

PROTECTION FOR PENSIONS

A combination of increases in the core rates of payments and cost of living measures will protect pensioners and older people in 2024 through:

- An increase of €12 in the maximum weekly rate of all **state pensions** from January, with proportionate increases for those getting a reduced rate.
- A new option to **work up to 70** in return for a 5% increase in pension for every extra year worked is now available. You can also use this period to top up your contribution record.
- A **Carer's Pension** for those who have been a carer for 20+ years. This will allow paid stamps to be attributed to overcome any gaps in a person's insurance record.
- **Autoenrolment** which will commence in 2024 for a top up for those aged 23-60 years who are not in an occupational pension and earn over €20,000. The state will add €1 for every €3 saved by the worker.
- **Treatment Benefit** which covers the insured and their spouse for a free or subsidised dental, optical, hearing and hairpiece treatment annually.
- **Home improvement grants** from a local authority for older people or those with an incapacity, based on qualifying criteria. VAT relief may also be claimed.
- The **Housing Aid for Older People** grant for those aged 66+ and in an owner-occupied home to cover the costs of up to €8,000 in necessary improvements including rewiring, central heating, and replacing boilers.
- The **Mobility Aids** grant which covers the costs of up to €6,000 in works to address mobility problems in the home that are certified by a doctor (e.g., rails, ramps, stairlifts and level access shower) in owned or private rented homes.
- The **Housing Adaptation (Disability)** grant to cover the costs of up to €30,000 in works to adapt a home to suit the needs certified by a doctor and an occupational therapist (e.g., downstairs toilet shower, wheelchair adaptation, extension) in owned or private rented homes.



Payments for older people (weekly, unless otherwise stated)

Payment	Claimant	Increase for a Qualified Adult	Increase for a Qualified Child under 12	Increase for a Qualified Child aged 12+
State pension (Contributory) (PRSI-based) Personal rate – Under 80 Personal rate – Over 80	€277.30	€184.70	€46	€54
	€287.30	€184.70	€46	€54
State pension (Non-contributory) (means-tested) Aged 66 and under 80 Aged 80 and over	€266	€175.70	€46	€54
	€276	€175.70	€46	€54

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

Centenarian bounty €2,540 paid once by the Office of the President on your 100th birthday

Payments for widow(ers) and surviving civil partners (weekly)

Payment	Claimant	Increase for a Qualified Adult	Increase for a Qualified Child under 12	Increase for a Qualified Child aged 12+
Widow's/Widower's/Surviving Civil Partner's Pension (Contributory) (PRSI-based) Under 66 Aged 66 and under 80 Aged 80 and over	€237.50	-	€46	€54
	€277.30	-	€46	€54
	€287.30	-	€46	€54
Widow's/Widower's/Surviving Civil Partner's Pension (Non-Contributory) (means-tested)	€232	-	-	-
Death Benefit Under 66 Aged 66 and under 80 Aged 80 and over	€262.50	-	€46	€54
	€281.70	-	€46	€54
	€291.70	-	€46	€54

Additional payments

Over 80 Increase	€10 weekly
Living Alone Increase	€22 weekly
Island Increase	€20 weekly
Widowed or Surviving Civil Partner Grant	€8,000 once-off payment
Fuel Allowance	€33 weekly
Additional Needs Payment (paid under the Supplementary Welfare Allowance Scheme. It can help with an essential expense that you cannot pay out of your weekly income such as funeral costs; essential repairs to property after a fire or flood; recurring travel costs to hospital; among other things)	Variable

Telephone Support Allowance (paid to those getting the Living Alone Increase together with the Fuel Allowance)	€2.50 weekly
Treatment Benefit Scheme	
Dental benefit	€42 towards a scale and polish or periodontal treatment
Optical Benefit	Free eyesight test every 2 years
Medical lenses	€1,000 towards the cost of a pair of medical contact lenses once every 2 years
Hearing aids	Full cost covered, up to a maximum of €1,000, once every 4 years
Hairpiece and wig	€500 for one hair replacement item

