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**LIVING WAGE &  
FAMILY LIVING  
INCOME**  
Expenditure & Income  
Tables

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Living Wage Technical  
Group

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**2022/23**

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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

2022 / 23

EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	48.65	48.65	48.65	49.46
Clothing	12.58	12.58	12.58	12.92
Personal Care	9.75	9.75	9.75	9.46
Health	4.26	4.26	4.26	4.06
Household Goods	6.14	6.14	6.14	6.30
Household Services	4.15	4.15	4.15	2.02
Communications	14.83	14.83	14.83	16.78
Social Inclusion & Participation	55.98	55.98	55.98	47.11
Education	3.24	3.24	3.24	3.24
Transport	33.12	24.18	77.77	85.07
Housing	290.37	196.46	166.20	114.90
Household Energy	24.14	24.14	24.14	36.20
Personal Costs	7.53	7.53	7.53	7.53
Insurance - Home	...	...	...	...
Insurance - Health	9.29	9.29	9.29	9.29
Insurance - Car	...	...	6.57	6.57
Savings & Contingencies	10.00	10.00	10.00	10.00
<b>Total Expenditure</b>	<b>534.03</b>	<b>431.18</b>	<b>461.09</b>	<b>420.93</b>
<b>INCOME CALCULATION</b>				
<b>Annual</b>				
Gross Salary	33,348.74	25,824.94	27,858.40	25,011.56
Net Salary	27,989.77	22,610.25	24,042.38	22,026.64
<b>Weekly</b>				
Weekly - Gross Salary	639.60	495.30	534.30	479.70
Weekly - Net Salary	536.82	433.64	461.11	422.45
<b>Social Welfare</b>				
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit
<b>LIVING WAGE CALCULATION</b>				
Weighting <sup>†</sup>	0.3018	0.0912	0.1969	0.4100
	<b>ACTUAL</b>	<b>ROUNDED ‡</b>		
LIVING WAGE - Gross per annum	28,162.62			
LIVING WAGE - Gross per week	540.13			
LIVING WAGE - Gross per hour	13.8496	13.85		

<sup>†</sup> Rounded weights shown, unrounded data used in calculations. The product of rounded figures will produce a different result from that shown

<sup>‡</sup> Hourly figure rounded to nearest €0.05

Table 2

Two Parent <i>Both employed full-time</i>	I Child <i>Infant</i>				2022 / 23
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL	
Food	95.02	95.02	95.02	100.74	
Clothing	38.17	38.17	38.17	38.21	
Personal Care	25.24	25.24	25.24	25.24	
Health	9.44	9.44	9.44	12.89	
Household Goods	28.22	28.22	28.22	28.15	
Household Services	6.21	6.21	6.21	8.37	
Communications	20.64	20.64	20.64	22.99	
Social Inclusion & Participation	58.26	58.26	58.26	57.63	
Education	3.13	3.13	3.13	3.13	
Transport	48.00	29.13	106.94	207.68	
Housing	390.49	255.43	212.04	144.18	
Household Energy	37.33	37.33	37.33	49.54	
Personal Costs	13.14	13.14	13.14	13.31	
Childcare	178.79	63.25	63.25	68.59	
Insurance - <i>Home</i>	1.90	1.90	1.90	1.90	
Insurance - <i>Health</i>	21.15	21.15	21.15	28.53	
Insurance - <i>Car</i>	...	...	7.60	12.55	
Savings & Contingencies	21.29	21.29	21.29	21.29	
<b>Total Expenditure</b>	<b>996.42</b>	<b>726.95</b>	<b>768.98</b>	<b>844.90</b>	
<b>MINIMUM INCOME STANDARD</b>					
<i>Annual, per adult employed full-time</i>					
Gross Salary, <i>per adult</i>	29,485.17	21,351.33	21,351.33	23,994.83	
Net Salary, <i>per adult</i>	25,205.52	19,515.81	19,515.81	21,279.93	
<b>Weekly Household Disposable Income (Joint Net Salary + Social Transfers)</b>					
Net Salary, Joint	966.84	748.59	748.59	816.26	
Social Transfers	32.31	32.31	32.31	32.31	
Medical Card	Doctor Only	Doctor Only	Doctor Only	None	
Disposable Income	999.15	780.90	780.90	848.57	
<b>FAMILY LIVING INCOME NEED<sup>‡</sup></b>					
<b>Annual</b>	<b>From</b>			<b>To</b>	
Gross Salary, <i>per adult</i>	21,350.00			29,485.00	
Net Salary, <i>per adult</i>	19,515.00			25,205.00	
<b>Weekly</b>	<b>From</b>			<b>To</b>	
Gross Salary, <i>per adult</i>	410.00			566.00	
Household Disposable Income	781.00			999.00	

