

A Survey of Social Benefits in Ireland

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Note: 2017 social welfare rates, as provided for in Budget 2017, are included in this report.

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Overview

The purpose of this survey is to highlight expenditure on social protection in Ireland by individual programmes and social payments.

Section 1 details the proportion of Government expenditure which is directed towards social payments (37 percent). Section 2 provides an overview of social protection payments in 2015 (latest year available) compared to 2014. Table 2.4 illustrates the number of recipients and expenditure per scheme.

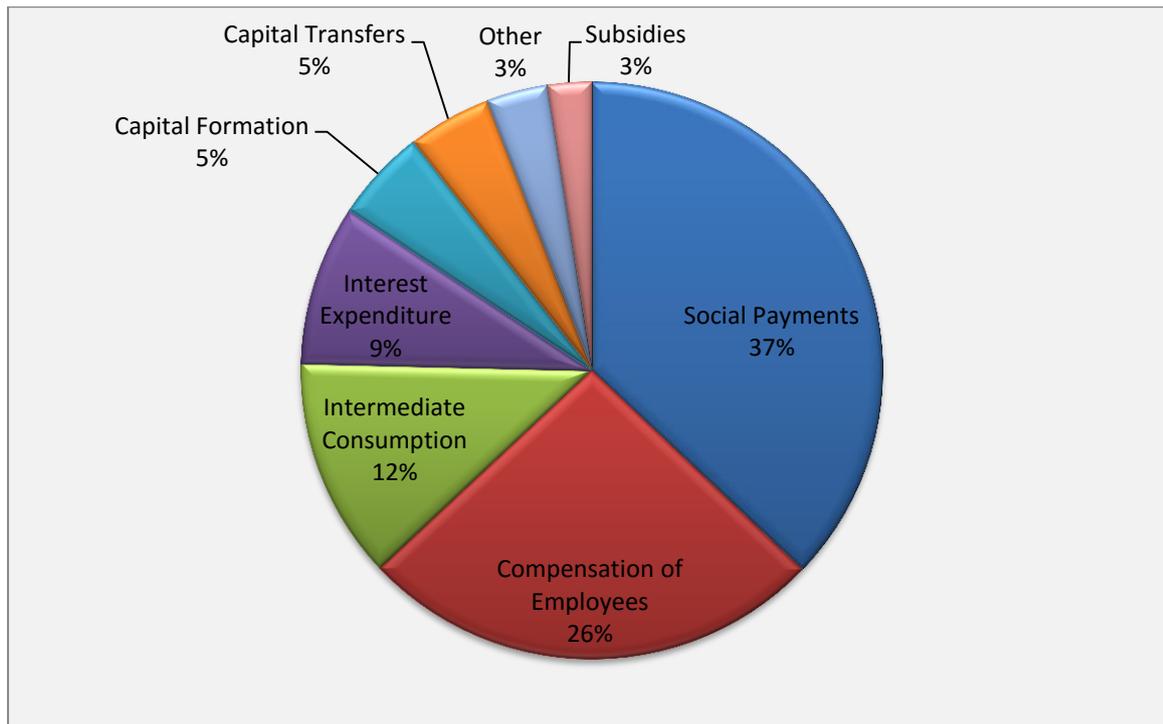
Sections 3 to 29 provide greater detail on the individual schemes including rates of payment, overall expenditure and recipient numbers. These sections also discuss eligibility criteria for different schemes and changes announced in recent Budgets. Comparisons with the UK benefit system are made throughout the survey, when an equivalent social benefit to Ireland is identified. However, it should be noted that caution is required when comparing benefit rates in Ireland and the UK. Account should be taken of the variable cost of living, eligibility criteria and the exchange rate¹.

¹ The exchange rate used in this report is the average exchange rate from January to November 2016 where £1 = €1.228.

1. Government Spending on Social Payments

In 2015, expenditure on social protection amounted to €20.0 billion (9.9% of GNP). This made it the largest area of Government spending. Figure 1 below shows the composition of Government expenditure in 2015. Social payments account for 37% of total expenditure, followed by compensation of employees (26%).

Figure 1 – Composition of Government Expenditure, 2015



(Source: [Stability Programme Update - April, 2016](#))

2. Description of the Social Security Benefit System

The Department of Social Protection (DSP) is responsible for the provision of social security in Ireland. The DSP spent €19.97 billion on schemes, services and administration in 2015, a marginal increase of 0.7 percent compared to 2014 (€19.83 billion). Table 2.1 illustrates the trend of annual increases in social welfare expenditure from 2008 to 2011, after which it decreases by 5.4 percent between 2011 and 2014, before rising by 0.7% (€134 million) in 2015.

Table 2.1 - Expenditure on Social Welfare, 2008 – 2015

Year	Total Social Welfare Expenditure (€m)	Social Welfare Expenditure as % of GNP
2008	17,809	11.1%
2009	20,536	14.6%
2010	20,850	15.0%
2011	20,970	15.1%
2012	20,776	14.6%
2013	20,287	13.4%
2014	19,831	12.1%
2015	19,966	9.9% ²

(Source: Department of Social Protection, 2016)

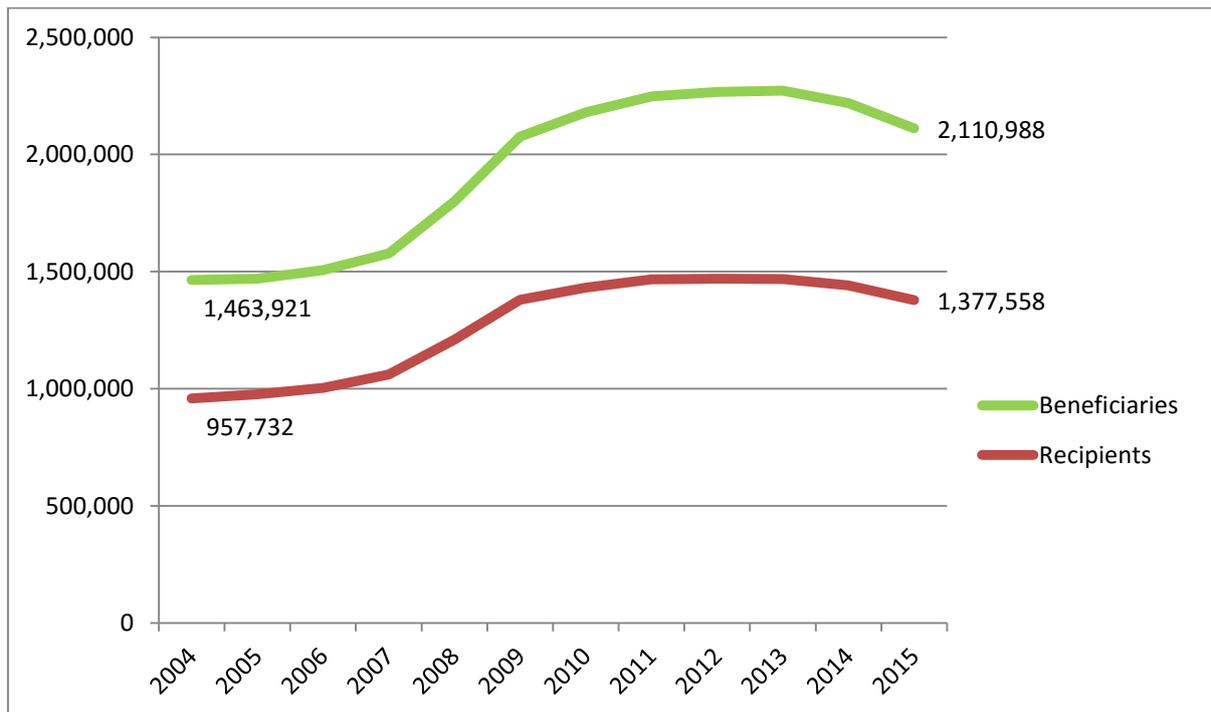
A **recipient** is defined as the person actually receiving a Social Welfare Payment. A **beneficiary** is defined as the total number of recipients, qualified adults and qualified children.

