
LIVING WAGE & FAMILY LIVING INCOME

Expenditure & Income Tables

Living Wage Technical
Group

2021/22



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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

2021 / 22

EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	47.54	47.54	47.54	48.27
Clothing	11.69	11.69	11.69	12.15
Personal Care	8.96	8.96	8.96	8.63
Health	4.09	4.09	4.09	3.90
Household Goods	5.97	5.97	5.97	6.11
Household Services	3.76	3.76	3.76	2.13
Communications	14.55	14.55	14.55	16.48
Social Inclusion & Participation	52.22	52.22	52.22	43.60
Education	3.72	3.72	3.72	3.72
Transport	36.62	27.72	65.36	70.92
Housing	284.22	183.91	155.49	108.67
Household Energy	19.19	19.19	19.19	24.99
Personal Costs	7.53	7.53	7.53	7.53
Insurance - Home	...	...	...	...
Insurance - Health	9.69	9.69	9.69	9.69
Insurance - Car	...	...	8.42	6.83
Savings & Contingencies	10.00	10.00	10.00	10.00
Total Expenditure	519.74	410.54	428.19	383.60
INCOME CALCULATION				
Annual				
Gross Salary	32,332.01	24,401.52	25,621.60	22,368.06
Net Salary	27,146.80	21,476.50	22,348.86	20,020.57
Weekly				
Weekly - Gross Salary	620.10	468.00	491.40	429.00
Weekly - Net Salary	520.65	411.90	428.63	383.98
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	26,201.50			
LIVING WAGE - Gross per week	502.52			
LIVING WAGE - Gross per hour	12.89	12.90		

[†] 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>		2021 / 22	
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	92.42	92.42	92.42	97.84
Clothing	34.54	34.54	34.54	34.68
Personal Care	25.17	25.17	25.17	25.17
Health	9.28	9.28	9.28	12.70
Household Goods	26.43	26.43	26.43	26.29
Household Services	6.06	6.06	6.06	8.46
Communications	20.23	20.23	20.23	22.53
Social Inclusion & Participation	59.53	59.53	59.53	52.87
Education	3.36	3.36	3.36	3.36
Transport	55.00	36.20	70.63	148.37
Housing	357.07	239.25	197.87	128.89
Household Energy	27.88	27.88	27.88	32.96
Personal Costs	13.13	13.13	13.13	13.13
Childcare	158.42	55.90	55.90	41.05
Insurance - <i>Home</i>	1.91	1.91	1.91	1.91
Insurance - <i>Health</i>	22.06	22.06	22.06	27.76
Insurance - <i>Car</i>	...	...	9.75	13.25
Savings & Contingencies	21.36	21.36	21.36	21.36
Total Expenditure	933.84	694.71	697.51	712.57
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	27,248.36	20,741.29	20,741.29	20,741.29
Net Salary, <i>per adult</i>	23,518.49	19,093.58	19,093.58	19,100.59
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	902.13	732.40	732.40	732.67
Social Transfers	32.31	32.31	32.31	32.31
Medical Card	Doctor Only	Doctor Only	Doctor Only	None
Disposable Income	934.44	764.70	764.70	764.97
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	20,740.00	27,250.00		
Net Salary, <i>per adult</i>	19,095.00	23,520.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	398.00	523.00		
Household Disposable Income	765.00	934.00		

‡ 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		2021 / 22	
	<i>Pre-School</i>	<i>Primary</i>		
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	119.59	119.59	119.59	129.27
Clothing	30.63	30.63	30.63	31.31
Personal Care	19.56	19.56	19.56	19.56
Health	1.47	1.47	7.78	7.07
Household Goods	22.18	22.18	22.18	22.08
Household Services	6.06	6.06	6.06	8.46
Communications	20.23	20.23	20.23	22.53
Social Inclusion & Participation	80.97	80.97	80.97	71.90
Education	13.94	13.94	13.94	14.14
Transport	57.70	39.14	70.63	148.37
Housing	404.84	257.39	220.55	139.32
Household Energy	28.85	28.85	28.85	33.86
Personal Costs	13.21	13.21	13.21	13.21
Childcare	259.51	107.57	124.32	103.15
Insurance - <i>Home</i>	1.91	1.91	1.91	1.91
Insurance - <i>Health</i>	...	...	24.74	24.74
Insurance - <i>Car</i>	...	...	9.75	13.25
Savings & Contingencies	26.36	26.36	26.36	26.36
Total Expenditure	1,107.01	789.07	841.26	830.49
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	32,128.67	20,741.29	22,774.75	22,368.06
Net Salary, <i>per adult</i>	27,266.27	19,067.29	20,326.46	20,032.00
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,045.89	731.39	779.69	768.39
Social Transfers	64.62	64.62	64.62	64.62
Medical Card	Full	Full	Doctor Only	Doctor Only
Disposable Income	1,110.50	796.00	844.30	833.01
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	20,740.00	32,130.00		
Net Salary, <i>per adult</i>	19,065.00	27,265.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	398.00	616.00		
Household Disposable Income	796.00	1,111.00		

