

Benefits and Taxes 2020

February 2020

Hospital charges

Emergency department charge (if not referred by a GP)	100
Injury unit charge (if not referred by a GP)	75
In-patient charge for public patients	
Maximum of €800 in 12-month period	80 per day
Medical card holders are not liable for these charges.	

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	30.00	40.00

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.	
*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

Universal Social Charge (USC)

Standard rate	
Income up to 12,012	0.5%
Income over 12,012 and up to 20,484	2%
Income over 20,484 and up to 70,044	4.5%
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	
<ul style="list-style-type: none"> People whose income in 2020 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 35,300	
Single/widowed/surviving civil partner – qualifying for Single Person Child Carer tax credit	First 39,300	
Married couple/civil partners – one spouse/civil partner with income	First 44,300	
Married couple/civil partners – both with income	First income	First 44,300
	Second income	First 26,300
A tax rate of 40% applies to any income over the cut-off point set out above.		

Tax credits

Personal circumstances	Credit	
Employee (PAYE)	1,650	
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. The credit available is the lower of €1,500 or 20% of your qualifying earned income. If you have income that qualifies for the Earned Income tax credit <i>and</i> the Employee (PAYE) tax credit, your combined tax credits cannot be more than €1,650.	1,500	
Single person	1,650	
Married couple/civil partnership	3,300	
Single person child carer	1,650	
Home carer	1,600	
Blind person (single)	1,650	
Blind persons (married couple/civil partners, both blind)	3,300	
Widowed/surviving civil partner (bereaved in 2020)	3,300	
Widowed/surviving civil partner (no dependent children)	2,190	
Widowed/surviving civil partner parent tax credit		
Bereaved in 2019	3,600	
Bereaved in 2018	3,150	
Bereaved in 2017	2,700	
Bereaved in 2016	2,250	
Bereaved in 2015	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 couple/civil partners	490

Tax reliefs and exemption limits

Mortgage interest relief
Mortgage interest relief has been extended to 2020 on a tapered basis for people who were eligible in 2017 (in general, people who took out a qualifying mortgage loan between 2004 and 2012).

Annual ceiling on the amount of mortgage interest allowed	Single	Married/civil partner/widowed/surviving civil partner
First-time buyer	2,500	5,000
Non-first-time buyer	750	1,500

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
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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 owned a residential property on 1 November 2019	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

Local adjustment factor: LPT charge can be reduced/increased by up to 15% by local authorities.

All figures in tables are in euro (€)

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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 2018 were less than €300.	203.00	134.70
Jobseeker's Benefit (Self Employed) (PRSI-based)	203.00	134.70
Jobseeker's Allowance (means-tested)		
Aged 25 and over	203.00	134.70
Aged 18–24	112.70*	112.70*
Supplementary Welfare Allowance (means-tested)		
Aged 25 and over	201.00	134.70
Aged 18–24	112.70*	112.70*
Jobseeker's Transitional payment	203.00	n/a
One-Parent Family Payment (means-tested)	203.00	n/a
Health and Safety Benefit (PRSI-based) Reduced rates paid if your average weekly earnings in 2018 were less than €300.	203.00	134.70
Maternity/Adoptive/Paternity/Parent's Benefit (PRSI-based)	245.00 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 22.50 (minimum 225.50)
Youth Employment Support Scheme (24 hour week)	Same as social welfare payment plus 22.50 (minimum 229.20)
Further Education and Training (FET)	
Full-time FET allowances are based on 31.25 hours per week, part-time allowances are calculated on a pro-rata basis.	
Jobseeker's Allowance, Supplementary Welfare Allowance Aged 25 and over Under 25	Same as social welfare payment 203.00*
Jobseeker's Benefit	Same as social welfare payment
People with no welfare payment Aged 16-17	45.00
Blind Pension	Same as social welfare payment
Disability Allowance Aged 18 and over Aged 17 Aged 16	Same as social welfare payment 100.75* 81.65*
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)	208.50	148.90
Illness Benefit (PRSI-based) Reduced rate paid if your average weekly earnings in 2018 were less than €300.	203.00	134.70
Disability Allowance (means-tested)	203.00	134.70
Blind Pension (means-tested)	203.00	134.70
Disablement Benefit (PRSI-based)	234.00	n/a
Injury Benefit (PRSI-based)	203.00	134.70
Blind Welfare Allowance (HSE)	61.50	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)	220.00	330.00
Carer's Allowance (means-tested) Carer under 66 Carer 66 and over	219.00 257.00	328.50 385.50
A half-rate Carer's Allowance may be paid in addition to an existing social welfare payment.		
Domiciliary Care Allowance	309.50 per month	
Guardian's Payment	186.00	
Carer's Support Grant	1,700 annually per person cared for	
Foster Care Allowance (Tusla)	Child under 12	Child 12 and over
	325.00	352.00

