1 Introduction

This section outlines benefits and entitlements that you may be eligible for under the Social Welfare system in Ireland. It is very important that you familiarise yourself with the Habitual Residency Condition in part 2 of this section.

Payments are divided into 3 categories:

1 **Contributory:** These payments are related to social insurance contributions made while in employment

2 **Non-Contributory:** These are means-tested (based on your income) payments made to people who do not have enough contributions to qualify for a contributory benefit payment or who have used up their entitlement

3 **Universal:** These do not depend on insurance contributions or a means test eg: Free Travel on public transport for residents over 66 years.
Habitual Residence is a condition which you must satisfy in order to qualify for some social welfare assistance payments. This condition took effect from 1 May 2004 and affects all applicants regardless of nationality.

**Habitual Residence – What is it and how it might affect me?**
If you wish to qualify for some Social Assistance payments you must prove that you are habitually resident in Ireland or any part of the Common Travel Area. This means that you must show you have a proven close link to Ireland or other parts of the Common Travel Area. The Common Travel Area is Ireland, Great Britain, the Channel Islands and the Isle of Man.

How can I prove that I am Habitually Resident?

There are 5 factors that are considered:

1. Your residence in the Common Travel Area
2. Your reasons for leaving Ireland or the Common Travel Area
3. Your employment record in Ireland and abroad
4. Your main centre of interest (i.e. Do you have close family in Ireland? A home? A job? Friends?)
5 Your future intention to remain in Ireland (Have you arranged a job? Have you bought a house? Signed a rental agreement?)

*Who will be considered to be Habitually Resident?*

You may be considered habitually resident if:

You have lived in Ireland or the Common Travel Area all your life

OR

You have been living in Ireland for the last 2 years, have worked in Ireland and you intend to continue living in Ireland

OR

You have lived in the Common Travel Area for 2 years and then you move to Ireland and intend to make it your permanent home.

*What payments are subject to the Habitual Residence Condition?*

- Jobseeker’s Allowance (see part 3 of this section)
- State Pension Non-Contributory (see the section on Pensions)
- Blind Pension
- Widow(er)’s (Non-Contributory) Pension
• Guardian’s Payment (Non-Contributory)
• One-parent Family Payment – exceptions for EU citizen workers
• Carer’s Allowance
• Disability Allowance
• Supplementary Welfare Allowance – possible exceptions for once-off Exceptional and Urgent needs payments and for EU citizen workers
• Child Benefit – exceptions for children of EU citizen workers.

**What if I do not satisfy the ‘Habitual Residence Condition’?**
If you do not satisfy the ‘Habitual Residence Condition’ you may qualify for a payment under the Supplementary Welfare Allowance scheme. See parts 3 & 4 of this section.
3 Payments for the Unemployed

There are two categories of payments for unemployed people: Jobseeker’s Benefit and Jobseeker’s Allowance. To qualify for either of these you must be:

- Available for
- Capable of

AND

- Genuinely looking for full time work.

Jobseeker’s Benefit

How do I qualify?

This payment is based on insurance contributions paid while in employment in Ireland (PRSI) or another country covered by EC regulations. You will qualify for Jobseeker’s Benefit if:

- You are less that 66 years of age
- You have suffered a loss in employment

* European Community.
• You must be unemployed for at least 3 days in any period of six consecutive days

• You have paid enough social insurance contributions

• You are available for and genuinely seeking work.

**What is PRSI?**

PRSI stands for Pay Related Social Insurance. PRSI is a payment made by employers and employees in Ireland into a national fund. This fund is used to help finance social welfare payments. The number of PRSI contributions you have made determines how much financial support you will get under certain payments. In general, the payment by a worker of social insurance is compulsory.

**What countries are covered by EC regulations?**

Austria, Belgium, Czech Republic, The Republic of Cyprus (Cyprus South), Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, The Republic of Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, The Netherlands, The UK.
How many social insurance contributions do I need to qualify for Jobseeker’s Benefit?
You must have:

• 52 weeks PRSI (Pay Related Social Insurance) contributions paid since first starting work and 39 weeks PRSI contributions paid or credited in the Relevant Tax Year

OR

• 26 weeks PRSI paid in the Relevant Tax Year and 26 weeks PRSI paid in the tax year before.

The Relevant Tax Year for a claim is the second last complete tax year before the start of the year you are making a claim, eg, if you are making a claim in 2007, the Relevant Tax Year is 2005.

What if I paid my contributions in a country covered by EC regulations?
If you paid your social insurance contributions in a country covered by EC* regulations and you have paid at least one full rate PRSI contribution since coming to Ireland, you may combine your

* European Community.
insurance record in that country with your Irish PRSI contributions to help you qualify for Jobseeker’s Benefit.

If you have obtained Form E301 from the countries in which you were previously employed, you must send it with your application to the Department of Social and Family Affairs. The E301 Form (which is for Jobseeker’s Benefit purposes) is a record of the social security contributions you have paid while employed in countries covered by EC Regulations and will speed up the processing of your application. If you don't have Form E301 from the relevant countries, the Department of Social and Family Affairs will obtain the form for you.

**NOTE**

*If you are not combining your European social insurance contributions with your social insurance contributions in Ireland you may qualify for Jobseekers Benefit if you have 52 weeks PRSI contributions made in Ireland and it is your first time working in Ireland. You can do this by applying for ‘pre-entry credits’ and combining your 52 paid PRSI contributions with credited pre-entry social insurance contributions.*
What if I paid my social insurance contributions in a country not covered by EC regulations?
If you paid your social insurance contributions in a country outside of the countries mentioned above you will not be able to use these to qualify for Jobseeker’s Benefit.