‡ 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		2022 / 23	
	<i>Pre-School</i>	<i>Primary</i>		
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	122.33	122.33	122.33	132.55
Clothing	34.17	34.17	34.17	34.95
Personal Care	19.60	19.60	19.60	19.60
Health	8.04	8.04	8.04	13.13
Household Goods	24.58	24.58	24.58	24.08
Household Services	6.21	6.21	6.21	8.37
Communications	20.64	20.64	20.64	22.99
Social Inclusion & Participation	78.26	78.26	78.26	77.15
Education	14.16	14.16	14.16	14.09
Transport	50.70	31.52	106.94	207.68
Housing	446.69	282.11	238.36	154.40
Household Energy	38.67	38.67	38.67	51.05
Personal Costs	13.22	13.22	13.22	13.39
Childcare	281.59	139.28	155.65	157.29
Insurance - <i>Home</i>	1.90	1.90	1.90	1.90
Insurance - <i>Health</i>	23.73	23.73	23.73	34.96
Insurance - <i>Car</i>	...	...	7.60	12.55
Savings & Contingencies	26.29	26.29	26.29	26.29
<b>Total Expenditure</b>	<b>1,210.77</b>	<b>884.69</b>	<b>940.34</b>	<b>1,006.41</b>
<b>MINIMUM INCOME STANDARD</b>				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	36,195.59	24,198.17	26,231.63	28,671.79
Net Salary, <i>per adult</i>	30,003.47	21,425.32	22,879.25	24,623.95
<b>Weekly Household Disposable Income (Joint Net Salary + Social Transfers)</b>				
Net Salary, Joint	1,150.88	821.84	877.61	944.53
Social Transfers	64.62	64.62	64.62	64.62
Medical Card	Doctor Only	Doctor Only	Doctor Only	None
Disposable Income	1,215.50	886.45	942.22	1,009.15
<b>FAMILY LIVING INCOME NEED<sup>‡</sup></b>				
<b>Annual</b>	<b>From</b>	<b>To</b>		
Gross Salary, <i>per adult</i>	24,200.00	36,195.00		
Net Salary, <i>per adult</i>	21,425.00	30,005.00		
<b>Weekly</b>	<b>From</b>	<b>To</b>		
Gross Salary, <i>per adult</i>	464.00	694.00		
Household Disposable Income	886.00	1,215.00		

‡ 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			2022 / 23
	<i>Infant</i>	<i>Pre-School</i>	<i>Primary</i>	
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	151.53	151.53	151.53	161.75
Clothing	54.08	54.08	54.08	54.85
Personal Care	30.08	30.08	30.08	30.08
Health	11.83	11.83	11.83	16.91
Household Goods	35.23	35.23	35.23	34.71
Household Services	6.21	6.21	6.21	8.37
Communications	20.64	20.64	20.64	22.99
Social Inclusion & Participation	80.58	80.58	80.58	79.47
Education	14.16	14.16	14.16	14.09
Transport	50.70	31.52	106.94	207.68
Housing	446.69	282.11	238.36	154.40
Household Energy	41.06	41.06	41.06	53.76
Personal Costs	13.29	13.29	13.29	13.47
Childcare	520.30	309.63	364.15	353.77
Insurance - <i>Home</i>	1.90	1.90	1.90	1.90
Insurance - <i>Health</i>	26.30	26.30	26.30	34.96
Insurance - <i>Car</i>	...	...	7.60	12.55
Savings & Contingencies	31.29	31.29	31.29	31.29
<b>Total Expenditure</b>	<b>1,535.88</b>	<b>1,141.45</b>	<b>1,235.24</b>	<b>1,286.99</b>
<b>MINIMUM INCOME STANDARD</b>				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	50,633.15	32,332.01	35,788.90	38,025.70
Net Salary, <i>per adult</i>	37,579.52	27,241.02	29,712.69	31,086.68
<b>Weekly Household Disposable Income (Joint Net Salary + Social Transfers)</b>				
Net Salary, Joint	1,441.49	1,044.92	1,139.73	1,192.43
Social Transfers	96.92	96.92	96.92	96.92
Medical Card	Doctor Only	Doctor Only	Doctor Only	None
Disposable Income	1,538.41	1,141.84	1,236.65	1,289.35
<b>FAMILY LIVING INCOME NEED<sup>‡</sup></b>				
<b>Annual</b>	<b>From</b>	<b>To</b>		
Gross Salary, <i>per adult</i>	32,330.00	50,635.00		
Net Salary, <i>per adult</i>	27,240.00	37,580.00		
<b>Weekly</b>	<b>From</b>	<b>To</b>		
Gross Salary, <i>per adult</i>	620.00	971.00		
Household Disposable Income	1,142.00	1,538.00		