HELPING YOUR HEALTH

We are committed to the delivery of accessible and affordable healthcare for all, and this will continue in 2024:

- Public patients will pay €100 for **casualty and outpatient charges** unless referred by your doctor or admitted to hospital. All other charges are abolished.
- A €1.50 charge per **prescription** item applies to medical card holders (with a maximum of €15 per month per family), and for those aged 70+ the cost is €1 per item (max €10 per month).
- An individual/family can get a refund on the cost of prescribed drugs used in any month in excess of €80 provided the drug is covered through the **Drugs Payment Scheme**.
- **Free contraception** for women is extended to those aged between 17-30.
- Fully funded **treatment abroad** in another EU country, the UK or Switzerland is available if a consultant confirms that the treatment is justifiable and is not available in sufficient time in Ireland.
- Nursing home support under the **Fair Deal Scheme** provides patients seeking long-term residential care means-tested support. Patients must pay towards the cost of care and the state will cover the balance of the costs.
- All children under the age of 8 and adults over the age of 70 are automatically entitled to a free GP card while others who meet certain criteria will be entitled to a **medical card**.

Medical costs

GP Visit Card	Weekly income limit	Medical Card	Weekly income limit
Single person under 70 living alone	€418	Single person living alone under 66	€184
Single person under 70 living with family	€373	Single person living alone aged 66-69	€201.50
Couple, married/cohabiting/civil partners, one parent family with dependent children aged under 70	€607	Single person living with family under 66	€164
Allowance for each of first 2 children aged under 16	€57	Single person living with family 66-69	€173.50
Allowance for third child and for each subsequent child under 16	€61.50	Couple, married/cohabiting/civil partners, one parent family under 66	€266.50
Allowance for each of first 2 children aged over 16 (with no income)	€58.50	Couple, married/cohabiting/civil partners, one parent family aged between 66-69	€298
Allowance for third child and for each subsequent child over 16 (with no income)	€64	Single person aged over 70 (Savings disregard of €36,000)	€550
Each dependent over 16 years in full-time non-grant aided third-level education	€117	Couple aged over 70 (Savings disregard of €72,000)	€1,050

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More info

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BUDGET 2024

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EASING EVERYDAY EXPENSES

Protecting people from the rising cost of everyday expenses remains a key priority. We will help with these costs in 2024 through:

- A **cost of living bonus week to social welfare recipients** in January for all long-term payments of over 12-months.
- **Electricity credits** worth €450 will be paid over three instalments.
- An extension of the **lower VAT rate on energy products** to 1 November 2024.
- The **Household Benefits Package** for those aged 70+ regardless of income and co-habitants. The package provides €35 per month towards electricity or gas bills, and a free annual TV licence. Over 66s may also qualify under certain criteria.
- A **Fuel Allowance** of €33 per week for 28 weeks if you are on a long-term social welfare payment and meet certain additional criteria.
- An automatically paid **Telephone Allowance** of €2.50 per week for those who receive the Fuel Allowance and the Living Alone Allowance.
- The **Additional Needs Payment** to meet unforeseen expenses such as funeral costs or costs for home repairs following a flood/fire.
- The **free schoolbooks scheme** which is expanded to students up to Junior Cycle.
- **Half price fares on public transport** expanded to include 24- and 25-year-olds.
- An increase to the **National Minimum Wage** of €1.40 bringing it to €12.70 per hour from January.

TARGETED TAXATION

The tax burden is being cut for lower- and middle-income earners in 2024 which will have a positive effect for hundreds of thousands of people through:

- A one-year **mortgage interest tax relief**, capped at €1,250 per property, for homeowners with an outstanding mortgage balance on their primary dwelling of between €80,000 and €500,000 as of 31 December 2022.
- A **rent tax credit** of €750 per year per renter from 2024. This credit can be claimed by parents paying for students in a tenancy registered with the RTB, or in digs. You can also claim for 2022 and 2023 retrospectively (€500 tax credit for these years).
- A reduction in **USC rates** to 2% on earnings of €13,747 and 4% on €44,283.
- An increase in the higher rate of **income tax** (40%) to €42,000.
- An income tax credit of 20% for **tuition fees and the student contribution** for third level, up to a maximum of €7,000 per accredited course.
- The **Rent a Room scheme** which provides €14,000 tax free annually.
- A **Landlord Relief** of 20% of €3,000 of rental income in 2024, €4,000 of rental income in 2025, and €5,000 of rental income in 2026 and 2027.
- A 20% tax credit for all unreimbursed **Health Care Expenses** incurred at home or abroad carry.

