
LIVING WAGE & FAMILY LIVING INCOME

Expenditure & Income Tables

Living Wage Technical
Group

2025/26



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

2025 / 26

EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	61.62	61.62	61.62	62.73
Clothing	11.99	11.99	11.99	12.28
Personal Care	11.20	11.20	11.20	10.93
Health	4.38	4.38	4.38	4.19
Household Goods	6.43	6.43	6.43	6.59
Household Services	4.24	4.24	4.24	2.36
Communications	14.68	14.68	14.68	16.58
Social Inclusion & Participation	63.55	63.55	63.55	56.40
Education	3.06	3.06	3.06	3.06
Transport	32.65	25.21	77.28	83.51
Housing	349.34	238.85	195.45	157.21
Household Energy	29.21	29.21	29.21	34.69
Personal Costs	8.57	8.57	8.57	8.57
Insurance - Home	...	...	...	...
Insurance - Health	16.68	16.68	16.68	16.68
Insurance - Car	...	...	9.60	7.22
Savings & Contingencies	10.10	10.10	10.10	10.10
Total Expenditure	627.70	509.76	528.03	493.09
INCOME CALCULATION				
Annual				
Gross Salary	37,415.66	29,078.48	30,298.55	27,858.40
Net Salary	32,744.70	26,666.89	27,556.33	25,777.46
Weekly				
Weekly - Gross Salary	717.60	557.70	581.10	534.30
Weekly - Net Salary	628.02	511.45	528.51	494.39
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	31,335.46			
LIVING WAGE - Gross per week	600.99			
LIVING WAGE - Gross per hour	15.41	15.40		

[†] 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 Child

2025 / 26

*Both employed full-time**Infant*

EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	115.48	115.48	115.48	118.02
Clothing	40.66	40.66	40.66	40.66
Personal Care	30.56	30.56	30.56	29.90
Health	11.00	11.00	11.00	10.94
Household Goods	33.85	33.85	33.85	33.85
Household Services	8.40	8.40	8.40	10.99
Communications	17.38	17.38	17.38	17.38
Social Inclusion & Participation	70.14	70.14	70.14	70.50
Education	...	...	...	...
Transport	44.00	29.13	107.79	199.18
Housing	456.47	289.78	258.07	194.17
Household Energy	43.36	43.36	43.36	43.86
Personal Costs	17.47	17.47	17.47	17.47
Childcare	108.43	102.63	102.63	75.36
Insurance - <i>Home</i>	1.73	1.73	1.73	1.73
Insurance - <i>Health</i>	21.15	21.15	21.15	21.15
Insurance - <i>Car</i>	...	...	9.12	12.94
Savings & Contingencies	21.75	21.75	21.75	21.75
Total Expenditure	1,041.84	854.48	910.57	919.88

MINIMUM INCOME STANDARD*Annual, per adult employed full-time*

Gross Salary, <i>per adult</i>	28,468.44	27,451.71	27,451.71	27,451.71
Net Salary, <i>per adult</i>	26,222.18	25,480.94	25,480.94	25,480.94

Weekly Household Disposable Income (Joint Net Salary + Social Transfers)

Net Salary, Joint	1,005.84	977.40	977.40	977.40
Social Transfers	37.69	37.69	37.69	37.69
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
Disposable Income	1,043.53	1,015.10	1,015.10	1,015.10

FAMILY LIVING INCOME NEED[‡]

Annual	From	To
Gross Salary, <i>per adult</i>	27,450.00	28,470.00
Net Salary, <i>per adult</i>	25,480.00	26,220.00
Weekly	From	To
Gross Salary, <i>per adult</i>	527.00	546.00
Household Disposable Income	1,015.00	1,044.00

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

Table 3

Two Parent

2 Children

2025 / 26

<i>Both employed full-time</i>	<i>Pre-School</i>	<i>Primary</i>		
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	136.55	136.55	136.55	139.67
Clothing	49.20	49.20	49.20	48.81
Personal Care	35.62	35.62	35.62	34.46
Health	13.54	13.54	13.54	13.38
Household Goods	33.23	33.23	33.23	33.23
Household Services	8.40	8.40	8.40	10.99
Communications	17.38	17.38	17.38	17.38
Social Inclusion & Participation	108.15	108.15	108.15	105.98
Education	7.71	7.71	7.71	7.71
Transport	46.10	31.52	107.79	199.18
Housing	517.05	324.55	293.91	214.13
Household Energy	46.93	46.93	46.93	46.98
Personal Costs	17.42	17.42	17.42	17.42
Childcare	187.01	161.50	169.71	132.00
Insurance - <i>Home</i>	1.73	1.73	1.73	1.73
Insurance - <i>Health</i>	21.15	21.15	21.15	21.15
Insurance - <i>Car</i>	...	...	9.12	12.94
Savings & Contingencies	26.75	26.75	26.75	26.75
Total Expenditure	1,273.93	1,041.34	1,104.31	1,083.92
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	35,788.90	27,451.71	29,688.52	29,078.48
Net Salary, <i>per adult</i>	31,558.79	25,480.94	27,111.61	26,666.89
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,210.54	977.40	1,039.95	1,022.90
Social Transfers	64.62	64.62	64.62	64.62
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
Disposable Income	1,275.16	1,042.02	1,104.57	1,087.51

