



STATUTORY INSTRUMENTS.

S.I. No. 679 of 2025

SOCIAL WELFARE (CONSOLIDATED CLAIMS, PAYMENTS AND
CONTROL) (AMENDMENT) (NO. 9) (ASSESSMENT OF EARNINGS
AND MEANS) REGULATIONS 2025

SOCIAL WELFARE (CONSOLIDATED CLAIMS, PAYMENTS AND CONTROL) (AMENDMENT) (NO. 9) (ASSESSMENT OF EARNINGS AND MEANS) REGULATIONS 2025

I, DARA CALLEARY, Minister for Social Protection, in exercise of the powers conferred on me by sections 4 (amended by section 14 and reference 1 of the Schedule to the Social Welfare (Miscellaneous Provisions) Act 2024 (No. 24 of 2024)) and 100(3) (amended by section 12 of the Social Welfare and Pensions Act 2007 (No. 8 of 2007)); and by Rules 1(2)(b)(vi), 1(2)(b)(viii), 1(5), and 1(8) of Part 2 of Schedule 3; Rule 1(2)(b)(vi) of Part 3 of Schedule 3; Rules 1(2)(b)(vii), 1(2)(b)(x), and 1(4)(a) of Part 5 of Schedule 3 to the Social Welfare Consolidation Act 2005 (No. 26 of 2005); with the consent of the Minister for Public Expenditure, Infrastructure, Public Services Reform and Digitalisation, hereby make the following Regulations:

Citation and construction

1. (1) These Regulations may be cited as the Social Welfare (Consolidated Claims, Payments and Control) (Amendment) (No. 9) (Assessment of Earnings and Means) Regulations 2025.

(2) These Regulations and the Social Welfare (Consolidated Claims, Payments and Control) Regulations 2007 to 2025 shall be construed together as one and may be cited together as the Social Welfare (Consolidated Claims, Payments and Control) Regulations 2007 to 2025.

Assessment of Earnings

2. The Social Welfare (Consolidated Claims, Payments and Control) Regulations 2007 (S.I. No. 142 of 2007) are amended in article 57(5) (amended by Article 4 of the Social Welfare (Consolidated Claims, Payment and Control) (Amendment) (No. 17) (Earnings Disregard) Regulations 2021 (S.I. No. 783 of 2021)), by the insertion of the following paragraph after paragraph (a):

“(aa) any participant contribution deducted from emoluments (within the meaning of Part 3 of the Automatic Enrolment Retirement Savings System Act 2024) in accordance with section 59(1)(b) of that Act.”.

Assessment of Means

3. The Social Welfare (Consolidated Claims, Payments and Control) Regulations 2007 (S.I. No. 142 of 2007) are amended—

(a) in article 145(3) (amended by article 8 of the Social Welfare (Consolidated Claims, Payments and Control) (Amendment) (No. 10) (Miscellaneous Amendments) Regulations 2012 (S.I. No. 447 of 2012)), by—

- (i) in paragraph (a) the substitution of “Regulation 31 of the Income Tax (Employments) Regulations 2018 (S.I. No. 345 of 2018)” for “regulations 41 and 42 of the Income Tax (Employments) (Consolidation) regulations 2001 (S.I. No. 559 of 2001)”, and
- (ii) the insertion of the following paragraph after paragraph (a):
 - “(aa) any participant contribution deducted from emoluments (within the meaning of Part 3 of the Automatic Enrolment Retirement Savings System Act 2024) in accordance with section 59(1)(b) of that Act,”,
- (b) in article 145A(3) (amended by article 3 of the Social Welfare (Consolidated Claims, Payments and Control) (Amendment) (No. 15) (Jobseeker’s Transitional Payment) Regulations 2019 (S.I. No. 103 of 2019)), by–
 - (i) in paragraph (a) the substitution of “Regulation 31 of the Income Tax (Employments) Regulations 2018 (S.I. No. 345 of 2018)” for “regulations 41 and 42 of the Income Tax (Employments) (Consolidation) Regulations 2001 (S.I. No. 559 of 2001)”, and
 - (ii) the insertion of the following paragraph after paragraph (a):
 - “(aa) any participant contribution deducted from emoluments (within the meaning of Part 3 of the Automatic Enrolment Retirement Savings System Act 2024) in accordance with section 59(1)(b) of that Act,”,
- (c) in article 147 (amended by article 4(a) of the Social Welfare (Consolidated Claims, Payments and Control) (Amendment) (No. 15) (Earnings Disregard) Regulations 2022 (S.I. No. 614 of 2022)), by–
 - (i) in sub-article (1),–
 - (I) the insertion of the following paragraph after paragraph (a):
 - “(aa) any participant contribution deducted from emoluments (within the meaning of Part 3 of the Automatic Enrolment Retirement Savings System Act 2024) in accordance with section 59(1)(b) of that Act,”, and
 - (II) the substitution of the following paragraph for paragraph (e):
 - “(e) where the claimant’s assessable earnings are in excess of €165, half the amount of the assessable earnings in excess of €165 but not exceeding €375.”,
 - (ii) the substitution of the following sub-article for sub-article (2):