‡ 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			2021 / 22
	<i>Infant</i>	<i>Pre-School</i>	<i>Primary</i>	
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	147.67	147.67	147.67	157.35
Clothing	48.32	48.32	48.32	48.99
Personal Care	30.06	30.06	30.06	30.06
Health	4.97	4.97	11.52	10.81
Household Goods	32.55	32.55	32.55	32.44
Household Services	6.06	6.06	6.06	8.46
Communications	20.23	20.23	20.23	22.53
Social Inclusion & Participation	83.29	83.29	83.29	74.22
Education	13.94	13.94	13.94	14.14
Transport	57.70	39.14	70.63	148.37
Housing	404.84	257.39	220.55	139.32
Household Energy	30.59	30.59	30.59	35.47
Personal Costs	13.29	13.29	13.29	13.29
Childcare	516.68	203.03	255.50	200.18
Insurance - <i>Home</i>	1.91	1.91	1.91	1.91
Insurance - <i>Health</i>	...	...	27.42	27.42
Insurance - <i>Car</i>	...	...	9.75	13.25
Savings & Contingencies	31.36	31.36	31.36	31.36
Total Expenditure	1,443.44	963.78	1,054.63	1,009.57
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	45,549.50	25,824.94	29,281.82	27,858.40
Net Salary, <i>per adult</i>	35,167.09	22,601.81	24,980.59	23,959.17
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,348.95	866.97	958.21	919.03
Social Transfers	96.92	96.92	96.92	96.92
Medical Card	Full	Full	Doctor Only	Doctor Only
Disposable Income	1,445.87	963.89	1,055.14	1,015.96
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	25,825.00	45,550.00		
Net Salary, <i>per adult</i>	22,600.00	35,165.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	495.00	874.00		
Household Disposable Income	964.00	1,446.00		

‡ 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		2021 / 22	
	<i>Primary</i>	<i>Primary</i>	<i>Secondary</i>	<i>Secondary</i>
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	228.48	228.48	228.48	245.69
Clothing	50.63	50.63	50.63	51.95
Personal Care	34.49	34.49	34.49	34.49
Health	12.77	12.77	12.77	23.42
Household Goods	28.14	28.14	28.14	28.08
Household Services	6.06	6.06	6.06	8.46
Communications	31.25	31.25	31.25	33.56
Social Inclusion & Participation	148.78	148.78	148.78	130.85
Education	62.48	62.48	62.48	63.41
Transport	65.80	47.96	75.77	152.86
Housing	404.84	257.39	220.55	139.32
Household Energy	36.01	36.01	36.01	40.49
Personal Costs	13.37	13.37	13.37	13.37
Childcare	242.28	194.82	194.82	194.19
Insurance - <i>Home</i>	1.91	1.91	1.91	1.91
Insurance - <i>Health</i>	30.11	30.11	30.11	38.16
Insurance - <i>Car</i>	...	...	9.64	13.06
Savings & Contingencies	36.36	36.36	36.36	36.36
Total Expenditure	1,433.73	1,220.98	1,221.59	1,249.63
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	44,532.77	34,162.13	34,162.13	35,178.86
Net Salary, <i>per adult</i>	34,073.32	28,485.85	28,485.85	29,238.86
Weekly Household Disposable Income (Joint Net Salary + Social Transfers)				
Net Salary, Joint	1,306.99	1,092.67	1,092.67	1,121.55
Social Transfers	129.23	129.23	129.23	129.23
Medical Card	Doctor Only	Doctor Only	Doctor Only	None
Disposable Income	1,436.22	1,221.90	1,221.90	1,250.78
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	34,160.00	44,535.00		
Net Salary, <i>per adult</i>	28,485.00	34,075.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	655.00	854.00		
Household Disposable Income	1,222.00	1,436.00		

