Government Budget Summary 2026

1. Introduction

Budget 2026 was announced in October 2025. The changes below are due to take effect from 1st January 2026, unless otherwise stated.

2. National Minimum Wage

The Government Budget 2026 announced an increase of €0.65 in the national minimum wage from €13.50 to €14.15 from 1 January 2026. This rate applies to people aged 20 and over. An employer may pay a reduced rate to employees under the age of 20, see rates below.

National Minimum Wage		
From 1st January 2026:	% of Minimum Wage	Min Hourly Rate of Pay
Experienced Adult Worker (employee aged 20 years or over)	100%	€14.15
Employee aged 19 years	90%	€12.74
Employee aged 18 years	80%	€11.32
Employee under 18 years	70%	€9.91

3. Universal Social Charge (USC)

There is no change to the exemption threshold of €13,000. From 1 January 2026, the ceiling of the 2% band will increase from €27,382 to €28,700, so that the salary of a full-time worker on the minimum wage will remain outside the higher 3% rate of USC.

From 1 January 2026, USC rates and bands will be:

USC Thresholds 2026	
	Rate
Income up to €12,012	0.5%
Next €16,688 (up to €28,700)	2%
Next €41,344 (up to €70,044)	3%
Balance	8%

The rate of 8% USC will continue to apply under the Emergency Basis.

Reduced Rate of USC
Medical card holders and individuals aged 70 years and over whose aggregate income does not exceed €60,000 will pay a maximum rate of 2% USC. A 'GP' only card is not considered a full medical card for USC purposes.

4. Tax Credits, Tax Rates and Tax Bands

There has been no change to tax rates for 2026. The standard rate will remain at 20% and the higher rate at 40%.

See **Appendix 1** for increases in the tax credits and tax bands for 2026.

5. PRSI

The increases announced in Budget 2025 took effect from 1 October 2025. Both employer and employee PRSI rates increased by 0.1%. Employers will now pay 9% Class A employer PRSI on weekly earnings of up to €527(€552 from 1 January 2026) and pay 11.25% Class A employer PRSI on weekly earnings over €527 (€552 from 1 January 2026).
Employee PRSI Class A rates increased from 4.1% to 4.2%.

As agreed by government under the PRSI roadmap, from 1 October 2026 both employer and employee PRSI rates will increase by a further 0.15%. Employers will pay 9.15% Class A employer PRSI on weekly earnings of up to €552 and pay 11.40% Class A employer PRSI on weekly earnings over €552. Employee PRSI Class A rates will increase from 4.2% to 4.35%.

Please note your payroll provider will update your computerised payroll package to take into account the changes to the rates of employers PRSI.

6. Capitation Grant

Budget 2026 announced an increase in the basic rate of capitation funding for primary schools. The rate will increase from €224 to €274 per pupil.

There will be an increase of €20 per mainstream pupil in Urban Band One DEIS primary schools to €294. Special schools will see their rates increase in line with their peers in mainstream post-primary schools.

Further information on this additional capitation funding will be issued when it becomes available from the Department.

7. Solar Panels

The VAT rate for the supply and installation of solar panels in schools remains at 0%.
Further details can be found on our website.

8. Auto Enrolment

Auto-enrolment is a new retirement savings system for employees that will be introduced on 1 January 2026. Employees who do not have a pension scheme, earn more than €20,000 per year and are aged between 23 and 60 will be automatically enrolled into the new system.
A new public body, the National Automatic Enrolment Retirement Savings Authority (NAERSA) has been set up to administer the auto-enrolment scheme "My Future Fund". Under the scheme the employee, employer and Government all pay a certain amount into the employee's pension fund.

Planned contributions rates

Years	Employee	Employer	State
2026 – 2029	1.5%	1.5%	0.5%
2030 – 2032	3%	3%	1%
2033 – 2035	4.5%	4.5%	1.5%
2036 onwards	6%	6%	2%

Further information can be found on:

- FSSU Financial Guideline P09 2025/2026 Information on Auto-Enrolment
- gov.ie - Auto-enrolment latest news and events.

