

Benefits and Taxes

2026

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This booklet is published by the Citizens Information Board. It is a quick guide to financial supports and rates of payment in 2026. The booklet is also available as a wallchart.

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 2024 were less than €300.	254.00	168.60
Jobseeker's Benefit (Self-Employed) (PRSI-based)	254.00	168.60
Jobseeker's Allowance (means-tested)		
Aged 25 and over	254.00	168.60
Aged 18-24	163.70*	163.70*
Supplementary Welfare Allowance (means-tested)		
Aged 25 and over	252.00	168.60
Aged 18-24	163.70*	163.70*
Jobseeker's Transitional Payment	254.00	n/a
One-Parent Family Payment (means-tested)	254.00	n/a
Health and Safety Benefit (PRSI-based) Reduced rates paid if your average weekly earnings in 2024 were less than €300.	254.00	168.60
Maternity/Adoptive/Paternity/Parent's Benefit (PRSI-based)	299.00	A higher rate can be paid if you have dependants

*Higher rates may be paid in some circumstances

Jobseeker's Pay-Related Benefit

Jobseeker's Pay-Related Benefit is paid to people who become fully unemployed after 31 March 2025. The minimum payment is €125 per week.

Paid PRSI contributions	Weekly payment	Duration
5 years or more	60% of previous earnings, up to €450 (max)	First 3 months
	55% of previous earnings, up to €375 (max)	Next 3 months
	50% of previous earnings, up to €300 (max)	Final 3 months
2 to 5 years	50% of previous earnings, up to €300 (max)	Up to 6 months

Payments for people with disabilities

Payment	Maximum personal rate (weekly)	
	Claimant	Qualified adult
Invalidity Pension (PRSI-based)	259.50	185.40
Illness Benefit (PRSI-based) Reduced rate paid if your average weekly earnings in 2024 were less than €300.	254.00	168.60
Disability Allowance (means-tested)	254.00	168.60
Blind Pension (means-tested)	254.00	168.60
Disablement Benefit (PRSI-based)	285.00	n/a
Injury Benefit (PRSI-based)	254.00	168.60
Blind Welfare Allowance	76.96	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)	271.00	406.50
Carer's Allowance (means-tested) Carer under 66 Carer 66 and over	270.00 308.00	405.00 462.00
A half-rate Carer's Allowance may be paid with an existing social welfare payment.		
Guardian's Payment	237.00 per week	
Domiciliary Care Allowance	380.00 per month	
Carer's Support Grant	2,000 annually per person cared for	
Foster Care Allowance (paid weekly by Tusla)	Child under 12	Child 12 and over
	400.00	425.00

Payments for older people

State Pension Contributory (SPC)	Maximum personal rate (weekly)		
Age you first claim your pension	Claimant	Qualified adult	
		Under 66	66 and over
Age 66	299.30	199.40	268.40
Age 67	313.40	208.80	281.00
Age 68	328.90	219.10	295.00
Age 69	345.70	230.30	310.00
Age 70	363.90	242.50	326.40

The maximum SPC rate depends on the age you start claiming and your number of PRSI contributions.

State Pension (Non-Contributory) (means-tested)	288.00	190.20	n/a
Centenarian Bounty Paid by the Office of the President	2,540 (once-off payment)		

Payments for bereaved partners

Payment	Maximum personal rate (weekly)	
Bereaved Partner's Pension (Contributory) (PRSI-based)	Under 66	66 and over
	259.50	299.30
Your rate may be reduced, depending on your (or your late partner's) PRSI contribution record.		
Bereaved Partner's Pension (Non-Contributory) (means-tested)	254.00	

Extra payments

Child Support Payment (paid with a social welfare payment)	Full rate	Half rate
Child under 12	58.00	29.00
Child 12 or over	78.00	39.00
Over 80 Increase	10.00	weekly
Living Alone Increase	22.00	weekly
Island Increase	20.00	weekly
Fuel Allowance paid during the fuel season	38.00	weekly
Telephone Support Allowance Paid to people getting Living Alone Increase together with Fuel Allowance.	2.50	weekly
Bereaved Parent 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 have a maximum amount, for example, 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.

Accommodation Recognition Payment (ARP)

The Accommodation Recognition Payment (ARP) is a tax-free payment of €600 per month for each property used to provide accommodation to refugees from Ukraine.

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.			
New Baby Grant of €280 paid to children born or adopted in addition to the first month of Child Benefit.			