‡ 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		2022 / 23	
	<i>Primary</i>	<i>Primary</i>	<i>Secondary</i>	<i>Secondary</i>
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	233.56	233.56	233.56	251.72
Clothing	54.87	54.87	54.87	56.33
Personal Care	34.23	34.23	34.23	34.23
Health	13.19	13.19	25.88	23.18
Household Goods	31.34	31.34	31.34	30.39
Household Services	6.21	6.21	6.21	8.37
Communications	31.84	31.84	31.84	34.19
Social Inclusion & Participation	143.22	143.22	143.22	139.26
Education	60.34	60.34	60.34	57.98
Transport	58.80	38.69	112.60	212.39
Housing	446.69	282.11	238.36	154.40
Household Energy	48.53	48.53	48.53	62.21
Personal Costs	13.37	13.37	13.37	13.54
Childcare	244.46	206.19	219.80	212.27
Insurance - <i>Home</i>	1.90	1.90	1.90	1.90
Insurance - <i>Health</i>	28.87	28.87	39.30	39.30
Insurance - <i>Car</i>	...	...	8.89	12.88
Savings & Contingencies	36.29	36.29	36.29	36.29
<b>Total Expenditure</b>	<b>1,487.71</b>	<b>1,264.75</b>	<b>1,340.54</b>	<b>1,380.84</b>
<b>MINIMUM INCOME STANDARD</b>				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	46,566.23	35,788.90	39,042.43	41,075.89
Net Salary, <i>per adult</i>	35,485.05	29,712.69	31,610.30	32,657.53
<b>Weekly Household Disposable Income (Joint Net Salary + Social Transfers)</b>				
Net Salary, Joint	1,361.15	1,139.73	1,212.52	1,252.69
Social Transfers	129.23	129.23	129.23	129.23
Medical Card	Doctor Only	Doctor Only	None	None
Disposable Income	1,490.38	1,268.96	1,341.75	1,381.92
<b>FAMILY LIVING INCOME NEED<sup>‡</sup></b>				
<b>Annual</b>	<b>From</b>	<b>To</b>		
Gross Salary, <i>per adult</i>	35,790.00	46,565.00		
Net Salary, <i>per adult</i>	29,715.00	35,485.00		
<b>Weekly</b>	<b>From</b>	<b>To</b>		
Gross Salary, <i>per adult</i>	686.00	893.00		
Household Disposable Income	1,269.00	1,490.00		