“(2) For the purposes of this article,—

- (a) “assessable earnings” means weekly earnings less the amounts in paragraphs (a), (aa), (b) and (c) of sub-article (1), and
- (b) for any period before 30 May 2022, paragraph (e) of sub-article (1) shall be read as if “€350” were substituted for “€375.”,

(d) in article 148(3) (amended by article 8 of the Social Welfare (Consolidated Claims, Payments and Control) (Amendment) (No. 10) (Miscellaneous Amendments) Regulations 2012 (S.I. No. 447 of 2012)), by—

- (i) in paragraph (a) the substitution of “Regulation 31 of the Income Tax (Employments) Regulations 2018 (S.I. No. 345 of 2018)” for “regulations 41 and 42 of the Income Tax (Employments) (Consolidation) Regulations 2001 (S.I. No. 559 of 2001)”, and
- (ii) the insertion of the following paragraph after paragraph (a):
“(aa) any participant contribution deducted from emoluments (within the meaning of Part 3 of the Automatic Enrolment Retirement Savings System Act 2024) in accordance with section 59(1)(b) of that Act.”,

(e) in article 149(3) (amended by article amended by article 8 of the Social Welfare (Consolidated Claims, Payments and Control) (Amendment) (No. 10) (Miscellaneous Amendments) Regulations 2012 (S.I. No. 447 of 2012)), by—

- (i) in paragraph (a) the substitution of “Regulation 31 of the Income Tax (Employments) Regulations 2018 (S.I. No. 345 of 2018)” for “regulations 41 and 42 of the Income Tax (Employments) (Consolidation) Regulations 2001 (S.I. No. 559 of 2001)”, and
- (ii) the insertion of the following paragraph after paragraph (a):
“(aa) any participant contribution deducted from emoluments (within the meaning of Part 3 of the Automatic Enrolment Retirement Savings System Act 2024) in accordance with section 59(1)(b) of that Act.”,

(f) in article 150 (amended by article 4(b)(i) of the Social Welfare (Consolidated Claims, Payments and Control) (Amendment) (No. 15) (Earnings Disregard) Regulations 2022 (S.I. No. 614 of 2022)), by—

- (i) in sub-article (1),—
 - (I) the insertion of the following paragraph after paragraph (a):

“(aa) any participant contribution deducted from emoluments (within the meaning of Part 3 of the Automatic Enrolment Retirement Savings System Act 2024) in accordance with section 59(1)(b) of that Act,”, and

(II) the substitution of the following paragraph for paragraph (e):

“(e) where the claimant’s assessable earnings are in excess of €165, half the amount of the assessable earnings in excess of €165 but not exceeding €375.”,

(ii) the substitution of the following sub-article for sub-article (2):

“(2) For the purposes of this article,—

- (a) “assessable earnings” means weekly earnings less the amounts in paragraphs (a), (aa), (b) and (c) of sub-article (1), and
- (b) for any period before 30 May 2022, paragraph (e) of sub-article (1) shall be read as if “€350” were substituted for “€375.”,

(g) in article 151A(2) (amended by article 8 of the Social Welfare (Consolidated Claims, Payments and Control) (Amendment) (No. 15) (Earnings Disregard) Regulations 2022), by—