FAMILY LIVING INCOME NEED[‡]

Annual	From	To
Gross Salary, <i>per adult</i>	27,450.00	35,790.00
Net Salary, <i>per adult</i>	25,480.00	31,560.00
Weekly	From	To
Gross Salary, <i>per adult</i>	527.00	686.00
Household Disposable Income	1,042.00	1,275.00

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

Table 4

Two Parent	3 Children			2025 / 26	
<i>Both employed full-time</i>	<i>Infant</i>	<i>Pre-School</i>	<i>Primary</i>		
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL	
Food	163.49	163.49	163.49	166.61	
Clothing	66.64	66.64	66.64	66.25	
Personal Care	44.04	44.04	44.04	42.88	
Health	17.24	17.24	17.24	17.08	
Household Goods	46.15	46.15	46.15	46.15	
Household Services	8.40	8.40	8.40	10.99	
Communications	17.38	17.38	17.38	17.38	
Social Inclusion & Participation	112.96	112.96	112.96	111.17	
Education	7.71	7.71	7.71	7.71	
Transport	46.10	31.52	107.79	199.18	
Housing	517.05	324.55	293.91	214.13	
Household Energy	50.66	50.66	50.66	50.23	
Personal Costs	17.66	17.66	17.66	17.66	
Childcare	317.91	300.54	317.91	241.61	
Insurance - <i>Home</i>	1.73	1.73	1.73	1.73	
Insurance - <i>Health</i>	23.08	23.08	23.08	23.08	
Insurance - <i>Car</i>	...	...	9.12	12.94	
Savings & Contingencies	31.75	31.75	31.75	31.75	
Total Expenditure	1,489.95	1,265.50	1,337.63	1,278.55	
MINIMUM INCOME STANDARD					
<i>Annual, per adult employed full-time</i>					
Gross Salary, <i>per adult</i>	42,295.97	34,162.13	36,805.63	34,568.82	
Net Salary, <i>per adult</i>	36,302.44	30,372.88	32,299.99	30,669.35	
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)					
Net Salary, Joint	1,392.50	1,165.05	1,238.97	1,176.42	
Social Transfers	102.31	102.31	102.31	102.31	
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit	
Disposable Income	1,494.81	1,267.36	1,341.28	1,278.73	
FAMILY LIVING INCOME NEED [‡]					
Annual	From	To			
Gross Salary, <i>per adult</i>	34,160.00	42,295.00			
Net Salary, <i>per adult</i>	30,375.00	36,300.00			
Weekly	From	To			
Gross Salary, <i>per adult</i>	655.00	811.00			
Household Disposable Income	1,267.00	1,495.00			

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

Table 5

Two Parent	4 Children		2025 / 26	
<i>Both employed full-time</i>	<i>Primary</i>	<i>Primary</i>	<i>Secondary</i>	<i>Secondary</i>
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	243.03	243.03	243.03	244.47
Clothing	84.26	84.26	84.26	84.26
Personal Care	50.65	50.65	50.65	47.90
Health	18.88	18.88	33.63	31.61
Household Goods	38.71	38.71	38.71	38.71
Household Services	8.40	8.40	8.40	10.99
Communications	29.69	29.69	29.69	29.69
Social Inclusion & Participation	210.64	210.64	210.64	203.27
Education	31.87	31.87	31.87	31.87
Transport	61.80	48.23	124.01	216.27
Housing	517.05	324.55	293.91	214.13
Household Energy	61.78	61.78	61.78	59.98
Personal Costs	19.66	19.66	19.66	19.66
Childcare	148.84	148.84	148.84	138.03
Insurance - <i>Home</i>	1.73	1.73	1.73	1.73
Insurance - <i>Health</i>	19.23	19.23	19.23	19.23
Insurance - <i>Car</i>	...	...	9.07	12.94
Savings & Contingencies	36.75	36.75	36.75	36.75
Total Expenditure	1,582.97	1,376.91	1,445.86	1,441.50
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	44,532.77	37,212.32	39,652.47	39,449.12
Net Salary, <i>per adult</i>	37,933.08	32,596.46	34,375.33	34,227.10
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,455.05	1,250.34	1,318.58	1,312.89
Social Transfers	129.23	129.23	129.23	129.23
Medical Card	GP Visit	GP Visit	GP Visit	None
Disposable Income	1,584.28	1,379.57	1,447.81	1,442.12
FAMILY LIVING INCOME NEED [‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	37,210.00	44,535.00		
Net Salary, <i>per adult</i>	32,595.00	37,935.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	714.00	854.00		
Household Disposable Income	1,380.00	1,584.00		