FAMILIES FIRST

We recognise the huge importance in continuing to support families with the cost of childcare and family life. Families will continue to be put first in 2024 through:

- A **€12 increase in weekly social welfare payments** from January, including proportionate increases for qualified adults and people receiving a reduced rate.
- Weekly rates of **qualified child payments** increase to €54 for those aged 12 and over, and €46 for under 12s.
- Increases in the income thresholds for the **Working Family Payment** from January to €645 per week for a family with one child, €101 for a second and third child respectively, €91 for a fourth child and €126 for each additional child.
- The **One Parent Family Allowance** for lone parents through an assessment of half of their earnings. Child maintenance is no longer included in the means test.
- An extension of **Child Benefit** to 18-year-olds in full time education from September 2024.
- Paid **Maternity Leave** for 26 weeks, with an additional 16 weeks of unpaid leave.
- Paid **Paternity Benefit** for 2 weeks in the first six months after birth/adoption.
- **Parent's Benefit** of €262 per week for 7 weeks during the first two years of a child's life, increasing to 9 weeks for children born after August 2024.
- Extended unpaid **Parental Leave** to 26 weeks for each child and can be taken up to a child's 13th birthday.
- An increase of 50% in the universal subsidy under the **National Childcare Scheme** for parents using childminders from September 2024 bringing this to €2.14/hour or €96.30 per week for a maximum of 45 hours per week. An income-assessed subsidy (means-tested) will also be made available for those whose household income is under €60,000.
- Free **Early Childhood Care and Education** for two years to any child aged more than 2 years and 8 months until they are 5 years and 6 months, or make the transition to primary school, and covers 3 hours of childcare daily.
- Extension of the **Access and Inclusion Model** to childcare outside of ECCE settings once qualifying criteria are met.
- The **Hot School Meals Programme** to all non-DEIS primary schools who applied on a phased basis.
- The **Back to School Clothing and Footwear Allowance** paid at a rate of €260 per child aged between 4-11, and €385 per child aged 12+.
- An extension of the fee reduction on **school transport services** for a further year. A fee of €50 per year for primary level and €75 per year for post-primary level applies.
- A **fee waiver for students sitting state exams** for 2024.
- An increase in **supports for third level and further education** through SUSI (Student Universal Support Ireland) for PLC, diploma and undergraduate degree courses in approved colleges in Ireland and the EU.

Child Benefit (monthly)

Number of children	Monthly payment
1 child aged 18 and under	€140
Each subsequent child	€140
Twins: paid at 1.5 times the monthly Child Benefit rate for each child	
Multiple births of three or more: paid at double the monthly Child Benefit rate for each child	

Working Family Payment Thresholds

2024 Weekly Income Limit	2024 Weekly Income Limit
1 child	€645
2 children	€746
3 children	€847
4 children	€938
5 children	€1,064
6 children	€1,180
7 children	€1,316
8 children or more	€1,412

Childcare and Education Supports

Early Childhood Care and Education Scheme (ECCE)

- The 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.

National Childcare Scheme (NCS)

The 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.
- For both the ECCE and NCS, children must be attending a childcare provider registered with Tusla.

