



# Benefits and Taxes 2011

## Payments for working age people

Payment	Maximum personal rate (weekly)	
	Claimant	Qualified adult
<b>Jobseeker's Benefit</b> (PRSI-based)	188.00	124.80
Reduced rates of JB apply if average weekly earnings in the relevant tax year were less than €300.		
<b>Jobseeker's Allowance / Farm Assist</b> (means-tested)	188.00	124.80
Claimants aged 22-24	144.00	124.80
Claimants aged 18-21	100.00	100.00
<b>Supplementary Welfare Allowance</b>	186.00	124.80
Claimants aged 22-24	144.00	124.80
Claimants aged 18-21	100.00	100.00
<b>One-Parent Family Payment</b> (means-tested)	188.00	n/a
<b>Maternity/Adoptive Benefit</b> (PRSI-based)	Minimum: 217.80 Maximum: 262.00	n/a

## Payments for people on training and employment schemes

FÁS Training Allowance	Full-time	Part-time	Qualified Adult
	Claimants aged 18 and over	188.00	108.20
Claimants aged 17	95.75	55.10	n/a
Claimants aged 16	76.65	44.10	n/a
A training bonus of €20.00 per week may also be paid.			
<b>Community Employment / Rural Social Scheme / TUS</b>	208.00*		124.80

\*Based on a 19.5 hour week.

## Payments for people with disabilities

Payment	Maximum personal rate (weekly)		
	Claimant	Qualified adult	
<b>Invalidity Pension</b> (PRSI-based)			
Aged under 65	193.50	<b>Under 66</b>	<b>66 or over</b>
Aged 65	230.30	138.10	206.30
<b>Illness / Injury / Health and Safety Benefit</b> (PRSI-based)	188.00	124.80	
Reduced rates of IB apply if average weekly earnings in the relevant tax year were less than €300.			
<b>Disability Allowance</b> (means-tested)	188.00	124.80	
<b>Blind Pension</b> (means-tested)	188.00	124.80	
<b>Disablement Benefit</b> (PRSI-based)	219.00		
<b>Training bonus for people with disabilities (HSE)</b>	31.80		
<b>Blind Welfare Allowance (HSE)</b>		n/a	
Claimant	58.50		
Child dependant	4.40		
<b>Mobility Allowance (HSE)</b>			
	Higher rate	208.50 monthly	
	Lower rate	104.25 monthly	
<b>Motorised Transport Grant (HSE)</b> (maximum rate)		5,020.50	(once-off payment)

## 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)	205.00	307.50
<b>Carer's Allowance</b> (means-tested)		
Carer under age 66	204.00	306.00
Carer aged 66 and over	239.00	358.50
A half-rate carer's allowance may be paid in addition to an existing social welfare payment.		
<b>Domiciliary Care Allowance</b>	309.50 (monthly)	
<b>Guardian's Payment</b>	161.00	
<b>Respite Care Grant</b>	1,700 per year for each person being cared for (paid on first Thursday in June)	
<b>Foster Care Allowance (HSE)</b>		
Fostered child under 12		312
Fostered child aged 12 and over		339

## Payments for older people

Payment	Maximum personal rate (weekly)		
	Claimant	Qualified adult	
<b>State Pension (Contributory)/ State Pension (Transition)</b> (PRSI-based)	230.30	<b>Under 66</b>	<b>Over 66</b>
		153.50	206.30
Rates are reduced if your average number of PRSI contributions is less than 48 per annum.			
<b>State Pension (Non-Contributory)</b> (means-tested)	219.00	124.80	
<b>Centenarian's Bounty</b> (for people who reach 100)		2,540	Paid by the Office of the President

## Payments for widow/er's/surviving civil partners

Payment	Maximum personal rate (weekly)		
	Under 66	66 and over	
<b>Widow's / Widower's, Surviving Civil Partners' Pension (Contributory)</b> (PRSI-based)			
Average PRSI contributions per year of working life	48 +	193.50	230.30
	36-47	190.70	225.80
	24-35	188.00	220.40
<b>Widow's / Widower's, Surviving Civil Partners' Pension (Non Contributory)</b> (Means-tested)		188.00	

## Additional payments

<b>Over 80 Increase</b>	10.00 weekly
<b>Living Alone Increase</b>	7.70 weekly
<b>Island Increase</b>	12.70 weekly
<b>Widowed or Surviving Civil Partner Grant (with qualified children)</b>	6,000 (once-off payment)
<b>Bereavement Grant</b> (PRSI-based)	850 (once-off payment)
<b>Fuel Allowance</b>	€20 weekly, paid for 32 weeks to end of April. €3.90 weekly extra in smokeless fuel areas.
<b>Qualified Child Increase</b> (paid if you have a dependent child)	<b>Full rate</b> 29.80 <b>Half rate</b> 14.90
<b>Treatment Benefit Scheme</b>	The Treatment Benefit Scheme continues to be limited to medical and surgical appliances and the free examination elements of the Dental and Optical Benefit schemes.

