
LIVING WAGE & FAMILY LIVING INCOME

Expenditure & Income Tables

Living Wage Technical
Group

2023/24



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

2023 / 24

EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	59.27	59.27	59.27	59.52
Clothing	13.33	13.33	13.33	13.69
Personal Care	10.65	10.65	10.65	10.34
Health	4.49	4.49	4.49	4.28
Household Goods	6.53	6.53	6.53	6.70
Household Services	4.37	4.37	4.37	2.13
Communications	15.03	15.03	15.03	17.02
Social Inclusion & Participation	59.38	59.38	59.38	50.27
Education	3.22	3.22	3.22	3.22
Transport	31.59	24.75	74.19	84.78
Housing	301.88	203.86	172.85	133.08
Household Energy	35.46	35.46	35.46	36.28
Personal Costs	7.61	7.61	7.61	7.61
Insurance - Home	...	...	...	...
Insurance - Health	14.11	14.11	14.11	14.11
Insurance - Car	...	...	8.14	6.17
Savings & Contingencies	10.00	10.00	10.00	10.00
Total Expenditure	576.91	472.06	498.61	459.18
INCOME CALCULATION				
Annual				
Gross Salary	35,382.20	27,858.40	29,688.52	26,841.67
Net Salary	30,114.39	24,734.87	26,043.40	24,007.91
Weekly				
Weekly - Gross Salary	678.60	534.30	569.40	514.80
Weekly - Net Salary	577.57	474.39	499.49	460.45
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	30,072.66			
LIVING WAGE - Gross per week	576.77			
LIVING WAGE - Gross per hour	14.79	14.80		

[†] 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>	I Child <i>Infant</i>				2023 / 24
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL	
Food	114.17	114.17	114.17	119.43	
Clothing	40.64	40.64	40.64	40.68	
Personal Care	27.54	27.54	27.54	27.54	
Health	9.95	9.95	9.95	9.53	
Household Goods	29.56	29.56	29.56	29.50	
Household Services	6.62	6.62	6.62	8.89	
Communications	20.92	20.92	20.92	23.29	
Social Inclusion & Participation	64.96	64.96	64.96	61.88	
Education	3.16	3.16	3.16	3.16	
Transport	48.00	29.13	109.78	207.88	
Housing	410.27	261.60	219.90	157.49	
Household Energy	63.25	63.25	63.25	52.54	
Personal Costs	13.31	13.31	13.31	13.31	
Childcare	135.74	86.04	93.14	74.10	
Insurance - Home	2.23	2.23	2.23	2.23	
Insurance - Health	28.98	28.98	28.98	28.98	
Insurance - Car	...	...	7.18	11.86	
Savings & Contingencies	21.34	21.34	21.34	21.34	
Total Expenditure	1,040.65	823.40	876.64	893.63	
MINIMUM INCOME STANDARD					
<i>Annual, per adult employed full-time</i>					
Gross Salary, per adult	30,095.21	22,978.10	23,994.83	24,604.87	
Net Salary, per adult	26,334.19	21,245.36	21,972.41	22,408.59	
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)					
Net Salary, Joint	1,010.13	814.94	842.82	859.55	
Social Transfers	34.23	34.23	34.23	34.23	
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit	
Disposable Income	1,044.36	849.17	877.05	893.79	
FAMILY LIVING INCOME NEED‡					
Annual		From		To	
Gross Salary, per adult		22,980.00		30,095.00	
Net Salary, per adult		21,245.00		26,335.00	
Weekly		From		To	
Gross Salary, per adult		441.00		577.00	
Household Disposable Income		849.00		1,044.00	

