Benefits and Taxes 2025

January 2025



Payments for people of working age				
		nal rate (weekly)		
Payment	Claimant	Qualified adult		
Jobseeker's Benefit (PRSI-based) Reduced rates paid if your average weekly earnings in 2023 were less than €300.	244.00	162.00		
Jobseeker's Benefit (Self-employed) (PRSI-based)	244.00	162.00		
Jobseeker's Allowance (means-tested)				
Aged 25 and over	244.00	162.00		
Aged 18-24	153.70*	153.70*		
Supplementary Welfare Allowance (means-te	ested)			
Aged 25 and over	242.00	162.00		
Aged 18-24	153.70*	153.70*		
Jobseeker's Transitional Payment	244.00	n/a		
One-Parent Family Payment (means-tested)	244.00	n/a		
Health and Safety Benefit (PRSI-based) Reduced rates paid if your average weekly earnings in 2023 were less than €300.	244.00	162.00		
Maternity/Adoptive/Paternity/Parent's Benefit (PRSI-based)		9.00 d if you have dependants		
*Higher rates may be paid in some circumstan	ces			

Benefit (PRSI-based)		A higher rate can be pai	d 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	Weekl	y payment	Duration		
		vious earnings, E450 (max)	First 3 months		
5 years or more	•	vious earnings, £375 (max)	Next 3 months		
50% of previous earnings, up to €300 (max) Final 3 months					
2 to 5 years 50% of previous earnings, up to €300 (max) Up to 6 months					
Payments for people on employment and training schemes					

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 271.50)		
Work Placement Experience Programme (WPEP) (30 hour week)	Weekly WPEP allowance 359.00		
Further Education and Training (FET) Allowance			
Jobseeker's Allowance, Supplementary Welfare Allowance Aged 25 and over Under 25	Same as social welfare payment 244.00*		
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 €244.00 per week while you remain on the programme.	45.00* (Full time)		
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		
*Maximum rate unless you are already getting a social welfare payment at a higher rate.			

5	Maximum personal rate (weekly)		
Payment	Claimant	Qualified adult	
Invalidity Pension (PRSI-based)	249.50	178.30	
Illness Benefit (PRSI-based) Reduced rate paid if your average weekly earnings in 2023 were less than €300.	244.00	162.00	
Disability Allowance (means-tested)	244.00	162.00	
Blind Pension (means-tested)	244.00	162.00	
Disablement Benefit (PRSI-based)	275.00	n/a	
Injury Benefit (PRSI-based)	244.00	162.00	
Blind Welfare Allowance	70.30	n/a	
Payments for carers and guardia	ans		
	Maximum perso	nal rate (weekly)	

Payments for carers and guardians				
Decement	Maximum perso	Maximum personal rate (weekly)		
Payment	Caring for 1	Caring for 2 or more		
Carer's Benefit (PRSI-based)	261.00	391.50		
Carer's Allowance (means-tested) Carer under 66 Carer 66 and over	260.00 298.00	390.00 447.00		
A half-rate Carer's Allowance may be paid with an existing social welfare payment.				
Guardian's Payment	227.00 per week			
Domiciliary Care Allowance	360.00 per month			
Carer's Support Grant	2,000 annually pe	er person cared for		
Factor Care Allerrance (paid by Triple)	Child under 12	Child 12 and over		
Foster Care Allowance (paid by Tusla)	400.00	425.00		

(paid by rusia)		4	400.00		425.00
Payments for older people					
State Pension Contributory (SPC) Maximum personal rate (weekly)					
Age you first slaim your pension	Claimant Qualified adult			ed adult	
Age you first claim your pension	Claimant	Under 66		66 and over	
Age 66	289.3	30	192.70		259.40
Age 67	302.9	90	201.80		271.60
Age 68	317.9	0	211.80		285.10
Age 69	334.1	LO	222.60		299.60
Age 70	351.80 234.30 315.40				315.40
The maximum SPC rate depends on the age you start claiming and your number of PRSI contributions.					

278.00

Paid by the Office of the President	2,540 (once-off payment)				
Extra payments					
Child Support Payment (paid with a so	Full rate	Half rate			
Child under 12		50.00	25.00		
Child 12 or over		62.00	31.00		
Over 80 Increase		10.00 weekly			
Living Alone Increase		22.00 we	eekly		
Island Increase		20.00 we	eekly		
Fuel Allowance paid during the fuel season		33.00 we	eekly		
Telephone Support Allowance Paid to people getting Living Alone In with Fuel Allowance.	ncrease together	2.50 we	ekly		
Widowed or Surviving Civil Partner	Grant	8.000 (once-of	f payment)		

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Treatment Benefit Scheme	

Household Benefits Package

State Pension (Non-Contributory)

(means-tested)

Centenarian Bounty

Electricity or gas allowance: €35 monthly (€1.15 daily) Television licence: free

183.60

2,540 (once-off payment)

n/a

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.

