

# Benefits and Taxes 2009



Citizens Information Board  
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## Social insurance (PRSI) payments

Payment	Maximum weekly rate			
	Claimant		Qualified adult	
Jobseeker's Benefit	204.30		135.60	
Illness/Injury/Health and Safety Benefit	204.30		135.60	
Invalidity Pension	Under 65	Aged 65	Under 66	Over 66
	209.80	230.30	149.70	206.30
State Pension (Contributory)	Yearly average contributions		Under 66	Over 66
	48 or over		153.50	206.30
	20 - 47		153.50	206.30
	15 - 19		*115.10	*154.70
	10 - 14		*76.80	*103.20
State Pension (Transition)	48 or over		153.50	206.30
	24 - 47		153.50	206.30
*These rates apply to claims made since 6 April 2001.				
Widow/er's Pension (Contributory)	48 or over	209.80	230.30	n/a
	36 - 47	206.80	225.80	
	24 - 35	204.30	220.40	
Deserted Wife's Benefit (Scheme closed to new applicants in 1997)		209.80	230.30	
Maternity/Adoptive Benefit (80% of earnings in the relevant tax year subject to a maximum payment)	Minimum weekly rate	230.30		
	Maximum weekly rate	280.00		

## Social assistance (means-tested) payments

Payment	Maximum weekly rate	
	Claimant	Qualified adult
State Pension (Non-Contributory)	219.00	Under 66 144.70
Widow's/Widower's Pension (Non-Contributory) (State Pension applies from 66)	204.30	n/a
Jobseeker's Allowance/Farm Assist	204.30	135.60
Blind Pension/Disability Allowance	204.30	135.60
Supplementary Welfare Allowance (paid by the HSE)	204.30	135.60
One-Parent Family Payment	204.30	n/a
Pre-Retirement Allowance (Scheme closed to new applicants in 2007)	204.30	135.60

## Payments for carers and guardians

Payment (weekly)	Caring for 1	Caring for 2 or more
Carer's Benefit	221.20	331.80
Carer's Allowance*		
aged under 66	220.50	330.75
aged 66 or over	239.00	358.50
* A half-rate Carer's Allowance may be payable in addition to an existing social welfare payment.		
Respite Care Grant	1,700 per year for each person being cared for	
Guardian's Payment	176.50 weekly	
Foster Care Allowance (paid by HSE)		
Child under 12	325 weekly	
Child over 12	352 weekly	

## Additional payments

Living Alone Increase	7.70 weekly	Fuel Allowance: €20 weekly, paid for 32 weeks. €3.90 weekly extra in smokeless fuel areas
Aged 80 Increase	10.00 weekly	
Island Increase	12.70 weekly	
Widowed Parent's Grant	6,000	
Bereavement Grant	850	

## Qualified Child Increase

26 for each qualified child
Full payment made where you get a payment for your spouse/partner. Half rate paid if spouse/partner has income of €300 a week or more or receives a social welfare payment in their own right. Increases are not paid where spouse/partner of person getting Illness Benefit or Jobseeker's Benefit has income of over €400 a week. Families receiving social welfare payments whose children are 18 receive a special increase in their qualified child payments in 2009.

## Child Benefit

1 child	166 monthly
2 children	332 monthly
3 children	535 monthly
For each subsequent child €203 is paid.	
Grant of €635 paid for all multiple births at birth, age 4 and age 8. 150% of Child Benefit is paid for twins. Double Child Benefit for each child is paid for multiple births of 3 or more.	
Child Benefit changes 2009	
Half-rate Child Benefit is paid for children aged 18 in 2009. For certain low income families affected by this change, a special additional payment of €15 per week applies in 2009.	
Early Childcare Supplement	
Child under 5 years	83 monthly

## Back to School Clothing and Footwear Allowance

Rate for each child aged 2-11	200	
Rate for each child aged 12-17*	305	
Special rate for qualified child aged 18 in 2009	520 (includes extra payment of 215)	
* The allowance is also paid to qualified children in full-time education up to 22.		
Weekly income thresholds		
Number of dependent children	Couple	One-parent family
1 child	560	407
2 children	586	433
3 children	612	459
4 children	638	485
Per extra child	26	26