Can I transfer my Jobseeker’s Benefit from abroad to Ireland?
Yes, provided you paid your insurance contributions in a country covered by EC Regulations. If you have been in receipt of Jobseeker’s Benefit in a country covered by EC regulations for at least 4 weeks immediately before you come to Ireland you can transfer your benefits for up to 78 days. You must inform your local office in the country you are leaving at least 4 weeks before you come to Ireland so that they can make the necessary arrangements. You must register in Ireland within 7 days of your arrival. For more information contact the International Records Section in the Department of Social and Family Affairs. See Contact Details section.

How much am I entitled to?
You must contact your local social welfare office to find out exactly how much you would be entitled to.
How long can I claim Jobseeker’s Benefit?
You can claim Jobseeker’s Benefit for a maximum of 390 days provided you have enough social insurance contributions. If you have less than 260 contributions paid overall, your claim will be limited to 312 days.

Am I entitled to any other payments?
If you are in receipt of Jobseeker’s Benefit, you may also be entitled to:

- Rent Supplement or Mortgage Interest Supplement
- Smokeless Fuel Allowance (after 13 weeks)
- Back to School Clothing and Footwear Allowance
- School Book Grant Scheme.

You may also be entitled to:
- Medical Card.

How do I apply?
To apply you must register (sign-on) with the Department of Social and Family Affairs at your local Social Welfare Office.
You need to apply straight away as any delay may mean that you lose out on your full entitlements. For more information contact the Department of Social and Family Affairs or your local Social Welfare Office. See Contact Details section.

**What do I need to provide?**

You need to bring:

- Proof of Identity (Long Birth Certificate or passport)
- Proof of address
- P45 and P60 Forms from your employment in Ireland.

**What if I do not qualify?**

If your claim for Jobseeker’s Benefit is refused, you have the right to appeal the decision. If you still do not qualify, you can apply for Jobseeker’s Allowance.

**JOBSEEKER’S ALLOWANCE**

If you do not qualify for Jobseeker’s Benefit, you may be eligible for Jobseeker’s Allowance.
How do I qualify?
To qualify you must:

- Be less than 66 years of age
- Be unemployed
- Be available for and genuinely seeking full-time employment
- Satisfy the Habitual Residence Condition (see part 2 of this section)
- Satisfy a means test
- Be capable of work.

What is the means test?
A means test is a way of checking if you (and/or your partner) have enough income to support yourself and what amount of payment, if any, you may qualify for. The following are the main items taken into account for the means test:

- All cash income, including most social welfare and Health Centre payments, except Child Benefit, Domiciliary Care Allowance and Blind Welfare Allowance
• The value of any benefit or privilege, for example, free board and lodging

• The value of investments, savings or property (but not the value of your own home).

*Can I transfer my Jobseeker’s Allowance to another country?*

No. It is not possible to transfer Jobseeker’s Allowance to another country.

*How long can I claim Jobseeker’s Allowance?*

You can claim Jobseeker’s Allowance for as long as you need, as long as you satisfy all the requirements.

*Am I entitled to any other payments?*

If you are in receipt of Jobseeker’s Allowance, you may also be entitled to:

• Rent Supplement or Mortgage Interest Supplement

• Fuel Allowance (after 390 days)

• Smokeless Fuel Allowance (13 weeks)
Back to School Clothing and Footwear Allowance

School Book Grant Scheme.

You may also be entitled to:

Medical Card.

**How do I apply?**

You must complete Form UP1 and send it to the address clearly marked on the form. For more information contact the Department of Social and Family Affairs or your local social welfare office. See Contact Details section.

**What do I need to bring with me?**

You will need to bring:

- Details of efforts to find work
- P45 (If you have been previously employed in Ireland)
- Child dependant details
- Proof of your identity (long version Birth Certificate/Passport)
- Proof of your address.
What if I do not qualify?

If your claim for Jobseeker’s Allowance is refused, you have the right to appeal the decision. If you still do not qualify, you may be entitled to other payments. You can contact your Community Welfare Officer (CWO) in your local Health Centre or you can contact your local social welfare office for further information.
4 Supplementary Welfare Allowance

Supplementary Welfare Allowance provides a basic weekly allowance to eligible people who have little or no income.

*What is Supplementary Welfare Allowance (SWA)?*

Basic Supplementary Welfare may be given to you if you do not have enough money to take care of yourself. You must pass a means test, this is based on your income. You are entitled to apply if:

- You have applied for other social welfare payments but you are refused
- You only qualify for a reduced rate social welfare payment and you do not have any other source of income
- You are awaiting a decision on a social welfare payment (You will have to repay the money if you get the social welfare payment)
- You are appealing a decision to grant you a social welfare payment
- You have started work but are awaiting your wages. You will have to repay this money.
How do I qualify for Supplementary Welfare Allowance (SWA)?
You will normally qualify for Supplementary Welfare Allowance if you satisfy the following conditions:

- You are living in the state
- You satisfy the means test
- You have applied for other benefits or allowances
- You satisfy the Habitual Residence Condition (exception for EU citizens who have worked in Ireland)
- You have registered for work with FÁS (state training & employment agency) if you are of working age.

You will not normally qualify for Supplementary Welfare Allowance if you are:

- In full-time work (working for more than 30 hours per week)
- In full-time education
- Involved in a trade dispute (You may claim Supplementary Welfare Allowance for your dependants).
What is the means test?
See part 3 of this section.

If I am eligible for Supplementary Welfare Allowance, what other payments might I get?

- Basic Supplementary Welfare Allowance (SWA)
- Rent Supplement or Mortgage Interest Supplement
- Back to School Clothing and Footwear Allowance
- Exceptional Needs Payments
- Urgent Needs Payments.

You may also be eligible for:

- Medical Card
- Fuel Allowance.

