

Pay-Related Social Insurance (PRSI)	
Class A (employee's contribution)	
Gross weekly earnings of € 352 or less	PRSI is nil
Gross weekly earnings of over € 352	4% on all earnings
Class A applies to employees under age 66 with reckonable pay of € 38 or more per week from all employments. Class A also applies to public servants recruited since 06 April 1995.	
A new weekly tapered PRSI credit of € 12 was introduced for employees insured at Class A whose earnings are between € 352.01 and € 424 in a week.	
<b>Class S (self-employed)</b> People who earn less than €5,000 are exempt.	4% on all earnings (Minimum payment € 500)
<b>Unearned Income</b> Unearned income from rents, investments, dividends and interest on deposits and savings may be liable to PRSI at Class K.	4% on all unearned income if this income is more than € 5,000

Universal Social Charge (USC)	
Standard rates	
Income up to 12,012	0.5%
Income over 12,012 and up to 18,772	2.5%
Income over 18,772 and up to 70,044	5%
Income over 70,044	8%
<b>Reduced rates</b> These apply to people aged 70 and over and medical card holders who have an income of € 60,000 or less.	
Income up to 12,012	0.5%
Income over 12,012	2.5%
<b>Exemptions</b> <ul style="list-style-type: none"><li>• People whose income in 2017 is less than 13,000</li><li>• All social welfare payments</li><li>• Income on which DIRT has been paid</li></ul>	
<b>Surcharge (non-PAYE income)</b> An additional charge of 3% applies to any non-PAYE income above € 100,000.	

Tax bands		
Personal circumstances		20% tax rate
Single/widowed/surviving civil partner-no dependent children		First 33,800
Single/widowed/surviving civil partner-qualifying for single person child carer tax credit		First 37,800
Married couple/civil partners-one spouse/civil partner with income		First 42,800
Married couple/civil partners-both with income	First Income	First 42,800
	Second Income	First 24,800
A tax rate of 40% applies to the balance.		

Tax credits				
Personal circumstances				Credit
Employee (PAYE)				1,650
Earned Income The Earned Income tax credit applies to self-employed people and proprietary directors who are not eligible for the PAYE Employee tax credit. If a person has income that qualifies for the Earned Income tax credit and the PAYE Employee tax credit, the combined tax credits cannot be more than € 1,650. If earned income is below € 4,750, the tax credit is restricted to 20% of the income.				950
Single person				1,650
Married couple/civil partnership				3,300
Single person child carer				1,650
Home carer				1,100
Blind person (single)				1,650
Blind persons (married couple/civil partnership, both blind)				3,300
Widowed/surviving civil partner (bereaved in 2016)				3,300
Widowed/surviving civil partner (no dependent children)				2,190
Widowed/surviving civil partner parent tax credit:				
Bereaved in 2016	2015	2014	2013	2012
3,600	3,150	2,700	2,250	1,800
Other credits				
Dependent relative tax credit				70
Incapacitated child tax credit				3,300
Fisher Tax Credit (2017 to 2021 inclusive)				1,270
Age Credit		Single		245
		Married/Civil Partners		490

Tax reliefs and exemption limits		
Mortgage interest relief		
First-time buyer (bought between 1 January 2004 and 31 December 2008)	30%	
First-time buyer (bought between 1 January 2009 and 31 December 2012)	20% in years 6 and 7 15% after year 7	
Non first-time buyer	15%	
Annual ceiling on the amount of mortgage interest allowed		
	Single	Married/civil partner/widowed/surviving civil partner
First-time buyer (bought in years 2004 to 2010)	3,000	6,000
First-time buyer (bought in years 2011 to 2012)	10,000	20,000
Non first-time buyer	3,000	6,000
Home Renovation Incentive scheme Relief at 13.5% on qualifying expenditure up to 30,000 (before VAT) for work done before 31 December 2018		Minimum expenditure
		4,405 (before VAT)
Rent-a-room scheme: The exemption for rooms rented out in a principal private residence is € 14,000.		
Allowance for employing a carer (Maximum allowance at your highest rate of tax)	75,000	
Medical Expenses Relief		
Qualifying health expenses	20%	
Nursing home fees	Your highest rate of tax	
Age exemption limits		
Single/widowed/surviving civil partner (65 or over)	18,000	
Married/civil partner (65 or over)	36,000	

Local Property Tax (LPT)	
Payable by those (with some exceptions) who own a residential property on 1 November 2016.	Standard rate
Valued at € 1 million or less	0.18% of mid-point of value band
Valued at over € 1 million	0.18% of € 1 million 0.25% of remainder
<b>Local adjustment factor:</b> LPT charge can be reduced/increased by up to 15% by local authority.	
The next Local Property Tax valuation date has been postponed from 2016 to 2019. The postponement of the date means that home owners will continue to pay LPT based on the original valuations that applied for 2013 – 2016.	

