
LIVING WAGE & FAMILY LIVING INCOME

Expenditure & Income Tables

Living Wage Technical
Group

2024/25



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

2024 / 25

EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	59.87	59.87	59.87	60.91
Clothing	13.21	13.21	13.21	13.54
Personal Care	10.91	10.91	10.91	10.64
Health	4.26	4.26	4.26	4.08
Household Goods	6.57	6.57	6.57	6.74
Household Services	4.04	4.04	4.04	2.25
Communications	14.50	14.50	14.50	16.40
Social Inclusion & Participation	60.50	60.50	60.50	53.82
Education	3.44	3.44	3.44	3.44
Transport	31.59	24.75	76.22	82.28
Housing	328.70	216.23	181.52	136.22
Household Energy	27.79	27.79	27.79	32.86
Personal Costs	7.53	7.53	7.53	7.53
Insurance - Home	...	...	...	...
Insurance - Health	14.54	14.54	14.54	14.54
Insurance - Car	...	...	8.53	6.41
Savings & Contingencies	10.00	10.00	10.00	10.00
Total Expenditure	597.44	478.14	503.42	461.65
INCOME CALCULATION				
Annual				
Gross Salary	36,195.59	27,451.71	29,281.82	26,231.63
Net Salary	31,291.25	24,995.66	26,313.34	24,115.20
Weekly				
Weekly - Gross Salary	694.20	526.50	561.60	503.10
Weekly - Net Salary	600.14	479.40	504.67	462.51
Social Welfare				
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
LIVING WAGE CALCULATION				
Weighting [†]	0.3008	0.0924	0.2007	0.4062
	ACTUAL	ROUNDED ‡		
LIVING WAGE - Gross per annum	29,953.43			
LIVING WAGE - Gross per week	574.48			
LIVING WAGE - Gross per hour	14.73	14.75		

[†] 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>				2024 / 25
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL	
Food	117.37	117.37	117.37	122.46	
Clothing	39.11	39.11	39.11	39.27	
Personal Care	32.06	32.06	32.06	32.06	
Health	10.36	10.36	10.36	9.97	
Household Goods	30.68	30.68	30.68	30.74	
Household Services	7.13	7.13	7.13	8.69	
Communications	20.10	20.10	20.10	20.10	
Social Inclusion & Participation	65.72	65.72	65.72	63.98	
Education	3.73	3.73	3.73	3.73	
Transport	48.00	29.13	111.77	194.98	
Housing	438.08	281.00	240.43	171.64	
Household Energy	46.92	46.92	46.92	45.92	
Personal Costs	13.16	13.16	13.16	13.16	
Childcare	110.01	90.56	90.56	53.81	
Insurance - Home	2.02	2.02	2.02	1.99	
Insurance - Health	33.63	33.63	33.63	33.63	
Insurance - Car	...	...	8.64	12.88	
Savings & Contingencies	21.03	21.03	21.03	21.03	
Total Expenditure	1,039.10	843.69	894.41	880.01	
MINIMUM INCOME STANDARD					
<i>Annual, per adult employed full-time</i>					
Gross Salary, per adult	29,281.82	25,824.94	25,824.94	25,824.94	
Net Salary, per adult	26,292.28	23,803.24	23,803.24	23,803.24	
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)					
Net Salary, Joint	1,008.53	913.05	913.05	913.05	
Social Transfers	32.31	32.31	32.31	32.31	
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit	
Disposable Income	1,040.83	945.36	945.36	945.36	
FAMILY LIVING INCOME NEED‡					
Annual		From		To	
Gross Salary, per adult		25,825.00		29,280.00	
Net Salary, per adult		23,805.00		26,290.00	
Weekly		From		To	
Gross Salary, per adult		495.00		562.00	
Household Disposable Income		945.00		1,041.00	