What is Rent Supplement?
Rent Supplement is financial assistance with paying for your private rental accommodation. It is a form of SWA.
How do I qualify for Rent Supplement?
You will be eligible for rent supplement if:

• You satisfy the qualifying conditions

AND

• At the time you started renting originally you could afford the rent

AND

• You have a reasonable expectation that you would be able to afford the rent in the future

AND

• You have experienced a substantial change in your circumstances such as illness or loss of employment leading to an inability to pay the rent.

You must also satisfy one of the following criteria:

• You must be assessed by a housing authority as having a housing need

• You must be regarded by a housing authority as being homeless
You must be a tenant of accommodation provided by approved bodies under the Capital Assistance Scheme

A person aged 65 years or over

You must be in receipt of Disability Allowance, Invalidity Pension, Blind Pension or an equivalent type payment from another EEA (European Economic Area) country

The Health Services Executive (in charge of health service provision in Ireland) must decide that you are eligible for the supplement.

How do I qualify for an Exceptional Needs Payment?
You may be paid an Exceptional Needs Payment to assist with essential once-off expenditure in exceptional circumstances, for example, unexpected funeral expenses or some other unforeseen expense. Payment is at the discretion of the Community Welfare Officer (CWO).

How do I qualify for an Urgent Needs Payment?
You may be granted an Urgent Needs Payment even if you are not normally eligible to receive assistance under the Supplementary Welfare Scheme. Payments are normally made to assist with
immediate needs such as food, clothing in the aftermath of a fire or flood. Depending on your circumstances you may have to pay back all or part of what you have been paid, for example, if you are working or once an insurance claim has been settled.

*How long can I claim Supplementary Welfare Allowance?*

Supplementary Welfare Allowance is payable for as long as you satisfy the qualifying conditions.

*How do I apply?*

You can apply for Supplementary Welfare Allowance to the Community Welfare Officer (CWO) at your local Health Centre as soon as the need arises.

*What do I need to provide?*

You should bring the following:

- Your PPS number
- ID (Birth Certificate or passport)
- Evidence of any income
• A note from your local social welfare office and your last pay slip if you have just applied for Jobseeker’s Benefit/Assistance

• Your Child Benefit Book or Birth Certificates for any children you may be claiming for if you do not have PPS numbers for them

• Your rent book if you require assistance paying your rent

• A statement giving details of your mortgage interest payments if you are applying for help with your mortgage interest.

If you require further information you can contact the Community Welfare Officer (CWO) in your local Health Centre.

**What if I do not get Supplementary Welfare Allowance?**

You have the right to appeal the decision if you are not satisfied with the outcome. If you wish to make an appeal you should write to the Appeals Officer in your local Health Centre.
There are a number of both social insurance (i.e. based on work history) and means tested payments for people who are sick or who have a disability. **Illness Benefit** and **Invalidity Pension** are based on work history contributions. Illness Benefit is intended for those with a short-term illness but it can be paid in the long-term. Invalidity Pension is a long-term payment. **Disability Allowance** and **Blind Pension** are long-term means tested payments. There is also the **Occupational Injuries Benefit Scheme** that applies to work related injuries and diseases. See the section on *Employment Rights and Safety at Work*.

**ILLNESS BENEFIT**

Illness Benefit is a payment made by the Department of Social and Family Affairs to those in Ireland who are aged under 66, incapable of work because of illness and who have enough social insurance contributions.

*How do I qualify?*

You will qualify for Illness Benefit if:

- You are unable to work due to illness
• You are less than 66 years of age

• You have enough PRSI contributions.

*How many social insurance contributions do I need?*

You must have:

• At least 52 weeks PRSI contributions paid since you first started work

AND

• 39 weeks PRSI contributions paid or credited in the relevant tax year (13 of these must be paid contributions)

OR

• 26 weeks PRSI contributions paid in the relevant tax year and 26 weeks PRSI contributions paid in the tax year immediately before the relevant tax year.

If you do not have 13 paid contributions in the relevant tax year, you may use the following years instead:

• The two tax years before the relevant tax year

• The last complete tax year
• Or the current tax year.

The Relevant Tax Year for a claim is the second last complete tax year before the start of the year you are making the claim, eg, if you are making a claim in 2007, the Relevant Tax Year is 2005.

What if I paid my social insurance contributions in a country covered by EC Regulations?

If you paid your social contributions in a country covered by EC Regulations and you currently live in Ireland, the country in which you were last employed is generally responsible for paying your Illness Benefit. You must send your application for Illness Benefit to the Department of Social and Family Affairs. They will arrange to send it to the relevant country and will then tell you if you must take further action regarding your application. Under EC Regulations, the country in which you were last insurably employed is generally responsible for paying Illness Benefit.

If you paid your social insurance contributions in a country covered by EC regulations and you have paid at least one full rate PRSI contribution since coming to Ireland, you may combine your
insurance record in that country with your Irish PRSI contributions to help you qualify for benefit.

If you have obtained Form E104 from the countries in which you were previously employed, you must send it with your application to the Department of Social and Family Affairs. The E104 Form (which is for Illness Benefit purposes) is a record of the social security contributions you have paid while employed in countries covered by EC Regulations and will speed up the processing of your application. If you don't have Form E104 from the relevant countries, the Department of Social and Family Affairs will obtain the form for you.

What countries are covered by EC regulations?
See part 3 of this section.

What if I paid my social insurance contributions in a country not covered by EC Regulations?
If you paid your social insurance contributions in a country not covered by EC regulations you will not be able to use these contributions to qualify for Illness Benefit.
Can I transfer my Illness Benefit to Ireland?
It may be possible to transfer your Illness Benefit. You should contact your social welfare office in the country from which you are coming.