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# Benefits and Taxes 2017

March 2017

Payments for people of working age				
Payment	Maximum personal rate (weekly)			
	Claimant		Qualified adult	
<b>Jobseeker's Benefit</b> (PRSI-based)	Up to 9th March '17 188.00	From 9th March '17 193.00	Up to 9th March '17 124.80	From 9th March '17 128.10
Reduced rate paid if your average weekly earnings in 2015 were less than € 300.				
<b>Jobseeker's Allowance</b> (means-tested)	Up to 8th March '17 188.00	From 8th March '17 193.00	Up to 8th March '17 124.80	From 8th March '17 128.10
Claimants aged 25	144.00	147.80	124.80	128.10
Claimants aged 18-24	100.00	102.70	100.00	102.70
<b>Supplementary Welfare Allowance</b> (means-tested)	Up to 13th March '17 186.00	From 13th March '17 191.00	Up to 13th March '17 124.80	From 13th March '17 128.10
Claimants aged 25	144.00	147.80	124.80	128.10
Claimants aged 18-24	100.00	102.70	100.00	102.70
<b>Jobseeker's Transitional Payment</b>	Up to 16th March '17 188.00	From 16th March '17 193.00	n/a	
<b>One-Parent Family Payment</b> (means-tested)	Up to 16th March '17 188.00	From 16th March '17 193.00	n/a	
<b>Health &amp; Safety Benefit</b> (PRSI-based)	Up to 13th March '17 188.00	From 13th March '17 193.00	Up to 13th March '17 124.80	From 13th March '17 128.10
Reduced rate paid if your average weekly earnings in 2015 were less than € 300.				
	Up to 13th March '17		From 13th March '17	
<b>Maternity/Paternity/Adoptive Benefit</b> (PRSI-based)	230.00		235.00	
	A higher rate can be paid if you have dependants.			

Payments for people on training and employment schemes	
<b>Further Education Training Allowance (FET)</b>	Full-time*
<b>Jobseeker's Allowance, Supplementary Welfare Allowance</b> Aged 26 and over Under 26	Social welfare rate Social welfare rate or € 160 (increases to € 193 from September 2017)
<b>Jobseeker's Benefit</b>	Social welfare rate
<b>One Parent Family Payment, Illness Benefit, Invalidity Pension, Farm Assist, Fish Assist</b>	Keep existing social welfare payment
<b>No welfare payment</b> (Aged 16-17)	40.00
<b>Blind Pension</b>	Social welfare rate
<b>Disability Allowance</b>	Social welfare rate
* Full-time training allowance rates are based on 31.25 hours per week. Part-time rates are calculated on a pro-rata basis.	
<b>Community Employment/ Tús/ Rural Social Scheme/ Gateway</b>	Your social welfare rate plus 22.50 (minimum 215.50) Based on a 19.5 hour week

Payment	Maximum personal rate (weekly)			
	Claimant		Qualified adult	
<b>Invalidity Pension</b> (PRSI-based)	Up to 16th March '17 193.50	From 16th March '17 198.50	Up to 16th March '17 138.10	From 16th March '17 141.70
<b>Illness Benefit</b> (PRSI-based)	Up to 13th March '17 188.00	From 13th March '17 193.00	Up to 13th March '17 124.80	From 13th March '17 128.10
Reduced rate paid if average weekly earnings in 2015 were less than €300.				
<b>Disability Allowance</b> (means-tested)	Up to 15th March '17 188.00	From 15th March '17 193.00	Up to 15th March '17 124.80	From 15th March '17 128.10
<b>Blind Pension</b> (means-tested)	Up to 17th March '17 188.00	From 17th March '17 193.00	Up to 17th March '17 124.80	From 17th March '17 128.10
<b>Injury Benefit</b> (PRSI-based)	Up to 13th March '17 188.00	From 13th March '17 193.00	Up to 13th March '17 124.80	From 13th March '17 128.10
<b>Training bonus</b> (HSE) maximum	31.80	tbc	n/a	
<b>Blind Welfare Allowance</b> (HSE)	58.50	tbc	n/a	
<b>Disablement Benefit</b> (PRSI-based)	Up to 17th March '17 219.00	From 17th March '17 224.00	n/a	

