

Benefits and Taxes 2022

Citizens Information 

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Published March 2022

Tax bands

Personal circumstances	20% tax rate	
Single/widowed/surviving civil partner – no dependent children	First 36,800	
Single/widowed/surviving civil partner – qualifying for Single Person Child Carer tax credit	First 40,800	
Married couple/civil partners – one spouse/civil partner with income	First 45,800	
Married couple/civil partners – both with income	First income	First 45,800
	Second income	First 27,800

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

Tax reliefs and exemption limits

Rent-a-room scheme The exemption limit 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	
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	

COVID-19 payments and supports*

COVID-19 enhanced Illness Benefit For people with COVID-19 or who are told by a doctor to self-isolate – in place until the end of June 2022 .		
COVID-19 Pandemic Unemployment Payment (PUP) For people who have lost employment or self-employment due to COVID-19 restrictions – due to end on 25 March 2022 .		
Rent Supplement Rules and assessment rates were amended for people affected by COVID-19 – due to end on 25 March 2022 (when PUP ends).		
Employment Wage Subsidy Scheme (EWSS) Supports employers to pay employees during COVID-19 restrictions – ends for most businesses on 30 April 2022 . For businesses directly impacted by restrictions introduced in December 2021, it ends on 31 May 2022 .		

*COVID-19 payments and supports may be subject to change – for current rates and end dates, always check citizensinformation.ie.

All figures in tables are in euro (€)

Universal Social Charge (USC)

Standard rate	
Income up to 12,012	0.5%
Income over 12,012 and up to 21,295	2%
Income over 21,295 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

- 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 credits

Personal circumstances	Credit	
Employee (PAYE)	1,700	
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 €1,700 or 20% of your qualifying earned income. If you have income that qualifies for the Earned Income tax credit and the Employee (PAYE) tax credit, your combined tax credits cannot be more than €1,700.	1,700	
Single person	1,700	
Married couple/civil partnership	3,400	
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 2022)	3,400	
Widowed/surviving civil partner (no dependent children)	2,240	
Widowed Parent Tax Credit		
Bereaved in 2021	3,600	
Bereaved in 2020	3,150	
Bereaved in 2019	2,700	
Bereaved in 2018	2,250	
Bereaved in 2017	1,800	
Other credits		
Dependent Relative Tax Credit	245	
Incapacitated Child Tax Credit	3,300	
Fisher Tax Credit	1,270	
Age Credit	Single	245
	Married couple/civil partners	490

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
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

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. For previous years, different rates apply.

Local Property Tax (LPT)

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

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

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 2020 were less than €300.	208.00	138.00
Jobseeker's Benefit (Self-employed) (PRSI-based)	208.00	138.00
Jobseeker's Allowance (means-tested)		
Aged 25 and over	208.00	138.00
Aged 18–24	117.70*	117.70*
Supplementary Welfare Allowance (means-tested)		
Aged 25 and over	206.00	138.00
Aged 18–24	117.70*	117.70*
Jobseeker's Transitional payment	208.00	n/a
One-Parent Family Payment (means-tested)	208.00	n/a
Health and Safety Benefit (PRSI-based) Reduced rates paid if your average weekly earnings in 2020 were less than €300.	208.00	138.00
Maternity/Adoptive/Paternity/Parent's Benefit (PRSI-based)	250.00 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 230.50)
Work Placement Experience Programme (WPEP) (30 hour week)	Weekly WPEP allowance 311.00
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 208.00*
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)	213.50	152.50
Illness Benefit (PRSI-based) Reduced rate paid if your average weekly earnings in 2020 were less than €300.	208.00	138.00
Disability Allowance (means-tested)	208.00	138.00
Blind Pension (means-tested)	208.00	138.00
Disablement Benefit (PRSI-based)	239.00	n/a
Injury Benefit (PRSI-based)	208.00	138.00
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)	225.00	337.50
Carer's Allowance (means-tested) Carer under 66 Carer 66 and over	224.00 262.00	336.00 393.00
A half-rate Carer's Allowance may be paid with an existing social welfare payment.		
Domiciliary Care Allowance	309.50 per month	
Guardian's Payment	191.00	
Carer's Support Grant	1,850 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)	253.30	Under 66 168.70	66 and over 227.00
You need a certain number of PRSI contributions to qualify for the maximum rate.			
State Pension (Non-Contributory) (means-tested)	242.00	159.90	
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)	213.50	253.30
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)	208.00	

Additional payments		
Over 80 Increase	10.00 weekly	
Living Alone Increase	22.00 weekly	
Island Increase	20.00 weekly	
Widowed or Surviving Civil Partner Grant	8,000 (once-off payment)	
Fuel Allowance A one-off payment of €125 will be paid in March 2022.	33.00 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	40.00	20.00
Child 12 or over	48.00	24.00
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. Support with the cost of non-surgical hair replacement due to illness will be available from June 2022.		

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
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	541	5 children	960
2 children	642	6 children	1,076
3 children	743	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. Note: The weekly income thresholds above will increase by €10 across all family sizes in 1 April 2022.			

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 to 15 years. There are two subsidies:	
<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. From September 2022, the subsidy will be extended to children aged under 15 years. 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 on 30 September 2022.	160.00 (once-off payment)
Rate for each child aged 12–17 years on 30 September 2022. It is also paid to qualified children aged 18–22 in second-level education.	285.00 (once-off payment)
Weekly income thresholds	
Number of dependent children	Income limit
1 child	620
2 children	668
3 children	716
4 children	764
Each additional child	48.00

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 (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 €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. If 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) 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.	