‡ 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		2023 / 24	
	<i>Pre-School</i>	<i>Primary</i>		
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	151.52	151.52	151.52	160.92
Clothing	36.32	36.32	36.32	37.15
Personal Care	21.54	21.54	21.54	21.54
Health	8.42	8.42	8.42	7.91
Household Goods	25.76	25.76	25.76	25.27
Household Services	6.62	6.62	6.62	8.89
Communications	20.92	20.92	20.92	23.29
Social Inclusion & Participation	85.35	85.35	85.35	81.99
Education	11.29	11.29	11.29	11.02
Transport	50.10	31.52	109.78	207.88
Housing	459.14	294.46	247.20	169.95
Household Energy	65.91	65.91	65.91	55.20
Personal Costs	13.36	13.36	13.36	13.36
Childcare	229.19	189.48	198.88	138.13
Insurance - <i>Home</i>	2.23	2.23	2.23	2.23
Insurance - <i>Health</i>	35.51	35.51	35.51	35.51
Insurance - <i>Car</i>	...	...	7.18	11.86
Savings & Contingencies	26.34	26.34	26.34	26.34
Total Expenditure	1,249.53	1,026.56	1,074.14	1,038.45
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	36,398.93	28,265.09	30,095.21	28,671.79
Net Salary, <i>per adult</i>	30,841.35	25,025.65	26,334.19	25,316.44
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,183.02	959.94	1,010.13	971.09
Social Transfers	68.46	68.46	68.46	68.46
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
Disposable Income	1,251.48	1,028.40	1,078.60	1,039.56
FAMILY LIVING INCOME NEED‡				
Annual		From		To
Gross Salary, <i>per adult</i>		28,265.00		36,400.00
Net Salary, <i>per adult</i>		25,025.00		30,840.00
Weekly		From		To
Gross Salary, <i>per adult</i>		542.00		698.00
Household Disposable Income		1,028.00		1,251.00

‡ 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			2023 / 24
	<i>Infant</i>	<i>Pre-School</i>	<i>Primary</i>	
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	184.35	184.35	184.35	193.75
Clothing	57.59	57.59	57.59	58.42
Personal Care	32.95	32.95	32.95	32.95
Health	12.46	12.46	12.46	11.94
Household Goods	36.82	36.82	36.82	36.30
Household Services	6.62	6.62	6.62	8.89
Communications	20.92	20.92	20.92	23.29
Social Inclusion & Participation	87.68	87.68	87.68	84.32
Education	11.29	11.29	11.29	11.02
Transport	50.10	31.52	109.78	207.88
Housing	459.14	294.46	247.20	169.95
Household Energy	70.66	70.66	70.66	59.95
Personal Costs	13.46	13.46	13.46	13.46
Childcare	393.30	393.19	393.30	306.61
Insurance - <i>Home</i>	2.23	2.23	2.23	2.23
Insurance - <i>Health</i>	35.51	35.51	35.51	35.51
Insurance - <i>Car</i>	...	...	7.18	11.86
Savings & Contingencies	31.34	31.34	31.34	31.34
Total Expenditure	1,506.43	1,323.06	1,361.35	1,299.67
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	46,159.54	37,822.36	39,245.78	37,008.97
Net Salary, <i>per adult</i>	36,609.81	31,859.10	32,876.84	31,277.53
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,404.29	1,222.06	1,261.10	1,199.75
Social Transfers	102.69	102.69	102.69	102.69
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
Disposable Income	1,506.98	1,324.75	1,363.79	1,302.44
FAMILY LIVING INCOME NEED‡				
Annual	From	To		
Gross Salary, <i>per adult</i>	37,010.00	46,160.00		
Net Salary, <i>per adult</i>	31,280.00	36,610.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	710.00	885.00		
Household Disposable Income	1,302.00	1,507.00		

‡ 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			2023 / 24
	<i>Primary</i>	<i>Primary</i>	<i>Secondary</i>	<i>Secondary</i>
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	288.86	288.86	288.86	305.48
Clothing	58.38	58.38	58.38	59.98
Personal Care	37.52	37.52	37.52	37.52
Health	13.85	13.85	26.98	24.17
Household Goods	32.71	32.71	32.71	31.76
Household Services	6.62	6.62	6.62	8.89
Communications	32.26	32.26	32.26	34.64
Social Inclusion & Participation	151.47	151.47	151.47	145.28
Education	56.09	56.09	56.09	53.22
Transport	56.40	38.69	116.09	213.35
Housing	459.14	294.46	247.20	169.95
Household Energy	85.48	85.48	85.48	74.76
Personal Costs	13.52	13.52	13.52	13.52
Childcare	202.84	202.84	202.84	167.01
Insurance - <i>Home</i>	2.23	2.23	2.23	2.23
Insurance - <i>Health</i>	39.96	39.96	39.96	39.96
Insurance - <i>Car</i>	...	...	8.40	12.17
Savings & Contingencies	36.34	36.34	36.34	36.34
Total Expenditure	1,573.67	1,391.29	1,442.95	1,430.24
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	47,989.66	39,042.43	41,279.24	40,669.20
Net Salary, <i>per adult</i>	37,552.32	32,731.45	34,096.46	33,782.29
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,440.44	1,255.52	1,307.88	1,295.83
Social Transfers	136.92	136.92	136.92	136.92
Medical Card	GP Visit	GP Visit	None	None
Disposable Income	1,577.37	1,392.44	1,444.80	1,432.75
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	39,040.00	47,990.00		
Net Salary, <i>per adult</i>	32,730.00	37,550.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	749.00	920.00		
Household Disposable Income	1,392.00	1,577.00		