The total number of recipients of weekly social welfare payments in 2015 was 1,377,558. This is a reduction of 4.4 percent (63,318) over 2014. When qualified adults and children are included, there were 2,110,988 beneficiaries in 2015 (a decrease of 4.9% or 108,674). The number of beneficiaries as a percentage of the population has decreased marginally from 48.2 percent in 2014 to 45.5 percent in 2015.

Figure 2 shows the number of recipients and beneficiaries from 2004 to 2015. One observes the sharp increase in recipients and beneficiaries from 2008/2009 to 2011. Recipient numbers peaked in 2012 at 1.47 million and have decreased by 91,656 or 6.2 percent to 1.38 million in 2015.

² Ireland experienced exceptionally high growth in GDP and GNP in 2015. This was driven by transfers of intangible assets (including licences and patents) by a number of multinational enterprises. The increase in the stock of intangible assets, used in supporting contract manufacturing arrangements, resulted in higher production that was attributable to Ireland. Although the nominal amount of social protection expenditure increased by 0.7% in 2015, the ratio to both GDP and GNP fell sharply.

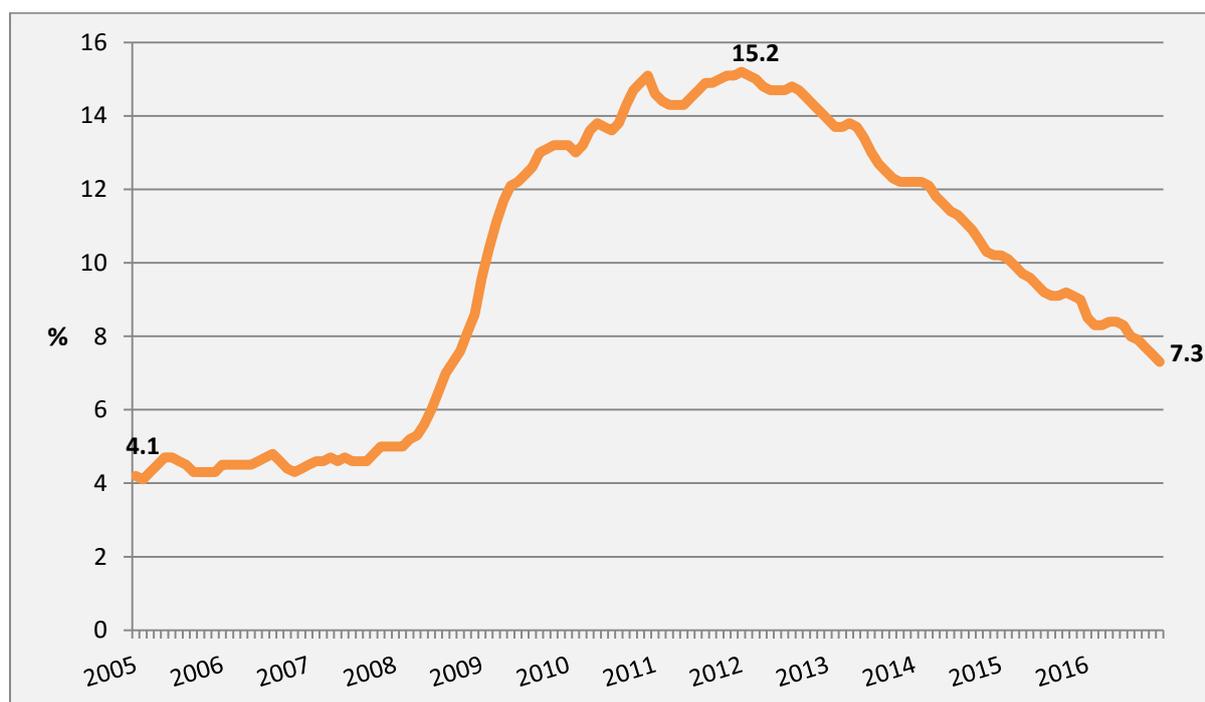
Figure 2 – Beneficiaries and Recipients, 2004 – 2015



(Source: DSP, 2016)

The reduction in unemployment is contributing to the fall in recipient numbers, which also contributed to the fall in total social welfare expenditure between 2013 and 2014. Figure 3 illustrates the seasonally adjusted monthly unemployment rate between 2005 and 2016.

Figure 3 - Seasonally Adjusted Monthly Unemployment Rate (%), 2005 – 2016



(Source: Central Statistics Office)

Between January 2005 and November 2016, the monthly unemployment rate was at its lowest point in February 2005 at 4.1% (82,400 people). Unemployment peaked at 15.2% in January 2012 (328,000). The seasonally adjusted unemployment rate in November 2016 was 7.3% (160,700 people)³.

The 2015 outturn for the Department of Social Protection was €19.97 billion. The Revised Estimates Volumes for 2016 accounted for a forecast outturn in 2015 of €19.89 billion⁴.

The Department of Social Protection (DSP) makes payments to three main groups of people (or programmes). These groups are:

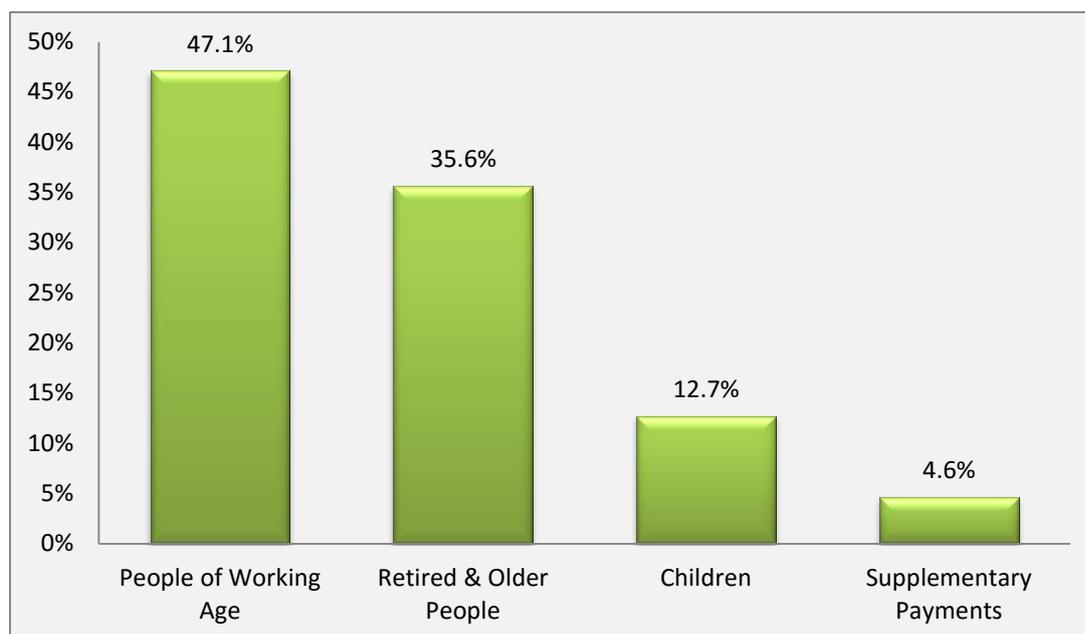
1. People of working age
2. Retired and Older People
3. Children

Figure 4 shows the percentage of DSP spending that goes to each of these three cohorts.

³ CSO (2016) [Monthly Unemployment Rate](#)

⁴ DSP (2016) Annual Report, DSP Statistics and Revised Estimates Volume 2016

Figure 4 - Expenditure by recipient type as % of total expenditure in 2015*



(Source: DSP, 2016 *Note: 3.2% of total expenditure was spent on administration in 2015)

The largest proportion of expenditure (47.1%) goes towards people of working age. This programme received €9.1 billion in 2015. Retired and older people are the second largest group in expenditure terms, with €6.9 billion being spent in 2015. Spending on children amounted to €2.5 billion. The nominal and percentage change in 2015 over 2014 is shown in the table below.

