

# Benefits and Taxes 2025

This booklet is published by the Citizens Information Board. It is a quick guide to financial supports and rates of payment in 2025. 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](http://citizensinformation.ie).



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## Payments for people of working age

| Payment  | Maximum personal rate (weekly)                             |                 |
|--|--|-----------------|
|  | Claimant   | Qualified adult |
| <b>Jobseeker's Benefit</b> (PRSI-based)<br>Reduced rates paid if your average weekly earnings in 2023 were less than €300.       | 244.00   | 162.00          |
| <b>Jobseeker's Benefit (Self-employed)</b><br>(PRSI-based)   | 244.00   | 162.00          |
| <b>Jobseeker's Allowance</b> (means-tested)  |  |                 |
| Aged 25 and over   | 244.00   | 162.00          |
| Aged 18-24   | 153.70*  | 153.70*         |
| <b>Supplementary Welfare Allowance</b> (means-tested)  |  |                 |
| Aged 25 and over   | 242.00   | 162.00          |
| Aged 18-24   | 153.70*  | 153.70*         |
| <b>Jobseeker's Transitional Payment</b>  | 244.00   | n/a             |
| <b>One-Parent Family Payment</b> (means-tested)  | 244.00   | n/a             |
| <b>Health and Safety Benefit</b> (PRSI-based)<br>Reduced rates paid if your average weekly earnings in 2023 were less than €300. | 244.00   | 162.00          |
| <b>Maternity/Adoptive/Paternity/Parent's Benefit</b> (PRSI-based)  | 289.00<br>A higher rate can be paid if you have dependants |                 |
| *Higher rates may be paid in some circumstances  |  |                 |

## Jobseeker's Pay-Related Benefit

A new Jobseeker's Pay-Related Benefit scheme is available to people who become fully unemployed from 31 March 2025. The minimum payment is €125 per week.

| Paid PRSI contributions | Weekly payment                             | Duration       |
|-------------------------|--|----------------|
| <b>5 years or more</b>  | 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 |
| <b>2 to 5 years</b>     | 50% of previous earnings, up to €300 (max) | Up to 6 months |

## Payments for people on employment and training schemes

| Scheme  | Rate  |
|---|---|
| <b>Community Employment, Tús, Rural Social Scheme</b> (19.5 hour week)  | Same as social welfare payment plus 27.50 (minimum 271.50)  |
| <b>Work Placement Experience Programme (WPEP)</b> (30 hour week)  | Weekly WPEP allowance<br>359.00                             |
| <b>Further Education and Training (FET) Allowance</b>   |   |
| <b>Jobseeker's Allowance, Supplementary Welfare Allowance</b><br>Aged 25 and over<br>Under 25   | Same as social welfare payment<br>244.00*                   |
| <b>Jobseeker's Benefit</b>  | Same as social welfare payment                              |
| <b>People with no welfare payment</b><br>Aged 16-17<br>If you turn 18 while in training, you will get €244.00 per week while you remain on the programme. | 45.00* (Full time)  |
| <b>Blind Pension</b>  | Same as social welfare payment                              |
| <b>Disability Allowance</b>   | Same as social welfare payment                              |
| <b>One-Parent Family Payment, Illness Benefit, Invalidity Pension, Farm Assist</b>  | Keep existing social welfare payment, no FET allowance paid |
| *Maximum rate unless you are already getting a social welfare payment at a higher rate.   |   |

## Payments for people with disabilities

| Payment   | Maximum personal rate (weekly) |                 |
|---|--------------------------------|-----------------|
|   | Claimant                       | Qualified adult |
| <b>Invalidity Pension</b> (PRSI-based)  | 249.50                         | 178.30          |
| <b>Illness Benefit</b> (PRSI-based)<br>Reduced rate paid if your average weekly earnings in 2023 were less than €300. | 244.00                         | 162.00          |
| <b>Disability Allowance</b> (means-tested)  | 244.00                         | 162.00          |
| <b>Blind Pension</b> (means-tested)   | 244.00                         | 162.00          |
| <b>Disablement Benefit</b> (PRSI-based)   | 275.00                         | n/a             |
| <b>Injury Benefit</b> (PRSI-based)  | 244.00                         | 162.00          |
| <b>Blind Welfare Allowance</b>  | 70.30                          | n/a             |