(i) in paragraph (a) the substitution of “Regulation 31 of the Income Tax (Employments) Regulations 2018 (S.I. No. 345 of 2018)” for “regulations 41 and 42 of the Income Tax (Employments) (Consolidation) Regulations 2001 (S.I. No. 559 of 2001)”, and

(ii) the insertion of the following paragraph after paragraph (a):

“(aa) any participant contribution deducted from emoluments (within the meaning of Part 3 of the Automatic Enrolment Retirement Savings System Act 2024) in accordance with section 59(1)(b) of that Act,”,

(h) in article 153(4) (amended by article 8 of the Social Welfare (Consolidated Claims, Payments and Control) (Amendment) (No. 10) (Miscellaneous Amendments) Regulations 2012 (S.I. No. 447 of 2012)), by—

(i) in paragraph (a) the substitution of “Regulation 31 of the Income Tax (Employments) Regulations 2018 (S.I. No. 345 of 2018)” for “regulations 41 and 42 of the Income Tax (Employments) (Consolidation) Regulations 2001 (S.I. No. 559 of 2001)”, and

- (ii) the insertion of the following paragraph after paragraph (a):
 - “(aa) any participant contribution deducted from emoluments (within the meaning of Part 3 of the Automatic Enrolment Retirement Savings System Act 2024) in accordance with section 59(1)(b) of that Act,”,
- (i) in article 153A(4) (amended by article 8 of the Social Welfare (Consolidated Claims, Payments and Control) (Amendment) (No. 10) (Miscellaneous Amendments) Regulations 2012 (S.I. No. 447 of 2012)) by–
 - (i) in paragraph (a) the substitution of “Regulation 31 of the Income Tax (Employments) Regulations 2018 (S.I. No. 345 of 2018)” for “regulations 41 and 42 of the Income Tax (Employments) (Consolidation) Regulations 2001 (S.I. No. 559 of 2001)”, and
 - (ii) the insertion of the following paragraph after paragraph (a):
 - “(aa) any participant contribution deducted from emoluments (within the meaning of Part 3 of the Automatic Enrolment Retirement Savings System Act 2024) in accordance with section 59(1)(b) of that Act,”.

The Minister for Public Expenditure, Infrastructure, Public Services Reform and Digitalisation consents to the making of the foregoing Regulations.



GIVEN under my Official Seal,
29 December, 2025.

COLIN MENTON,
A person authorised under section 15 of the Ministers and
Secretaries Act 1924 to authenticate the seal of the
Minister for Public Expenditure, Infrastructure, Public
Services Reform and Digitalisation.



GIVEN under my Official Seal,
30 December, 2025.

JOHN MCKEON,
A person authorised under section 15 of the Ministers and
Secretaries Act 1924 to authenticate the seal of the Minister
for Social Protection.

EXPLANATORY NOTE

(This note is not part of the Instrument and does not purport to be a legal interpretation.)

These Regulations provide that any participant contribution deducted from emoluments made to My Future Fund (the Automatic Enrolment Retirement Savings System Act 2024) will be disregarded in the means test for social assistance payments (and any associated increases for qualified adults), and also in the assessment of earnings for Carer's Benefit.

The Regulations also make technical amendments to articles 147 and 150 to bring the drafting approach in these articles into line with similar provisions elsewhere in the Social Welfare (Consolidated Claims, Payments and Control) Regulations 2007.

BAILE ÁTHA CLIATH
ARNA FHOILSIÚ AG OIFIG AN tSOLÁTHAIR
Le ceannach díreach ó
FOILSEACHÁIN RIALTAIS,
BÓTHAR BHAILE UÍ BHEOLÁIN,
CILL MHAIGHNEANN,
BAILE ÁTHA CLIATH 8,
D08 XAO6

Tel: 046 942 3100
r-phost: publications@opw.ie

DUBLIN
PUBLISHED BY THE STATIONERY OFFICE
To be purchased from
GOVERNMENT PUBLICATIONS,
MOUNTSHANNON ROAD,
KILMAINHAM, DUBLIN 8,
D08 XAO6

Tel: 046 942 3100
E-mail: publications@opw.ie

ISBN 978-1-3993-5306-9



9 781399 353069 >

€ 3.00