‡ 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		2024 / 25	
	<i>Pre-School</i>	<i>Primary</i>		
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	152.31	152.31	152.31	161.65
Clothing	36.37	36.37	36.37	37.41
Personal Care	24.76	24.76	24.76	24.76
Health	8.04	8.04	8.04	7.47
Household Goods	26.50	26.50	26.50	26.35
Household Services	7.13	7.13	7.13	8.69
Communications	20.10	20.10	20.10	20.10
Social Inclusion & Participation	86.71	86.71	86.71	84.99
Education	12.13	12.13	12.13	12.05
Transport	50.10	31.52	111.77	194.98
Housing	488.29	315.95	271.79	189.03
Household Energy	48.81	48.81	48.81	47.81
Personal Costs	13.21	13.21	13.21	13.21
Childcare	191.31	162.58	169.21	114.86
Insurance - <i>Home</i>	2.02	2.02	2.02	1.99
Insurance - <i>Health</i>	36.28	36.28	36.28	37.78
Insurance - <i>Car</i>	...	...	8.64	12.88
Savings & Contingencies	26.03	26.03	26.03	26.03
Total Expenditure	1,230.09	1,010.45	1,061.81	1,022.04
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	34,975.51	27,045.02	28,875.13	27,451.71
Net Salary, <i>per adult</i>	30,391.74	24,681.78	25,999.46	24,974.60
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,165.77	946.75	997.29	957.98
Social Transfers	64.62	64.62	64.62	64.62
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
Disposable Income	1,230.39	1,011.37	1,061.91	1,022.60
FAMILY LIVING INCOME NEED‡				
Annual		From		To
Gross Salary, <i>per adult</i>		27,045.00		34,975.00
Net Salary, <i>per adult</i>		24,680.00		30,390.00
Weekly		From		To
Gross Salary, <i>per adult</i>		519.00		671.00
Household Disposable Income		1,011.00		1,230.00

‡ 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			2024 / 25
	<i>Infant</i>	<i>Pre-School</i>	<i>Primary</i>	
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	187.50	187.50	187.50	196.83
Clothing	56.66	56.66	56.66	57.70
Personal Care	38.99	38.99	38.99	38.99
Health	12.91	12.91	12.91	12.33
Household Goods	37.94	37.94	37.94	37.80
Household Services	7.13	7.13	7.13	8.69
Communications	20.10	20.10	20.10	20.10
Social Inclusion & Participation	89.12	89.12	89.12	87.40
Education	12.13	12.13	12.13	12.05
Transport	50.10	31.52	111.77	194.98
Housing	488.29	315.95	271.79	189.03
Household Energy	51.96	51.96	51.96	50.97
Personal Costs	13.31	13.31	13.31	13.31
Childcare	325.14	302.45	325.02	203.34
Insurance - <i>Home</i>	2.02	2.02	2.02	1.99
Insurance - <i>Health</i>	40.07	40.07	40.07	41.57
Insurance - <i>Car</i>	...	...	8.64	12.88
Savings & Contingencies	31.03	31.03	31.03	31.03
Total Expenditure	1,464.40	1,250.78	1,318.08	1,210.99
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	42,295.97	34,568.82	37,008.97	33,145.40
Net Salary, <i>per adult</i>	35,662.46	30,098.92	31,855.83	29,074.05
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,367.95	1,154.54	1,221.93	1,115.23
Social Transfers	96.92	96.92	96.92	96.92
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
Disposable Income	1,464.87	1,251.47	1,318.86	1,212.15
FAMILY LIVING INCOME NEED‡				
Annual	From	To		
Gross Salary, <i>per adult</i>	33,145.00	42,295.00		
Net Salary, <i>per adult</i>	29,075.00	35,660.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	636.00	811.00		
Household Disposable Income	1,212.00	1,465.00		

‡ 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		2024 / 25	
	<i>Primary</i>	<i>Primary</i>	<i>Secondary</i>	<i>Secondary</i>
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	291.92	291.92	291.92	308.43
Clothing	57.02	57.02	57.02	58.79
Personal Care	43.53	43.53	43.53	43.53
Health	12.90	12.90	12.90	24.83
Household Goods	33.57	33.57	33.57	33.17
Household Services	7.13	7.13	7.13	8.69
Communications	30.87	30.87	30.87	30.87
Social Inclusion & Participation	153.13	153.13	153.13	150.61
Education	58.18	58.18	58.18	58.43
Transport	56.40	38.69	130.90	207.16
Housing	488.29	315.95	271.79	189.03
Household Energy	61.93	61.93	61.93	60.93
Personal Costs	13.37	13.37	13.37	13.37
Childcare	164.66	164.66	164.66	151.49
Insurance - <i>Home</i>	2.02	2.02	2.02	1.99
Insurance - <i>Health</i>	40.64	40.64	40.64	43.64
Insurance - <i>Car</i>	...	...	9.12	12.95
Savings & Contingencies	36.03	36.03	36.03	36.03
Total Expenditure	1,551.58	1,361.53	1,418.70	1,433.94
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	44,329.43	37,415.66	39,652.47	40,059.16
Net Salary, <i>per adult</i>	37,126.56	32,148.65	33,759.15	34,051.96
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,424.11	1,233.17	1,294.94	1,306.17
Social Transfers	129.23	129.23	129.23	129.23
Medical Card	GP Visit	GP Visit	GP Visit	None
Disposable Income	1,553.34	1,362.40	1,424.17	1,435.41
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	37,415.00	44,330.00		
Net Salary, <i>per adult</i>	32,150.00	37,125.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	718.00	850.00		
Household Disposable Income	1,362.00	1,553.00		