## Payments for carers and guardians

| Payment  | Maximum personal rate (weekly)      |                          |
|--|-------------------------------------|--------------------------|
|  | Caring for 1                        | Caring for 2 or more     |
| <b>Carer's Benefit</b> (PRSI-based)  | 261.00                              | 391.50                   |
| <b>Carer's Allowance</b> (means-tested)<br>Carer under 66<br>Carer 66 and over     | 260.00<br>298.00                    | 390.00<br>447.00         |
| A half-rate Carer's Allowance may be paid with an existing social welfare payment. |                                     |                          |
| <b>Guardian's Payment</b>  | 227.00 per week                     |                          |
| <b>Domiciliary Care Allowance</b>  | 360.00 per month                    |                          |
| <b>Carer's Support Grant</b>   | 2,000 annually per person cared for |                          |
| <b>Foster Care Allowance</b> (paid by Tusla)                                       | <b>Child under 12</b>               | <b>Child 12 and over</b> |
|  | 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  | 289.30                         | 192.70          | 259.40      |
| Age 67  | 302.90                         | 201.80          | 271.60      |
| Age 68  | 317.90                         | 211.80          | 285.10      |
| Age 69  | 334.10                         | 222.60          | 299.60      |
| Age 70  | 351.80                         | 234.30          | 315.40      |
| The maximum SPC rate depends on the age you start claiming and your number of PRSI contributions. |                                |                 |             |
| <b>State Pension (Non-Contributory)</b><br>(means-tested)   | 278.00                         | 183.60          | n/a         |
| <b>Centenarian Bounty</b><br>Paid by the Office of the President                                  | 2,540 (once-off payment)       |                 |             |

## Payments for widow/ers and surviving civil partners

| Payment  | Maximum personal rate (weekly) |             |
|--|--------------------------------|-------------|
| Widow's/Widower's/Surviving Civil Partner's Pension (Contributory) (PRSI-based)                                  | Under 66                       | 66 and over |
|  |                                | 249.50      |
| Your rate may be reduced, depending on your (or your late spouse's or civil partner's) PRSI contribution record. |                                |             |
| <b>Widow's/Widower's/Surviving Civil Partner's Pension (Non-Contributory)</b> (means-tested)                     | 244.00                         |             |

## Extra payments

| <b>Child Support Payment</b> (paid with a social welfare payment)  | <b>Full rate</b>  | <b>Half rate</b> |
|--|---|------------------|
| Child under 12   | 50.00   | 25.00            |
| Child 12 or over   | 62.00   | 31.00            |
| <b>Over 80 Increase</b>  | 10.00 weekly  |                  |
| <b>Living Alone Increase</b>   | 22.00 weekly  |                  |
| <b>Island Increase</b>   | 20.00 weekly  |                  |
| <b>Fuel Allowance</b> paid during the fuel season  | 33.00 weekly  |                  |
| <b>Telephone Support Allowance</b><br>Paid to people getting Living Alone Increase together with Fuel Allowance.   | 2.50 weekly   |                  |
| <b>Widowed or Surviving Civil Partner Grant</b>  | 8,000 (once-off payment)  |                  |
| <b>Household Benefits Package</b>  | Electricity or gas allowance: €35 monthly (€1.15 daily)<br>Television licence: free |                  |
| <p><b>Treatment Benefit Scheme</b><br/>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.</p> |   |                  |

## 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 €800 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             |
| <b>Each subsequent child</b>   |                 |                    | 140             |
| <b>Twins:</b> Paid at 1.5 times the monthly Child Benefit rate for each child.   |                 |                    |                 |
| <b>Multiple births of 3 or more:</b> Paid at double the monthly Child Benefit rate for each child.   |                 |                    |                 |
| <b>New Baby Grant</b> of €280 paid to children born or adopted on or after 1 December 2024, 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  | 705                     | 5 children         | 1,124                   |
| 2 children   | 806                     | 6 children         | 1,240                   |
| 3 children   | 907                     | 7 children         | 1,376                   |
| 4 children   | 998                     | 8 children         | 1,472                   |
| 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 4–11 years on 30 September 2025.  | 160<br>(once-off payment) |                    |              |
|--|---------------------------|--------------------|--------------|
| Rate for each child aged 12–17 years on 30 September 2025. It is also paid to qualified children aged 18–22 in second-level education. | 285<br>(once-off payment) |                    |              |
| <b>Weekly income thresholds</b>  |                           |                    |              |
| Number of children   | Income limit              | Number of children | Income limit |
| 1 child  | 694                       | 3 children         | 818          |
| 2 children   | 756                       | 4 children         | 880          |
| The limit is increased by €62 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** is based on family income.

More information and a subsidy calculator 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.