How long can I claim Illness Benefit?
If you have 260 weeks PRSI contributions paid since you first started work, you may get Illness Benefit for as long as you are unfit for work and you are under age 66.

If you have between 52 and 259 weeks PRSI contributions paid, you may qualify for Illness Benefit for up to 52 weeks. At the end of this period, you must get an extra 13 paid contributions (or a lower number if it brings the total contributions up to 260) to re-qualify for Illness Benefit.

Am I entitled to any other payments?
Under the Supplementary Welfare Allowance you may be entitled to:

- Diet Supplement
- Exceptional Needs Payments
• Heating Supplement
• Rent or Mortgage Interest Supplement
• Urgent Needs Payments
• Back to School Clothing and Footwear Allowance.

You may also be entitled to apply for:
• Medical Card
• Long Term Illness Card
• Smokeless Fuel Allowance (after 13 weeks).

For more information contact your Community Welfare Officer in your local Health Centre.

**How do I apply?**

The application form is available from your doctor. You must complete this form and send it to your local social welfare office or to the Department of Social and Family Affairs. See *Contact Details* section.
What if my claim is refused?
If your claim is refused you can appeal the decision. If you do not qualify, you may be eligible for:

- Supplementary Welfare Allowance
- Disability Allowance
- Occupational Injury Benefit.

You can contact your Community Welfare Officer (CWO) in your local Health Centre or contact your local Social Welfare Office for further information.

DISABILITY ALLOWANCE (DA)
You may get this payment if you have a disability that is expected to last at least one year.

How do I qualify?
You will qualify for Disability Allowance if:

- You are aged between 16 to 66
- You satisfy a means test
• You satisfy Habitual Residence Condition (See part 2 of this section)

• You have an injury, disease or physical or mental disability that is expected to continue for at least one year.

**What is a means test?**
See part 3 of this section.

**Can I transfer my Disability Allowance to another country?**
No. It is not possible to transfer Disability Allowance.

**How long can I claim Disability Allowance?**
You can claim Disability Allowance for as long as you need to, provided that you satisfy all the qualifying conditions.

**Am I entitled to any other payments?**
If you are eligible for Disability Allowance you are automatically entitled to a free travel pass. You may also be entitled to the following:

• Living Alone Allowance

• Fuel Allowance
• Household benefits

• Rent and Mortgage Interest Supplement

• Medical Card

• Long-term Illness Book.

**How do I apply?**
You must complete Form **DA1** and send it to the address clearly marked on the form. For more information contact the Department of Social and Family Affairs or your local social welfare office. See *Contact Details* section.

**What do I need to provide?**
You must provide:

• Your birth certificate (long version only)

• Your spouse or partner’s birth certificate

• Your PPS number

• Your spouse and dependent children’s PPS numbers

• Your marriage certificate
• Statement from your accountant if you or your spouse/partner are self-employed
• Your spouse or partner’s recent payslip or P60 if you are in employment
• Statements from financial institutions (such as a bank or post office).

What if I do not qualify?
If you do not qualify you can appeal the decision. If you still do not qualify you can apply for Supplementary Welfare Allowance. For further information you can contact your Community Welfare Officer (CWO) in your local Health Centre or you can contact your local Social Welfare Office.

OCCUPATIONAL INJURY BENEFIT
See the section on Employment Rights and Safety at Work.

DISABLEMENT BENEFIT
You may get this if you suffer loss of physical or mental faculty because of an occupational injury or a prescribed occupational
disease. For more information contact the Department of Social and Family Affairs or your local social welfare office. See Contact Details section.

INVALIDITY PENSION

You may get this if you are ill and unfit for work and are likely to be permanently incapable of work. You must also have made at least 260 weeks full-rate PRSI contributions. Contact the Department of Social and Family Affairs or your local Social Welfare Office for more information. See Contact Details section.

BLIND PENSION

You may get this payment if you are visually impaired, satisfy a means test, satisfy the Habitual Residence Condition and you are over 18 years of age. For more information contact your local Social Welfare Office or the Department of Social and Family Affairs. See Contact Details section.
BLIND WELFARE ALLOWANCE

This is a means tested Health Service Executive payment paid to a blind person getting Blind Pension or Disability Allowance. You can apply for this to your local Community Welfare Officer (CWO) at your local Health Centre.

INFECTIOUS DISEASE MAINTENANCE ALLOWANCE

The Health Service Executive pays this allowance. To qualify you must satisfy a means test, currently undergoing treatment for a specified infectious disease and be over 16 years of age. For more information contact the Health Services Executive in your area. See Contact Details section.
6 Family Income Supplement (FIS)

Family Income Supplement (FIS) is a weekly tax-free payment for families, including one-parent families, at work and on low pay.

How do I qualify?
You may qualify if you meet all the following conditions:

• You are an employee in paid full-time employment which is expected to last for 3 months

• You* work at least 19 hours every week, or 38 hours every fortnight

• You have at least one qualified child who normally lives with you and/or is supported by you. A qualified child is any child under age 18 or aged 18 to 22 if in full-time education

• Your average weekly family income is less than a set amount which varies according to family size.

What counts as Family Income?
The main items that count as family income are:

* If you are married or living with a partner, you can combine the hours worked by your spouse or partner.
- Your earnings and your partner’s earnings
- Any other income including social welfare or Health Services Executive payments.

The following do not count as family income:

- Child Benefit
- Carer’s Allowance
- Supplementary Welfare Allowance
- Rent Allowance for tenants affected by de-control of rents
- Guardian’s Payment (Contributory & Non-Contributory)
- Domiciliary Care Allowance
- Foster child Allowance
- Income from a charitable organisation
- Unearned income (for example, income from property or rent of land)
- In certain circumstances income from casual employment by the Heath Services Executive as a “home help”
• Income from providing accommodation to students studying Irish in Gaeltacht areas under a scheme administered by the Minister for Community, Rural and Gaeltacht Affairs.