## Child Benefit

Number of children	Monthly payment
1 child	140
2 children	280
3 children	447
4 children	624

For each subsequent child €177 is paid.  
The rate paid for twins is 1.5 times the appropriate monthly rate for each child. Double rate for each child is paid for multiple births of 3 or more. A grant of €635 is paid for all multiple births at birth, age 4 and age 12.

## Early Childhood Care and Education (ECCE) Scheme

The Early Childhood Care and Education (ECCE) Scheme provides a free year of early childhood care and education for pre-school children. Children are eligible if they are aged between 3 years 3 months and 4 years 6 months on 1 September of the year they start the scheme.

## Back to School Clothing and Footwear Allowance

Rate for each child aged 2-11 before 1st October 2011	200	
Rate for each child aged 12-17* before 1st October 2011	305	
* The allowance is also paid to qualified children in full-time education up to 22.		
<b>Weekly income thresholds</b>		
Number of dependent children	Couple	One-parent family
1 child	563.60	410.10
2 children	593.40	439.90
3 children	623.20	469.70
4 children	653.00	499.50
Per extra child	29.80	29.80

## Medical card/GP visit card

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
<b>Single person living with family</b>		
Aged up to 66	164.00	246.00
Aged 66-69	173.50	260.00
<b>Married couple/One-parent family</b>		
Aged up to 66	266.50	400.00
Aged 66-69	298.00	447.00
<b>Additional allowances for each dependent child</b>		
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

\*The GP Visit Card is not available to people aged over 70, who should apply for a medical card instead (see below).

Additional allowances for rent/mortgage expenses, for childcare costs and travel costs to work (actual cost of public transport or mileage at €0.30 per mile/ €0.18 per km). People aged 16 to 25 who are dependent on their parents will not be entitled to a card unless their parents hold a card. Hardship cases are dealt with individually on merit.

**Prescription charges**  
All medical card and Long-Term Illness Card holders pay 50 cent per prescription with a monthly ceiling of €10 per family. Forms and information available on [medicalcard.ie](http://medicalcard.ie).

## Medical card income guidelines for people over 70

	Weekly income	Annual income	Amount of savings disregard
<b>Single person</b>	700	36,400	36,000
<b>Couple</b>	1,400	72,800	72,000

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

## Hospital charges

<b>Public hospital outpatient charge</b> 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
<b>Daily charge for a bed in a public ward</b> This charge is not payable by a number of groups including medical card holders.	75.00
<b>Long-stay charges*</b> (payable after 30 days in a public hospital or in long-stay public ward of acute facilities)	<b>Class 1</b> (24 hr nursing care) 153.25 <b>Class 2</b> 114.95 <b>Weekly</b>

\* Long-stay charges only apply to patients who were in public care before 27 October 2009. New rates now apply – see rates for individual nursing homes on [hse.ie](http://hse.ie)

## Nursing Homes Support Scheme

Known as the 'Fair Deal', this scheme provides state support for people who need long-term care.

- Under the scheme, you contribute 80% of assessable income and 5% of assets (over €36,000) each year and the State then pays the difference between this and the actual cost of nursing home care. The 5% contribution based on the value of your land and property assets can be deferred and paid after death (called a Nursing Home Loan). Contributions based on the value of your home are only deducted for 3 years.
- Covers all types of nursing homes including approved private voluntary and public.
- Arrangements for people in nursing homes on 27 October 2009 do not change (these people can opt for their current arrangement or switch to the Fair Deal) but all new applicants are assessed under the Fair Deal.
- Apply to your HSE Local Health Office.

## 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 €24**. From 2011 landlords must supply their tax reference number for all new tenancies before Rent Supplement will be paid. This is to ensure that landlords are tax compliant. Landlords must supply tax reference numbers for existing tenancies when they come up for renewal. Contact local Community Welfare Officer.

## Mortgage Interest Supplement

A means-tested payment (under the Supplementary Welfare Scheme) towards mortgage interest repayments. The payment is only towards the interest portion of your mortgage repayments not the portion that pays off the actual loan and house insurance. People working over 29 hours a week do not qualify. You must pay at least €24 towards your mortgage interest payments. Contact local Community Welfare Officer.

## Family Income Supplement

No of children	Weekly income threshold	No of children	Weekly income threshold
1 child	506	5 children	950
2 children	602	6 children	1,066
3 children	703	7 children	1,202
4 children	824	8 children	1,298

Family Income Supplement is 60% of the difference between your net family income and the income threshold that applies to your family

## PRSI

<b>Class A (employee's contributions)</b>	
If gross weekly earnings are under €352, PRSI is nil.	
If gross weekly earnings are €352 or over, you pay PRSI on income above €127.	
	<b>First €127</b> Nil <b>Balance</b> 4%
Class A applies to employees under 66 in private-sector employment with reckonable pay of €38 or more per week from all employments and also public servants recruited from 6 April 1995.	
<b>Class S (self-employed)</b>	4% on all earnings.
People who earn less than €5,000 are exempt.	