9. Further Information

Further information or clarification on any of the issues raised in this guideline can be obtained from the FSSU.

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10th December 2025

Appendix 1

Tax Credits, Tax Rates and Tax bands

Tax Credit	2025 €	2026 €
Single Person	2,000	2,000
Married or in a Civil Partnership	4,000	4,000
Employee Tax Credit	2,000	2,000
Earned Income Tax Credit	2,000	2,000
Widowed Person or Surviving Civil Partner (without qualifying child)	2,540	2,540
Single Person Child Carer Tax Credit	1,900	1,900
Incapacitated Child Tax Credit	3,800	3,800
Blind Tax Credit:		
• Single Person	1,950	1,950
• Married or in a Civil Partnership - One Spouse or Civil Partner Blind	1,950	1,950
• Married or in a Civil Partnership - Both Spouses or Civil Partners Blind	3,900	3,900
Age Tax Credit:		
• Single or Widowed or Surviving Civil Partner	245	245
• Married or in a Civil Partnership	490	490
Dependent Relative	305	305
Home Carer Tax Credit	1,950	1,950

Tax Rates and Tax Bands

Personal Circumstances	2025 €	2026 €
Single or Widowed or Surviving Civil Partner, without qualifying child	44,000 @ 20% Balance @ 40%	44,000 @ 20% Balance @ 40%
Single or Widowed or Surviving Civil Partner, qualifying for Single Person Child Carer Credit	48,000 @ 20% Balance @ 40%	48,000 @ 20% Balance @ 40%
Married or in a Civil Partnership, one Spouse or Civil Partner with Income	53,000 @ 20% Balance @ 40%	53,000 @ 20% Balance @ 40%
Married or in a Civil Partnership, both Spouses or Civil Partners with Income	53,000 @ 20% with increase of 35,000 max. Balance @ 40%	53,000 @ 20% with increase of 35,000 max. Balance @ 40%

Achoimre ar Cháinaisnéis 2026

1. Réamhrá

Rinneadh Buiséad 2026 a fhógairt i nDeireadh Fómhair 2025. Tá na hathruithe thíos le teacht i bhfeidhm ón 1 Eanáir 2026, mura luaitear a mhalairt.

2. An Pá Íosta Náisiúnta

I gCáinaisnéis 2026, fógraíodh go mbeadh ardú €0.65 ar an bpá íosta náisiúnta, ó €13.50 go €14.15, an 1 Eanáir 2026. Beidh feidhm ag an ráta seo do dhaoine 20 bliain d'aois nó os a chionn. Féadfaidh fostóir ráta laghdaithe a íoc le fostaithe faoi bhun 20 bliain d'aois, féach na rátaí thíos.

An tÍosphá Náisiúnta		
Ón 1 Eanáir 2026:	% den Phá Íosta	An Ráta Pá Íosta san Uair
Oibrí Fásta ag a bhfuil taithí (20 bliain d'aois nó níos sine)	100%	€14.15
Fostaí 19 mbliana d'aois	90%	€12.74
Fostaí 18 mbliana d'aois	80%	€11.32
Fostaí faoi 18 mbliana	70%	€9.91

3. An Muirear Sóisialta Uilíoch (MSU)

Ní bheidh aon athrú ar an tairseach díolúine €13,000. Ón 1 Eanáir 2026, ardófar uasteorainn an bhanda 2% ó €27,382 go dtí €28,700 sa chaoi go bhfanfaidh tuarastal duine atá ag obair go lánaimseartha ar an bpá íosta lasmuigh den ráta MSU 3%.

Ón 1 Eanáir 2026, is mar seo a leanas a bheidh rátaí agus bandaí MSU:

Tairsí MSU 2026	
	Ráta
Ioncam suas le €12,012	0.5%
An chéad €16,688 eile (suas le €28,700)	2%
An chéad €41,344 eile (suas le €70,044)	3%
Iarmhéid	8%

Leanfar den ráta MSU 8% a chur i bhfeidhm faoin mBonn Éigeandála.