Table 2.2 – Programme Expenditure in 2014 and 2015, €m

	2014	2015	Variance €m	% Variance
People of working age	9,403	9,093	-310	-3.3%
Retired & Older People	6,595	6,879	284	4.3%
Children	2,282	2,462	180	7.9%

(Source: DSP, 2016)

Budget 2017

From March 2017, weekly social welfare payments will increase by €5 per week, with proportional increases for qualified adults and those in receipt of reduced rates of payment.

The Department of Social Protection (DSP) has a current expenditure ceiling of €19.84 billion in 2017. This is equivalent to 37% of the total Government current expenditure ceiling for the year. Annual demographic cost pressures, which include an ageing population, will result in an average increase in social protection expenditure of €256 million each year between 2017 and 2020. Approximately 20,000 additional people are expected to claim the State Pension in 2017.

Table 2.3 shows the absolute and percentage share of total social protection expenditure provided for in 2017 by category.

Table 2.3 – Programme Expenditure in 2017

Category	€m	% of total
Pensions	7,269.1	37%
Illness, Disability and Carers	3,823.0	19%
Working Age - Income Supports	3,665.8	18%
Children	2,624.5	13%
Working Age - Employment Supports	966.0	5%
Supplementary Payments etc.	863.0	4%
Administration	642.6	3%
Total	19,854	100%

(Source: DPER, [Revised Estimates Volume 2017](#))

In 2017, the Department of Social Protection will provide:

- Pensions to 580,000
- Working age supports to 430,000
- Income supports for illness, disability and carers to 315,000
- Child Benefit to 625,000 families (1.2 million children)
- Assistance with household bills to 421,500

Table 2.4 shows the total expenditure and the number of recipients for each scheme in 2015 (latest year available).

Table 2.4 Total Recipients and Expenditure by Scheme in 2015

Payment or Benefit Type	Total Recipients 2015	Expenditure 2015 €'000	% change in Expenditure 2014 - 2015
State Pension (Non-Contributory)	95,179	972,130	1.9%
State Pension (Contributory)	361,725	4,475,655	6.9%
State Pension (Transition) ⁵	66	1,185	-98.4%
Widow's, Widower's/Surviving Civil Partner's Contributory Pension	119,712	1,422,114	3.8%
Widow's, Widower's/Surviving Civil Partner's Contributory Pension (Death Benefit)	Not Available (636 in 2014)	8,248	2.2%
Bereavement Grants ⁶	Not Available (4,721 in 2014)	56	-98.7%
Total Pensions	576,682	6,879,388	4.3%
Jobseeker's Allowance	246,536	2,742,509	-6.2%
One Parent Family Payment	41,468	670,564	-22.7%
Widow's, Widower's/Surviving Civil Partner's Pension (Non-Contributory)	Not Available (1,781 in 2013)	15,865	-3.7%
Deserted Wife's Allowance	Not Available (274 in 2013)	2,132	-14.9%
Prisoners Wife's Allowance	N/a		N/a
Basic Supplementary Welfare Allowance Payments	17,343	91,729	12.1%
Direct Provision Allowance	2,647	3,851	6.1%
Farm Assist	8,790	88,485	-5.5%
Pre-Retirement Allowance	1,110	16,268	-33.1%
Other Working Age Income Supports	N/a	38,845	-3.6%
Jobseeker's Benefit	37,845	387,152	-7.9%

⁵ The State Pension (Transition) is currently being phased out. From the 1st of January 2014 it is no longer paid where a person reaches 65. Thus, the State pension (transition) is no longer payable to claimants whose date of birth is on or after the 1st of January 1949. If you qualified for the State Pension Transition before 1 January 2014 you remain entitled to it for the duration of your claim (1 year).

⁶ The Bereavement Grant scheme was closed to new applicants from 1 January 2014. The recipient number relates to claims awarded in 2014.

Payment or Benefit Type	Total Recipients 2015	Expenditure 2015 €'000	% change in Expenditure 2014 - 2015
Deserted Wife's Benefit	Not Available (6,989 in 2014)	77,435	-2.1%
Maternity Benefit	21,687	259,791	-3.8%
Adoptive Benefit	19	279	65.1%
Health and Safety Benefit	50	523	-2.4%
Redundancy and Insolvency	N/a	42,977	-44.9%
Treatment Benefits ⁷	477,658	29,892	4.0%
Total Working Age Income Supports	374,848⁸	4,468,297	-9.4%
Community Employment Programme ⁹	24,218	366,415	1.9%
Rural Social Scheme ¹⁰	2,532	44,105	0.8%
Tús - Community Work Placement Scheme	7,818	124,576	7.3%
Job Initiative	958	21,698	-7.1%
Community Services Programme	N/a	42,730	-0.7%
Back to Work Allowance	11,881	129,037	8.6%
National Internship Scheme - JobBridge	4,207	63,489	-16.5%
Back to Education Allowance	17,879	143,965	-11.4%
Gateway	2,266	29,544	290%
Back to Work Family Dividend	(circa 11,000)	14,422	N/a
Partial Capacity Benefit	1,612	11,310	13.4%
Other Employment Support(2)	2,547	87,330	16.7%
Total Working Age Employment Supports	75,918	1,078,621	4.2%
Disability Allowance	119,042	1,281,584	3.5%
Blind Pension	N/a (1,385 in 2013)	14,379	-0.3%
Carer's Allowance	63,003	611,135	9.2%
Domiciliary Care Allowance	31,628 ¹¹	120,882	9.2%
Carer's Support Grant (formerly called the Respite Care Grant)	79,736	125,143	5.6%

⁷ Treatment Benefits include dental, optical and medical/surgical treatment. This number relates to claims awarded in 2015. Self-employed people will be eligible for Treatment Benefits from March, 2017.

⁸ Direct Provision Allowance recipients (2,647) are not included in this total.

⁹ Supervisors and Assistant Supervisors of Community Employment Programmes are waged and are not in receipt of a Social Welfare Payment.

¹⁰ The Rural Social Scheme (RSS) is aimed at low-income farmers and fishermen/women. To qualify for the RSS you must be getting a social welfare payment. In return, people participating in the RSS provide services that benefit rural communities.

¹¹ This figure relates to the total number of children in respect of whom Domiciliary Care Allowance was paid (8.1% higher than 2014). The total number of families in receipt of the DCA in 2015 was 29,305.

Payment or Benefit Type	Total Recipients 2015	Expenditure 2015 €'000	% change in Expenditure 2014 - 2015
Illness Benefit	55,540	620,007	-1.0%
Interim Illness Benefit ¹²	306	N/a	N/a
Injury Benefit	1,094	16,988	2.7%
Invalidity Pension	55,115	649,220	-0.4%
Disablement Benefit	N/a (12,293 in 2014)	76,676	0.1%
Medical Care Scheme	N/a	95	-61.7%
Carer's Benefit	N/a (1,769 in 2014)	30,117	27.3%
Total Illness, Disability and Caring	405,464¹³	3,546,226	3.2%
Child Benefit	619,308	1,990,296	4.6%
Family Income Supplement ¹⁴	55,913	367,872	23.5%
Back to School Clothing and Footwear Allowance	153,285	41,342	-2.6%
School Meals	N/a	38,778	134.0%
Guardian's Payment (Non-Contributory)	N/a (435 in 2013)	5,720	10.1%
Widowed or Surviving Civil Partner Grant (Non-Contributory)	N/a	444	60.9%
Guardian's Payments (Contributory)	N/a (947 in 2013)	11,942	8.7%
Widowed or Surviving Civil Partner Grant (Contributory)	N/a	5,771	2.0%
Total Children	828,506¹⁵	2,462,165	7.9%
Rent Supplement	56,959	311,059	-8.1%
Mortgage Interest Supplements	2,907	11,922	-42.9%
Household Benefits ¹⁶	415,437	220,752	-4.7%
Free Travel	842,744	75,244	-0.3%

¹² Interim Illness Benefit is payable to Injury Benefit claimants who satisfy the PRSI conditions for Illness Benefit while their Injury Benefit claim is being decided.

¹³ Total number of recipients of disability supports in 2015 was 294,100.

¹⁴ Total number of beneficiaries supported by Family Income Supplement in 2015 was 178,330.

¹⁵ Total number of children supported by regular payments is 675,221 (excludes Back to School Clothing and Footwear Allowance recipients).