Payments for older people		
Payment	Maximum personal rate (weekly)	
	Claimant	Qualified adult
State Pension (Contributory) (PRSI-based)	248.30	Under 66 165.40 66 and over 222.50
You need a certain number of PRSI contributions to qualify for the maximum rate.		
State Pension (Non-Contributory) (means-tested)	237.00	156.60
Centenarian Bounty Paid by the Office of the President	2,540	
Household Benefits Package	Electricity or gas allowance: €35 monthly (€1.15 daily) Television licence: free	

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)	208.50	248.30
Reduced rates may apply, 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)	203.00	

Additional payments		
Over 80 Increase	10.00 weekly	
Living Alone Increase	14.00 weekly	
Island Increase	12.70 weekly	
Widowed or Surviving Civil Partner Grant	6,000 (once-off payment)	
Fuel Allowance	24.50 weekly	
Telephone Support Allowance Paid to people getting Living Alone Increase together with Fuel Allowance	2.50 weekly	
Increase for a Qualified Child	Full rate	Half rate
Child under 12	36.00	18.00
Child 12 or over	40.00	20.00
Treatment Benefit Scheme Provides dental, optical and aural benefits including free dental and optical examinations, half the cost of hearing aids and medically-required contact lenses (subject to a maximum grant) and a contribution towards the cost of spectacles.		

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

Child Benefit	
Number of children	Monthly payment
1 child	140
2 children	280
3 children	420
4 children	560
5 children	700
6 children	840
Each subsequent child	140
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.	

Working Family Payment (formerly Family Income Supplement)			
Number of children	Weekly income threshold (2020)	Number of children	Weekly income threshold (2020)
1 child	531	5 children	960
2 children	632	6 children	1,076
3 children	733	7 children	1,212
4 children	834	8 children	1,308
Working Family Payment is 60% of the difference between your net family income and the income threshold that applies to your family.			

Childcare supports	
The Early Childhood Care and Education Scheme (ECCE) provides 3 hours of paid care and education per day for pre-school children aged at least 2 years and 8 months and no older than 5 years and 6 months during the programme year which runs from 1 September to 30 June.	
The National Childcare Scheme (NCS) is the new system of universal and income-related childcare subsidies for children up to the age of 15. The Scheme provides:	
<ul style="list-style-type: none"> Universal subsidy for children above the age of 6 months, but below the age when they can start the free ECCE scheme. It is not means-tested. Income assessed subsidy for children aged between 6 months and 15 years. It is based on parental income. 	
More information and a subsidy calculator is available on ncs.gov.ie .	
For both the ECCE and NCS, children must be attending a childcare provider registered with Tusla.	

Back to School Clothing and Footwear Allowance		
Rate for each child aged 4–11 years before 1 October 2020	150.00 (once-off payment)	
Rate for each child aged 12–17 years before 1 October 2020. It is also paid to qualified children aged 18–22 in second-level education.	275.00 (once-off payment)	
Weekly income thresholds		
Number of dependent children	Couple	One-parent family
1 child	603.70	438.30
2 children	643.70	478.30
3 children	683.70	518.30
4 children	723.70	558.30
Each additional child	40.00	40.00

Student maintenance grant 2020/2021		
Type	Non-adjacent rate	Adjacent rate*
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
*Paid to students who live 45 kilometres or less from the college being attended.		

Medical card/GP visit card		
People under age 70	Weekly income limit (gross earnings less PRSI, USC and income tax)	
Single person living alone	Medical card	GP visit card
Aged under 66	184.00	304.00
Aged 66 and over	201.50	333.00
Single person living with family		
Aged under 66	164.00	271.00
Aged 66 and over	173.50	286.00
Couples/one-parent families		
Aged under 66	266.50	441.00
Aged 66 and over	298.00	492.00
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
Additional allowances include rent/mortgage expenses, childcare costs, maintenance paid, nursing home or home care costs, travel costs to work (actual cost of public transport or mileage at €0.30 per mile/€0.18 per km). Hardship cases are assessed individually.		
Children with Domiciliary Care Allowance, 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, qualify.		
GP visit card without a means test		
All children under 6, people getting Carer's Allowance or Benefit, people aged over 70.		
People over age 70		
Medical card weekly income limit is €500/€900 for a single person/couple. From July 2020, this limit increases to €550/€1,050. 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 €2 per prescription item, with a monthly cap of €20 per person or family. If over age 70, the charge is €1.50 per item, up to €15 per month. From 1 July 2020, the charge for under/over 70s is €1.50/€1 with monthly cap €15/€10.		

HSE schemes	
Drugs Payment Scheme	
Non-medical card holders pay a maximum of €124 a month for prescribed drugs, medicines and certain appliances. From 1 September 2020, the maximum is €114.	
Nursing Homes Support Scheme (Fair Deal)	
Your contribution to the cost of care is 80% of your assessable income and 7.5% of the value of your assets per annum. Contributions based on land and property assets can be deferred until after your death. Contributions based on your principal residence are paid for a maximum of 3 years.	