

Benefits and Taxes

2024

This booklet is published by the Citizens Information Board. It is a quick guide to financial supports and rates of payment in 2024. The booklet is also available in a wallchart version.

The information in this booklet is for general guidance only and is not a legal interpretation.

All figures in tables are in euro (€). Rates may be subject to change. For current rates, please check citizensinformation.ie.



Find out more with the QR code.

Point the camera on your smartphone at the black-and-white QR code to go to citizensinformation.ie

Payments for people of working age

Payment	Maximum personal rate (weekly)	
	Claimant	Qualified adult
Jobseeker's Benefit (PRSI-based) Reduced rates paid if your average weekly earnings in 2022 were less than €300.	232.00	154.00
Jobseeker's Benefit (Self-employed) (PRSI-based)	232.00	154.00
Jobseeker's Allowance (means-tested)		
Aged 25 and over	232.00	154.00
Aged 18-24	141.70*	141.70*
Supplementary Welfare Allowance (means-tested)		
Aged 25 and over	230.00	154.00
Aged 18-24	141.70*	141.70*
Jobseeker's Transitional payment	232.00	n/a
One-Parent Family Payment (means-tested)	232.00	n/a
Health and Safety Benefit (PRSI-based) Reduced rates paid if your average weekly earnings in 2022 were less than €300.	232.00	154.00
Maternity/Adoptive/Paternity/Parent's Benefit (PRSI-based)	274.00 A higher rate can be paid if you have dependants	
*Higher rate may be paid in some circumstances		

Payments for people on employment and training schemes

Scheme	Rate
Community Employment, Tús, Rural Social Scheme (19.5 hour week)	Same as social welfare payment plus 27.50 (minimum 259.50)
Work Placement Experience Programme (WPEP) (30 hour week)	Weekly WPEP allowance 335.00
Further Education and Training (FET) Allowance	
Jobseeker's Allowance, Supplementary Welfare Allowance Aged 25 and over Under 25	Same as social welfare payment 232.00*
Jobseeker's Benefit	Same as social welfare payment
People with no welfare payment Aged 16-17 If you turn 18 while in training, you will get €232 per week while you remain on the programme.	45.00* (Full time)
Blind Pension	Same as social welfare payment
Disability Allowance	Same as social welfare payment
One-Parent Family Payment, Illness Benefit, Invalidity Pension, Farm Assist	Keep existing social welfare payment, no FET allowance paid
*If your social welfare payment is more than this amount, you will get the same rate as your social welfare payment.	

Payments for people with disabilities

Payment	Maximum personal rate (weekly)	
	Claimant	Qualified adult
Invalidity Pension (PRSI-based)	237.50	169.70
Illness Benefit (PRSI-based) Reduced rate paid if your average weekly earnings in 2022 were less than €300.	232.00	154.00
Disability Allowance (means-tested)	232.00	154.00
Blind Pension (means-tested)	232.00	154.00
Disablement Benefit (PRSI-based)	263.00	n/a
Injury Benefit (PRSI-based)	232.00	154.00
Blind Welfare Allowance (HSE)	66.70	n/a

Payments for carers and guardians

Payment	Maximum personal rate (weekly)	
	Caring for 1	Caring for 2 or more
Carer's Benefit (PRSI-based)	249.00	373.50
Carer's Allowance (means-tested)		
Carer under 66	248.00	372.00
Carer 66 and over	286.00	429.00
A half-rate Carer's Allowance may be paid with an existing social welfare payment.		
Guardian's Payment	215.00 per week	
Domiciliary Care Allowance	340.00 per month	
Carer's Support Grant	1,850 annually per person cared for	
Foster Care Allowance (Tusla)	Child under 12	Child 12 and over
This allowance will increase in November 2024	350.00	377.00*

Payments for older people

State Pension Contributory (SPC)

Age you first claim SPC	Claimant	Qualified adult	
		Under 66	66 and over
Age 66	277.30	184.70	248.60
Age 67	290.30	193.40	260.30
Age 68	304.80	203.00	273.20
Age 69	320.30	213.30	287.10
Age 70	337.20	224.60	302.30
The maximum SPC rate depends on the age you start claiming and your number of PRSI contributions.			
State Pension (Non-Contributory) (means-tested)	266.00	175.70	n/a
Centenarian Bounty Paid by the Office of the President	2,540	n/a	n/a

Payments for widow/ers and surviving civil partners

Payment	Maximum personal rate (weekly)	
	Under 66	66 and over
Widow's/Widower's/Surviving Civil Partner's Pension (Contributory) (PRSI-based)	237.50	277.30
Your rate may be reduced, depending on your (or your late spouse's or civil partner's) PRSI contribution record.		
Widow's/Widower's/Surviving Civil Partner's Pension (Non-Contributory) (means-tested)	232.00	