¹⁶ The package is available to everyone aged over 70, and to people under age 70 in certain circumstances. The Household Benefit package includes the Free Electricity Allowance, Free Television Licence and Gas Allowance. The Free Telephone Allowance was discontinued from 1 January 2014.

Payment or Benefit Type	Total Recipients 2015	Expenditure 2015 €'000	% change in Expenditure 2014 - 2015
Fuel Allowance	N/a (408,013 in 2014)	214,742	-1.4%
Grant to the Citizen's Information Board	N/a	46,000	2.2%
Office of the Pensions Ombudsman	N/a	877	-6.2%
Grant to Family Support Agency	N/a	-	0.0%
Combat Poverty Agency	N/a	-	0.0%
Money Advice and Budgeting Service ¹⁷	N/a	-	0.0%
Miscellaneous Services funded by Vote 37 ¹⁸	N/a	6,017	82.4%
Total Supplementary Payments	1,318,047	886,613	-5.0%
Administration - Assistance Schemes	Not Applicable	373,770	7.7%
Administration - Insurance Schemes	Not Applicable	270,806	0.1%
Total Administration	N/a	644,576	4.4%
Grand Total	1,377,558¹⁹	19,965,886	0.7%

(Source: DSP (2016) *Statistical Information on Social Welfare Services 2015*)

¹⁷ The Money Advice and Budgeting Service was merged with the Citizen's Information Board from 2010.

¹⁸ Miscellaneous Services funded by Vote 37 include Ex gratia payments related to the Magdalene Laundries and other Institutions.

¹⁹ There were a total of 1,377,558 recipients of weekly social welfare payments in 2015. There is an element of double counting due to recipients and beneficiaries being in receipt of concurrent payments under various schemes. There were 2,110,988 beneficiaries of weekly social welfare payments in 2015.

Schemes with the Highest Expenditure

The three schemes with the highest expenditure are the Contributory State Pension (€4.5 billion), Jobseekers Allowance (€2.7 billion) and Child Benefit (€2.0 billion). The Contributory State Pension accounted for more than one fifth (22.4%) of social protection expenditure in 2015, Jobseeker’s Allowance accounted for 13.7%, and Child Benefit accounted for 10.0%. Over 45 percent of expenditure by the Department of Social Protection (DSP) is linked to these three programmes.

The increasing expenditure on the Contributory State Pension as a proportion of total expenditure between 2010 and 2015 is illustrated in the table below. Between 2010 and 2015, there has been a 30% increase in expenditure on this programme. This increase is also linked to the phasing out of the State Pension Transition in 2014.

Table 2.5 – Increase in Expenditure on the Contributory State Pension, 2010 – 2015

	2010	2011	2012	2013	2014	2015
Contributory State Pension (% of total Expenditure)	16.6%	17.3%	18.3%	19.6%	21.1%	22.4%

(Source: DSP, 2016)

3. Benefits for Unemployed People

There are two types of unemployment benefits in Ireland; Jobseeker's Benefit (JB) and Jobseeker's Allowance (JA). Currently, the maximum rate for both payments stands at €188 per week. Under Budget 2017, this will increase to €193 per week from March, 2017. Table 3.1 shows total expenditure and recipients for JA and JB in 2015 compared with 2014.

Table 3.1 Recipients and Expenditure for Jobseeker's Allowance and Jobseeker's Benefit

Benefit	Total Recipients in 2014	Total Recipients 2015	Expenditure 2014 € m	Expenditure 2015 € m	Change in Expenditure 2014 - 2015
Jobseeker's Allowance	269,951	246,536	2,924.3	2,742.5	-6.2%
Jobseeker's Benefit	46,335	37,845	420.4	387.2	-7.9%

(Source: DSP, 2016)

Total expenditure on JA and JB has decreased by €215 million (6.4 percent) between 2014 and 2015. The number of recipients decreased over the same period by 31,905 (10.1 percent).

Jobseeker's Allowance

Jobseeker's Allowance is a non-taxable, means tested payment. To qualify for Jobseeker's Allowance a person must:

- Be unemployed for at least 4 days out of 7
- Not qualify for Jobseeker's Benefit
- Be over 18 and under 66 years of age
- Be capable of work
- Be available for and genuinely seeking work
- Satisfy the means test
- Meet the habitual residence condition

An individual in part-time or casual work of up to three days per week may still receive a proportion of the Jobseeker’s Allowance payment. However, they must show they are trying to secure full-time employment.

If a person has been in receipt of Jobseeker’s Allowance for more than 390 days (15 months) and takes up part-time employment, they may be eligible for the Part-time Job Incentive Scheme (PTJI). This scheme is designed as a stepping stone to full-time work. It allows people in long-term unemployment to take up part-time work and receive a special weekly allowance instead of their jobseeker’s payment. The part-time work cannot exceed 24 hours per week, with a minimum duration of two months. The special weekly allowance PTJI payment is currently €119 (single person) and €193.90 (with qualified adult)²⁰.

Changes to JA in Budget 2014

The personal rate of Jobseekers’ Allowance has traditionally depended on the recipient’s age. However from the 15 January, 2014 further reductions in the age-related rates of JA took effect. As shown in table 3.2, Jobseeker’s Allowance (JA) claimants without children aged between 18 and 24 receive €100 per week. One must now be over 26 years of age to be eligible for the highest rate of payment.

Table 3.2 - Personal Rates of Jobseeker’s Allowance, 2014 – 2016

Jobseeker’s Allowance (maximum rates per age group)	Personal Rate 2014 – 2016	Increase for Qualified Adult
Aged 18-24	€100	€100
Age 25	€144	€124.80
Age 26 or over	€188	€124.80

(Source: DSP, *Rates of Payment 2015 – 2016*)

The increase in rates of payment from March, 2017 is shown in table 3.3.

²⁰ For further information on the Part-time Job Incentive Scheme, see the link [here](#)

Table 3.3 - Personal Rates of Jobseeker's Allowance from March, 2017

Jobseeker's Allowance (maximum rates per age group)	Personal Rate	Increase for Qualified Adult
Aged 18-24	€102.70	€102.70
Age 25	€147.80	€128.10
Age 26 or over	€193	€128.10

(Source: DSP, *Rates of Payment 2017*)

Jobseeker's Benefit

Jobseekers' Benefit is covered by social insurance (PRSI) contributions. It is a taxable source of income.²¹

To qualify, a person must:

- Be unemployed for at least 4 days out of 7
- Have had a substantial loss of employment
- Be under 66 years of age
- Be capable of work
- Be available for and genuinely seeking work
- Have the following amount of PRSI contributions:
 - At least 104 weeks PRSI paid since first starting work

And

 - 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 immediately before the relevant tax year.

The rates of Jobseeker's Benefit are varied, depending on how much the recipient was earning prior to becoming unemployed. Those who earned €300 per week or more may receive the top rate of

²¹ Note: the child dependant element and the first €13 per week of benefit are exempt from tax. See [here](#) for further details.

pay. In addition, increases are given in respect of qualified adults and children. For qualified children, the increase may be at a half rate (€14.90) or a full rate (€29.80).

The Back to Work Family Dividend (BTWFD), introduced in Budget 2015, allows families who move from welfare into work to retain 100 percent of the Qualified Child Increase for one year, and 50% of the payment for an additional year.

Table 3.4 Personal Rates of Jobseeker’s Benefit, 2015 – 2016

Jobseeker’s Benefit (average weekly earnings prior to unemployment)	Personal Rate	Increase for Qualified Adult
Earned less than €150	€84.50	€80.90
Earned €150 - €219.99	€121.40	€80.90
Earned €220 - €299.99	€147.30	€80.90
Earned €300 or more	€188.00	€124.80

(Source: DSP, *Rates of Payment 2015 – 2016*)

The duration that one can receive Jobseeker’s Benefit is limited, and also depends on the amount of social insurance contributions paid. Since April 2013, those with less than 260 PRSI contributions can receive JB for up to 6 months. Those with more than 260 PRSI contributions paid can receive JB for up to 9 months.

