

Case Study: Income Scenario- Two Parents- One Adult working Full-time on NMW- 3year old and 10 year old

	Weekly	Yearly
<u>Full-time employment on NMW</u>		
Gross earned income National Minimum Wage €7.65 x 37.5hrs	286. 88	14917. 76
Total Income	286. 88	14917. 76

Tax due

Pay; 14917.76; tax @ 20% = 2983.55

Tax Credits:

Married person's tax credit: 3260.00

PAYE tax credit: 1490.00

Total credits: 4750.00

4750.00 is > 2983.55, therefore negative tax income liability, thus no tax due.

PRSI due

No PRSI due as earning less than €300.00 per week

Family Income Supplement

Weekly income threshold for two parents, two children 510. 00

Assessable income (total after tax) 286.88

FIS payable (60% of 223.12) 133.87¹

Back to School Clothing and Footwear Allowance (BSCFA)

Threshold for this family is €460.70, therefore this family will qualify

Amount of €120.00 per child per annum

	4. 62	240. 00
<u>Total Income</u>		
Weekly Income	286.88	14917.76
FIS	133.87	6961.24
Child Benefit	69. 23	3600. 00
BSCFA	4. 62	240. 00
Total Cash Income	494.60	25719.20

¹ It is important to note that in general FIS is rounded up to the next full euro. In this scenario we give the precise FIS entitlement.

Calculation of Local Authority Rent

Total weekly income (incl FIS)	494.60
Less disregards:	
Child benefit	69.23
BSCFA	4.62
Income disregard (couple)	64.00
Assessable income	356.75
Rent (15% of 356.75)	53.51
-€1.00 for each dependent child ²	51.51

Eligibility for Medical Card

Weekly income limit	266.50
Allowance for 2 children (38.00 x 2)	76.00
Childcare expenses	nil
Travel expenses	20.00
Housing rent	51.51
Total guideline	414.01
Total Income	286.88

This household will qualify for a medical card

² Dublin City Council (DCC) deducts a €1.00 for each dependent child. This deduction is particular to DCC and does not apply across all Local Authorities.