

Social Welfare Payments



The Social Welfare system in Ireland provides a range of income and family supports and other services. These are targeted at people with particular needs – e.g. those who are unemployed, families, people with disabilities and carers. Social Welfare Payments fall into 2 groups – social insurance schemes and social assistance schemes:

Social insurance schemes are available to those who have paid a specific number of social insurance contributions (PRSI) while working and often have the words “benefit” or “contributory” in the title, e.g. Old Age Contributory Pension, Widow/Widowers Contributory Pension, Disability Benefit, Unemployment Benefit.

Social assistance schemes are not linked to PRSI contributions, but applicants must pass a “means test”. That is your income (or “means”) must be below a certain level. The level will vary depending on the

scheme and your family circumstances. Examples of social assistance schemes include Unemployment Assistance, Old Age and Widow/Widower’s Non-Contributory Pension, One-Parent Family Payment and Supplementary Welfare Allowance.

In May 2004 the Government introduced a new condition which restricts access to a number of social assistance payments (means tested payments) and Child Benefit to people who are deemed to be “habitually resident”. This condition applies to everyone, regardless of nationality and is in addition to the normal qualifying criteria for payments. In general if you have been in Ireland for two years or more and intend to remain and make it your permanent home then you will be considered “habitually resident”.

However this two year period is only a guideline and if you have been here for a shorter time but can demonstrate future intent (e.g. if you are seeking asylum in Ireland, have bought a home, have family and/or social ties etc) you may also be considered “habitually resident”.

In this guide we can only give an overview of some of the main payments available. For further information on all Social Welfare payments and to find out if you are eligible and how to apply contact the Dept of Social & Family Affairs, or the Southern Health Board (see contacts below). Unless otherwise stated the payments outlined below are administered by the Dept of Social & Family Affairs.

Unemployment Benefit & Assistance

If you are unemployed you may be entitled to receive an unemployment payment. There are two main unemployment payments: *Unemployment Benefit* and *Unemployment Assistance*. The key difference between the two is that Unemployment Benefit is not means tested, but is based on your PRSI payments. If you have not worked before in Ireland, or have not paid enough PRSI payments, you will not be eligible for unemployment benefit. Unemployment Assistance does not

depend on PRSI contributions, but is means tested. This means that any other income that you or your husband/wife has will be taken into consideration (e.g. cash income and savings).

In order to qualify for either payment, you must be unemployed, under 66 years of age, fit to take up and available for full-time work and genuinely seeking work. To apply you should contact your local social welfare office and bring with you your birth certificate or passport, a household bill and if you have been in work previously your P45 form or a letter from your employer confirming that you are no longer employed and the reasons for this. It is important that you should apply for an unemployment payment as soon as possible (ideally on the first day of unemployment) even if you don't have all the documents needed.

Child Benefit

Also known as children's allowance, this is a universal payment available to *all* parents or guardians, regardless of their income or PRSI contributions (provided they meet the habitual residence requirement). The amount paid depends on the number of children and benefit is paid each month until the child reaches 16 years (or 19 years if they are still in full time education and/or have a disability).

Child benefit is usually paid to the child's mother (or stepmother), provided that the child is living with them. However, benefit can be paid to the father/stepfather who is living with and supporting the child if the child is not living with the mother/stepmother, or to another person who is caring for the child.

One-Parent Family Payment

One-Parent Family Payment provides support for men or women who are bringing up a child or children without the support of a partner (e.g. single parents and people who are widowed, divorced, separated, partner is in prison etc). The payment is means tested and only available to those who are resident in the state and are the main carer of at least one child.

Family Income Supplement

Family Income Supplement is a weekly payment for low-income families including lone parent families, where at least one parent is at work. In order to qualify for this payment you must work at least 19 hours a week, have at least one child who is normally living with and supported by you and your average weekly income must be below a fixed amount (this amount will vary

depending on your family size). You should apply for this payment as soon as possible after starting work, or you could lose it.

Supplementary Welfare Allowance

The Supplementary Welfare Allowance is paid to people whose income is insufficient to meet particular needs. It may be paid on a weekly basis or once off exceptional needs payments. The payment is means tested and the amount paid varies depending on circumstances. To enquire about eligibility for this payment you should contact the Southern Health Board, Community Welfare Office (see contact details below).

Maternity Benefit

Pregnant women who are at work are entitled to at least 18 weeks maternity leave from work. After this period you are entitled to return to the same job, terms and conditions. Maternity Benefit is a payment for employed and self-employed women while on maternity leave. In order to qualify for Maternity Benefit you should have made a certain level of PRSI contributions and should apply at least 6 weeks before you plan to start maternity leave (12 weeks if you are self-employed).

Other Payments

Pre-Retirement Allowance – allows people aged 55 years and over to retire from work and receive a weekly payment.

Old Age Pension – for people aged over 66 years.

Widow's/widower's Pension – for people whose husband or wife has died.

Disability payments – there are a range of payments, benefits and pensions for people who are ill or have a disability.

Carer's Allowance – a means tested payment for carers who live with and look after people who need full time care.

Carer's Benefit – a payment made to insured persons who leave the workforce to look after people who need full time care

Rent supplement – means tested allowance to support rent costs (Southern Health Board).

Back to Work and Back to Education/training – there are a wide range of schemes, which try to support people who are unemployed but wish to start work or enrol in education/training programmes.

Back to School Clothing and Footwear Allowance – available to eligible families to support the costs of uniforms and shoes for children at school. (Southern Health Board)

Further Information

For further information on the full range of social welfare benefits and how to apply, contact:

Dept of Social & Family Affairs,
Hanover Street, Cork.
Tel 021 4270055
www.welfare.ie

Southern Health Board,
Community Welfare Office,
Abbey Court House, Cork.
Tel 021 4965511
www.shb.ie