## Health Service Executive (HSE) payments

Payment	Weekly rate
Blind Welfare Allowance	
Claimant	63.60
Increase for child dependant	4.40
Infectious Diseases Maintenance Allowance	
Claimant	204.30
with qualified adult (dependant spouse)	339.90
for each child dependant	26.00
Monthly rate	
Domiciliary Care Allowance	309.50
Mobility Allowance	
Higher Rate	208.50
Lower Rate	104.25
Motorised Transport Grant (maximum rate)	5,020.50 (once-off payment)

## Medical card/GP visit card income guidelines

Weekly income limit (gross less PRSI and tax deductions) for people under 70		
Single person living alone	Medical card	GP visit card
Aged up to 66	184.00	276.00
Aged 66 - 69	201.50	302.00
Single person living with family		
Aged up to 66	164.00	246.00
Aged 66 - 69	173.50	260.00
Married couple/One-parent family		
Aged up to 66	266.50	400.00
Aged 66 - 69	298.00	447.00
Additional allowances for each dependent child		
First two children under 16	38.00	57.00
Third and subsequent under 16	41.00	61.50
First two children over 16	39.00	58.50
Third and subsequent over 16	42.50	64.00
In full-time third-level education and not grant-aided	78.00	117.00

There are additional allowances for rent/mortgage expenses, for childcare costs and travel costs to work (actual cost of public transport or mileage at €0.50 per mile). Those aged 16 to 25 who are dependent on their parents, e.g. full-time students, will not be entitled to a card unless their parents hold a card. Hardship cases are dealt with individually on merit.

## Medical card income guidelines for people over 70

	Weekly income	Annual income	Amount of savings disregard
Single person	700	36,500	36,000
Couple	1,400	73,000	72,000

If your income is above these limits and you have difficulties meeting your medical needs you may apply for a medical card.

If you reach 70 on or after 1 January 2009, your application for a medical card will be subject to a means test. The new arrangements will not require people over 70 who currently have a medical card to undergo a means test.

## Hospital and health charges

Public Hospital Outpatient Charge	100.00
Payable by people who attend A&E departments without a referral letter from a GP. Medical card holders do not pay this charge.	
Daily charge for a bed in a public ward	75.00
This charge is not payable by a number of groups including medical card holders.	
Long-stay charges (payable after 30 days in a public hospital or in long-stay public ward of acute facilities)	Weekly
Class 1 (24 hr nursing care)	153.25
Class 2	114.95
Nursing home subvention scheme	Maximum rate of subvention 300
Charges in long-stay public facilities	
These will change for new residents when the Nursing Homes Support Bill 2008 is enacted.	

## Rent Supplement

Rent Supplement is paid under the Supplementary Welfare Scheme. The HSE sets a maximum rent supplement level for each area. The amount varies but your minimum contribution is €18. Contact local Community Welfare Officer

## Family Income Supplement

Number of children	Weekly income threshold
1 child	500
2 children	590
3 children	685
4 children	800
5 children	920
6 children	1,030
7 children	1,160
8 or more children	1,250

Family Income Supplement is 60% of the difference between your net family income and the income threshold that applies to your family.

## Community Employment and Rural Social Scheme

Claimant	Weekly* rate
Participant	228.70
Participant with a dependent adult	364.30
Qualified child	26.00

\*Based on a 19.5 hour working week.

## FÁS training allowances

Participant's age	Full-time	Part-time
15 - 16	83.25	47.95
17	104.00	59.90
18 and over	204.30	117.60

Trainees who have been unemployed for over 12 months get a €31.80 weekly training bonus.

## Class A PRSI

Income band (per week)	Income band (per year)	PRSI rate (employee)	PRSI (employer)
Earnings under 38	n/a	Not applicable	Not applicable
First 127	n/a	Exempt	8.5%
Balance up to 1,000	Under 52,000	4%	8.5%
Above 1,000	Above 52,000	Nil	10.75%

## Class S (self-employed people) PRSI

Income band (per week)	Income band (per year)	Rate of levy
Under 500	Under 26,000	Nil
Over 500	Over 26,000	3%

## Health Contribution (levy)

Income band (per week)	Income band (per year)	Rate of levy
Under 500	Under 26,000	Nil
Under 1,925	Up to 100,100	2%
Over 1,925	Over 100,100	2.5%

Everyone over age 70, medical-card holders and people receiving One-Parent Family Payment, Deserted Wives Payment or Widows/Widower's Pensions are exempt.