Extra payments

Increase for a Qualified Child		Full rate	Half rate
Child under 12		46.00	23.00
Child 12 or over		54.00	27.00
Over 80 Increase		10.00 weekly	
Living Alone Increase		22.00 weekly	
Island Increase		20.00 weekly	
Fuel Allowance Paid during the fuel season.		33.00 weekly	
Telephone Support Allowance Paid to people getting Living Alone Increase together with Fuel Allowance.		2.50 weekly	
Widowed or Surviving Civil Partner Grant		8,000 (once-off payment)	
Household Benefits Package	Electricity or gas allowance: €35 monthly (€1.15 daily). Television licence: free		
Treatment Benefit Scheme Provides dental, optical and aural benefits including free dental and optical examinations. Other treatments and aids covered by the scheme are subject to a maximum amount, for example, the cost of non-surgical hair replacement due to illness.			

Additional Needs Payment

The Additional Needs Payment is paid under the Supplementary Welfare Allowance Scheme. It can help with an essential expense that you cannot pay out of your weekly income. It can also be paid after an emergency event such as a fire or flood.

Child Benefit

Number of children	Monthly payment	Number of children	Monthly payment
1 child	140	3 children	420
2 children	280	4 children	560
Each subsequent child			140
Twins: Paid at 1.5 times the monthly Child Benefit rate for each child.			
Multiple births of 3 or more: Paid at double the monthly Child Benefit rate for each child.			

Working Family Payment

Number of children	Weekly income threshold	Number of children	Weekly income threshold
1 child	645	5 children	1,064
2 children	746	6 children	1,180
3 children	847	7 children	1,316
4 children	938	8 children	1,412
Working Family Payment is 60% of the difference between your net family income and the income threshold that applies to your family.			

Back to School Clothing and Footwear Allowance

Rate for each child aged 4–11 years on 30 September 2024.	160 (once-off payment)		
Rate for each child aged 12–17 years on 30 September 2024. It is also paid to qualified children aged 18–22 in second-level education.	285 (once-off payment)		
Weekly income thresholds			
Number of children	Income limit	Number of children	Income limit
1 child	666	3 children	774
2 children	720	4 children	828
The limit is increased by €54 for each additional child.			

Childcare supports

The **Early Childhood Care and Education Scheme (ECCE)** provides 3 hours of paid care and education per day to children who are at least **2 years and 8 months** before 1 September and not older than **5 years and 6 months** on or before 30 June of the programme year.

The **National Childcare Scheme (NCS)** provides childcare subsidies for children from 6 months (24 weeks) up to 15 years (children aged 15 do not qualify). There are two subsidies:

- **Universal subsidy** for children above the age of 6 months. It is not means-tested.
- **Income-assessed subsidy** is based on parental income.

More information and a subsidy calculator is available on [ncs.gov.ie](https://www.ncs.gov.ie). For both the ECCE and NCS, children must be attending a childcare provider registered with Tusla.

Student Grant Scheme

The means-tested Student Grant Scheme for third-level students includes a **maintenance grant** to help with living costs and a **fee grant** to help with the Student Contribution and the tuition fees of students who do not qualify for the Free Fees Scheme.

Medical card/GP visit card

People under age 70	Weekly income limit	
	Medical card	GP visit card
Single person living alone		
Aged under 66	184.00	418.00
Aged 66 and over	201.50	418.00
Single person living with family		
Aged under 66	164.00	373.00
Aged 66 and over	173.50	373.00
Couples/one-parent families		
Aged under 66	266.50	607.00
Aged 66 and over	298.00	607.00
Additional allowance for each dependent child		
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

The income limit is based on your gross income less tax, USC and PRSI. It can be increased if you have children and certain expenses including rent/mortgage expenses, childcare costs, maintenance paid, nursing home or home care costs, travel costs to work. Hardship cases are assessed individually.

Medical card without a means test

Children with Domiciliary Care Allowance or in foster care or who have cancer are eligible for a medical card. People aged 16–25, and dependent on a parent with a means-tested medical card, also qualify.

GP visit card without a means test

All children under 8, people aged over 70 and people getting Carer's Allowance or Benefit.

People over age 70

Medical card weekly income limit is €550/€1,050 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.

Prescription charges

Medical card holders pay €1.50 per prescription item, with a monthly cap of €15 per person or family. For over age 70, the charge is €1 per item, up to €10 per month

HSE schemes

Drugs Payment Scheme

Non-medical card holders pay a maximum of €80 a month for prescribed drugs, medicines and certain appliances.

