

Benefits and Taxes 2023

This booklet is published by the Citizens Information Board. It is a quick guide to financial supports and rates of payment in 2023. 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.



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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 2021 were less than €300.	220.00	146.00
Jobseeker's Benefit (Self-employed) (PRSI-based)	220.00	146.00
Jobseeker's Allowance (means-tested)		
Aged 25 and over	220.00	146.00
Aged 18–24	129.70*	129.70*
Supplementary Welfare Allowance (means-tested)		
Aged 25 and over	218.00	146.00
Aged 18–24	129.70*	129.70*
Jobseeker's Transitional payment	220.00	n/a
One-Parent Family Payment (means-tested)	220.00	n/a
Health and Safety Benefit (PRSI-based) Reduced rates paid if your average weekly earnings in 2021 were less than €300.	220.00	146.00
Maternity/Adoptive/Paternity/Parent's Benefit (PRSI-based)	262.00 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 247.50)
Work Placement Experience Programme (WPEP) (30 hour week)	Weekly WPEP allowance 323.00
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 220.00*
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 €220 per week while you remain on the programme.	45.00
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)	225.50	161.10
Illness Benefit (PRSI-based) Reduced rate paid if your average weekly earnings in 2021 were less than €300.	220.00	146.00
Disability Allowance (means-tested)	220.00	146.00
Blind Pension (means-tested)	220.00	146.00
Disablement Benefit (PRSI-based)	251.00	n/a
Injury Benefit (PRSI-based)	220.00	146.00
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)	237.00	355.50
Carer's Allowance (means-tested) Carer under 66 Carer 66 and over	236.00 274.00	354.00 411.00
A half-rate Carer's Allowance may be paid with an existing social welfare payment.		
Domiciliary Care Allowance	330.00 per month	
Guardian's Payment	203.00	
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)	265.30	Under 66	66 and over
		176.70	237.80
You need a certain number of PRSI contributions to qualify for the maximum rate.			
State Pension (Non-Contributory) (means-tested)	254.00	167.80	
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)	225.50	265.30
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)	220.00	

Extra 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	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	42.00	21.00
Child 12 or over	50.00	25.00

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, 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
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	591	5 children	1,010
2 children	692	6 children	1,126
3 children	793	7 children	1,262
4 children	884	8 children	1,358

Working Family Payment is 60% of the difference between your net family income and the income threshold that applies to your family.

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 DSP or other public bodies.

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.

Back to School Clothing and Footwear Allowance

Rate for each child aged 4–11 years on 30 September 2022.	260.00 (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.	385.00 (once-off payment)
Weekly income thresholds	
Number of dependent children	Income limit
1 child	642
2 children	692
3 children	742
4 children	792
Each additional child	50

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)	
	Medical card	GP visit card
Single person living alone		
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, and people aged over 70. The GP visit card may be extended to other groups in 2023.

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. If you own your home and are renting it out, you pay only 40% of this rental income towards nursing home care and keep 60% of the rental income. Your home must be your principal residence.

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. Since September 2022, there are no public hospital in-patient fees for children aged under 16. Public hospital in-patient fees for adults are due to be abolished in April 2023.	

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.

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.

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 22,920	2%
Income over 22,920 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 bands

Personal circumstances		20% tax rate
Single/widowed/surviving civil partner – no dependent children		First 40,000
Single/widowed/surviving civil partner – qualifying for Single Person Child Carer tax credit		First 44,000
Married couple/civil partners – one spouse/civil partner with income		First 49,000
Married couple/civil partners – both with income	First income	First 49,000
	Second income	First 31,000

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

Tax credits

Personal circumstances		Credit
Employee (PAYE)		1,775
Earned Income The Earned Income Credit applies to self-employed people. The credit available is the lower of €1,775 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 €1,775.		1,775
Single person		1,775
Married couple/civil partnership		3,550
Single person child carer		1,650
Home carer		1,700
Blind person (single)		1,650
Blind persons (married couple/civil partners, both blind)		3,300
Widowed/surviving civil partner (bereaved in 2023)		3,550
Widowed/surviving civil partner (no dependent children), bereaved before 2023		2,315
Widowed Parent Tax Credit		
Bereaved in 2022		3,600
Bereaved in 2021		3,150
Bereaved in 2020		2,700
Bereaved in 2019		2,250
Bereaved in 2018		1,800
Other credits		
Rent Tax Credit Maximum amounts (20% of rent up to limit). Available 2022-2025. For 2023 rent, can claim credit during year.	Single	500
	Married couple/civil partners	1,000
Incapacitated Child Tax Credit		3,300
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 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

All figures in tables are in euro (€).

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