



Benefits and Taxes 2010

Social insurance (PRSI) payments

Payment	Maximum weekly rate			
	Claimant	Qualified adult		
Jobseeker's Benefit	196.00	130.10		
Illness/Injury/Health and Safety Benefit	196.00	130.10		
Invalidity Pension		Under 65	Aged 65	Over 66
		201.50	230.30	143.80 206.30
State Pension (Contributory)	Yearly average contributions	Under 66 Over 66		
	48 or over	230.30	153.50	206.30
	20 - 47	225.80	153.50	206.30
	15 - 19	172.70	*115.10	*154.70
	10 - 14	115.20	*76.80	*103.20
State Pension (Transition)	48 or over	230.30	153.50	206.30
	24 - 47	225.80	153.50	206.30

*These rates apply to claims made since 6 April 2001.

Widow/er's Pension (Contributory)	48 or over	201.50	n/a
	36 - 47	198.60	
	24 - 35	196.00	
Deserted Wife's Benefit (Scheme closed to new applicants in 1997)		201.50	
Maternity/Adoptive Benefit (80% of earnings in the relevant tax year subject to a maximum payment)	Minimum weekly rate	225.80	
	Maximum weekly rate	270.00	

Social assistance (means-tested) payments

Payment	Maximum weekly rate	
	Claimant	Qualified adult
State Pension (Non-Contributory)	219.00	If both spouses are over 66, two separate pensions are paid 144.70
Widow's/Widower's Pension (Non-Contributory) (State Pension applies from 66)	196.00	n/a
Farm Assist	196.00	130.10
One-Parent Family Payment	196.00	n/a
Blind Pension/Disability Allowance	196.00	130.10
Pre-Retirement Allowance (Scheme closed to new applicants in 2007)	196.00	130.10
Jobseeker's Allowance/Supplementary Welfare Allowance (paid by the HSE)	196.00	130.10
Claimants aged 22-24	150.00	130.10
Claimants aged 18-21	100.00	100.00
Qualified Child Increase	29.80 for each qualified child	

Full increase paid for each qualified child if you qualify for an increase for a qualified adult or if you are parenting alone. Half rate paid if your spouse/partner has income of €310 a week or more or gets a social welfare payment in their own right. Increase is not paid if you are getting Jobseeker's Benefit or Illness Benefit and your spouse/partner has income of over €400 a week. Families receiving social welfare payments whose children are 18 get a special increase of €15 per week in their qualified child payment in 2010.

- * Reduced rates of Jobseeker's Allowance and Supplementary Welfare Allowance for claimants under 25 do not apply to (among others):
 - People with dependent children
 - People transferring to Jobseeker's Allowance from Jobseeker's Benefit and Disability Allowance.
 - People who were at least 20 years of age on 30 December 2009 and became unemployed on or before 30 December 2009
 - People who were 18 or 19 on 30 December 2009 and became unemployed on or before 29 April 2009
 - People under 25 participating in a course of education, training or Community Employment and people aged 22 to 24 taking part in the FÁS Work Placement Programme

Payments for carers and guardians

Payment (weekly)	Caring for 1	Caring for 2 or more
Carer's Benefit	213.00	319.50
Carer's Allowance*		
Aged under 66	212.00	318.00
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.		
Domiciliary Care Allowance	309.50 monthly	
Respite Care Grant	1,700 per year for each person being cared for	
Guardian's Payment	169.00 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 Grant	6,000	
Bereavement Grant	850	

Child Benefit

1 child	150 monthly
2 children	300 monthly
3 children	487 monthly
For each subsequent child €187 is paid.	
Grant of €635 paid for all multiple births at birth, age 4 and age 12. 150% of Child Benefit is paid for twins. Double Child Benefit for each child is paid for multiple births of 3 or more.	
From January 2010, children aged 18 no longer get Child Benefit. A compensatory payment of €15 per week (paid monthly) is being paid in 2010 to low income families with children aged 18 in full-time education or with a disability.	

Early Childhood Care and Education (ECCE) Scheme

The ECCE Scheme provides a free year of early childhood care and education for pre-school children. Children are eligible if they are aged between 3 years 3 months and 4 years 6 months on 1 September of the year they will start the scheme. In 2010 the scheme started in January 2010. The scheme then runs from September each year so the next enrolment for eligible children takes place in September 2010.

Back to School Clothing and Footwear Allowance

Rate for each child aged 2-11 before 1st October 2010	200	
Rate for each child aged 12-17* before 1st October 2010	305	
* 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	563.60	410.10
2 children	593.40	439.90
3 children	623.20	469.70
4 children	653.00	499.50
Per extra child	29.80	29.80
An additional amount is paid for children aged 18 if you are getting at least one of the following: <ul style="list-style-type: none"> • An increase in your social welfare payment for that child • A Family Income Supplement payment which includes that child This means that a child of 18 will get €520.		

Health Service Executive (HSE) payments

Payment	Weekly rate
Blind Welfare Allowance	
Claimant	61.00
Increase for child dependant	4.40
Mobility Allowance	Monthly
Higher rate	208.50
Lower rate	104.25
Motorised Transport Grant (maximum rate)	5,020.50 (once-off payment)

Medical card/GP visit card

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

*The GP Visit Card is not available to people aged over 70, who should apply for a medical card instead (see below).

