

5. Social Welfare Services

General

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 three types:

- Contributory payments are available to those who have paid a specific number of Pay Related Social Insurance (PRSI) contributions while working, and whether you qualify for a payment depends on you having paid a certain number of PRSI contributions.
- Non-contributory schemes are based on you and your family's circumstances. You are required to satisfy a "means test" and to be "habitually resident" in the state. This test establishes whether your income is below a certain level. The level will vary depending on the schemes and your family circumstances.
- Other payments such as Child Benefit, Free Travel and Respite Care Grant do not depend on PRSI contributions or a means test but some other conditions must be satisfied such as Habitual Residence for Child Benefit.

Anyone can apply for a social welfare payment in their own right if they satisfy all the conditions for payment. You must

tell the Department about any change in your situation that may effect whether you qualify, such as your spouse taking up work or a change of address. In this guide we can only give an overview of some of the main payments available.

For further information
Department of Social & Family Affairs
Web: www.welfare.ie

Habitual Residence Condition

Habitual Residence is a condition you must satisfy in order to qualify for certain non-contributory payments and Child Benefit. This condition exists since 1 May 2004 and affects all applicants, regardless of nationality. It refers to what is known as the Common Travel Area, which consists of Ireland, Great Britain, the Channel Islands and the Isle of Man.

You are likely to satisfy the condition if:

- You have spent all your life in the Common Travel Area
- You have lived there for the last 2 years or more, have worked there and are now living in Ireland
- You have lived in the Common Travel Area for 2 years or more and then move to Ireland and intend to make it your permanent home.

However, if you have spent a shorter time here but can demonstrate your future intent to remain in Ireland permanently e.g. you have bought a home here or have family here then you may also be

considered habitually resident as each case is examined individually.

Social Insurance and EU Regulations

The EU Regulations apply to people who travel and work within the European Economic Area (EEA). These regulations allow workers to combine periods of social insurance in any of the EEA countries to help them qualify for a benefit or pension. EU Regulations ensure that if you go to work in any of the EEA countries you will receive the same treatment in social security matters as nationals of those countries. You can use periods of payment of social insurance there to help you and your family qualify for social security benefits in Ireland.

Jobseekers' Benefit & Assistance

If you have no work you may be entitled to receive jobseekers' payment. There are two payments: Jobseekers' Benefit and Jobseekers' Assistance. The key difference between the two is that benefit is based on your PRSI contributions and assistance is based on a means test. If you have not worked before in Ireland or have not paid enough social insurance (PRSI) contributions then you will not qualify for Jobseekers' Benefit. Jobseekers' Assistance is means-tested meaning that any income that you or your partner has will be taken into account.

In order to qualify for either payment, you must be unemployed, under 66 years of age, fit to take up and be 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 apply for a jobseekers' payment as soon as possible (ideally on the first day of unemployment) even if you do not have all the documents needed.

If you have been unemployed in your own country before you came to Ireland then it may be possible to transfer your benefit payment to here if your country is covered by EU Regulations.

Child Benefit

This payment is available to all parents or guardians regardless of their income or PRSI contributions, provided they meet the habitual residence condition. The amount paid depends on the number of children and benefit is paid each month until the child reaches 16 (or until aged 18 if they are still in full-time education or have a disability)

Child Benefit is usually paid to the child's mother (or stepmother), provided that the child is living with them. If the child lives with their father or stepfather, Child Benefit may be paid to them. If the child is not living with or being maintained by their parents then the person caring for the child may get Child Benefit.

All workers, from both inside and outside the EU will be able to access Child Benefit. EU workers will be able to get payment even if their children

are not resident in the State. People from outside the EU will have to be resident in Ireland with their children to get payments.

Early Childcare Supplement

An annual childcare payment gives parents an allowance paid in quarterly instalments for each child aged under 6 years. This payment is given to those who qualify for Child Benefit. The purpose of the supplement is to financially assist families with the cost of raising children. There is no separate application form for the Early Childcare Supplement. You will automatically get it if you are receiving Child Benefit for a child under 6 years of age.

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, widowed, divorced, separated, partner 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 and are not co-habiting with another person.

All EU nationals working in the State will be able to apply for this if necessary, as it is considered a family payment along with Child Benefit under European Law. This does not apply to people from the EU who are newly-arrived in Ireland and have been unable to find work yet.



Family Income Supplement

This is a weekly payment for low-income families including lone parents, where one parent is at work. To qualify for this payment you must work at least 19 hours a week or 38 hours a fortnight and you can combine your hours with those of your spouse or partner. You must have at least one child who is normally living with and supported by you. Your average income must be below a fixed amount, which will vary with your family size. You should apply for this payment as soon as possible after starting work. This payment is not taxable.

Maternity Benefit

Pregnant women who work are entitled to at least 26 weeks (from March 2007) maternity leave from work. After this period you are entitled to return to the same job, terms and conditions. Maternity Benefit is paid to employed and self-employed women while on maternity leave. To qualify you must have made a certain number of PRSI contributions and should apply at least 6 weeks (12 weeks if self-employed) before you plan to start your maternity leave. This payment is not taxable.

Other Payments

Illness Payments – There are a range of payments for those who are ill or have a disability.

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

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

Widows/Widowers Pension – Payments for people whose husband or wife has died

State Pension – Pension for those aged 66 and over

Back to Work/Back to Education – there are a wide range of supports, which try and encourage people who are unemployed/ill but wish to return to work or enrol in an education programme.

Respite Care Grant – An annual payment for full-time carers who look after certain people in need of full-time care and attention. The payment is made regardless of means but is subject to certain other conditions.

Treatment Benefits – Dental, Optical & Aural are based on PRSI contributions.

Further Information

Department of Social and Family Affairs
www.welfare.ie