**How much am I entitled to?**
You must contact your local social welfare office to find out exactly how much you would be entitled to. See *Contact Details* section.

**How long can I claim Family Income Supplement?**
You can claim Family Income Supplement for 52 weeks provided you meet eligibility requirements. If your family size increases you must contact the Family Income Support Section of the Department of Social and Family Affairs to claim a higher rate of payment.

**Am I entitled to any other payments?**
If you qualify for FIS you may also be entitled to:

• Smokeless Fuel Allowance

• Back to School Clothing and Footwear Allowance.
**When can I apply?**
You can apply for FIS as soon as possible after you start work, otherwise you could lose the payment.

**How do I apply?**
You need to complete Form FIS1 and send it to the address that is clearly marked on the form. For more information contact the Department of Social and Family Affairs or your local Social Welfare Office. See *Contact Details* section.

**What do I need to provide?**
You will need to provide the following documents:

- A number of recent payslips to show your income
- Your latest P60 (if you have one)
- Your Certificate of Tax Credits for the current year (if you have one).

If you are starting employment for the first time or taking up a new job, you should contact your local Tax Office for advice about your Tax Credits. For further information about FIS you can contact your
local Social Welfare Office or the Department of Social and Family Affairs. See Contact Details section.
7 Maternity Benefit (for pregnant women)

Maternity Benefit is a payment made to women in Ireland on Maternity Leave from work (see Employment Rights and Safety at Work section) and who have paid a certain amount of PRSI (Pay Related Social Insurance) contributions. You need to apply for the payment 6 weeks before you intend to go on maternity leave (16 weeks if you are self-employed). The amount of money paid to you each week will depend on your earnings. If you are already on certain social welfare payments then you will receive half-rate Maternity Benefit.

How many social insurance contributions do I need?

If you are employed you must have:

- At least 39 weeks PRSI paid in the 12 month period before the first day of your maternity leave

OR

- At least 39 weeks PRSI paid since first starting work and at least 39 weeks PRSI paid or credited in the Relevant Tax Year

OR

- 26 weeks PRSI paid in the relevant Tax Year and 26 weeks PRSI paid in the tax year prior to the relevant tax year.
If you are self-employed you must have:

- 52 qualifying PRSI contributions paid in the last Relevant Tax Year

OR

- 52 qualifying PRSI contributions paid in the Tax Year prior to the Relevant Tax Year

OR

- 52 qualifying PRSI contributions paid in the Tax Year following the Relevant Tax Year.

The Relevant Tax Year for a claim is the second-last complete tax year before the start of the Benefit Year e.g: If you are going on maternity leave in January 2007, the relevant tax year is 2005.

*What if I paid my social insurance contributions in a country covered by EC regulations?*

See part 5 in this section.

*What countries are covered by EC regulations?*

See part 3 in this section.
What if I paid my social insurance contributions in a country not covered by EC regulations?
If you paid your social insurance contributions in a country not covered by EC regulations you will not be able to use these to qualify for Maternity Benefit.

Am I entitled to Maternity Benefit if I am in receipt of other social assistance payments?
If you are in receipt of the following payments, half-rate Maternity Benefit is payable.

- One-Parent Family Payment
- Widow's (Contributory) Pension
- Widow's (Non-Contributory) Pension
- Deserted Wife's Benefit
- Prisoners Wife's Allowance
- Deserted Wife's Allowance
- Guardian's Payment (Contributory)
- Guardian’s Payment (Non-Contributory)
How long can I claim Maternity Benefit?
Maternity Benefit is paid for 22 continuous weeks. At least 2 weeks and not more than 14 weeks leave must be taken before the end of the week in which your baby is due.

If your baby is born later than expected and you have less than 4 weeks maternity leave left, you may be entitled to extend your maternity leave to ensure that you have a full 4 weeks off following the week of the birth. In these circumstances Maternity Benefit will continue to be paid to you until the baby is four weeks old. You need to notify the Maternity Benefit Section of the Department of Social and Family Affairs by sending them a letter from your GP stating the date on which your baby was born.

How do I apply?
You must complete Form MB10 and you must send this to the address clearly marked on the Form 6 weeks before you intend to go on maternity leave. The MB10 is available from the Department of Social and Family Affairs, your local social welfare office or www.welfare.ie (see Contact Details section).
8 Child Benefit

*What is Child Benefit?*
In Ireland, Child Benefit is payable to the parents or guardians of qualified children normally living with you and being supported by you.

*Who is a qualified child?*
A qualified child is:

- Under 16 years of age

OR

- Aged 16-19 if in full time education, attending FÁS Youthreach Training or is physically or mentally disabled and dependant on you.

*How do EC Regulations affect Child Benefit?*
If you (the parent/legal guardian) are an EU citizen or a citizen of Iceland, Liechtenstein, Norway or Switzerland and work in Ireland, Ireland usually pays Child Benefit even if your family is living in another country covered by EC Regulations.
When should I apply?
You need to apply for Child Benefit within 6 months of:

- The birth of your child
- The month the child became a member of your family
- The month you came to live in Ireland.

How do I apply?
If you are claiming Child Benefit for the first time you need to complete Form CB1. You must include your child’s birth certificate and send it to the address clearly marked on the form. Do not send the original certificate. Instead go to your local Social Welfare Office and ask for the Birth Certificate to be photocopied and stamped with the details of the office. You can then post this photocopy.