Ráta Laghdaithe MSU

Beidh uasráta MSU 2% le híoc ag sealbhóirí cárta leighis agus daoine atá 70 bliain d'aois nó níos sine agus nach bhfuil a n-ioncam comhiomlán níos mó ná €60,000. Ní mheastar Cárta Cuairte Dochtúra a bheith ina chárta leighis iomlán chun críocha MSU.

4. Creidmheasanna Cánach, Rátaí Cánach agus Bandaí Cánach

Ní bheidh aon athrú ar na rátaí cánach in 2026. Beidh an ráta caighdeánach fós ag 20% agus an ráta ard ag 40%.

Féach **Aguisín 1** le haghaidh eolas ar na méaduithe ar na creidmheasanna cánach agus ar na bandaí cánach don bhliain 2026.

5. ÁSPC

Tháinig na harduithe a fógraíodh i gCáinaisnéis 2025 i bhfeidhm an 1 Deireadh Fómhair 2025. Rinneadh idir an ráta fostóra agus an ráta fostaí de ÁSPC a ardú 0.1%. Íocfaidh fostóirí 9% ar Aicme A de ÁSPC an fhostóra anois ar thuilleamh seachtainiúil suas le €527 (€552 ón 1 Eanáir 2026) agus íocfaidh 11.25% ar Aicme A de ÁSPC an fhostóra ar thuilleamh seachtainiúil os cionn €527 (€552 ón 1 Eanáir 2026). Rinneadh rátaí Aicme A de ÁSPC an fhostaí a ardú ó 4.1% go 4.2%.

Mar a chomhaontaigh an Rialtas faoin treochlár ÁSPC, cuirfear ardú breise 0.15% i bhfeidhm ar rátaí ÁSPC an fhostóra agus an fhostaí araon an 1 Deireadh Fómhair 2026. Íocfaidh fostóirí ráta 9.15% ar Aicme A de ÁSPC an fhostóra ar thuilleamh seachtainiúil suas le €552 agus íocfaidh ráta 11.40% ar Aicme A de ÁSPC an fhostóra ar thuilleamh seachtainiúil os cionn €552. Déanfar rátaí Aicme A de ÁSPC an fhostaí a ardú ó 4.2% go 4.35%.

Tabhair faoi deara go ndéanfaidh do sholáthraí párolla do phacáiste párolla ríomhairithe a nuashonrú chun na hathruithe ar rátaí ÁSPC an Fhostóra a chur san áireamh.

6. Deontas Caipitíochta

Fógraíodh ardú ar an mbunráta maoinithe caipitíochta do bhunscoileanna i gCáinaisnéis 2026. Ardófar an ráta ó €224 go €274 in aghaidh an dalta.

Beidh méadú €20 in aghaidh an dalta príomhshrutha go €294 i mbunscoileanna atá i mBanda Uirbeach a hAon de DEIS. Ardófar rátaí scoileanna speisialta i gcomhréir lena bpiaraí in iar-bhunscoileanna príomhshrutha.

Eiseofar tuilleadh eolais faoin maoiniú caipitíochta breise seo nuair a bheidh sé ar fáil ón Roinn.

7. Grianphainéil

Fanfaidh an ráta CBL chun grianphainéil a sholáthar agus a shuiteáil i scoileanna ag 0%. Tá tuilleadh sonraí le fáil ar ár suíomh gréasáin.

8. An Clárú Uathoibríoch

Córas coigiltis scoir nua d'fhostaithe is ea an Clárú Uathoibríoch, agus é le teacht i bhfeidhm an 1 Eanáir 2026. Fostaithe nach bhfuil scéim pinsin acu, a thuilleann níos mó ná €20,000 in aghaidh na bliana agus atá idir 23 agus 60 bliain d'aois, clárófar go huathoibríoch sa chóras nua iad.