Nursing Homes Support Scheme (Fair Deal)

The HSE will assess your finances to find out how much you will pay towards your nursing home care. Find out more about the assessment on citizensinformation.ie.

Hospital charges

Emergency department charge (if not referred by a GP)

Charge does not apply to COVID-19 patients

100*

Injury unit charge (if not referred by a GP)

75*

*Medical card holders are not liable for these charges

There is no charge for public hospital in-patient and day services.

Accommodation Recognition Payment (ARP)

The Accommodation Recognition Payment (ARP) is a tax-free payment of €800 per month for each property used to provide accommodation to refugees from Ukraine. Accommodation must be provided for at least 6 months. ARP is not paid if there is a rental agreement in place. It is not included in the means test for grants or payments from the Department of Social Protection (DSP) or other public bodies.

Housing

Housing Assistance Payment (HAP)

Rental Accommodation Scheme (RAS)

Local authority housing

Rent Supplement

Minimum personal contribution towards rent

Differential rent,
based on household
income

Single

Couple

30

40

Local Property Tax

You are liable for **Local Property Tax (LPT)** if you own a residential property on 1 November. LPT is based on market value bands. For valuation bands and LPT rates for the valuation period 2022 to 2025, see citizensinformation.ie.

Remote Working Relief

Tax relief is available at your marginal tax rate for electricity, heating and internet costs for days working from home. The relief applies to 30% of qualifying costs.

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 6 April 1995 and employees age 66 to 70 (born after 1 January 1958) who are not getting a State Pension (Contributory).

*A tapered PRSI credit of €12 applies on earnings up to €424 a week.

Class S (self-employed)

People who earn less than €5,000 are exempt	4% on all earnings (Minimum payment €500)
Unearned income from rents, investments, dividends and interest on deposits/savings may be liable to PRSI at Class K.	4% on all unearned income if this income is more than €5,200

All the above PRSI contribution rates will increase by 0.1% from 1 October 2024.

Universal Social Charge (USC)

Standard rate

Income up to 12,012	0.5%
Income over 12,012 and up to 25,760	2%
Income over 25,760 and up to 70,044	4%
Balance	8%

Reduced rates apply to people who have an income of €60,000 or less **and** who are aged 70 and over or have a medical card.

Income up to 12,012	0.5%
Income over 12,012	2%

Exemptions from USC

- People whose income is less than €13,000
- All social welfare payments
- Income on which DIRT has been paid

A **surcharge** 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 42,000
Single/widowed/surviving civil partner – qualifying for Single Person Child Carer tax credit		First 46,000
Married couple/civil partners – one spouse/civil partner with income		First 51,000
Married couple/civil partners – both with income	First income	First 51,000
	Second income	First 33,000

A tax rate of 40% applies to any income over the cut-off point set out above.

Tax credits

Personal circumstances		Credit
Employee (PAYE)		1,875
Earned Income The Earned Income Credit applies to self-employed people. The credit available is the lower of €1,875 or 20% of your qualifying earned income. If you have income that qualifies for the Earned Income Credit <i>and</i> the Employee (PAYE) Credit, the combined tax credits cannot be more than €1,875.		1,875
Single person		1,875
Married couple/civil partnership		3,750
Single person child carer		1,750
Home carer		1,800
Blind person (single)		1,650
Blind persons (married couple/civil partners, both blind)		3,300
Widowed/surviving civil partner (bereaved in 2024)		3,750
Widowed/surviving civil partner (no dependent children), bereaved before 2024		2,415
Widowed Parent Tax Credit		
Bereaved in 2023		3,600
Bereaved in 2022		3,150
Bereaved in 2021		2,700
Bereaved in 2020		2,250
Bereaved in 2019		1,800
Other credits		
Rent Tax Credit Maximum amounts (20% of rent up to limit).	Single	750
	Married couple/ civil partners	1,500
Incapacitated Child Tax Credit		3,500
Fisher Tax Credit		1,270
Age Tax Credit	Single	245
	Married couple/ civil partners	490

Tax reliefs and exemption limits

Rent-a-room scheme

The exemption limit for rooms rented out in a main residence is €14,000.

Mortgage interest tax credit

For mortgages with balance of between €80,000 and €500,000 on 31 December 2022. Relief of 20% of the increase in 2023 interest payments compared to 2022. Max credit €1,250.

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

All figures in tables are in euro (€).

Rates may be subject to change. For current rates check citizensinformation.ie.

The Citizens Information Board provides independent information, advice and advocacy on public and social services through citizensinformation.ie, the Citizens Information Phone Service and the nationwide network of Citizens Information Centres (CICs). It is responsible for the Money Advice and Budgeting Service (MABS) and the National Advocacy Service for people with disabilities.

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