



Social Welfare





Payments are divided into 3 categories:

**1. Contributory:** Social insurance payments (usually called benefits) are related to social insurance (PRSI) contributions made while in employment in a relevant tax year.

PRSI (Pay Related Social Insurance) is a payment made by employers and employees in Ireland into a national fund. This fund is used to help finance social welfare payments. Employees also pay into the Health Contribution which is paid at a rate of 2.5% on earnings up to €75,036 and 5% on earnings over €75,036. You must be earning €500 per week or €26,000 per year to pay the Health Contribution.

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, for example, if you are making a claim in 2009, the relevant Tax Year is 2007.

**2. Non-Contributory:** Social assistance payments are means-tested (based on your income) and paid to people who do not have enough contributions to qualify for a contributory benefit payment or who have used up their entitlement. They are usually called allowances.

A means test is carried out by the Department of Social and Family Affairs. The test looks at all your income to see if your total income is below a certain level.

**3. Universal:** These do not depend on insurance contributions or a means test, for example: Free Travel on public transport for residents over 66 years.

## Habitual Residence Condition

Habitual residence is a condition which you must satisfy in order to qualify for some social welfare assistance payments. This condition took effect from 1st May 2004 and affects all applicants regardless of nationality.

### What is it and how might it 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:

- Your residence in the Common Travel area
- Your reasons for leaving Ireland or the Common Travel area



- Your employment record in Ireland and abroad
- Your main centre of interest (that is, do you have close family or friends, a home or a job in Ireland?)
- Your future intention to remain in Ireland (Have you arranged a job, bought a house or signed a rental agreement?)

### Who is considered 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 come to live in Ireland and satisfy all the five factors.

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

You must be habitually resident in Ireland to qualify for the following payments:

- Jobseeker's Allowance
- State Pension (Non-Contributory)
- Blind Pension

- Widow(er)'s Non-Contributory Pension and Guardian's Payment (Non-Contributory)
- One-Parent Family Payment
- Carer's Allowance
- Disability Allowance
- Child Benefit
- Supplementary Welfare Allowance (other than once-off Exceptional and Urgent Needs Payments).

### 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.

## EC Regulations

### What are EC Regulations?

EC Regulations apply to people who travel and work within the European Economic Area (EEA).

### What countries are covered by EC Regulations?

Austria, Belgium, Bulgaria, 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, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, the Netherlands and the UK.

### Who do EC Regulations apply to?

They cover workers and people getting social security benefits who are nationals of the above countries, stateless persons or refugees living permanently in any of these countries and their dependents. Non-EU nationals who have worked in another EU country will soon be covered.

### What do EC Regulations ensure?

- the same treatment in social security matters as nationals of the above countries where you work
- social insurance contributions in any of these countries can be used to qualify for social security benefits in Ireland

### Making applications

Forms are available from your local social welfare office or from the Department of Social and Family Affairs at:

[www.welfare.ie](http://www.welfare.ie)

## Supplementary Welfare Allowance (SWA)

### What is Supplementary Welfare Allowance?

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. 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
- You have registered for work with FÁS (state training and 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 Rent Supplement?

Rent Supplement is financial assistance with paying for your private rental accommodation. It is a form of SWA.

### 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.

### 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 payslip if you have just applied for Jobseeker's Benefit/ Allowance
- 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 wish to make an appeal you should write to the Appeals Officer in your local Health Centre.

## Payments for People who are Sick or People with a Disability

There are a number of both social insurance and social assistance 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 and Disablement Benefit for loss of physical or mental faculty because of an occupational injury or a prescribed occupational disease.

For more information on health services for people with disabilities go to [www.dohc.ie](http://www.dohc.ie) and go to the 'Health Information' link.

## 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 are either entirely living alone or mainly living alone.

## National Fuel Scheme

The National Fuel Scheme is intended to help households that depend on long-term social welfare or Health Service 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.

## Treatment Benefit Scheme

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.



For more about Social Welfare visit our website:

[www.livinginireland.ie](http://www.livinginireland.ie)