



Citizens **Information** Board
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Benefits and Taxes 2009



Social insurance (PRSI) payments

Payment		Maximum weekly rate			
		Claimant		Qualified adult	
Jobseeker's Benefit		204.30		135.60	
Illness/Injury/ Health and Safety Benefit		204.30		135.60	
Invalidity Pension		Under 65	Aged 65	Under 66	Over 66
		209.80	230.30	149.70	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	209.80	230.30	n/a	
	36 - 47	206.80	225.80		
	24 - 35	204.30	220.40		
Deserted Wife's Benefit (Scheme closed to new applicants in 1997)		209.80	230.30		
Maternity/Adoptive Benefit (80% of earnings in the relevant tax year subject to a maximum payment)		Minimum weekly rate 230.30 Maximum weekly rate 280.00			

Social assistance (means-tested) payments

Payment		Maximum weekly rate	
		Claimant	Qualified adult
State Pension (Non-Contributory)	219.00	Under 66	If both spouses over 66 two separate pensions paid
		144.70	
Widow's/Widower's Pension (Non-Contributory) (State Pension applies from age 66)	204.30	n/a	
Jobseeker's Allowance/Farm Assist	204.30	135.60	
Blind Pension/Disability Allowance	204.30	135.60	
Supplementary Welfare Allowance (paid by the HSE)	204.30	135.60	
One-Parent Family Payment	204.30	n/a	
Pre-Retirement Allowance (Scheme closed to new applicants in 2007)	204.30	135.60	

Payments for carers and guardians

Payment (weekly)	Caring for 1	Caring for 2 or more
Carer's Benefit	221.20	331.80
Carer's Allowance*		
aged under 66	220.50	330.75
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.		
Respite Care Grant	1,700 per year for each person being cared for	
Guardian's Payment	176.50 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's Grant	6,000	
Bereavement Grant	850	

Qualified Child Increase	26 for each qualified child
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Full payment made where you get a payment for your spouse/partner. Half rate paid if spouse/partner has income of €300 a week or more or receives a social welfare payment in their own right. Increases are not paid where spouse/partner of person getting Illness Benefit or Jobseeker's Benefit has income of over €400 a week. Families receiving social welfare payments whose children are 18 receive a special increase in their qualified child payments in 2009.

Child Benefit

1 child	166 (monthly)
2 children	332 (monthly)
3 children	535 (monthly)

For each subsequent child €203 is paid.

Grant of €635 paid for all multiple births at birth, age 4 and age 8. 150% of Child Benefit is paid for twins. Double Child Benefit for each child is paid for multiple births of 3 or more.

Child Benefit changes 2009

Half-rate Child Benefit is paid for children aged 18 in 2009. For certain low income families affected by this change, a special additional payment of €15 per week applies in 2009.

Early Childcare Supplement

Child under 5 years	83 monthly
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Back to School Clothing and Footwear Allowance

Rate for each child aged 2-11,	200
Rate for each child aged 12-17*	305
Special rate for qualified child aged 18 in 2009	520 (includes extra payment of 215)

* 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	560	407
2 children	586	433
3 children	612	459
4 children	638	485
Per extra child	26	26

Occupational Injuries Benefit Scheme

Payment	Maximum weekly rate	Qualified adult
Injury Benefit	204.30	135.60
Incapacity Supplement	204.30	135.60
Constant Attendance Allowance	221.20	n/a
Disablement Benefit	235.40*	
Survivor's Benefits	234.70	

*Paid for over 90% disablement. Reduced rates apply where the level of disablement is between 20% and 90%. Where the degree of disablement is up to 19% a lump sum may be payable.

The **Occupational Injuries Benefit (OIB)** medical care scheme covers the cost of certain medical care expenses due to an occupational accident or disease and a funeral grant of €850.

Health Service Executive (HSE) payments

Payment	Weekly rate
Blind Welfare Allowance	
Claimant	63.60
Increase for child dependant	4.40
Infectious Diseases Maintenance Allowance	
Claimant	204.30
with qualified adult (dependant spouse)	339.90
for each child dependant	26.00
	Monthly rate
Domiciliary Care Allowance	309.50
Mobility Allowance	
Higher Rate	208.50
Lower Rate	104.25
Motorised Transport Grant (maximum rate)	5,020.50 (once-off payment)

Medical card/GP visit card income guidelines

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

There are additional allowances for rent/mortgage expenses, for childcare costs and travel costs to work (actual cost of public transport or mileage at €0.50 per mile). Those aged 16 to 25 who are dependent on their parents, e.g. full-time students, will not be entitled to a card unless their parents hold a card. Hardship cases are dealt with individually on merit.