## 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.

## Medical card/GP visit card

| People under age 70                                    | Weekly income limit |               |
|--|---------------------|---------------|
|  | Medical card        | GP visit card |
| <b>Single person living alone</b>                      |                     |               |
| Aged under 66  | 184.00              | 418.00        |
| Aged 66 and over                                       | 201.50              | 418.00        |
| <b>Single person living with family</b>                |                     |               |
| Aged under 66  | 164.00              | 373.00        |
| Aged 66 and over                                       | 173.50              | 373.00        |
| <b>Couples/one-parent families</b>                     |                     |               |
| Aged under 66  | 266.50              | 607.00        |
| Aged 66 and over                                       | 298.00              | 607.00        |
| <b>Additional allowance for each dependent child</b>   |                     |               |
| 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.

## Hospital charges

|  |      |
|--|------|
| <b>Emergency department charge</b> (if not referred by a GP) | 100* |
| <b>Injury unit charge</b> (if not referred by a GP)          | 75*  |

\*Medical card holders are not liable for these charges

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

## Housing

|   |  |               |
|---|--|---------------|
| <b>Housing Assistance Payment (HAP)</b>             | Differential rent,<br>based on household<br>income |               |
| <b>Rental Accommodation Scheme (RAS)</b>            |  |               |
| <b>Local authority housing</b>                      |  |               |
| <b>Rent Supplement</b>                              | <b>Single</b>                                      | <b>Couple</b> |
| 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 2022 to 2025, see [citizensinformation.ie](https://www.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    | 4.1% 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  | 4.1% on all earnings<br>(Minimum payment €650)                 |
| <b>Unearned income</b> from rents, investments, dividends and interest on deposits/savings may be liable to PRSI at Class K. | 4.1% on all unearned income if this income is more than €5,200 |

All the above PRSI contribution rates will increase by 0.1% from 1 October 2025.

## Universal Social Charge (USC)

### Standard rate

|                                       |      |
|---------------------------------------|------|
| Income up to €12,012                  | 0.5% |
| Income over €12,012 and up to €27,382 | 2%   |
| Income over €27,382 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  |              |
|---|---------------|--------------|
| <b>Single/widowed/surviving civil partner</b> – no dependent children                               | First 44,000  |              |
| <b>Single/widowed/surviving civil partner</b> – qualifying for Single Person Child Carer tax credit | First 48,000  |              |
| <b>Married couple/civil partners</b> – one spouse/civil partner with income                         | First 53,000  |              |
| <b>Married couple/civil partners</b> – 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                        |       |
|---|-------------------------------|-------|
| <b>Employee (PAYE)</b>  | 2,000                         |       |
| <b>Earned Income</b><br>The Earned Income Credit applies to self-employed people. The credit available is the lower of €2,000 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 €2,000. | 2,000                         |       |
| <b>Single person</b>  | 2,000                         |       |
| <b>Married couple/civil partnership</b>   | 4,000                         |       |
| <b>Single person child carer</b>  | 1,900                         |       |
| <b>Home carer</b>   | 1,950                         |       |
| <b>Blind person (single)</b>  | 1,950                         |       |
| <b>Blind persons (married couple/civil partners, both blind)</b>  | 3,900                         |       |
| <b>Widowed/surviving civil partner (bereaved in 2025)</b>   | 4,000                         |       |
| <b>Widowed/surviving civil partner (no dependent children), bereaved before 2025</b>  | 2,540                         |       |
| <b>Widowed Parent Tax Credit</b>  |                               |       |
| Bereaved in 2024  | 3,600                         |       |
| Bereaved in 2023  | 3,150                         |       |
| Bereaved in 2022  | 2,700                         |       |
| Bereaved in 2021  | 2,250                         |       |
| Bereaved in 2020  | 1,800                         |       |
| <b>Other credits</b>  |                               |       |
| <b>Rent Tax Credit</b>  | Single                        | 1,000 |
| Maximum amounts (20% of rent up to limit). Rate retrospectively also applied to 2024.   | Married couple/civil partners | 2,000 |
| <b>Incapacitated Child Tax Credit</b>   |                               | 3,800 |
| <b>Fisher Tax Credit</b>  |                               | 1,270 |
| <b>Age Tax Credit</b>   | 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 balance of between €80,000 and €500,000 on 31 December 2022. Relief of 20% of the increase in mortgage interest payments for 2023 or 2024 compared to 2022.

### 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 (€).

Rates may be subject to change. For current rates check [citizensinformation.ie](http://citizensinformation.ie).

The Citizens Information Board provides independent information, advice and advocacy on public and social services through [citizensinformation.ie](http://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.



**[citizensinformation.ie](http://citizensinformation.ie)**



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