Working Family Payment

Number of children	Weekly income threshold	Number of children	Weekly income threshold
1 child	765	5 children	1,184
2 children	866	6 children	1,300
3 children	967	7 children	1,436
4 children	1,058	8 children	1,532

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 2–11 years on 30 September 2026.	160 (once-off payment)
Rate for each child aged 12–17 years on 30 September 2026. 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	726.70	3 children	882.70
2 children	804.70	4 children	960.70

The income limit is increased by €78 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** based on family income.

More information and a subsidy calculator available on 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 tuition fees (in the case of students who do not qualify for the **Free Fees Scheme**) and the Student Contribution.

A **part-time fee scheme** offers fee support to part-time students studying certain undergraduate courses.

Payments for people on employment and training schemes

Scheme	Rate (weekly)
Community Employment, Tús, Rural Social Scheme (19.5 hour week)	Same as social welfare payment plus 32.50 (minimum 286.50)
Work Placement Experience Programme (30 hour week)	359.00
Further Education and Training (FET) Allowance	
Jobseeker's Allowance, Supplementary Welfare Allowance Aged 25 and over Under 25	Same as social welfare payment 254.00*
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 €254 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

*Maximum rate unless you are already getting a social welfare payment at a higher rate.

Medical card/GP visit card

People under age 70	Weekly income limit	
Single person living alone	Medical card	GP visit card
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 70		
The GP visit card is available to everyone aged over 70 without a means test. Medical card weekly income limit is €550/€1,050 for a single person/couple. There is a savings disregard of €36,000/€72,000.		
Prescription charges		
Medical card holders pay €1.50 per prescription item, with a monthly cap of €15 per person or family. For people over 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): Financial support to help pay for the cost of care in a nursing home. The HSE assesses your income and assets to work out your contribution.

Free Contraception Scheme: Covers prescriptions, related services and emergency contraception for women or people with a uterus aged 17 to 35.

Free HRT Scheme: Covers prescribed hormone replacement therapy (HRT) drugs and medicines for perimenopause and menopause.

Hospital charges

Emergency department charge (if not referred by a GP)	100*
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Injury unit charge (if not referred by a GP)	75*
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*Medical card holders are not liable for these charges

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

Housing

Housing Assistance Payment (HAP)	Differential rent, based on household income	
Rental Accommodation Scheme (RAS)		
Local authority housing		
Rent Supplement	Single	Couple
Minimum personal contribution towards rent (weekly)	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 2026 to 2030, 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	4.2% 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	4.2% on all earnings (Minimum payment €650)
Unearned income from rents, investments, dividends and interest on deposits/savings may be liable to PRSI at Class K.	4.2% on all unearned income if this income is more than €5,200

All the above PRSI contribution rates will increase by 0.15% from 1 October 2026.

Universal Social Charge (USC)

Standard rate

Income up to €12,012	0.5%
Income over €12,012 and up to €28,700	2%
Income over €28,700 and up to €70,044	3%
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 44,000	
Single/widowed/surviving civil partner – qualifying for Single Person Child Carer tax credit	First 48,000	
Married couple/civil partners – one spouse/civil partner with income	First 53,000	
Married couple/civil partners – both with income	First income	First 53,000
	Second income	First 35,000

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

Tax credits

Personal circumstances	Credit	
Employee (PAYE)	2,000	
Earned Income The Earned Income Credit applies to self-employed people. 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 €2,000.	2,000	
Single person	2,000	
Married couple/civil partnership	4,000	
Single person child carer	1,900	
Home carer	1,950	
Blind person	1,950	
Widowed/surviving civil partner (bereaved in 2026)	4,000	
Widowed/surviving civil partner (no dependent child), bereaved before 2026	2,540	
Widowed/surviving civil partner (with dependent child), bereaved before 2026	2,000	
Widowed Parent Tax Credit		
Bereaved in 2025	3,600	
Bereaved in 2024	3,150	
Bereaved in 2023	2,700	
Bereaved in 2022	2,250	
Bereaved in 2021	1,800	
Other credits		
Rent Tax Credit Maximum amounts (20% of rent up to limit).	Single	1,000
	Married couple/ civil partners	2,000
Incapacitated Child Tax Credit		
Fisher Tax Credit		
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 your main residence is €14,000.

Mortgage interest tax credit

For mortgages with a balance of between €80,000 and €500,000 on 31 December 2022, relief is 20% on half the increase in mortgage interest, compared to 2022. In 2025, relief was 20% on the full increase. A cap applies.

Allowance for employing a carer	75,000
Maximum allowance at your highest rate of tax	
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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