Tá comhlacht poiblí nua, an tÚdarás Náisiúnta um Uathchlárú Coigiltis Scoir (NAERSA), curtha ar bun chun an scéim uathchláraithe "My Future Fund" a riaradh. Faoin scéim, íocfaidh an fostaí, an fostóir, agus an Rialtas araon méideanna áirithe isteach i gcuntas coigiltis scoir an fhostaí.

Na Rátaí Ranníocaíochta atá Beartaithe

Blianta	Fostaí	Fostóir:	Stát
2026 – 2029	1.5%	1.5%	0.5%
2030 – 2032	3%	3%	1%
2033 – 2035	4.5%	4.5%	1.5%
2036 ar aghaidh	6%	6%	2%

Is féidir tuilleadh eolais a fháil:

- dTreoirlíne Airgeadais P09 2025/2026 ó FSSU - Eolas faoin gClárú Uathoibríoch
- gov.ie - Clárú uathoibríoch - an nuacht is deireanaí.

9. Tuilleadh Eolais

Is féidir tuilleadh eolais nó soiléiriú a fháil ar aon cheann de na saincheisteanna sa treoirlíne sin ach dul i dteagmháil leis an FSSU.

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10 Nollaig 2025

Aguisín 1

Creidmheasanna Cánach, Rátaí Cánach agus Bandaí Cánach

Creidmheas Cánach	**2025 €**	**2026 €**
Duine Singil	2,000	2,000
Pósta nó i bPáirtnéireacht Shibhialta	4,000	4,000
Creidmheas Cánach Fostaí	2,000	2,000
Creidmheas Cánach i leith Ioncam Tuillte	2,000	2,000
Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach (nach bhfuil leanbh cleithiúnach/leanaí cleithiúnacha acu)	2,540	2,540
Creidmheas Cánach Cúramóra Linbh do Dhuine Singil	1,900	1,900
Creidmheas Cánach do Leanbh Éagumasaithe	3,800	3,800
Creidmheas Cánach na nDall:		
• Duine Singil	1,950	1,950
• Pósta nó i bPáirtnéireacht Shibhialta - Céile nó Páirtí Sibhialta Amháin Dall	1,950	1,950
• Pósta nó i bPáirtnéireacht Shibhialta - An Bheirt Chéilí nó an Bheirt Pháirtithe Sibhialta Dall	3,900	3,900
Creidmheas Cánach Aoise:		
• Singil nó Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach	245	245
• Pósta nó i bPáirtnéireacht Shibhialta	490	490
Gaol Cleithiúnach	305	305
Creidmheas Cánach Cúramóra Baile	1,950	1,950

Rátaí Cánach agus Bandaí Cánach

Cúinsí Pearsanta	2025 €	2026 €
Singil nó Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach, nach bhfuil leanbh cleithiúnach aige nó aici	44,000 @ 20% Iarmhéid @ 40%	44,000 @ 20% Iarmhéid @ 40%
Singil nó Baintreach Fir nó Mná nó Páirtí Sibhialta Marthanach, atá i dteideal Creidmheas Cúramóra Linbh do Dhuine Singil	48,000 @ 20% Iarmhéid @ 40%	48,000 @ 20% Iarmhéid @ 40%
Pósta nó i bPáirtnéireacht Shibhialta, Céile nó Páirtí Sibhialta Amháin a bhfuil Ioncam aige/aici	53,000 @ 20% Iarmhéid @ 40%	53,000 @ 20% Iarmhéid @ 40%
Pósta nó i bPáirtnéireacht Shibhialta, Ioncam ag an mBeirt Chéilí nó ag an mBeirt Pháirtithe Sibhialta	53,000 @ 20% le méadú 35,000 ar a mhéad Iarmhéid @ 40%	53,000 @ 20% le méadú 35,000 ar a mhéad Iarmhéid @ 40%