

**Case Study: Income Scenario- Two Parents- One adult working full-time and one adult working part-time on NMW**

	Weekly	Yearly
<b><u>Full-time employment on NMW</u></b>		
Gross earned income		
National Minimum Wage	324.38	16867.76
€8.65 x 37.5 hrs		
<b><u>Part-time employment on NMW</u></b>		
Gross earned income		
National Minimum Wage	173.00	8996.00
€8.65 x 20hrs		
<b>Total income for two adults</b>	<b>497.38</b>	<b>25863.76</b>

**Tax due**

Total pay: 25863.76; tax @20% = 5172.75

Tax Credits:

Married person's tax credit:	3520.00	
PAYE tax credit:	1760.00	(only 1 PAYE tax credit as they cannot be Transferred between spouses).
Total tax credits:	5280.00	

5280.00 is > 5172.75, therefore negative income tax liability, thus no tax due.

**PRSI due**

No PRSI due as each earning less than €339.00 per week

**Family Income Supplement (FIS)**

Weekly income threshold for two parent, two children family      550.00

Assessable income (total after tax)      497.38

FIS payable (60% of 52.62)      31.57<sup>1</sup>

**Early Childcare Supplement**

€250.00 (paid quarterly for children under 6)	19.23	1000.00
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**Total Income**

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<sup>1</sup> It is in general the amount of the weekly FIS entitlement is rounded to the next full euro. In this scenario we give the precise FIS entitlement.

FIS	31.57	1641.74
Early Childcare Supplement	19.23	1000.00
Child Benefit (€160 per child per month)	73.85	3840.00
<b>Total Income</b> (3&10 yr old)	<b>622.03</b>	<b>32345.50</b>
<b>Total Income</b> (10&15 yr old different total income as does not include Early Childcare Supplement))	<b>602.80</b>	<b>31345.50</b>

**\*Back to School Clothing and Footwear Allowance (BSCFA)**

Threshold for this family is €492.80, this family will not qualify<sup>2</sup>

**Calculation of Local Authority Rent**

Total weekly income (incl FIS,)	622.03 (3&10 yr old)	602.80 (10&15 yr old)
Less disregards:		
Child benefit	73.85	
Early Childcare Supp	19.23	N/A
Income disregard (single)	32.00	
Assessable income	496.95	
Rent (15% of 496.95)	74.54	
-€1.00 for each dependent child <sup>3</sup>	<b>72.54</b>	Rent is the same amount for both households.

**Eligibility for Medical Card**

**1) 3 year old and 10 year old**

Weekly income limit	266.50
Allowance for 2 children (38.00 x 2)	76.00
Childcare Expenses	83.00
Travel Expenses	42.00
Housing Rent	72.54
Total Guideline	540.04
Total income	497.38

**Therefore, this household will qualify for a medical card**

**2) 10 year old and 15 year old**

<sup>2</sup> Note FIS is not included in the calculation of eligibility to BSCFA

<sup>3</sup> 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.

Weekly income limit	266. 50
Allowance for 2 children (38.00 x 2)	76. 00
Childcare expenses	12. 58
Travel expenses	42. 00
Housing Rent	72.54
Total Guideline	469.62
Total income	497.38

**Therefore, this household will not qualify for a medical card, but will qualify for a GP visit Card**