Table 3.5 Personal Rates of Jobseeker's Benefit from March, 2017

Jobseeker's Benefit (average weekly earnings prior to unemployment)	Personal Rate	Increase for Qualified Adult
Earned less than €150	86.70	83.00
Earned €150 - €219.99	124.60	83.00
Earned €220 - €299.99	151.20	83.00
Earned €300 or more	193.00	128.10

(Source: DSP, *Rates of Payment 2017*)

Benefits for Unemployed People in the United Kingdom

Jobseeker's Allowance (JA) in the UK is either contribution based or income based. The contribution based JA is related to the amount of National Insurance paid in the two previous tax years. Income based JA is based on income and savings. Both payments are taxable. In order to receive Jobseeker's Allowance in the UK a person must be:

- Available for and actively seeking work
- Aged 18 or over and below state pension age. In some special cases, Jobseeker's Allowance is paid to 16 and 17 year olds
- Not be in full-time education
- Working less than 16 hours per week, on average.

Table 3.6 shows the weekly rates for Contribution Based and Income Based Jobseeker's Allowance in the UK. Table 3.7 compares the UK payments to the equivalent payment in Ireland.

Table 3.6 Contribution Based & Income Based Jobseeker's Allowance in the UK (maximum weekly rates)

Contribution Based Jobseeker's Allowance	
Age	Amount (£)
Aged 16-24	£57.90
Aged 25 or over	£73.10
Income Based Jobseeker's Allowance	
Type of Person	Amount (£)
Single person, aged under 25	£57.90
Single person, aged 25 or over	£73.10
Couples and Civil Partnerships (aged 18 or over)	£114.85
Lone parent, aged under 18	£57.90
Lone parent, aged 18 or over	£73.10

(Source: Gov.UK)

Table 3.7 - Personal Rates of Unemployment Payment in Ireland and the UK

Type of Unemployment Payment	Ireland	UK (in €) ²²
Income Based (means tested)		
Aged 18-24	€102.70	€71.10
Age 25	€147.80	€89.77
Age 26 or over	€193	€89.77
Contribution Based		
Aged 16-24	€193 ²³	€71.10
Age 25 or over	€193	€89.77

(Source: Gov.UK *Job Seekers Allowance*, and DSP, *Rates of Payment 2017*)

Claiming income-based Jobseeker's Allowance in the UK automatically entitles the claimant to the maximum rate of housing benefit to assist in paying rent. A person in local authority housing gets their full rent paid. If a person is renting privately their payment is the lower of their actual rent payable and the local housing allowance. The local housing allowance varies depending on location and the size of the home. The average amount of housing benefit paid per claimant in the United Kingdom in the first eight months of 2016 was £95.88 per week²⁴.

A similar payment in Ireland is rent supplement, which is a means-tested payment to people living in private rented accommodation who cannot afford to pay for the cost of their accommodation. To be eligible the person must have been living for six months out of the last twelve months in either accommodation for homeless people, private rented accommodation or an institution such as a hospital or care home. If a person has been assessed as being in need of social housing within the previous twelve months they may also receive rent supplement.

²² Exchange rate is the average exchange rate from January to November 2016. £1 = €1.228

²³ In Ireland, if a person is under 18 years of age, they can only claim Jobseeker's Benefit for a maximum of six months.

²⁴ See Department for Work and Pensions, Housing Benefit caseload statistics [here](#)

The upper limits on rent supplement vary depending on location and circumstances. Rent supplement limits were revised in July, 2016. For example, a couple with two children living in Dublin may receive up to €1,275 per month compared to €660 per month for a single person²⁵.

Budget 2017

Under Rent Supplement, the minimum personal contribution towards rent each week is €30. From January 2017, this minimum personal rent contribution will be reduced from €30 to €10 per week for people aged 18-24 who are receiving Jobseeker's Allowance (JA) of €100 per week (€102.70) and from €30 to €20 for those receiving JA of €144 (€147.80). Those in receipt of Back to Education Allowance (BTEA), a Further Education and Training (FET) allowance or on Youthreach, where the age-related rate of €160 applies, the personal rent contribution will reduce from €30 to €20 per week.

Expenditure on Rent Supplement fell by €27.3 million in 2015, a decrease of 8.1%. The number of recipients of Rent Supplement at the end of 2015 was 56,959; a decrease of 14.2% over 2014. This is due to the introduction of a new Housing Assistance Payment.

Housing Assistance Payment

The Housing Assistance Payment (HAP) is a new scheme which was introduced to assist people who have a long-term housing need and who qualify for social housing support. Under HAP, the responsibility for provision of rental assistance transfers from the Department of Social Protection (DSP) to Local Authorities. The HAP is paid directly to the landlord. HAP will eventually replace Rent Supplement. The maximum limits for each of the local authorities that administer HAP are based on the current limits for Rent Supplement²⁶.

Rent Supplement was generally not payable to those in full-time employment and thus it was seen as a disincentive to seeking employment. The HAP facilitates employment and the retention of the HAP subject to scheme conditions. An additional €105m is allocated for HAP in 2017, with a target to transfer a further 15,000 households to the payment.

²⁵ See the maximum rent limits under Rent Supplement for each county [here](#)

²⁶ See the maximum rent limits under the Housing Assistance Payment for each county [here](#)

Reform of the UK Welfare System

Universal Credit

The UK Government is in the process of reforming its welfare system. The new system is called Universal Credit (UC) and it aims to support those who are on a low income or unemployed to gain assistance to increase their employability²⁷.

Universal Credit (UC) seeks to encourage work and prevent welfare traps acting as a disincentive to entering employment. The UC is a monthly payment and will aim to reduce poverty as individuals return to work, which should improve their social and economic opportunities.

Reforms include a complete overhaul of means-tested benefits for working-age adults. This will result in the replacement of multiple benefits, which in the past could be claimed simultaneously, with that of a single benefit called Universal Credit. Housing Benefit is being replaced by Universal Credit.

Universal Credit was introduced in April 2013, and is being rolled out across the country in phases. It is expected to be completed by March 2022. Of the 417,594 people on Universal Credit in November 2016, 41 per cent (171,435) were in employment and 59 per cent (246,157) were not in employment²⁸. Forty per cent of recipients of UC are aged 16 to 24 years old.

Benefits Freeze and Caps

A benefits freeze commenced in April 2016, as announced in the 2015 Summer Budget. Social welfare benefits are 'frozen' at their current rates until 2019. The benefits affected include working age income supports such as Jobseeker's Allowance, as well as Universal Credit, Child Benefit and Housing Benefit. It does not affect certain disability benefits or pensions.

The benefit cap is a limit on the total amount of benefit you can get if you're of working age. The benefit cap has been in place since April 2013. In November 2016, the cap was reduced further. The benefit cap is higher for those in Greater London than the rest of the UK. See table 3.8 below.

²⁷ HM Treasury (2016) ['Autumn Statement 2016'](#)

²⁸ Department for Work and Pensions (2016) ['Universal Credit Statistics'](#)

Table 3.8 – Benefits Cap, as introduced on 7 November, 2016

	Outside Greater London	Greater London Boroughs
Single, no children	£257.69 per week (£13,400 a year)	£296.35 per week (£15,410 a year)
Single, with children	£384.62 per week (£20,000 a year)	£442.31 per week (£23,000 a year)
Couple, with/without children	£384.62 per week (£20,000 a year)	£442.31 per week (£23,000 a year)

(Source: Gov.UK)

Prior to the changes announced in November 2016, the benefit cap affected approximately 20,000 households. It has been estimated that the most recent changes will affect up to 88,000 households²⁹.

²⁹ Institute for Fiscal Studies (2016) [‘A tighter benefit cap’](#)

4. State Pension (Contributory)

The Contributory State Pension is a social insurance pension payable from the age of 66.³⁰ To qualify for the state pension, a person must have:

- Commenced paying insurance at least ten years before pension age
- Paid at least 260 full rate contributions if age 66 before 5 April 2012
- Paid at least 520 full rate contributions if age 66 on or after 6 April 2012
- A yearly average rate of at least ten contributions paid or credited from 1953 (or from 1979 if this is more beneficial)
- The backdating period for state pensions is reduced to a maximum of six months.