## Income levy

Income band (per week)	Income band (per year)	Rate of levy
Up to 352	Up to 18,304	Nil
Between 352 and 1,925	Between 18,304 and 100,100	1%
Between 1,925 and 4,810	Between 100,100 and 250,120	2%
Over 4,810	Over 250,120	3%

Applies to all income except social welfare and similar payments. Medical card holders and people aged 65 or over whose income is less than the income exemption limits are exempt.

## Tax bands

Personal circumstances	Tax rates and bands
Single/widowed without dependent children	36,400 @ 20%, balance @ 41%
Single/widowed qualifying for One-Parent Family tax credit	40,400 @ 20%, balance @ 41%
Married couple (one spouse with income)	45,400 @ 20%, balance @ 41%
Married couple (both spouses with income)	45,400 @ 20% (with an increase of 27,400 max) Balance @ 41%

The tax band of €72,800 available to married couples with two incomes in 2009 is transferable between spouses up to a maximum of €45,400.

## Tax credits

Personal circumstances	Tax credits
Single person	1,830
Married couple	3,660
One-parent family	1,830
Employee (PAYE) Credit	1,830
Widowed person (year of bereavement) (after year of bereavement)	3,660
Widowed parent (year of bereavement) (after year of bereavement)	2,430
Widowed parent (year of bereavement) (after year of bereavement)	4,000
Additional credits reduce from 3,500 to 2,000 over 5 years	2,000
Age Tax Credit (given where you or your spouse is 65 years of age or over in the tax year).	
Single/Widowed	375
Married	650
Incapacitated Child Tax Credit	3,660
Dependent Relative Tax Credit	80
Home Carer's Tax Credit	900
Private Health Insurance Tax Credit (proposed)	
People aged:	
Under 50	No credit
50-59	200
60-69	500
70-79	950
80+	1,175

## Revenue Job Assist

Special extra tax credit for people who have been unemployed for one year or more	Year 1: 3,810 and 1,270 for each qualifying child
	Year 2: 2,540 and 847 per child
	Year 3: 1,270 and 423 per child

## Tax reliefs

Relief	Maximum (at highest rate of tax)	
Rent relief for private rented accommodation		
Single (55 and over)	800	
Married/Widowed (55 and over)	1,600	
Allowance for employing a carer	50,000	
Trade Union Subscriptions	350 (at 20% rate)	
Service charges	400 (at 20% rate)	
Medical Expenses Relief: granted at the standard rate (20%) for expenses incurred from 1 January 2009 with the exception of nursing home expenses, which will be standard rated from 1 January 2010.		
Mortgage Interest Relief		
First time buyer	25% For 1st and 2nd years of the mortgage only	
Non first-time buyer	22.5% For the 3rd, 4th and 5th years	
Annual ceiling on the amount of interest allowed on a mortgage		
	Single	Married
First-time buyers	10,000	20,000
Non first-time buyers	3,000	6,000
Rent-a-Room Scheme	Tax exemption limit for rooms rented in principal private residence: 10,000	

## Tax exemption limits

Personal circumstances	Exemption threshold
Single/widowed people aged under 65	5,210
Married couples aged under 65	10,420
Single/widowed 65 and over	20,000
Married couple 65 and over	40,000
Increase for dependent children	575 for each of the first two dependent children 830 for the third and subsequent children.

Marginal relief may be due where total income is only slightly over the exemption limit. Income over the limit is taxed at 40%.

All figures in tables are euro (€)

## Useful contacts

Department of Social and Family Affairs  
Lo-call (Information line): 1890 66 22 44  
Lo-call (Leaflet line): 1890 20 23 25  
www.welfare.ie

Health Service Executive (HSE)  
CallSave: 1850 24 1850  
www.hse.ie

The Revenue Commissioners  
www.revenue.ie

FÁS  
Jobs Ireland Lo-call: 1800 611 116  
www.fas.ie

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## Citizens Information

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