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

Table 6

One Parent <i>Employed full-time</i>	I Child <i>Primary</i>				2024 / 25
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL	
Food	87.23	87.23	87.23	92.22	
Clothing	18.38	18.38	18.38	19.01	
Personal Care	14.40	14.40	14.40	14.40	
Health	0.84	0.84	4.06	3.87	
Household Goods	21.88	21.88	21.88	21.80	
Household Services	7.13	7.13	7.13	8.69	
Communications	14.71	14.71	14.71	14.71	
Social Inclusion & Participation	62.37	62.37	62.37	60.94	
Education	12.13	12.13	12.13	12.05	
Transport	26.10	16.95	105.11	111.19	
Housing	438.08	281.00	240.43	171.64	
Household Energy	45.91	45.91	45.91	44.91	
Personal Costs	7.61	7.61	7.61	7.61	
Childcare	66.63	58.01	61.97	51.42	
Insurance - Home	2.02	2.02	2.02	1.99	
Insurance - Health	...	...	17.57	19.07	
Insurance - Car	...	...	10.31	7.51	
Savings & Contingencies	17.54	17.54	17.54	17.54	
Total Expenditure	842.96	668.10	750.76	680.58	
MINIMUM INCOME STANDARD					
<i>Annual, per adult employed full-time</i>					
Gross Salary, per adult	49,413.08	25,824.94	42,499.31	25,824.94	
Net Salary, per adult	42,355.32	24,223.17	37,563.59	24,223.17	
Weekly Household Disposable Income (Net Salary + Social Transfers)					
Net Salary	812.34	464.58	720.44	464.58	
Social Transfers	32.31	218.08	32.31	218.08	
Medical Card	Full	Full	GP Visit	GP Visit	
Disposable Income	844.65	682.66	752.74	682.66	
FAMILY LIVING INCOME NEED[‡]					
Annual	From		To		
Gross Salary, per adult	25,825.00		49,415.00		
Net Salary, per adult	24,225.00		42,355.00		
Weekly	From		To		
Gross Salary, per adult	495.00		948.00		
Household Disposable Income	683.00		845.00		

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

Table 7

One Parent <i>Employed full-time</i>	2 Children		2024 / 25	
	<i>Pre-School</i>	<i>Primary</i>		
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	115.12	115.12	115.12	121.88
Clothing	27.14	27.14	27.14	28.10
Personal Care	16.69	16.69	16.69	16.69
Health	1.26	1.26	5.83	1.26
Household Goods	25.54	25.54	25.54	25.36
Household Services	7.13	7.13	7.13	8.69
Communications	14.71	14.71	14.71	14.71
Social Inclusion & Participation	69.31	69.31	69.31	68.18
Education	12.13	12.13	12.13	12.05
Transport	26.10	16.95	105.11	111.19
Housing	488.29	315.95	271.79	189.03
Household Energy	45.91	45.91	45.91	44.91
Personal Costs	7.68	7.68	7.68	7.68
Childcare	167.71	140.18	152.28	83.28
Insurance - <i>Home</i>	2.02	2.02	2.02	1.99
Insurance - <i>Health</i>	...	...	20.97	...
Insurance - <i>Car</i>	...	...	10.31	7.51
Savings & Contingencies	22.54	22.54	22.54	22.54
Total Expenditure	1,049.27	840.26	932.21	765.06
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	67,714.22	45,956.20	55,920.15	25,824.94
Net Salary, <i>per adult</i>	51,400.24	40,455.08	45,267.33	23,743.48
Weekly Household Disposable Income (Net Salary + Social Transfers)				
Net Salary	985.81	775.89	868.19	455.38
Social Transfers	64.62	64.62	64.62	336.15
Medical Card	Full	Full	GP Visit	Full
Disposable Income	1,050.43	840.51	932.80	791.53
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	25,825.00	67,715.00		
Net Salary, <i>per adult</i>	23,745.00	51,400.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	495.00	1,299.00		
Household Disposable Income	792.00	1,050.00		

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