If you are claiming Child Benefit for a child who is 16, 17 or 18, you must complete Form CB2. The form must be certified by:

- A school or college if your child is in full time education
- FÁS if your child is attending FÁS Youthreach Training
- A medical Doctor if your child is physically or mentally disabled.
If you require further information or forms you can contact the Department of Social and Family Affairs or your local Social Welfare Office. See *Contact Details* section. Forms are also available at [www.welfare.ie](http://www.welfare.ie)
9 Back to School Clothing & Footwear Allowance

The Back to School Clothing and Footwear Allowance is designed to help meet the cost of uniforms and footwear for students in Ireland attending school. The scheme operates from June 1st to September 30th each year.

You must be receiving certain social welfare payments or payments for training, employment schemes or adult education.

Your total household income must be below a certain amount.

For more information contact your local Community Welfare Officer (CWO) who is based at your local Health Centre.
One-Parent Family Payment is a payment for men and women in Ireland who are raising children without the support of a partner. It is payable to an unmarried person, a widow(er), a prisoner's spouse, a separated or divorced person or one whose marriage has been annulled. It is subject to certain conditions and you must satisfy a means test. If you are divorced/separated or unmarried, you must also have attempted to seek maintenance from the child's other parent.

**How do I qualify?**
You will qualify for a payment if:

- You are the main carer of at least one child and that child is living with you (Your child must be less than 18 years of age if no longer in full time education or 18-22 if in full-time education)
- You are not cohabiting, that is, living with someone as a partner
- You have earnings of €375 (2006 figure) or less per week
- You satisfy a means test
- You satisfy the Habitual Residence Condition (exception if you are an EU citizen worker).
The following conditions also apply:

- If you are separated/divorced you must have been separated for at least 3 months and you must have made efforts to get maintenance from your spouse
- If you are unmarried you must be the parent of a qualified child and will be required to seek maintenance from the other parent of your child
- If your spouse is in prison s/he must have been sentenced to prison for a term of at least 6 months or have been in custody for at least 6 months without being sentenced.

What is the means test?
See part 3 in this section.

Can I transfer my One-Parent Family Payment to another country?
No. It is not possible to transfer your One-Parent Family Payment to another country.

How long can I claim One-Parent Family Payment?
One-Parent Family Payment is payable for as long as you satisfy the qualifying conditions. The payment stops, however, if you
marry or live with someone as husband and wife or if you no longer have dependent children or if your earnings exceed €375 (2006 figure) per week.

**Am I entitled to any other payments?**

If you are getting a One-Parent Family Payment, you may also be eligible for:

- Fuel Allowance
- Family Income Supplement
- Supplementary Welfare Allowance.

You may also be entitled to:

- Medical Card.

**How do I apply?**

To apply for One-Parent Family Payment, complete claim Form OFP1. This form is available from the Department of Social and Family Affairs or from your local Social Welfare Office. See **Contact Details** section. You must send it with the relevant certificates and documents to the address that is clearly marked on the OFP1 Form. Forms are also available from [www.welfare.ie](http://www.welfare.ie)
What if I do not qualify?

If your claim is refused you have the right to appeal the decision. If you do not qualify for One-Parent Family Payment you may be eligible for other payments. You should contact your Community Welfare Officer (CWO) in your local Health Centre or you can contact your local Social Welfare Office.

**NOTE: PRSI CONTRIBUTIONS**

*If you are in employment you are exempt from the 2% Health Contribution regardless of the level of your earnings, for as long as you are getting One-Parent Family payment. You should provide proof of payment to your employer.*
There are two types of Widow’s/Widower’s Pensions:

**Contributory Pension:** You will be eligible for a contributory pension if you or your deceased spouse have enough PRSI contributions.

**Non-Contributory Pension:** If you or your deceased spouse does not have enough PRSI contributions you may qualify for a non-contributory pension, provided you pass a means test.

**WIDOW’S/WIDOWER’S CONTRIBUTORY PENSION**
A Contributory Widow's/Widower's Pension may be payable if either the deceased person or the spouse has enough PRSI contributions.

*How do I qualify?*
You will qualify if:

- You are widowed

**OR**

- You are divorced from your late husband and have not remarried and you are not cohabitating (living with someone as husband and wife)
• You satisfy the PRSI contributions conditions

OR

• Your late spouse was getting either a State Pension (Transition) or a State Pension (Contributory) which included a full rate increase for you.

**How many social insurance contributions do I need?**

A Widow's or Widower's (Contributory) Pension may be based on either your own or your late spouse's PRSI record. The two PRSI records cannot be combined for this purpose.

Whichever record is being used must have:

• 156 weeks PRSI paid to the date pension age was reached or to the date your spouse died

**AND**

• **Condition A**: either an average of 39 weeks PRSI paid or credited over the 3 or 5 tax years (whichever is more beneficial) before reaching pension age (currently age 66) or before your spouse died
OR

- **Condition B:** for a minimum pension, you need a yearly average of 24 weeks PRSI paid or credited since starting work up to the end of the tax year before reaching 66 years of age or the date your spouse died. (A yearly average of 48 weeks PRSI is required for the **maximum** pension.)

**What if I paid my social insurance contributions abroad?**
If you or your spouse paid insurance contributions in other countries covered by EC Regulations or countries with which Ireland has a Bilateral Social Security Agreement these social insurance contributions can be used to qualify you for a Widow(er)’s Contributory Pension. For more information contact the Department of Social and Family Affairs. See **Contact Details** section.

**What countries are covered by EC regulations?**
See part 3 in this section.

**What countries have Bilateral Social Security agreements with Ireland?**
Austria, Canada, Australia, USA and New Zealand.
Can I transfer Widow’s or Widower’s Contributory Pension?
Yes, provided you have paid your social insurance contributions in a country covered by EC Regulations or a country with which Ireland has a Bilateral Social Security Agreement. The country in which you were last insurably employed is generally responsible for paying your Widow(er)’s Contributory Pension. You should organise the transfer of your payment before you move to Ireland.