Payments for carers and guardians				
Payment	Maximum personal rate (weekly)			
	Caring for 1		Caring for 2 or more	
	Up to 16th March '17	From 16th March '17	Up to 16th March '17	From 16th March '17
<b>Carer's Benefit</b> (PRSI-based)	205.00	210.00	307.50	315.00
<b>Carer's Allowance</b> (means-tested)				
Carer aged under 66	204.00	209.00	306.00	313.50
Carer aged 66 and over	Up to 9th March '17 242.00	From 9th March '17 247.00	Up to 9th March '17 363.00	From 9th March '17 370.50
A half-rate carer's allowance may be paid in addition to an existing social welfare payment.				
<b>Domiciliary Care Allowance</b>	309.50 per month			
<b>Guardian's Payment</b>	Up to 17th March '17 161.00 per week	From 17th March '17 176.00 per week	n/a	
<b>Carer's Support Grant</b> (formerly called Respite Care Grant)	1,700 annually per person cared for			
<b>Foster Care Allowance</b> (Tusla)	Child under 12 325.00		Child 12 and over 352.00	

Payments for older people						
Payment	Maximum personal rate (weekly)					
	Claimant		Qualified adult			
	Up to 10th March '17	From 10th March '17	Up to 10th March '17	From 10th March '17	Up to 10th March '17	From 10th March '17
State Pension (Contributory) (PRSI-based)	233.30	238.30	Under 66		66 and over	
			155.50	158.80	209.00	213.50
Reduced rates apply if your yearly average of PRSI contributions is less than 48.						
State Pension (Non-Contributory) (means-tested)	222.00	227.00	146.70		150.00	
Centenarian Bounty	2,540 paid by the Office of the President					
Household Benefits Package	Electricity or gas allowance: 35.00 monthly (1.15 daily) Television licence: free					

Payments for widow/ers and surviving civil partners				
Payment	Maximum personal rate (weekly)			
	Up to 17th March '17	From 17th March '17	Up to 10th March '17	From 10th March '17
<b>Widow's/Widower's/Surviving Civil Partner's Pension (Contributory)</b> (PRSI-based)	<b>Under 66</b>		<b>66 and over</b>	
	193.50	198.50	233.30	238.30
Reduced rates may apply, depending on your (or your late spouse's or civil partner's) PRSI contribution record.				
<b>Widow's/Widower's/Surviving Civil Partner's Pension (Non Contributory)</b> (means-tested)	Up to 17th March '17 188.00		From 17th March '17 193.00	
<b>Additional payments</b>				
<b>Over 80 Increase</b>	10.00 weekly			
<b>Living Alone Increase</b>	9.00 weekly			
<b>Island Increase</b>	12.70 weekly			
<b>Widowed or Surviving Civil Partner Grant</b>	6,000 (once-off payment)			
<b>Fuel Allowance</b>	22.50 weekly			
<b>Qualified Child Increase</b>	<b>Full rate</b>		<b>Half rate</b>	
	29.80		14.90	
<b>Treatment Benefit Scheme</b> Provides free dental and optical examinations, and half the cost of hearing aids and medically required contact lenses, subject to a maximum grant.				
<b>Hearing aid</b>	500 per aid (available every 4 years)			
<b>Contact lenses</b>	500			

Child Benefit	
<b>Number of children</b>	<b>Monthly payment</b>
1 child	140.00
2 children	280.00
3 children	420.00
4 children	560.00
5 children	700.00
6 children	840.00
Each subsequent child	140.00
Twins: Paid at 1.5 times the appropriate Child Benefit rate for each child.	
Multiple births of 3 or more: Paid at double the appropriate Child Benefit rate for each child.	

Early Childhood Care and Education Scheme (ECCE)	
Children can start ECCE when they reach age 3 and continue until they transfer to primary school (provided that they are not older than 5 ½ years at the end of the pre-school year). Children can enrol in pre-school at 3 different points in the year (September, January and April) in order to access the scheme.	
Single Affordable Childcare Scheme	
From September 2017 a new Single Affordable Childcare Scheme will provide a targeted subsidy, based on parental income, for children aged between 6 months and 15 years and a universal subsidy, for all families, for children aged between 6 months and 3 years. The new Single Affordable Childcare Programme will be developed to replace the existing Community Childcare Subvention, After-School Childcare Scheme, Childcare Education and Training Support programme and Community Employment Childcare programme.	