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	Number of children	Monthly payment
1 child	140	3 children	420
2 children	280	4 children	560
Each subsequent ch	ild		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. New Baby Grant of €280 paid to children born or adopted on or after 1 December 2024, in addition to the first month of Child Benefit.

Working Famil	y Payment	
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	Number of children	Weekly income threshold	Number of children	Weekly income threshold		
	1 child	705	5 children	1,124		
	2 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 Allow	ance

Rate for each child a	160 (once-off payment)		
_	ate for each child aged 12–17 years on 30 September 2025. It is so paid to qualified children aged 18–22 in second-level education.		
Weekly income thre	Weekly income thresholds		
Number of children	Income limit		
1 child	694	3 children	818

4 children

880

Childcare supports

2 children

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

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

- Universal subsidy for children above the age of 6 months. It is not means-tested.
- Income-assessed subsidy is based on family income.

756

The limit is increased by €62 for each additional child.

More information and a subsidy calculator available on 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		
Single person living alone	Medical card	GP visit card	
Aged under 66	184.00	418.00	
Aged 66 and over	201.50	418.00	
Single person living with family			
Aged under 66	164.00	373.00	
Aged 66 and over	173.50	373.00	
Couples/one-parent families			
Aged under 66	266.50	607.00	
Aged 66 and over	298.00	607.00	
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	

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.

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		
	Emergency department charge (if not referred by a GP)	100*	
	Injury unit charge (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.		
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Payments for widow/ers and surviving civil partners			
Payment	Maximum personal rate (weekly)		
Widow's/Widower's/Surviving Civil	Under 66	66 and over	
Partner's Pension (Contributory) (PRSI-based)	249.50	289.30	
our rate may be reduced, depending on your (or your late spouse's or civil artner's) PRSI contribution record.			

Widow's/Widower's/Surviving Civil Partner's 244.00 Pension (Non-Contributory) (means-tested)

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

	Housing		
	Housing Assistance Payment (HAP)	Differential rent,	
	Rental Accommodation Scheme (RAS)	based on household	
	Local authority housing income		
	Rent Supplement	Single	Couple
	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.

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.

Des	, Dolotoo	Casial	Incurance	DDCI	
Pa	y-Related	JUCIAI	Insurance	PK3I	J

Class A (employee's contribution)			
PRSI is nil			
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 (Minimum payment €650) Unearned income from rents, investments, 4.1% on all unearned income if this dividends and interest on deposits/savings 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)

may be liable to PRSI at Class K.

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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%

2% Income over €12,012 **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

	iax ballus		
	Personal circumstances	20% tax rate	
	Single/widowed/surviving civil partner – no dependent children		First 44,000
	Single/widowed/surviving civil partner – qualif Person Child Carer tax credit	First 48,000	
	Married couple/civil partners - one spouse/civil p	First 53,000	
	Manufad samula (still manto and bath with in same	First income	First 53,000
	Married couple/civil partners – both with income Second income		First 35,000

A tax rate of 40% applies to any income over the cut-off poin

A tax rate of 40% applies to any income over the cut on point.				
Tax credits				
Personal circumstances	Credit			
Employee (PAYE)	2,000			
Earned Income 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 and the Employee (PAYE) Credit, the combined tax credits cannot be more than €2,000.	2,000			
Single person	2,000			
Married couple/civil partnership	4,000			
Single person child carer	1,900			
Home carer	1,950			
Blind person (single)	1,950			
Blind persons (married couple/civil partners, both blind)	3,900			
Widowed/surviving civil partner (bereaved in 2025)	4,000			
Widowed/surviving civil partner (no dependent children), bereaved before 2025	2,540			
Widowed Parent Tax Credit				

	Widowed/surviving civil partner (no depe bereaved before 2025	2,540		
	Widowed Parent Tax Credit			
	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	
	Other credits			
	Pent Tay Credit	Single	1 000	

Other credits		
Rent Tax Credit Maximum amounts (20% of rent up to limit). Rate retrospectively also applied to 2024.	Single	1,000
	Married couple/ civil partners	2,000
Incapacitated Child Tax Credit		3,800
Fisher Tax Credit		1,270
	Single	245
Age Tax Credit	Married couple/	490

civil partners

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	

Citizens Information C;









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All figures in tables are in euro (€). Rates may be subject to change. For current rates check citizensinformation.ie.

Find out more with the QR code. Point the camera on your smartphone at the

black-and-white QR code to go to citizensinformation.ie