Medical card income guidelines for people over 70

	Weekly income	Annual income	Amount of savings disregard
Single person	700	36,500	36,000
Couple	1,400	73,000	72,000

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

If you reach 70 on or after 1 January 2009, your application for a medical card will be subject to a means test. The new arrangements will not require people over 70 who currently have a medical card to undergo a means test.

In assessing if a person qualifies for a medical card or a GP visit card, the HSE must have regard to the person's overall financial situation and not just their income. If an applicant's income is over the guidelines they may still qualify if their personal circumstances cause undue financial hardship. The assessment of eligibility for medical cards will be based on the combined income of the applicant and spouse (if any) after tax and PRSI have been deducted.

People whose weekly incomes are derived solely from Social Welfare or Health Service Executive allowances/payments, which are in excess of the Financial Guidelines (either at first application or renewal) will be granted a medical card.

Hospital and health charges

Public Hospital Outpatient Charge Payable by people who attend A&E departments without a referral letter from a GP. Medical card holders do not pay this charge.	100.00	
Daily charge for a bed in a public ward This charge is not payable by a number of groups including medical card holders.	75.00	
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
Nursing home subvention scheme	Maximum rate of subvention	300
Charges in long-stay public facilities These will change for new residents when the Nursing Homes Support Bill 2008 is enacted.		

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 €18**. Contact local Community Welfare Officer

Family Income Supplement

Number of children	Weekly Income threshold
1 child	500
2 children	590
3 children	685
4 children	800
5 children	920
6 children	1,030
7 children	1,160
8 or more children	1,250

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 Scheme

Claimant	Weekly* rate
Participant	228.70
Participant with a dependent adult	364.30
Qualified child	26.00

*Based on a 19.5 hour working week.

FÁS training allowances

Participant's age	Full-time	Part-time
15 –16	83.25	47.95
17	104.00	59.90
18 and over	204.30	117.60

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

Class A PRSI

Income band (per week)	Income band (per year)	PRSI rate (employee)	PRSI (employer)
Earnings under 38	n/a	Not applicable	Not applicable
First 127	n/a	Exempt	8.5%
Balance up to 1,000	Under 52,000	4%	8.5%
Above 1,000	Above 52,000	Nil	10.75%

Class S (self-employed people) PRSI

Income band (per week)	Income band (per year)	Rate of levy
Under 500	Under 26,000	Nil
Over 500	Over 26,000	3%

Health Contribution (levy)

Income band (per week)	Income band (per year)	Rate of levy
Under 500	Under 26,000	Nil
Under 1,925	Up to 100,100	2%
Over 1,925	Over 100,100	2.5%

Everyone over age 70, medical-card holders and people receiving One-Parent Family Payment, Deserted Wives Payment or Widows/Widower's Pensions are exempt.

Income levy

Income band (per week)	Income band (per year)	Rate of levy
Up to 352	Up to 18,304	Nil
Between 352 and 1,925	Between 18,304 and 100,100	1%
Between 1,925 and 4,810	Between 100,100 and 250,120	2%
Over 4,810	Over 250,120	3%

Applies to all income except social welfare and similar payments. Medical card holders and people aged 65 or over whose income is less than the income exemption limits are exempt.

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 2009 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)	2,000	
Additional credits reduce from 3,500 to 2,000 over 5 years		
Age Tax Credit (given where you or your spouse is 65 years of age or over in the tax year).		
Single/Widowed	375	
Married	650	
Incapacitated Child Tax Credit	3,660	
Dependent Relative Tax Credit	80	
Home Carer's Tax Credit	900	
Private Health Insurance Tax Credit		
	Under 50	No credit
People aged:	50-59	200
	60-69	500
	70-79	950
	80+	1,175

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 847 per child
	Year 3: 1,270 and 423 per child

Tax reliefs

Rent relief for private rented accommodation		Maximum (at highest rate of tax)
Single (55 and over)		800
Married/Widowed (55 and over)		1,600
Allowance for employing a carer		50,000
Trade Union Subscriptions		350 (at 20% rate)
Service charges		400 (at 20% rate)
Medical Expenses Relief: granted at the standard rate (20%) for expenses incurred from 1 January 2009 with the exception of nursing home expenses, which will be standard rated from 1 January 2010.		
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
Non first-time buyer	15%	
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 people aged under 65	5,210
Married couples aged under 65	10,420
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%.

National Minimum Wage

Experienced adult worker	Hourly rate
From July 2007	8.65

All figures in tables are euro (€)

Useful contacts

Department of Social and Family Affairs

Lo-call (Information line): 1890 66 22 44

Lo-call (Leaflet line): 1890 20 23 25

www.welfare.ie

Health Service Executive (HSE)

CallSave: 1850 24 1850

www.hse.ie

The Revenue Commissioners

www.revenue.ie

FÁS

Jobs Ireland lo-call: 1800 611 116

www.fas.ie

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