure	1,049.49	804.12	817.38	803.59
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	30,095.21	21,147.98	21,758.02	21,147.98
Net Salary, <i>per adult</i>	25,761.51	19,320.86	19,655.36	19,315.50
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	988.17	741.11	753.95	740.91
Social Transfers	64.62	64.62	64.62	64.62
Medical Card	Full	Doctor Only	Doctor Only	GP Visit
Disposable Income	1,052.78	805.73	818.56	805.52
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	21,150.00	30,095.00		
Net Salary, <i>per adult</i>	19,315.00	25,760.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	406.00	577.00		
Household Disposable Income	806.00	1,053.00		

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

Table 4

Two Parent <i>Both employed full-time</i>	3 Children			2020/21
	<i>Infant</i>	<i>Pre-School</i>	<i>Primary</i>	
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	148.33	148.33	148.33	165.71
Clothing	49.91	49.91	49.91	50.64
Personal Care	27.47	27.47	27.47	27.47
Health	5.10	5.10	12.19	11.16
Household Goods	29.97	29.97	29.97	30.23
Household Services	6.12	6.12	6.12	8.48
Communications	18.52	18.52	18.52	18.52
Social Inclusion & Participation	83.98	83.98	83.98	74.42
Education	13.45	13.45	13.45	13.64
Transport	57.70	39.14	66.60	140.39
Housing	367.64	233.36	203.90	128.63
Household Energy	30.56	30.56	30.56	32.12
Personal Costs	12.31	12.31	12.31	12.32
Childcare	511.73	195.01	254.52	173.28
Insurance - <i>Home</i>	2.07	2.07	2.07	1.96
Insurance - <i>Health</i>	...	...	27.71	27.71
Insurance - <i>Car</i>	...	...	10.35	14.07
Savings & Contingencies	33.46	33.46	33.46	33.46
Total Expenditure	1,398.30	928.74	1,031.40	964.20
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	43,312.70	24,604.87	28,468.44	26,028.29
Net Salary, <i>per adult</i>	33,959.22	21,698.96	24,396.74	22,646.67
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,302.62	832.33	935.82	868.69
Social Transfers	96.92	96.92	96.92	96.92
Medical Card	Full	Full	Doctor Only	GP Visit
Disposable Income	1,399.54	929.26	1,032.74	965.61
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	24,605.00	43,315.00		
Net Salary, <i>per adult</i>	21,700.00	33,960.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	472.00	831.00		
Household Disposable Income	929.00	1,400.00		

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

Table 5

Two Parent <i>Both employed full-time</i>	4 Children		2020/21	
	<i>Primary</i>	<i>Primary</i>	<i>Secondary</i>	<i>Secondary</i>
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	230.28	230.28	230.28	262.61
Clothing	53.01	53.01	53.01	54.45
Personal Care	31.64	31.64	31.64	31.64
Health	13.63	13.63	13.63	23.26
Household Goods	26.38	26.38	26.38	26.87
Household Services	6.12	6.12	6.12	8.48
Communications	28.26	28.26	28.26	28.26
Social Inclusion & Participation	149.03	149.03	149.03	130.86
Education	62.47	62.47	62.47	63.35
Transport	65.80	47.96	72.81	144.63
Housing	367.64	233.36	203.90	128.63
Household Energy	35.71	35.71	35.71	37.18
Personal Costs	12.31	12.31	12.31	12.32
Childcare	240.24	180.76	183.40	185.64
Insurance - <i>Home</i>	2.07	2.07	2.07	1.96
Insurance - <i>Health</i>	30.47	30.47	30.47	43.53
Insurance - <i>Car</i>	...	...	10.23	13.86
Savings & Contingencies	38.46	38.46	38.46	38.46
Total Expenditure	1,393.52	1,181.92	1,190.17	1,236.00
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	42,499.31	32,738.71	33,145.40	34,772.17
Net Salary, <i>per adult</i>	33,026.54	27,468.56	27,759.35	28,955.67
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,266.84	1,053.65	1,064.80	1,110.69
Social Transfers	129.23	129.23	129.23	129.23
Medical Card	Doctor Only	Doctor Only	Doctor Only	None
Disposable Income	1,396.07	1,182.88	1,194.03	1,239.92
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	32,740.00	42,500.00		
Net Salary, <i>per adult</i>	27,470.00	33,025.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	628.00	815.00		
Household Disposable Income	1,183.00	1,396.00		