If you were last insurably employed in Ireland but have paid social insurance contributions in a country covered by EC Regulations or in a country with which Ireland has a Bilateral Social Security Agreement these social insurance contributions can be combined with your Irish contributions. For more information contact the Department of Social and Family Affairs.

Am I entitled to any other payments?
If you are in receipt of Widow’s or Widower’s Contributory pension, you may also be entitled to the following payments, provided you meet eligibility requirements:

- Fuel Allowance
- Living Alone Allowance (if you are aged 66 or over)
Assistance under the Supplementary Welfare Scheme

- Household Benefits (if you are aged 66 or over)
- Bereavement Grant
- Death Benefit under the Occupational Injuries Scheme.

**How long can I claim this payment?**
You can claim this payment for as long as you remain widowed. If you remarry or begin living with another person as a partner you lose this payment.

**How do I apply?**
You will need to complete **WCP1 Form** which is available from post offices or your local social welfare office. See *Contact Details* section. Forms are also available from [www.welfare.ie](http://www.welfare.ie)

**What if I do not qualify?**
You have the right to appeal any decision if you are not satisfied with the outcome. If you still do not qualify for this payment you may be eligible for Widow(er)’s Non-Contributory Pension.
WIDOW'S/WIDOWER'S NON-CONTRIBUTORY PENSION

A Widow's or Widower's Non-Contributory Pension is a means-tested payment payable to a widow or widower who does not qualify for a Widow's/Widower's Contributory Pension. Widow's/Widower's Non-Contributory Pension is a payment for widows/widowers who do not have dependent children. People with dependent children should apply for the One-Parent Family Payment.

How do I qualify?

You will qualify if:

◆ Your spouse has died or
◆ You are divorced from your late spouse and have not remarried and you are not living with someone as husband and wife.
◆ You satisfy a means test and
◆ You are living in the State and
◆ You satisfy the Habitual Residence Condition.

What is a means test?

See part 3 in this section.
How long can I claim this payment?
You can claim this payment for as long as you remain widowed. If you remarry or begin living with another person as husband and wife you lose this payment.

Am I entitled to any other payments?
If you are in receipt of Widow’s or Widower’s Non-Contributory pension, you may also be entitled to:

• Fuel Allowance
• Assistance under the Supplementary Welfare Scheme
• Household Benefits Scheme (if you are aged 66 or over)
• Bereavement Grant.

How do I apply?
You must apply within 3 months of your spouse’s death. You must complete claim form WP1 and send it with the relevant certificates and documents to the address clearly marked on the form. See Contact Details section for Department of Social & Family Affairs. Forms are also available from www.welfare.ie
What do I need to provide?
You will need:

- Your original Birth Certificate
- Your original Marriage Certificate
- Your late spouse's original Birth Certificate
- Your late spouse's Death Certificate.

What if I do not qualify?
You have the right to appeal any decision if you are not satisfied with the outcome. If you still do not qualify you should contact your local Social Welfare Office.
12 Payments for Carers

The two main payments for carers are Carer's Benefit which is based on PRSI contributions and Carer's Allowance which is means tested. There is also Domiciliary Care Allowance which may be paid in respect of a child with a disability. Recipients of these payments may be eligible for an annual Respite Care Grant.

CARER’S BENEFIT

Carer's Benefit is a payment made to insured persons who leave the workforce to care for a person(s) in need of full-time care and attention. Under Carer's Leave Legislation, you may be entitled to unpaid temporary leave from your employment to provide care to a person. If you are providing care for more than one person you may be entitled to an extra 50% of the personal rate of Carer’s Benefit each week. If you want more information on Carer’s Leave you can contact the Department of Enterprise, Trade and Employment.

Telephone: + 353 1 631 3131
Website: www.entemp.ie

How do I qualify?
You will qualify for Carer’s Benefit if:
• You are aged over 16 and under 66

• You satisfy PRSI contribution conditions

• You give up employment to care for a person(s) on a full-time basis (this employment must have been for a minimum of 17 hours per week or 34 hours per fortnight)

• You are not employed or self-employed outside the home (you may work up to 15 hours per week)

• You are living in the State and you are not living in a hospital, convalescent home, or other similar institution.

AND

The person(s) you are caring for is/are:

• Disabled and in need of full-time care and attention (medical certification is required)

• Not normally living in a hospital, residential home or other similar institution.

Where a Domiciliary Care Allowance is being paid by the Health Service Executive in respect of a child no medical certification is required.
How many social insurance contributions do I need?
For a first claim you must have:

156 contributions paid since entry into insurable employment

AND

39 contributions paid in the Relevant Tax Year

OR

39 contributions paid in the 12 month period before the commencement of the Carer’s Benefit

OR

26 contributions paid in the Relevant Tax Year and 26 contributions paid in the Relevant Tax Year prior to that.

The Relevant Tax Year for a claim is the second last complete tax year before the start of the Benefit Year, eg, if you are making a claim in 2007, the Relevant Tax Year is 2005.

What if I paid my social insurance contributions abroad?
If you paid your social insurance contributions in another country you cannot use these to qualify for Carer’s Benefit.
How do I apply?

You must complete form CARB1 and send it to the address clearly marked on the form. Forms are available from your local social welfare office and at www.welfare.ie (also see Contact Details section).

What if I do not qualify?

If you do not qualify you can apply for Carer’s Allowance.

CARER’S ALLOWANCE

Carer’s Allowance is a payment for carers who look after certain people in need of full-time care and attention and who satisfy a means test. Carers who are providing care to more than one person may be entitled to up to an extra 50% of the maximum rate of Carer’s Allowance each week, depending on the weekly means assessed.

How do I qualify?

