







KPMG		
Single person employed, earning €45,000, property owner		
2019 changes	Euro	
Change in Tax Bands	150	
Change to Tax Credits	0	
Change to PRSI	0	
Change to Universal Social Charge	77	
Net Saving		€227

KPMG		
Married couple, one employed, earning €50,000, three children, property owner		
2019 changes	Euro	
Change in Tax Bands	150	
Change to Tax Credits	300	
Change to PRSI	0	
Change to Universal Social Charge	89	
Net Saving		€539

KPMG		
Married couple, both employed, one earning €150,000, one earning €30,000, property owner		
2019 changes	Euro	
Change in Tax Bands	300	
Change to Tax Credits	0	
Change to PRSI	0	
Change to Universal Social Charge	178	
Net Saving		€478

KPMG		
Married couple, both self employed, one earning €150,000, one earning €30,000, property owner		
2019 changes	Euro	
Change in Tax Bands	300	
Change to Tax Credits	400	
Change to PRSI	0	
Change to Universal Social Charge	178	
Net Saving		€878

KPMG		
Unmarried couple, living together, renting, both employed, one earning €80,000, one earning €35,000		
2019 changes	Euro	
Change in Tax Bands	240	
Change to Tax Credits	0	
Change to PRSI	0	
Change to Universal Social Charge	191	
Net Saving		€431

KPMG		
Married couple, both employed, one earning €250,000, one earning €90,000, one child, property owner		
2019 changes	Euro	
Change in Tax Bands	300	
Change to Tax Credits	0	
Change to PRSI	0	
Change to Universal Social Charge	278	
Net Saving		€578