Additional allowances for rent/mortgage expenses, for childcare costs and travel costs to work (actual cost of public transport or mileage at €0.30 per mile/ €0.18 per km). People aged 16 to 25 who are dependent on their parents will not be entitled to a card unless their parents hold a card. Hardship cases are dealt with individually on merit.

Prescription charges
Legislation is being introduced to bring in prescription charges. When passed, medical card and long-term illness card holders will pay 50 cent per prescription item, to a monthly ceiling of €10 per family.

Medical Card Income guidelines for people over 70

	Weekly income	Annual income	Amount of savings disregard
Single person	700	36,400	36,000
Couple	1,400	72,800	72,000

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

Hospital 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)	
Class 1 (24 hr nursing care)	Weekly 153.25
Class 2	114.95
* Long-stay charges only apply to patients who were in public care before 27 October 2009. New rates now apply – see rates for individual nursing homes on www.hse.ie	

Nursing Homes Support Scheme

Known as the 'Fair Deal', this scheme provides state support for people who need long-term care.

- Under the scheme, you contribute 80% of assessable income and 5% of assets (over €36,000) each year and the State then pays the difference between this and the actual cost of nursing home care. The 5% contribution based on the value of your land and property assets can be deferred and paid after death (called a Nursing Home Loan). Contributions based on the value of your home are only deducted for 3 years.
- Covers all types of nursing homes including approved private voluntary and public.
- Arrangements for people in nursing homes on 27 October 2009 do not change (these people can opt for their current arrangement or switch to the Fair Deal) but all new applicants are assessed under the Fair Deal.
- Apply to your HSE Local Health Office.

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 €24**. Contact local Community Welfare Officer.

Family Income Supplement

No of children	Weekly income threshold	No of children	Weekly income threshold
1 child	506	5 children	950
2 children	602	6 children	1,066
3 children	703	7 children	1,202
4 children	824	8 children	1,298

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 Schemes

Claimant	Weekly* rate
Participant	216.00
Participant with a dependant adult	346.10
Qualified child	29.80

*Based on a 19.5 hour working week.

FÁS training allowances

Participant's age	Full-time	Part-time
15 -16	79.90	46.00
17	99.80	57.45
18 and over	196.00	112.80

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

PRSI

Class A (employee's contributions)		
If gross weekly earnings are under €352, PRSI is nil		
If gross weekly earnings are €352 or over, PRSI is levied on income above €127		
	First €127	Nil
	Balance up to 1,443	4%
	Remainder over 1,443	Nil
Class A applies to employees under 66 in private- sector employment with reckonable pay of €38 or more per week from all employments and also Public Servants recruited from 6 April 1995.		
Class S (self-employed)		
Total income less than €3,174 a year	Nil	
Total income more than €3,174 a year	3% on all earnings	

Health Contribution (levy)

Income band (per week)	Income band (per year)	Rate of levy
Under 500	Under 26,000	Nil
Under 1,443	Up to 75,036	4%
Over 1,443	Over 75,036	5%

An exemption from the Health Levy applies to everyone over 70, medical card holders, and people getting One Parent Family Payment, Deserted Wife's Benefit or Widow/er's Pension.

Income levy

Income band (per week)	Income band (per year)	Rate of levy
Up to 289	Up to 15,028	No levy applies
Up to 1,443	Up to 75,036	2%
Between 1,443 and 3,365	Between 75,036 and 174,980	4%
Over 3,365	Over 174,980	6%

Applies to all income except social welfare and similar payments. Medical card holders are exempt. People over 65 can have income up to €20,000 without paying the levy (€40,000 for a married couple).

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 2010 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	3,660
After year of bereavement	2,430
Widowed parent	
Year of bereavement	4,000
After year of bereavement	Additional tax credits reduce from 3,500 to 2,000 over following 4 years if you continue to have one or more dependant children.
Age Tax Credit (given where you or your spouse is 65 years of age or over in the tax year)	
Single/Widowed	325
Married	650
Incapacitated Child Tax Credit	3,660
Dependent Relative Tax Credit	80
Home Carer's Tax Credit	900

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 850 for each qualifying child Year 3: 1,270, and 425 for each qualifying child
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Tax reliefs

Relief			
Single (under 55)	400		
Married/widowed (under 55)/ Single (over 55)	800		
Married/widowed (over 55)	1,600		
Allowance for employing a carer	50,000 (at highest rate of tax)		
Trade Union Subscriptions	350 (at 20% rate)		
Service charges	400 (at 20% rate)		
Medical expenses relief	20% on all qualifying expenses		
Mortgage Interest Relief			
First-time buyer	25% For 1st and 2nd years of the mortgage only	22.5% For the 3rd, 4th and 5th years	20% For 6th and 7th years
Non first-time buyer	15%		
All qualifying loans taken out before 1 July 2011 continue to get relief at the applicable rate for seven years (until 2017). Transitional measures will be provided for qualifying loans taken out between 1 July 2011 and the end of 2013.			
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 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 in euro (€)

Citizens Information

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citizensinformation.ie

LO-CALL
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Mon to Fri, 9am-9pm

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260 locations nationwide

* rates charged for 1890 (Lo-Call) numbers may vary between service providers.

Useful contacts:

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

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

The Revenue Commissioners
revenue.ie

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

For copies of this wallchart contact:

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2010
European Year
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