Table 6

One Parent <i>Employed full-time</i>	I Child <i>Primary</i>			
	DUBLIN	CITIES	TOWNS	RURAL
<b>EXPENDITURE</b>				
Food	70.05	70.05	70.05	75.48
Clothing	17.58	17.58	17.58	18.11
Personal Care	11.47	11.47	11.47	11.46
Health	0.81	0.81	4.11	0.81
Household Goods	20.18	20.18	20.18	19.84
Household Services	6.21	6.21	6.21	8.37
Communications	15.04	15.04	15.04	17.38
Social Inclusion & Participation	55.73	55.73	55.73	55.63
Education	14.16	14.16	14.16	14.09
Transport	26.70	16.95	105.05	115.98
Housing	390.49	255.43	212.04	144.18
Household Energy	36.47	36.47	36.47	48.56
Personal Costs	7.61	7.61	7.61	7.61
Childcare	76.84	43.16	52.71	40.72
Insurance - <i>Home</i>	2.08	2.08	2.08	1.90
Insurance - <i>Health</i>	...	...	11.86	...
Insurance - <i>Car</i>	...	...	9.65	6.83
Savings & Contingencies	17.58	17.58	17.58	18.03
<b>Total Expenditure</b>	<b>769.00</b>	<b>590.51</b>	<b>669.58</b>	<b>604.99</b>
<b>MINIMUM INCOME STANDARD</b>				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	46,362.89	21,351.33	38,432.39	22,774.75
Net Salary, <i>per adult</i>	38,462.19	19,731.19	33,257.23	20,762.79
<b>Weekly Household Disposable Income (Net Salary + Social Transfers)</b>				
Net Salary	737.67	378.43	637.84	398.21
Social Transfers	32.31	216.48	32.31	205.48
Medical Card	Full	Full	Doctor Only	Full
Disposable Income	769.98	594.91	670.15	603.69
<b>FAMILY LIVING INCOME NEED<sup>‡</sup></b>				
<b>Annual</b>	<b>From</b>	<b>To</b>		
Gross Salary, <i>per adult</i>	21,350.00	46,365.00		
Net Salary, <i>per adult</i>	19,730.00	38,460.00		
<b>Weekly</b>	<b>From</b>	<b>To</b>		
Gross Salary, <i>per adult</i>	410.00	889.00		
Household Disposable Income	595.00	770.00		

Table 7

One Parent <i>Employed full-time</i>	2 Children		2022 / 23	
	<i>Pre-School</i>	<i>Primary</i>		
EXPENDITURE	DUBLIN	CITIES	TOWNS	RURAL
Food	92.58	92.58	92.58	99.94
Clothing	25.46	25.46	25.46	26.30
Personal Care	13.04	13.04	13.04	13.03
Health	1.21	1.21	5.74	1.21
Household Goods	23.64	23.64	23.64	23.07
Household Services	6.21	6.21	6.21	8.37
Communications	15.04	15.04	15.04	17.38
Social Inclusion & Participation	62.28	62.28	62.28	62.14
Education	14.16	14.16	14.16	14.09
Transport	26.70	16.95	105.05	115.98
Housing	446.69	282.11	238.36	154.40
Household Energy	36.47	36.47	36.47	48.56
Personal Costs	7.69	7.69	7.69	7.69
Childcare	238.71	84.34	117.53	65.25
Insurance - <i>Home</i>	2.08	2.08	2.08	1.90
Insurance - <i>Health</i>	...	...	14.44	...
Insurance - <i>Car</i>	...	...	9.65	6.83
Savings & Contingencies	22.58	22.58	22.58	23.03
<b>Total Expenditure</b>	<b>1,034.54</b>	<b>705.84</b>	<b>811.98</b>	<b>689.17</b>
<b>MINIMUM INCOME STANDARD</b>				
<i>Annual, per adult employed full-time</i>				
Gross Salary, <i>per adult</i>	71,171.10	21,961.37	48,599.69	21,351.33
Net Salary, <i>per adult</i>	50,580.31	19,689.89	38,988.88	19,314.07
<b>Weekly Household Disposable Income (Net Salary + Social Transfers)</b>				
Net Salary	970.09	377.64	747.77	370.43
Social Transfers	64.62	325.29	64.62	330.79
Medical Card	Full	Full	Doctor Only	Full
Disposable Income	1,034.70	702.92	812.39	701.22
<b>FAMILY LIVING INCOME NEED<sup>‡</sup></b>				
<b>Annual</b>	<b>From</b>	<b>To</b>		
Gross Salary, <i>per adult</i>	21,350.00	71,170.00		
Net Salary, <i>per adult</i>	19,315.00	50,580.00		
<b>Weekly</b>	<b>From</b>	<b>To</b>		
Gross Salary, <i>per adult</i>	410.00	1,365.00		
Household Disposable Income	701.00	1,035.00		