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

Table 6

One Parent <i>Employed full-time</i>	1 Child <i>Primary</i>				2023 / 24
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL	
Food	86.68	86.68	86.68	91.62	
Clothing	18.71	18.71	18.71	19.28	
Personal Care	12.59	12.59	12.59	12.54	
Health	0.87	0.87	4.30	4.10	
Household Goods	21.17	21.17	21.17	20.90	
Household Services	6.62	6.62	6.62	8.89	
Communications	15.25	15.25	15.25	17.62	
Social Inclusion & Participation	61.38	61.38	61.38	58.75	
Education	11.29	11.29	11.29	11.02	
Transport	26.10	16.95	107.66	116.06	
Housing	410.27	261.60	219.90	157.49	
Household Energy	61.54	61.54	61.54	50.83	
Personal Costs	7.68	7.68	7.68	7.68	
Childcare	77.94	64.43	71.73	46.56	
Insurance - Home	2.45	2.45	2.45	2.23	
Insurance - Health	...	...	16.99	16.99	
Insurance - Car	...	...	9.12	6.45	
Savings & Contingencies	17.60	17.60	17.60	17.60	
Total Expenditure	838.14	666.83	752.68	666.60	
MINIMUM INCOME STANDARD					
<i>Annual, per adult employed full-time</i>					
Gross Salary, per adult	50,429.81	29,485.17	43,516.04	30,298.55	
Net Salary, per adult	41,951.80	27,715.04	37,584.53	28,134.02	
Weekly Household Disposable Income (Net Salary + Social Transfers)					
Net Salary	804.60	531.55	720.84	539.59	
Social Transfers	34.23	135.31	34.23	127.68	
Medical Card	Full	Full	GP Visit	GP Visit	
Disposable Income	838.83	666.86	755.07	667.27	
FAMILY LIVING INCOME NEED[‡]					
Annual	From			To	
Gross Salary, per adult	29,485.00			50,430.00	
Net Salary, per adult	27,715.00			41,950.00	
Weekly	From			To	
Gross Salary, per adult	566.00			967.00	
Household Disposable Income	667.00			839.00	

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

Table 7

One Parent <i>Employed full-time</i>	2 Children		2023 / 24	
	<i>Pre-School</i>	<i>Primary</i>		
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	114.56	114.56	114.56	121.32
Clothing	27.12	27.12	27.12	28.01
Personal Care	14.37	14.37	14.37	14.32
Health	1.29	1.29	6.01	1.29
Household Goods	24.75	24.75	24.75	24.25
Household Services	6.62	6.62	6.62	8.89
Communications	15.25	15.25	15.25	17.62
Social Inclusion & Participation	68.07	68.07	68.07	65.51
Education	11.29	11.29	11.29	11.02
Transport	26.10	16.95	107.66	116.06
Housing	459.14	294.46	247.20	169.95
Household Energy	61.54	61.54	61.54	50.83
Personal Costs	7.76	7.76	7.76	7.76
Childcare	195.12	155.25	173.34	81.67
Insurance - <i>Home</i>	2.45	2.45	2.45	2.23
Insurance - <i>Health</i>	...	...	20.63	...
Insurance - <i>Car</i>	...	...	9.12	6.45
Savings & Contingencies	22.60	22.60	22.60	22.60
Total Expenditure	1,058.03	844.33	940.35	749.78
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	70,561.06	47,786.31	58,766.99	23,791.48
Net Salary, <i>per adult</i>	51,621.70	40,524.31	45,559.25	21,687.24
Weekly Household Disposable Income (Net Salary + Social Transfers)				
Net Salary	990.06	777.22	873.79	415.94
Social Transfers	68.46	68.46	68.46	334.42
Medical Card	Full	Full	GP Visit	Full
Disposable Income	1,058.52	845.68	942.25	750.37
FAMILY LIVING INCOME NEED‡				
Annual	From	To		
Gross Salary, <i>per adult</i>	23,790.00	70,560.00		
Net Salary, <i>per adult</i>	21,685.00	51,620.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	456.00	1,353.00		
Household Disposable Income	750.00	1,059.00		

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