



Why would my Universal Social Charge (USC) and Additional Superannuation Contribution (ASC) deduction vary during the year?

USC and ASC are calculated according to cumulative thresholds which determine the rate of the USC/ASC deduction according to your pay in any given week.

If your salary/payment was the same every week, there would be no fluctuation in the amount of USC/ASC deducted. However, if you periodically receive a higher payment (e.g. due to allowances) your USC/ASC deductions will be subject to higher thresholds in that week. NB: Some allowances are subject to USC but are not subject to ASC.

When you go back to the regular payment it is likely that you will notice a reduction in the USC/ASC deducted in subsequent pay periods. This is because the deduction is calculated using cumulative (year-to-date) figures each time you are paid.

It would be advisable to check your USC/ASC deduction in the weeks immediately following a larger payment, to see the practical effect of the above. Your deduction should regularise if your payment remains at the same value.

It is also worth noting that in the course of the year the available threshold accumulates. This means that during periods on unpaid leave or on a reduced working pattern, the accumulating threshold may remain unused or will be partially used, so when payments resume the USC/ASC deduction may be reduced until the cumulative gross pay exceeds the next threshold.

USC Thresholds below for 2021

Universal Social Charge Rates					
Standard Rates of USC					
Rate of USC		Weekly COP	Fortnightly COP	Monthly COP	Annual COP
USC Rate 1	0.5%	€231.00	€462.00	€1,001.00	€12,012
USC Rate 2	2%	€397.83	€795.66	€1,723.92	€20,687
USC Rate 3	4.5%	€1,347.00	€2,694.00	€5,837.00	€70,044
USC Rate 4	8%	Balance	Balance	Balance	Balance
Self-employed income in excess of €100,000 will be subject to USC @ 11%					
Reduced Rates of USC					
Medical card holder or person aged 70 years or over, whose aggregate annual income does not exceed €60,000					
Rate of USC		Weekly COP	Fortnightly COP	Monthly COP	Annual COP
USC Rate 1	0.5%	€231	€462	€1,001	€12,012
USC Rate 2	2%	Balance	Balance	Balance	Balance

ASC Thresholds below for 2021

ASC Rates and Thresholds					
Member of pre-2013 Standard Accrual Pension Scheme					
	Annual	Weekly	Fortnightly	Monthly	%
First:	€34,500	€663.46	€1,326.92	€2,875.00	Exempt
Next:	€25,500	€490.38	€980.77	€2,125.00	10%
Balance:					10.5%
Member of the Single Public Service Pension Scheme					
	Annual	Weekly	Fortnightly	Monthly	%
First:	€34,500	€663.46	€1,326.92	€2,875.00	Exempt
Next:	€25,500	€490.38	€980.77	€2,125.00	3.33%
Balance:					3.5%
Member of pre-2013 Fast Accrual Pension Scheme					
	Annual	Weekly	Fortnightly	Monthly	%
First:	€28,750	€552.88	€1,105.77	€2,395.83	Exempt
Next:	€31,250	€600.96	€1,201.92	€2,604.17	10%
Balance:					10.5%

For more information please see 'Your Payslip Explained' document on our website.