Back to School Clothing and Footwear Allowance (means-tested)

- Children aged 4-11: €260 per child
- Children aged 12 and over: €385 per child

Student Grant Scheme - income limits for maintenance and fee grant

Income limits for maintenance and full fee grant

Number of dependent children	Full maintenance income limit	Part maintenance (75%) income limit	Part maintenance (50%) income limit	Part maintenance (25%) income limit
Less than 4	€40,875	€41,970	€44,380	€46,790
4 to 7	€44,810	€46,025	€48,670	€51,325
8 or more	€48,575	€49,890	€52,760	€55,630

Income limits for maintenance and partial fee grant

Number of dependent children	Income limit for 50% tuition fees and 100% student contribution	Income limit for 50% student contribution only	Income limit for €500 grant for your student contribution
Fewer than 4	€50,840	€62,000	€100,000
4 to 7	€55,765	€68,014	€109,600
8 or more	€60,455	€73,727	€118,806

The income limits may be increased for each additional family member who is doing a full-time course of at least one year's duration:

- In full maintenance and partial fee grant categories by €4,950
- In part maintenance 75%, 50% and 25% categories by €4,785

CARING FOR CARERS

The role that carers play in Irish society cannot be understated. That is why we're continuing to support carers in 2024 in the following ways:

- A means-tested weekly **Carer's Allowance** of €248 (€286 if a carer is aged 66+) for those caring full-time. A half-rate Carer's Allowance is payable to persons receiving another social welfare payment.
- **Credited contributions, a GP Visit Card and free travel** is available to carers.
- Carers can take up **training or paid employment** for up to 18.5 hours per week without affecting their payment.
- Carers Allowance is paid for 12 weeks after the caring ceases after which you are eligible for **Back to Work, Back to Education or Community Employment Schemes**.
- A **Carer's Benefit** of €249 based on your social insurance contribution for short-term absences from work (up to 24 months) for caring responsibilities. Limited earnings of up to €350 per week is permissible and you will be entitled to a GP Visit Card.
- Weekly rates of **qualified child payments** increase to €54 for those aged 12 and over, and €46 for under 12s.
- A January **cost of living bonus** for those receiving the Carer's Allowance.
- A **Carers Support Grant** of €1,850 paid automatically to those on Carer's Allowance, Carer's Benefit or Domiciliary Care Allowance.
- A **Carer's Pension** for those who have been a carer for 20+ years, allowing paid stamps to be attributed to overcome any gaps in a person's insurance record.
- A **tax credit** of €3,500 if you are supporting an incapacitated child. For other dependant relatives the tax credit is €245.
- **Tax relief** at the top rate of tax up to €75,000 can be claimed to employ a home carer or an agency.
- A **Home Carer Tax Credit** of €1,800 to a partner in a one-earner family who is caring for a child or a person with a disability.
- The **Domiciliary Care Allowance** of €340 per month, and a medical card up to a child's 16th birthday, for children with a severe disability. A half-rate payment is payable to a child in institutional settings who lives at home for 2 days or more.
- A once-off double **Foster Care** allowance to be paid this year.
- **Home support** is available offering home help or a homecare package depending on need, with no charge or contribution to be paid for either short or long-term care plans. Eligibility is based on a Care Needs Assessment by your Public Health Nurse and is not based on a means-test or if a person holds a medical card.

Payments for carers and guardians (weekly, unless otherwise stated)

Payment	Claimant	Increase for a Qualified Adult	Increase for a Qualified Child under 12	Increase for a Qualified Child aged 12+
Carer's Benefit (PRSI-based)	€249	-	€46	€54
Carer's Allowance (means-tested)				
Carer under 66	€248	-	€46	€54
Carer over 66	€286	-	-	-
A half-rate Carer's Allowance may be paid with an existing social welfare payment.				
Domiciliary Care Allowance (monthly)	€340	-	-	-
Guardian's Payment	€215	-	-	-
Carer's Support Grant (yearly)	€1,850	-	-	-
Foster Care Allowance				
Child under 12	€350	-	-	-
Child over 12	€377	-	-	-

ENHANCED SUPPORTS FOR PEOPLE WITH DISABILITIES

Our focus continues to be on how best we can support people with disabilities and their families. This will continue in 2024 through:

- The **Free Travel Scheme** which is extended from July to any person medically certified as unfit to drive.
- An increase in the **Carer's Allowance income disregard** to €450 for a single person and €900 for a couple.
- An increase of **€12 in the maximum personal rate of weekly disability payments**, with proportionate increases for people getting a reduced rate.
- A **cost of living bonus week to social welfare recipients** in January for all long-term payments of over 12-months.
- The **Domiciliary Care Allowance** of €340 per month, and a medical card up to a child's 16th birthday, for children with a severe disability. A half-rate payment is payable to a child in institutional settings who lives at home for 2 days or more.
- Assessment of a half rate of earnings between €165 and €375 per week in testing the eligibility for a reduced rate of **Disability Allowance**.
- A **Housing Adaptation (Disability)** grant to cover costs of up to €30,000 in works to adapt a home to suit the needs certified by a doctor and an occupational therapist (e.g., downstairs toilet shower, wheelchair adaptation, extension) in owned or private rented homes.

Payments for people with disabilities (weekly)

Payment	Claimant	Increase for a Qualified Adult	Increase for a Qualified Child under 12	Increase for a Qualified Child aged 12+
Invalidity Pension (PRSI-based)	€237.50	€169.7	€46	€54
Illness Benefit (PRSI-based)	€232	€154	€46	€54
Disability Allowance (means-tested)	€232	€154	€46	€54
Blind Pension (means-tested)	€232	€154	€46	€54
Disablement Benefit (PRSI-based)	€263	-	€46	€54
Injury Benefit (PRSI-based)	€232	€154	€46	€54
Blind Welfare Allowance (HSE)	€66.70	-	€4.40	€4.40

HOUSING FOR YOU

Delivering affordable homes is our overriding priority. This remains the case for 2024 through:

- The **Local Authority Affordable Purchase Scheme** which offers the opportunity to buy a new affordable home developed by local authorities, Approved Housing Bodies (AHBs), or the Land Development Agency (LDA), subject to qualifying criteria.
- **Cost Rental Homes** which are secure long-term tenancies available by local authorities, AHBs or the LDA. The rent is calculated at the annualised cost of building and managing the home. Rents charged must be at least 25% below private market rents in the area and be indexed to consumer prices. To be eligible, the net income of the household must be no more than €66,000, and family size matches the home.
- The **First Homes Scheme** which is a shared equity scheme meaning that the government and participating banks pay up to 30% of the cost in return for a stake in the home. You can buy back the stake at any time, but you do not have to.
- The **Help to Buy Scheme** which allows a person buying a new home to claim a refund of the income tax and DIRT tax which they paid in the past 4 years up to a maximum of €30,000 or 10% of the value of the home. There is no means test on this scheme, but the house price cannot exceed €500,000.
- Single people with gross earnings up to €70,000 and couples up to €85,000 gross can get a **Local Authority Home Loan** of up to 90% of a new or second hand home costing up to €360,000, provided you have been refused by two lenders. The interest rate including mortgage protection is 4.23% on a 30-year loan.
- The **Housing Assistance Payment** for those eligible for social housing. If approved, the local authority will pay the rent to a landlord whom you source.
- A range of **energy updates** from SEAI to make your home warmer and to save on your energy bills. A low interest loan for such projects is planned to be in place for 2024.

SUSTAINING SOCIAL PROTECTION

We recognise the challenges that many people across the country face each day and will continue to support all those in 2024 through:

- A **cost of living bonus week to social welfare recipients** in January for all long-term payments of over 12-months.
- An increase of **€12 in the maximum personal rate of jobseeker's payments**, with proportionate increases for people getting a reduced rate.
- Weekly rates of **qualified child payments** increase to €54 for those aged 12 and over, and €46 for under 12s.
- A new **Pay-Related Jobseekers Benefit** providing least 60% of previous income, up to a maximum of €450 a week for the first three months after you lose a job; 55% for the next three months up to a maximum of €375 a week; and 50% for a final three months up to a maximum of €300 a week.
- The **Back to Education Allowance** for a full-time course leading to a recognised certificate at a level which you have not previously completed.
- A **Training Support Grant** of up to €1,000 to fund the cost of an approved course under one year.
- A **Work Placement Programme** for 6 months of 30 hours per week paid at the minimum wage, which will increase by €1.40 to €12.70 per hour from January.

Find out more about Budget 2024

