
















EMMA MURPHY

YOUR GUIDE TO BUDGET 2014

REPRESENTING **BALLYBODEN, EDMONDSTOWN, RATHFARNHAM, KNOCKLYON, BALLYCULLEN & BOHERNABREENA**



How Does Your Wallet Feel About Budget 2014?

	 MARRIED COUPLE TWO CHILDREN	 MARRIED COUPLE NO CHILDREN	 SINGLE MOTHER ONE CHILD	 RETIRED MARRIED COUPLE	 UNEMPLOYED SINGLE MALE
 HEALTH	Free GP care for children aged five Health insurance subsidy cut	Health insurance subsidy cut	Free GP care for children aged five Health insurance subsidy cut	Prescription charge increasing to €2.50 Health insurance subsidy cut	Reduction in medical card entitlements
 EDUCATION	€500 increase in 3rd level registration fee Class sizes remaining at unsustainable levels		€500 increase in 3rd level registration fee Class sizes remaining at unsustainable levels		€500 increase in 3rd level registration fee
 SOCIAL WELFARE	Maternity Benefit Reduced Increase in the number of waiting days for entitlement to Illness Benefit from 3 to 6 days	Increase in the number of waiting days for entitlement to Illness Benefit from 3 to 6 days	Maternity Benefit Reduced Increase in the number of waiting days for entitlement to Illness Benefit from 3 to 6 days	Bereavement Grant Transition Pension Over 70's medical card	U25's reduction in Jobseekers & Supplementary Allowances
 COST OF LIVING	No assistance for Childcare costs 9% VAT on hospitality	9% VAT on hospitality	No assistance for Childcare costs 9% VAT on hospitality	9% VAT on hospitality Household Benefits Package - Discontinue the Telephone Allowance	Duty on Alcohol & Cigarettes
 TAX & FINANCES	Full Rate Property Tax Additional Pension Levy of 0.15% Banking Levy passed on to consumers Increase in D.I.R.T. to 41% from 33%	Full Rate Property Tax Additional Pension Levy of 0.15% Banking Levy passed on to consumers Increase in D.I.R.T. to 41% from 33%	Full Rate Property Tax Additional Pension Levy of 0.15%	Full Rate Property Tax Increase in D.I.R.T. to 41% from 33%	Increase in D.I.R.T. to 41% from 33%
OVERALL					

About Emma

Emma is an international development specialist from Ballyboden. She works in the Rathfarnham area as the Director of International Schools Linking Organisation, Amawele, based on Ballyroan Road.

Principle Provisions of Budget 2014



Free GP Care for children
aged five and under
costing €37m



Telephone Allowance will cease
for all individuals in receipt of the
Household Benefits Package.



Medical card eligibility curtailed for 70+
by lowering income thresholds to
€900 p.w. for a couple and
€500 p.w. for a single person



**Jobseekers & Supplementary
Welfare Allowance reduced**
to €100 for existing recipients who
reach 22 and for new entrants aged
up to 24 on or after January 1, 2014



**Review of eligibility for
all medical card holders**
to save €113m



Rate of Maternity Benefit
standardised at a reduced
€230 p.w. from January, 2014.



Increase in D.I.R.T.
Raised from 33% to 41%



€850 Bereavement Grant eliminated
from January 2014.



Home Renovation Tax Incentive Scheme
for improvements and renovations.



Tax relief for medical insurance
premiums will be restricted to
€1,000 for an adult & €500 for a child.



9% VAT rate to remain in place
for the hospitality sector



Prescription Charges increased
to €2.50



Additional Pension Levy
of 0.15% in 2014 and 2015.



**Number of days before which
individuals qualify for Sick Benefit**
increased from three to six days.



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