You will qualify for Carer’s Allowance if:

• You are aged 18 or over

• You satisfy a means test (see part 3 of this section)
• You live with the person(s) you are looking after or can be contacted quickly by a direct system of communication between your home and the home of the person you are caring for
• You are caring for the person(s) on a full-time basis
• You are not employed or self-employed outside the home in excess of 15 hours per week
• You are living in the State
• You satisfy the Habitual Residence Condition (see part 2 of this section)
• You are not living in a hospital, convalescent home or other similar institution

AND

The person(s) you are caring for is/are:

• Disabled and in need of full-time care and/or attention (medical certification is required)
• Not normally living in a hospital, home or other similar institution
• **Age 16 or over or under age 16** where a full rate Domiciliary Care Allowance is being paid in respect of him/her by a Health Services Executive (documentary evidence of this payment is required).

*Can I transfer my Carer’s Allowance?*

No. It is not possible to transfer this payment.

*How do I apply?*

You must complete form **CR1** and send it to the address clearly marked on the form. Forms are available from your local Social Welfare Office or from [www.welfare.ie](http://www.welfare.ie). Also see *Contact Details* section.

*What if I do not qualify?*

You have the right to appeal any decision if you are not satisfied with the outcome. If you still do not qualify you should contact your local social welfare office or the Department of Social and Family Affairs.
13 Living Alone Allowance

The Living Alone Allowance (LAA) is a weekly payment for people aged 66 or over who are in receipt of a payment from the Department of Social and Family Affairs and who is either entirely living alone or mainly living alone. LAA is also payable to persons who live alone and who are in receipt of Blind Person’s Pension, Invalidity Pension, Disability Allowance or Incapacity Supplement. The objective of the payment is to compensate for the additional individual costs of living alone when compared to a couple or family.

How do I qualify?
You will qualify if:

• You live either entirely alone or mainly alone, and

• You are in receipt of one of the following payments from the Department of Social and Family Affairs:

  A If you are aged under 66
    – Invalidity Pension
    – Disability Allowance
    – Blind Pension
    – Unemployment Supplement.
If you are aged 66 or over
- State Pension (Contributory)
- State Pension (Non-Contributory)
- Blind Pension
- State Pension (Transition)
- Widow's or Widower's (Contributory) Pension
- Widow's or Widower's (Non-Contributory) Pension
- Invalidity Pension
- Deserted Wife's Benefit/Allowance
- Prisoner's Wife's Allowance
- Widow's or Widower's Pension under the Occupational Injuries Benefit Scheme.

When should I apply?
If you are under age 66 and getting one of the payments listed in (A) above you can apply for a Living Alone Allowance as soon as you start living alone. Or if you are getting one of the payments listed at (B) above, you can apply 3 months before you reach age 66. If you are aged 66 or over, you can apply as soon as you start living alone.
How do I apply?
You must complete Form LAA1 and send it to the address clearly marked on the form. Forms are available from your local social welfare office or from www.welfare.ie. See Contact Details section.

Am I entitled to any other payments?
If you qualify for Living Alone Allowance, you may qualify for the following payments:

- Fuel Allowance
- Smokeless Fuel Allowance
- Free Travel
- Household Benefits Package.
14 National Fuel Scheme

The National Fuel Scheme is intended to help households that depend on long-term social welfare or Health Services Executive payments and are unable to pay for their own heating needs. The Scheme operates for 29 weeks from the end of September to mid-April.

How do I apply?

If you are receiving a social welfare payment you must complete Form NFS1 and send it to the relevant address clearly marked on the Form. Forms are available from your local Social Welfare Office or from your local post office and at www.welfare.ie.

If you are receiving a payment from the Health Services Executive (HSE), you should apply to your Community Welfare Officer (CWO) at your local Health Centre.

For more information you can contact the Department of Social and Family Affairs or your local Social Welfare Office. See Contact Details section.
15 Treatment Benefit Scheme

The Treatment Benefit Scheme is a scheme run by the Department of Social and Family Affairs that provides dental, optical and aural services to eligible people. The Treatment Benefit Scheme is available to insured workers and retired people who have the required number of PRSI contributions. Under the scheme, you get a contribution towards the costs involved.

How many PRSI contributions do I need to qualify for the scheme?
The amount of social insurance you need depends on your age.

1 Aged under 21

If you are aged under 21, you may qualify if you have at least 39 contributions paid at any time.

2 Aged 21 to 24

Between these ages you may qualify if you have:

- at least 39 contributions paid and
- at least 39 paid or credited in the relevant tax year and
- 13 paid contributions in a recent year

OR
• 26 contributions paid in the relevant tax and 26 contributions paid in the year previous to the relevant tax year.

3 Aged 25 to 65

From the age of 25 onwards, you must have:

• at least 260 paid contributions

• at least 39 paid or credited contributions in the governing contribution year and

• 13 paid contributions in a recent contribution year.

How do I apply for Treatment Benefit?

Dental: Forms are available from your dentist.

Optical: Forms are available from your optician, local Social Welfare Services office or the Treatment Benefit Section.

Aural: Forms are available from private suppliers of equipment or the Treatment Benefit Section.

If you do not qualify for Treatment Benefit on your Irish social insurance record, but you worked and made social insurance contributions in another country covered by EC Regulations,
you may use your social insurance record in that country to help you qualify, as long as you have paid at least one PRSI contribution at Class A, E, H and P (most employees pay Class A PRSI).

For a list of countries covered by EC regulations see part 3 in this section.

**Where can I get more information?**

You can contact:

**Treatment Benefit Section**
Department of Social and Family Affairs
St. Oliver Plunkett Road
Letterkenny
Co. Donegal

Lo-Call: 1890 400 400 (ext. 4480) (from inside Ireland)

OR

Telephone: + 353 1 704 3000