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

Table 6

One Parent

I Child

2025 / 26

*Employed full-time**Primary*

EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	74.74	74.74	74.74	74.60
Clothing	24.32	24.32	24.32	24.32
Personal Care	19.25	19.25	19.25	18.90
Health	2.88	2.88	6.60	6.56
Household Goods	24.60	24.60	24.60	24.60
Household Services	8.40	8.40	8.40	10.99
Communications	12.47	12.47	12.47	12.47
Social Inclusion & Participation	85.06	85.06	85.06	82.49
Education	7.71	7.71	7.71	7.71
Transport	24.10	16.95	107.79	113.95
Housing	456.47	289.78	258.07	194.17
Household Energy	41.20	41.20	41.20	41.98
Personal Costs	10.21	10.21	10.21	10.21
Childcare	60.23	52.67	55.26	47.27
Insurance - <i>Home</i>	1.73	1.73	1.73	1.73
Insurance - <i>Health</i>	...	...	9.62	9.62
Insurance - <i>Car</i>	...	...	9.79	8.68
Savings & Contingencies	19.41	19.41	19.41	19.41
Total Expenditure	872.79	691.39	776.24	709.67
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	50,429.81	27,451.71	43,109.35	27,451.71
Net Salary, <i>per adult</i>	43,906.75	25,957.82	38,800.52	25,957.82
Weekly Household Disposable Income (Net Salary + Social Transfers)				
Net Salary	842.09	497.85	744.16	497.85
Social Transfers	32.31	233.18	32.31	233.18
Medical Card	Full	Full	GP Visit	GP Visit
Disposable Income	874.40	731.03	776.47	731.03

FAMILY LIVING INCOME NEED[‡]

Annual	From	To
Gross Salary, <i>per adult</i>	27,450.00	50,430.00
Net Salary, <i>per adult</i>	25,960.00	43,905.00
Weekly	From	To
Gross Salary, <i>per adult</i>	527.00	967.00
Household Disposable Income	731.00	874.00

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

Table 7

One Parent

2 Children

2025 / 26

<i>Employed full-time</i>	<i>Pre-School</i>	<i>Primary</i>		
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	96.03	96.03	96.03	96.89
Clothing	38.68	38.68	38.68	38.30
Personal Care	26.89	26.89	26.89	26.40
Health	5.10	5.10	10.58	5.10
Household Goods	31.97	31.97	31.97	31.97
Household Services	8.40	8.40	8.40	10.99
Communications	12.47	12.47	12.47	12.47
Social Inclusion & Participation	97.92	97.92	97.92	95.37
Education	7.71	7.71	7.71	7.71
Transport	24.10	16.95	107.79	113.95
Housing	517.05	324.55	293.91	214.13
Household Energy	42.50	42.50	42.50	43.11
Personal Costs	10.31	10.31	10.31	10.31
Childcare	171.39	141.28	154.54	98.86
Insurance - <i>Home</i>	1.73	1.73	1.73	1.73
Insurance - <i>Health</i>	...	...	11.54	...
Insurance - <i>Car</i>	...	...	9.79	8.68
Savings & Contingencies	24.41	24.41	24.41	24.41
Total Expenditure	1,116.67	886.91	987.19	840.39
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	71,781.14	48,599.69	58,970.34	27,451.71
Net Salary, <i>per adult</i>	54,894.44	42,920.32	48,194.96	25,493.37
Weekly Household Disposable Income (Net Salary + Social Transfers)				
Net Salary	1,052.83	823.17	924.34	488.94
Social Transfers	64.62	64.62	64.62	352.45
Medical Card	Full	Full	GP Visit	Full
Disposable Income	1,117.44	887.79	988.95	841.39

FAMILY LIVING INCOME NEED[‡]

Annual	From	To
Gross Salary, <i>per adult</i>	27,450.00	71,780.00
Net Salary, <i>per adult</i>	25,495.00	54,895.00
Weekly	From	To
Gross Salary, <i>per adult</i>	527.00	1,377.00
Household Disposable Income	841.00	1,117.00

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