Back to School Clothing and Footwear Allowance		
Rate for each child aged 4-11 years before 1 October 2017		100.00
Rate for each child aged 12-17 years before 1 October 2017		200.00
The allowance is also paid to qualified children aged 18-22 in second-level education.		
Weekly income thresholds		
<b>Number of dependent children</b>	<b>Couple</b>	<b>One-parent family</b>
1 child	563.60	410.10
2 children	593.40	439.90
3 children	623.20	469.70
4 children	653.00	499.50
Student Maintenance Grant 2016/2017		
<b>Type</b>	<b>Non-adjacent rate</b>	<b>Adjacent rate*</b>
Special rate	5,915	2,375
Full Maintenance	3,025	1,215
Part maintenance (75%)	2,270	910
Part maintenance (50%)	1,515	605
Part maintenance (25%)	755	305
*Payable to students who live 45 kilometres or less from the college being attended.		
Housing		
<b>Rent Supplement</b> Minimum personal contribution towards rent (lower rates apply to recipients who are aged 18-24 and on age-related benefits).	<b>Single</b>	<b>Couple</b>
	30.00	40.00
<b>Housing Assistance Payment (HAP), Rental Accommodation Scheme (RAS), local authority housing</b>	Differential rent, based on household income.	

Family Income Supplement (FIS)			
<b>Number of children</b>	<b>Weekly income threshold</b>	<b>Number of children</b>	<b>Weekly income threshold</b>
1 child	511.00	5 children	960.00
2 children	612.00	6 children	1,076
3 children	713.00	7 children	1,212
4 children	834.00	8 children	1,308
Family Income Supplement is 60% of the difference between your net family income and the income threshold that applies to your family.			

Emergency payments	
<b>Exceptional Needs Payment</b> Helps meet essential, once-off, exceptional expenditure which cannot be met out of weekly income. Paid under the Supplementary Welfare Allowance scheme.	
<b>Urgent Needs Payment</b> Paid in emergency situations. Depending on your circumstances, you may have to pay some/all back. Paid under the Supplementary Welfare Allowance scheme.	

Health Service Executive (HSE) schemes	
<b>Drugs Payment Scheme</b> This is a scheme for non-medical card holders where an individual or a family pays a maximum of €144 a month for prescribed drugs, medicines and certain appliances.	
<b>Nursing Homes Support Scheme (Fair Deal)</b> Provides state support to those who need long-term nursing home care in private, voluntary or public nursing homes. You contribute 80% of your assessable income and 7.5% of the value of your assessable assets per annum. Any contribution based on land and property assets may be deferred until after your death. Any contribution based on your principal residence is paid for a maximum of 3 years.	

Hospital charges	
<b>Accident and emergency department charge</b> (if not referred by a GP)	100.00
<b>In-patient charge for public patients</b> Maximum of €800 in 12-month period	80.00 per day
Medical card holders are not liable for the above charges.	

Medical card/GP visit card		
<b>People under age 70: weekly income limit (gross earnings less PRSI, USC and income tax)</b>		
<b>Single person living alone</b>	<b>Medical card</b>	<b>GP visit card</b>
Aged under 66	184.00	276.00
Aged 66-69	201.50	302.00
<b>Single person living with family</b>		
Aged under 66	164.00	246.00
Aged 66-69	173.50	260.00
<b>Couples/one-parent family</b>		
Aged under 66	266.50	400.00
Aged 66-69	298.00	447.00
<b>Additional allowance for each dependent child</b>		
First two children under age 16	38.00	57.00
Third and subsequent child under age 16	41.00	61.50
First two children aged 16 and over	39.00	58.50
Third and subsequent child aged 16 and over	42.50	64.00
In full-time third-level education and not grant-aided	78.00	117.00

Additional allowances for rent/mortgage expenses, for childcare costs and for travel costs to work (actual cost of public transport or mileage at €0.30 per mile/€0.18 per km). People aged 16-25 and dependent on their parents are not usually entitled to a medical card unless their parents hold one. Hardship cases are dealt with individually on merit.	
<b>People over age 70: weekly income limit (gross income)</b> Medical card weekly income limit is € 500/€ 900 for a single person/couple. There is a savings disregard of € 36,000/€ 72,000. The GP visit card is available to everyone aged over 70 without a means test.	
<b>GP visit cards for children under 6</b> Children under the age of 6 are entitled to free visits to a participating GP.	
<b>Prescription charges</b> Most medical card holders pay €2.50 per prescription item with a monthly ceiling of €25.00 per person or family. People aged over 70 pay € 2 per item with a € 20 limit (from 1 March).	