## Universal Social Charge

<b>Aged under 70</b>	
Income up to 10,036	2%
Income from 10,036.01 to €16,016	4%
Income above 16,016	7%
<b>Aged 70 and over or a medical card holder</b>	
Income up to 10,036	2%
Income above 10,036	4%
<b>Exemptions</b>	
• People whose income in 2011 is less than €4,004	
• All social welfare payments	
• Income on which DIRT has been paid	
An extra charge of 3% applies to any self-employed income above €100,000. This means that people under 70 pay 10% USC on self-employed income over €100,000. Medical card holders and people aged 70 and over pay 7% USC on self-employed income over €100,000.	
The income levy and health levy have been abolished from 31 December 2010.	

## Tax bands

Personal circumstances	Tax rates and bands
<b>Single/widowed without dependent children</b>	32,800 at 20%, balance at 41%
<b>Single/widowed qualifying for One-Parent Family tax credit</b>	36,800 at 20%, balance at 41%
<b>Married couple (one spouse with income)</b>	41,800 at 20%, balance at 41%
<b>Married couple (both spouses with income)</b>	65,600 at 20%, balance at 41%

## Tax credits

Personal circumstances	Credit
<b>Employee (PAYE)</b>	1,650
<b>Single person</b>	1,650
<b>Married couple</b>	3,300
<b>One Parent Family</b>	1,650
<b>Home carer</b>	810
<b>Blind Persons Credit (single)</b>	1,650
<b>Blind Persons Credit (married, both blind)</b>	3,300
<b>Widowed person</b> (bereaved in year of assessment)	3,300
<b>Additional credit for widowed people</b>	540
<b>Widowed Parent Tax Credit: Year 1</b>	3,600
Year 2	3,150
Year 3	2,700
Year 4	2,250
Year 5	1,800
<b>Other credits</b>	
<b>Dependent Relative Tax Credit</b>	70
<b>Incapacitated Child Tax Credit</b>	3,300
<b>Age Credit*</b> (single)	245
(married)	490

\*Age credits are given when you and your spouse are aged 65 or over in the tax year. Age credits and exemptions are being abolished over 4 years.

## Tax reliefs and exemption limits

Rent relief			
Single	Married	Single (over 55)	Married or widowed (over 55)
1,600 (320)	3,200 (640)	3,200 (640)	6,400 (1,280)

Figures in brackets show what relief is worth. Rent relief is to be phased out over 8 years. Claimants who were not renting at 7 December 2010 will not be able to claim relief.

<b>Allowance for employing a carer</b>	€50,000 maximum at highest rate (20% or 41%)
<b>Medical expenses</b>	20% relief on all qualifying expenses
<b>Service charges</b>	€400 (€80) Relief is allowed in 2011 for service charges paid in 2010. The relief is then being abolished.

Mortgage interest relief			
First-time buyer	25% For the 1st and 2nd years of the mortgage only	22.5% For the 3rd, 4th and 5th years	20% For the 6th and 7th years
Non first-time buyer	15%		

All qualifying loans taken out before 1 July 2011 continue to get relief at the applicable rate for seven years (until 2017). Transitional measures will be provided for qualifying loans taken out between 1 July 2011 and the end of 2013.

Annual ceiling on the amount of interest allowed on a mortgage		
	Single	Married
First-time buyer	10,000	20,000
Non first-time buyer	3,000	6,000

<b>Rent-a-room scheme</b>	10,000
Tax exemption limit for rooms rented in principal private residence	

<b>Revenue Job Assist</b>	
Special extra tax credit for people who have been unemployed for one year or more.	<b>Year 1:</b> 3,810, and 1,270 for each qualifying child <b>Year 2:</b> 2,540 and 850 for each qualifying child <b>Year 3:</b> 1,270, and 425 for each qualifying child

Age exemption limits* from 1 January 2011	
Single	18,000
Married	36,000

\*Age credits and exemptions are being abolished over 4 years.

All figures in tables are in euro (€)

## Citizens Information Board

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## Useful contacts:

Department of Social Protection  
Lo-call (Information line): 1890 66 22 44  
[welfare.ie](http://welfare.ie)

Health Service Executive (HSE)  
CallSave: 1850 24 1850  
[hse.ie](http://hse.ie)

The Revenue Commissioners  
[revenue.ie](http://revenue.ie)

FÁS  
Jobs Ireland Lo-call: 1800 611 116  
[fas.ie](http://fas.ie)

## For copies of this wallchart contact:

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