A yearly average of 48 contributions is required in order to receive the maximum state pension. If contributions fall below this level then a percentage of the maximum rate is paid depending on the number of contributions. The *Social Welfare and Pensions Act 2011* changed the qualifying age for State pensions. The qualifying age will rise to 67 in 2021 and 68 in 2028.

Budgets 2016 and 2017

Budget 2016 increased the weekly rate of the State pension by €3 per week. Increases for qualified adults less than 66 years went up by €2 per week, and increases for qualified adults 66 years or more went up by €2.70.

Budget 2017 increased the weekly rate of the State pension by €5 per week from March, 2017. Detailed rates of pay are shown in Table 4.1 for claimants, who reach pension age from 1 September 2012.³¹

³⁰ The qualifying age will rise to 67 in 2021 and 68 in 2028.

³¹ There is an extra allowance of €10 per week for those aged 80 years or over; total €248.30.

Table 4.1 - Weekly rates of Contributory State Pension from March, 2017

Yearly Average PRSI Contributions	Personal Rate per week (€)	Increase for Qualified Adult (Under 66) €	Increase for Qualified Adult (Over 66) €
48 or over	238.30	158.80	213.50
40-47	233.60	151.00	202.80
30-39	214.20	143.80	192.50
20-29	202.80	134.50	181.10
15-19	155.20	103.50	138.70
10-14	95.20	63.10	85.90

(Source: DSP, *Rates of Payment 2017*)

Prior to 1 September, 2012 there was a single rate band for 20-47 contributions which entitled a person to 98 percent of the full rate. This meant that a person with 20 contributions only received €5 per week less than a person with 48 or more contributions. The rate band 20-47 has been replaced by the bands 20-29, 30-39 and 40-47.

Further changes introduced in 2012 included a reduction in the backdating period for state pensions to a maximum of six months. The Contributory State Pension accounted for 22.4% of the Department of Social Protection's total expenditure in 2015, making it the single largest item of expenditure. Table 4.2 shows total recipients and expenditure for the scheme.

Table 4.2 - Recipients and Expenditure for the Contributory State Pension

Benefit	Total Recipients in 2015	Expenditure 2015 €m	Expenditure 2014 €m
State Pension (Contributory)	361,725	4,475.7	4,185.2

(Source: DSP, 2016)

Expenditure in 2015 on the Contributory State Pension increased by €290.4m (6.9 percent) compared to 2014. Over the same period the number of recipients increased by 15,305.

The average yearly increase in the Contributory State Pension from 2005 – 2009 was 2.6 percent (in real terms). The maximum weekly payment of €230.30 remained unchanged from its peak in 2009 to 2015. Budget 2016 increased the weekly rate of the State Pension by three euro from January 2016 to €233.30. A further increase of five euro per week was announced in Budget 2017; to take effect from March, 2017 at a rate of €238.30. The State Pension has increased from €230.30 in 2009 to €238.30 in 2017; an increase of 3.5 per cent. The rate of inflation over the period from January 2009 to November 2016 was 1.5 per cent. Therefore, the State Pension has increased by 2 per cent in real terms. The weekly rates which will apply from March 2017 are shown in table 4.1 above.

The second highest expenditure by scheme (after Contributory State Pension) is Jobseeker's Allowance which also saw significant increases up to 2009. However, unlike the Contributory State Pension, Jobseeker's Allowance was subsequently reduced from €204.30 per week in 2009 to €188 per week in 2011, with further age-related reductions.

Non-Contributory Pension

The Non-Contributory Pension is a means-tested pension payment which may be payable to individuals over 66 who do not qualify for the Contributory Pension. Those claiming the Non-Contributory State Pension account for 16.5 percent (95,179) of all pension claimants (576,682).³²

Table 4.3 shows total recipients and expenditure for the scheme.

Table 4.3 - Recipients and Expenditure for Non-Contributory State Pension

Benefit	Total Recipients in 2015	Expenditure 2015 €m	Expenditure 2014 €m
State Pension (Non-Contributory)	95,179	972.1	954.4

(Source: DSP, 2016)

The number of recipients of the Non-Contributory Pension decreased by 0.4 percent in 2015, while expenditure increased by 1.9 percent. This contrasts with the Contributory Pension which saw increases in expenditure (6.9 percent) and in the number of recipients (4.4 percent). The maximum weekly rate of Non-Contributory State Pension in 2017 is €227 per week³³. Table 4.4 shows the maximum weekly rates from 2005 to 2017.

³² This includes the Contributory, Non-Contributory, Transition, Widow/er's or Surviving Civil Partner's Contributory Pension, and Death Benefit Pension.

³³ Budget 2017 provides for the weekly rate of the State pension to increase by €5.

Table 4.4 - Annual State Pension (Non-Contributory) maximum weekly payment rates

Year	Weekly Rate	% Change	Inflation Rate (%)	% Change (in Real Terms)
2005	166.00	7.8	2.5	5.3
2006	182.00	9.6	5.0	4.6
2007	200.00	9.9	4.9	5.0
2008	212.00	6.3	4.1	2.2
2009	219.00	3.3	-4.5	-1.2
2010 – 2014³⁴	219.00	0	4.0	-4.0
2015	219.00	0	0.9	-0.9
2016	222.00	1.4	0.8	0.6
2017	227.00	2.3	N/A	N/A

(Source: PublicPolicy.ie (2015) *Survey of the Benefit System in Ireland*, CSO and DSP)

There were significant yearly increases in the Non-Contributory Pension from 2005 to 2009. The average yearly increase over this period (in real terms) was 3.2 percent. The weekly rate of pay did not change from 2009 to 2015. As shown above, it increased in Budgets 2016 and 2017.

In addition to the personal rate, there are additions for qualified adults and children. People over 80 years of age get an extra €10 per week; €237. Table 4.5 shows the maximum attainable weekly rates in 2017.

³⁴ The weekly amount of the Non-Contributory State Pension remained stable at €219.00 from 2009 – 2014, and thus the average inflation rate and the average percentage change is shown as an aggregate in this row.

Table 4.5 - Maximum Weekly Rates of Non-Contributory State Pension 2017

Non-Contributory State Pension	Maximum Weekly Rate
Personal Rate, Aged 66-80	€227
Personal Rate, Aged 80 and over	€237
Personal Rate, Aged 66 or over and Living alone	€236
Personal Rate, Aged 66 or over, and living on certain offshore islands	€239.70
Increase for Qualified Adult	€150
Increase for Qualified Child	€29.80

(Source: DSP, *Rates of Payments 2017*)

State Pension in the UK (Contributory)

In the UK, the Basic State Pension (BSP) is a taxable, flat rate pension which is based upon national insurance contributions. There are three categories: Category A is based on the individual's national insurance contributions; Category B is based on the contributions of their spouse/civil partner or deceased spouse/civil partner; Category D is for people over 80 years of age who are not entitled to any state pension.

In April 2015, Categories A, B and D basic State Pensions were increased by 2.5%, in line with the government's guarantee to base annual increases in the basic State Pension on a 'triple lock' of earnings, prices (judged by the Consumer Price Index) or 2.5%, whichever is highest³⁵. The rates of pay are shown in Table 4.6. The Basic State Pension increased by £3.35 (2.9%) to £119.30 from April 2016³⁶.

Table 4.6 - Weekly maximum rates of UK Basic State Pension 2012-2016/17

Category	2012	2013	2014	2015	2016/17
Category A	£107.45	£110.15	£113.10	£115.95	£119.30
Category B for widow(er)/surviving civil partner	£107.45	£110.15	£113.10	£115.95	£119.30
Category B for spouse/civil partner	£64.50	£66.00	£67.80	£69.50	£71.50
Category D	£64.50	£66.00	£67.80	£69.50	£71.50

(Source: Department of Work and Pensions (DWP), *Benefits and Pensions Rates*)

If only one person in a couple has sufficient contributions, the other spouse or civil partner is entitled to £71.50. If the contributor dies, the spouse or civil partner inherits the full amount of £119.30.