Table 6

One Parent <i>Employed full-time</i>	1 Child <i>Primary</i>		2020/21	
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	69.48	69.48	69.48	78.26
Clothing	15.71	15.71	15.71	16.11
Personal Care	10.19	10.19	10.19	10.19
Health	0.78	0.78	0.78	0.78
Household Goods	17.03	17.03	17.03	17.25
Household Services	6.12	6.12	6.12	8.48
Communications	13.65	13.65	13.65	13.65
Social Inclusion & Participation	57.95	57.95	57.95	50.92
Education	13.45	13.45	13.45	13.64
Transport	30.20	21.04	64.53	70.38
Housing	339.52	223.17	183.24	118.74
Household Energy	27.39	27.39	27.39	29.00
Personal Costs	7.16	7.16	7.16	7.16
Childcare	65.86	37.10	37.10	32.79
Insurance - <i>Home</i>	2.07	2.07	2.07	1.96
Insurance - <i>Health</i>	...	...	...	...
Insurance - <i>Car</i>	...	...	10.35	9.62
Savings & Contingencies	18.17	18.17	18.17	18.03
Total Expenditure	694.72	540.45	554.37	496.95
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	39,855.82	20,537.95	20,537.95	20,537.95
Net Salary, <i>per adult</i>	34,548.80	19,155.65	19,155.65	19,155.65
Weekly Household Disposable Income (Net Salary + Social Transfers)				
Net Salary	662.62	367.39	367.39	367.39
Social Transfers	32.31	204.50	204.50	204.50
Medical Card	Full	Full	Full	Full
Disposable Income	694.92	571.89	571.89	571.89
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	20,540.00	39,855.00		
Net Salary, <i>per adult</i>	19,155.00	34,550.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	394.00	764.00		
Household Disposable Income	572.00	695.00		

Table 7

One Parent <i>Employed full-time</i>	2 Children		2020/21	
	<i>Pre-School</i>	<i>Primary</i>		
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	91.66	91.66	91.66	102.67
Clothing	23.02	23.02	23.02	23.68
Personal Care	11.95	11.95	11.95	11.95
Health	1.17	1.17	1.17	1.17
Household Goods	19.89	19.89	19.89	20.20
Household Services	6.12	6.12	6.12	8.48
Communications	13.65	13.65	13.65	13.65
Social Inclusion & Participation	64.83	64.83	64.83	57.06
Education	13.45	13.45	13.45	13.64
Transport	30.20	21.04	64.53	70.38
Housing	367.64	233.36	203.90	128.63
Household Energy	27.39	27.39	27.39	29.00
Personal Costs	7.16	7.16	7.16	7.16
Childcare	194.27	76.51	76.51	53.60
Insurance - <i>Home</i>	2.07	2.07	2.07	1.96
Insurance - <i>Health</i>	...	...	...	...
Insurance - <i>Car</i>	...	...	10.35	9.62
Savings & Contingencies	23.17	23.17	23.17	23.03
Total Expenditure	897.64	636.43	660.81	575.88
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	56,326.84	20,537.95	20,537.95	20,537.95
Net Salary, <i>per adult</i>	43,444.36	18,781.45	18,781.45	18,781.45
Weekly Household Disposable Income (Net Salary + Social Transfers)				
Net Salary	833.23	360.21	360.21	360.21
Social Transfers	64.62	311.81	311.81	311.81
Medical Card	Full	Full	Full	Full
Disposable Income	897.84	672.02	672.02	672.02
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	20,540.00	56,325.00		
Net Salary, <i>per adult</i>	18,780.00	43,445.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	394.00	1,080.00		
Household Disposable Income	672.00	898.00		