Table 6

One Parent <i>Employed full-time</i>	1 Child <i>Primary</i>		2021 / 22	
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	68.59	68.59	68.59	73.73
Clothing	15.68	15.68	15.68	16.04
Personal Care	11.20	11.20	11.20	11.20
Health	0.82	0.82	0.82	0.82
Household Goods	18.20	18.20	18.20	18.09
Household Services	6.06	6.06	6.06	8.46
Communications	14.71	14.71	14.71	17.02
Social Inclusion & Participation	57.43	57.43	57.43	50.52
Education	13.94	13.94	13.94	14.14
Transport	30.20	21.04	68.46	74.95
Housing	357.07	239.25	197.87	128.89
Household Energy	27.26	27.26	27.26	32.38
Personal Costs	7.61	7.61	7.61	7.61
Childcare	69.62	39.92	40.69	36.18
Insurance - <i>Home</i>	2.09	2.09	2.09	1.91
Insurance - <i>Health</i>	...	...	...	...
Insurance - <i>Car</i>	...	...	11.64	9.06
Savings & Contingencies	17.61	17.61	17.61	18.03
Total Expenditure	718.07	561.39	579.85	519.04
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	42,092.62	20,741.29	21,554.68	20,741.29
Net Salary, <i>per adult</i>	35,756.67	19,303.52	19,822.00	19,303.52
Weekly Household Disposable Income (Net Salary + Social Transfers)				
Net Salary	685.78	370.22	380.17	370.22
Social Transfers	32.31	204.38	198.38	204.38
Medical Card	Full	Full	Full	Full
Disposable Income	718.09	574.61	578.55	574.61
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	20,740.00	42,095.00		
Net Salary, <i>per adult</i>	19,305.00	35,755.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	398.00	807.00		
Household Disposable Income	575.00	718.00		

Table 7

One Parent <i>Employed full-time</i>	2 Children		2021 / 22	
	<i>Pre-School</i>	<i>Primary</i>		
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	90.61	90.61	90.61	97.58
Clothing	22.57	22.57	22.57	23.17
Personal Care	12.77	12.77	12.77	12.77
Health	1.23	1.23	1.23	1.23
Household Goods	21.18	21.18	21.18	21.09
Household Services	6.06	6.06	6.06	8.46
Communications	14.71	14.71	14.71	17.02
Social Inclusion & Participation	64.47	64.47	64.47	56.93
Education	13.94	13.94	13.94	14.14
Transport	30.20	21.04	68.46	74.95
Housing	404.84	257.39	220.55	139.32
Household Energy	27.26	27.26	27.26	32.38
Personal Costs	7.68	7.68	7.68	7.68
Childcare	214.46	74.89	74.89	57.03
Insurance - <i>Home</i>	2.09	2.09	2.09	1.91
Insurance - <i>Health</i>	...	...	...	...
Insurance - <i>Car</i>	...	...	11.64	9.06
Savings & Contingencies	22.61	22.61	22.61	23.03
Total Expenditure	956.67	660.49	682.70	597.77
MINIMUM INCOME STANDARD				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	64,053.99	20,741.29	20,741.29	20,741.29
Net Salary, <i>per adult</i>	46,534.23	18,908.46	18,908.46	18,908.46
Weekly Household Disposable Income (Net Salary + Social Transfers)				
Net Salary	892.49	362.65	362.65	362.65
Social Transfers	64.62	317.69	317.69	317.69
Medical Card	Full	Full	Full	Full
Disposable Income	957.10	680.34	680.34	680.34
FAMILY LIVING INCOME NEED[‡]				
Annual	From	To		
Gross Salary, <i>per adult</i>	20,740.00	64,055.00		
Net Salary, <i>per adult</i>	18,910.00	46,535.00		
Weekly	From	To		
Gross Salary, <i>per adult</i>	398.00	1,229.00		
Household Disposable Income	680.00	957.00		