³⁵ Source: Age.UK State Pension Factsheet. Available from http://www.ageuk.org.uk/Documents/EN-GB/Factsheets/FS19_State_Pension_fcs.pdf?dtrk=true

³⁶ The sustainability of the 'triple lock' State Pension has been questioned by the Institute for Fiscal Studies (IFS) and the Office for Budget Responsibility (OBR). See a related IFS press release and presentation available at <https://www.ifs.org.uk/publications/8026>

In March 2010, the pension age in the UK was 60 for women and 65 for men. Since then, the pension age for women has been increasing by one month for every two months, reaching 63 in April 2016. In December 2018 there will be a single pension age of 65 for both men and women, which will increase to 66 by 2020³⁷.

New State Pension

The State Pension changed on 6 April 2016 for people who reach State Pension age on or after that date. If a person reached State Pension age before 6 April 2016, they receive the State Pension under the old rules. The new State Pension is worth £155.65 per week currently until April 2017. The amount a person receives is linked to their National Insurance contributions. For example, a person needs to have 35 qualifying years to get the full new State Pension amount. Annual increases in the State Pension are calculated on the ‘triple lock’ of earnings, prices (CPI) or 2.5%, whichever is highest.

Table 4.7 – New State Pension

New State Pension	2016/17 Rate
Personal Rate	£155.65
Age addition for over 80s	£0.25

(Source: Gov.UK)

Additional Contributory State Pensions in the UK

The Additional State Pension (ASP) is an extra amount of money you can get with your Basic State Pension. It is based on your National Insurance contributions. How much you get depends on your earnings and whether you have claimed certain benefits. There is no fixed amount like the Basic State Pension.

The Additional State Pension is made up of two schemes³⁸. These are the State Earnings-Related Pension Scheme (SERPS) which ran from 1978 to 2002, and the State Second Pension which commenced in 2002 and runs to 2016. You might have contributed to both, depending on how long you’ve been working, as is outlined in table 4.8.

³⁷ Source: Age UK. [State Pension Factsheet](#)

³⁸ Source: Gov.UK, Additional State Pension. Available [here](#)

Table 4.8 - Additional State Pension Schemes in the UK

Years Working	Eligibility Criteria	Scheme You Contribute To
2002 to 2016	You're employed or claiming certain benefits	State Second Pension (S2P)
1978 to 2002	You were employed	State Earnings-Related Pension Scheme (SERPS)

(Source: Gov.UK)

People who reach State Pension age on or after 6 April 2016 are not eligible for the Additional State Pension (ASP) and will instead receive the new State Pension. However, if you reached State Pension age prior to 6 April 2016 you may qualify for the ASP. The ASP is payable with your basic State Pension and increases every year in line with inflation.

If you reached State Pension age before 6 April 2016, the maximum amount of Additional State Pension you can get is £165.60 per week from April 2016 to April 2017 (this being a combination of the individual's own pension and any inherited pension resulting from the death of a spouse or civil partner).

Future Changes to the UK State Pension

Significant reform of the UK's state pension system is currently being enacted. From 2016, the basic State Pension and State Second Pension (S2P) were replaced by a new single-tier pension for everyone below the State Pension age.

The new State Pension is a regular payment that you can claim if you reach pension age on or after 6 April 2016. The amount you receive will be impacted by your National Insurance contributions, with a minimum of 10 qualifying years required to get any new State Pension, and a maximum of 35 years required to receive the full single-tier pension³⁹. As announced in the 2015 Autumn Statement, the new single-tier pension which is paid to those who retire on or after 6 April 2016 is £155.65 per week.

Contracting-out of the State Pension (where you gave up the right to the Additional State Pension in return for paying less National Insurance contributions) ended on 6 April, 2016. This would have been utilised in the case of private or workplace pensions. Along with the contracting-out option

³⁹ Institute for Fiscal Studies (2013) 'A single-tier pension: what does it really mean?' Available [here](#)

ending, the reduced National Insurance rates also ceased from April 2016 for contracted-out employees. People are being encouraged to have a workplace pension which can support them through retirement, and the Government have legislated for auto-enrolment into workplace pensions for eligible individuals since 2012. By 2018, all employers must provide a workplace pension scheme.

State Pension in the UK (Non-Contributory)

In the UK, the Pension Credit is a non-taxable, income-related benefit designed to provide pensioners with a minimum level of income. There are two parts to the Pension Credit; the Guarantee Credit and the Savings Credit.

The Guarantee Credit ensures a minimum level of income of £155.60 a week for single people and £237.55 a week for couples. There are additional amounts if one of the partners has a severe disability or is a qualified carer.

The Savings Credit may be payable to individuals who have made some provision towards retirement such as savings or a second pension. The Savings Credit can be up to £13.07 a week for single people and £14.75 a week for couples. Table 4.9 below compares the maximum rates of Non-Contributory State Pensions for Ireland and the UK.

Table 4.9 - Maximum Weekly Rates of Non-Contributory State Pension in Ireland and the UK

Non-Contributory State Pension	Ireland	UK (in €)⁴⁰
Single Person	€227.00	€207.13 ⁴¹
Couple	€377.00	€309.82 ⁴²

(Source: DSP, Rates of Payments & DWP, Benefits and Pensions Rates)

Recipients of the Guarantee Credit in the UK are automatically entitled to the maximum rate of Housing Benefit, maximum Council Tax Benefit and health benefits (including free prescriptions,

⁴⁰ Exchange rate is the average exchange rate from January to November 2016. £1 = €1.228.

⁴¹ Includes Guarantee Credit (£155.60) and the maximum Savings Credit (£13.07) for a single person

⁴² Includes Guarantee Credit (£237.55) and the maximum Savings Credit (£14.75) for a couple

dental treatment and sight tests). Recipients of the Non-Contributory State Pension in Ireland may be entitled to additional benefits such as Rent Supplement, the Household Benefits Package and Fuel Allowance. Budget 2017 provides for the weekly rate of the non-contributory State Pension to be increased by €5 from March 2017 to €227 per week.

5. Child Benefit

Child Benefit is payable to all parents or guardians of children under 16 years of age, or under 18 years of age if the child is in full-time education, Youthreach Training or has a disability. The universal nature of child benefit in Ireland makes it the third largest component of government social expenditure, amounting to almost €2.0 billion in 2015.

Payment is one and a half times the appropriate monthly rate for twins and double the appropriate monthly rate for triplets and higher multiple births. Budget 2016 returned the monthly rate to €140, which last applied in 2011 and 2012. The rates of Child Benefit have been reduced significantly in recent years. Table 5.1 shows the cumulative monthly Child Benefit payments made to families of various sizes, ranging from one to eight children from 2009 – 2017.

Table 5.1 - Monthly Child Benefit Payments, 2009 – 2017

No. of Children	2009 Monthly Rate (€)	2010 Monthly Rate (€)	2011 Monthly Rate (€)	2012 Monthly Rate (€)	2013 Monthly Rate (€)	2014 Monthly Rate (€)	2015 Monthly Rate (€)	2016/2017 Monthly Rate (€)
1	166.00	150.00	140.00	140.00	130.00	130.00	135.00	140.00
2	332.00	300.00	280.00	280.00	260.00	260.00	270.00	280.00
3	535.00	487.00	447.00	428.00	390.00	390.00	405.00	420.00
4	738.00	674.00	624.00	588.00	530.00	520.00	540.00	560.00
5	941.00	861.00	801.00	748.00	670.00	650.00	675.00	700.00
6	1,144.00	1,048.00	978.00	908.00	810.00	780.00	810.00	840.00
7	1,347.00	1,235.00	1,155.00	1,068.00	950.00	910.00	945.00	980.00
8	1,550.00	1,422.00	1,332.00	1,228.00	1,090.00	1,040.00	1,080.00	1,120.00

(Source: PublicPolicy.ie (2015) *Survey of the Benefit System in Ireland*, & DSP)

The reductions in the monthly rates of pay from 2012 to 2014 have varied from 7.1 percent for one child families, up to 15.3 percent for eight child families. However, these reductions have been narrowed in 2015 and 2016 as Child Benefit was increased by €5 per child in each of these years.

