


Personal Tax Scenarios 2023




Single person employed, earning €45,000, property owner

2023 changes	Euro	
Change in Tax Bands	640	
Change to Tax Credits	150	
Change to PRSI	0	
Change to Universal Social Charge	41	
Net Saving		€831




Single person employed, earning €45,000, renting

2023 changes	Euro	
Change in Tax Bands	640	
Change to Tax Credits*	650	
Change to PRSI	0	
Change to Universal Social Charge	41	
Net Saving		€1,331

*The new annual rental tax credit of €500 can also be claimed for 2022 from early 2023



Married couple, both employed, one earning €150,000, one earning €30,000, property owner

2023 changes	Euro	
Change in Tax Bands	1,080	
Change to Tax Credits	300	
Change to PRSI	0	
Change to Universal Social Charge	82	
Net Saving		€1,462




Married couple, both self employed, one earning €150,000, one earning €30,000, renting

2023 changes	Euro	
Change in Tax Bands	1,080	
Change to Tax Credits*	1,300	
Change to PRSI	0	
Change to Universal Social Charge	82	
Net Saving		€2,462

*The new annual rental tax credit of €500 can also be claimed for 2022 from early 2023




Unmarried couple, living together, both employed, one earning €80,000, one earning €35,000, property owner

2023 changes	Euro	
Change in Tax Bands	640	
Change to Tax Credits	300	
Change to PRSI	0	
Change to Universal Social Charge	82	
Net Saving		€1,022




Married couple, both employed, one earning €250,000, one earning €90,000, one child, renting

2023 changes	Euro	
Change in Tax Bands	1,280	
Change to Tax Credits*	1,300	
Change to PRSI	0	
Change to Universal Social Charge	82	
Net Saving		€2,662

*The new annual rental tax credit of €500 can also be claimed for 2022 from early 2023




Married couple, one employed, earning €50,000, three children, property owner

2023 changes	Euro	
Change in Tax Bands	640	
Change to Tax Credits	325	
Change to PRSI	0	
Change to Universal Social Charge	41	
Net Saving		€1,006



Married couple, one employed, earning €50,000, three children, renting

2023 changes	Euro	
Change in Tax Bands	640	
Change to Tax Credits*	1,325	
Change to PRSI	0	
Change to Universal Social Charge	41	
Net Saving		€2,006

*The new annual rental tax credit of €500 can also be claimed for 2022 from early 2023