Considering the monthly rates in 2009, child benefit for one child in 2017 is 16 percent lower, while child benefit for eight children is 28 percent lower.

Total expenditure on the scheme increased between 2014 and 2015 by 4.6 percent or €87.7 million. The total number of recipients also increased over this time by 0.6 percent (3,973) to 619,308 families. The rise in expenditure can be largely attributed to the €5 increase in monthly rates announced in Budget 2015.

Table 5.2 - Recipients and Expenditure for Child Benefit

Benefit	Total Recipients in 2015	Total Expenditure 2015 €m	Total Expenditure 2014 €m
Child Benefit	619,308	1,990.3	1,902.6

(Source: DSP (2016) *Statistical Information on Social Welfare Services 2015*)

Child Benefit in the UK

Child Benefit in the UK is payable to all families with children regardless of income. However, for families with at least one individual earning over £50,000, since January 2013, a proportion of the Child Benefit must be paid back via the ‘high income child benefit tax charge’⁴³, essentially withdrawing the universality of the payment.

A ‘child’ is defined as someone under 16 years of age, between 16 and 20 and in full-time education, or 16 - 17 and registered for work or training with an approved body. The weekly rates of pay are currently £20.70 for the eldest child and £13.70 for each subsequent child until April 2017.

⁴³ If you have an income of between £50,000 and £60,000 a year, the amount of extra tax you'll have to pay will be 1 per cent of the amount of Child Benefit you get for every £100 of your income above £50,000. If your income is more than £60,000, the amount of extra tax you'll have to pay will be the same as the amount of Child Benefit your household receives.

6. One-Parent Family Payment

One-Parent Family Payment (OFP) is a means-tested payment that is paid to a parent bringing up a child without the support of a partner. The payment - eligible if the parent earns €425 or less per week - is made up of a personal rate and an increase for a qualified child. The personal rate depends on a person's income; however the maximum rate payable for OFP is €193.00 per week with an additional €29.80 for each qualified child.

Table 6.1 shows the total expenditure and recipients for One-Parent Family Payment.

Table 6.1 - Recipients and Expenditure for One-Parent Family Payment

Benefit	Total Recipients in 2015	Expenditure 2015 (€m)	Expenditure 2014 (€m)
One Parent Family Payment	41,468	670.6	867.9

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

Total expenditure on the scheme decreased by €197.3 million (22.7%) from 2014 to 2015, and the number of recipients of OFP decreased by 40.7 percent or 28,416 in 2015 compared to 2014.

The basic rates for One-Parent Family Payment are the same as the maximum rate of Jobseeker's Allowance and Jobseeker's Benefit, and as such the percentage changes over time mirror those of the unemployment benefits; rates increasing up to 2009, falling to €188 in 2011 and increasing by five euro in 2017.

Changes to One-Parent Family Payment

Notwithstanding the increase in rates announced in Budget 2017, cost-cutting measures have been applied in recent years to reduce total expenditure on this payment. The upper age limit of the youngest child for OFP entitlement purposes has gradually been reduced to seven years of age over the 2012 to 2015 period. Since 2 July, 2015 the age limit is 7 years of age. This will significantly reduce the number of single parents eligible for this payment. Table 6.2 shows the change in OFP payment by age limit between 2012 and 2015.

Table 6.2 - Structure of OPF payment depending on date of claim and age of child

Date of Claim	Payment continues up to age			
	In 2012	July 2013	July 2014	July 2015
Before 27 April 2011	18	17	16	7
Between 27 April 2011 and 2 May 2012	14	12	10	7
After 3 May 2012	12	10	7	7

(Source: DSP, 2016)

Eligibility for OPF has been reduced through more stringent means testing requirements. The amount of earnings disregarded in the means test was reduced from €130.00 per week in 2012 to €90 in January 2014 for new and existing customers. Furthermore, the temporary payment of half of the rate of OPF has been discontinued for new claimants whose earnings exceed €425 per week, from 5 January, 2012. If you earn between €90.00 and €425.00, you may qualify for a reduced payment of OPF.

Since Budget 2014 a lone parent on OPF cannot receive a training allowance and their OPF at the same time if they are pursuing a further education and training course (FET).

Budget 2017

Budget 2017 increased the earnings disregard for One-Parent Family Payment and Jobseeker's Transitional payment recipients by €20, from €90 to €110.

Jobseeker's Transitional Payment

The Jobseeker's Transitional payment (JST) aims to support lone parents into the workforce while they have young children. The payment is available to people who are not cohabiting and whose youngest child is aged between 7 and 13 years old.

If the person is no longer entitled to One-Parent Family Payment (OPF) and their youngest child is aged 14 years or over, they can apply for the standard Jobseeker's Allowance.

Table 6.3 – Personal Rates of Jobseeker’s Transitional payment, 2017

Year	Personal Rate	Increase for Qualified Child
2017	€193	€29.80

(Source: DSP, *Rates of Payment 2017*)

Lone Parent Payment in the UK

In the UK, a lone parent may claim Income Support payments if they are working less than 16 hours a week, are over 16 years of age and have a child less than five years of age. The current rates are shown below.

Table 6.4 - Current Rates of Income Support for Lone Parents in the UK

Income Support Payment	Rate (£ per week)
Lone Parents	
Aged 16-17	£57.90
Aged 18 or over	£73.10

(Source: Gov.UK)

Income Support in the UK cannot be claimed at the same time as Jobseeker's Allowance. If the child is over five years of age, Income Support ceases and the parent may then claim Jobseeker's Allowance. The eligibility for this group has changed significantly since 2008 with the age of the youngest child entitlement to income support decreasing from age 15 over 4 years to age 5.

The Department for Work and Pensions (DWP) administer the Income Support Lone Parent (ISLP) regime related to Work Focused Interviews (WFIs) and ISLP sanctions. Stricter conditionality of payments of ISLP has been increased since April 2014. Should a claimant of ISLP fail to attend mandatory review WFIs without good cause, an Income Support sanction may be applied⁴⁴. Also, since April 2014, lone parents with a youngest child aged 3 - 4 years can be mandated to undertake Work-Related Activity (WRA)⁴⁵.

Lone parents could, in the past, receive the In Work Credit (IWC). This was a fixed tax-free payment of £40 per week for a maximum of 52 weeks for lone parents who began employment. To qualify, the employment must have been for at least 16 hours per week, expected to last more than five weeks and pay at least the national minimum wage. However, from 1 October 2013 IWC payments ended. Existing payments will continue until completion or a change of circumstances. The In Work Credit (IWC) has been replaced by schemes such as the 'Work Programme' which provides work

⁴⁴ The sanction is a reduction in the lone parent's benefit equivalent to 20% of the IS personal allowance rate for a single person over the age of 25.

⁴⁵ DWP (2016) [Income Support Lone Parents Regime: Official Statistics](#) (17 November, 2016)

experience and training for up to two years to assist individuals find and stay in employment. Extra tax credits are available to help pay for childcare costs for those who return to work through the Working Tax Credit⁴⁶. The basic amount of Working Tax Credit is up to £1,960 a year, depending on circumstances and income.

⁴⁶ Gov.UK (2016) [Help paying for Childcare](#)

7. Disability Allowance

Disability Allowance (DA) is a means tested payment for people with a disability whose income falls below a certain level and who are aged between 16 and 66. Recipients of DA may earn up to €120 per week doing rehabilitative work and this will not affect their payment. The rate of payment for DA is the same as Jobseeker’s Allowance, Jobseeker’s Benefit and One-Parent Family Payment; a maximum of €193 per week from March 2017. Total expenditure and recipients of Disability Allowance are shown in table 7.1.

Table 7.1 - Recipients and Expenditure for Disability Allowance

Benefit	Total Recipients in 2015	Total Expenditure in 2015 (€m)	Total Expenditure in 2014 (€m)
Disability Allowance	119,042	1,281.6	1,238.5

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

Expenditure on DA increased by €43.1 million (3.5 percent) from 2014-2015. Over the same period the number of recipients increased by 6,945 (6.2 percent). People receiving Disability Allowance in Ireland may also qualify for additional benefits such as Free Travel, Household Benefits Package and Fuel Allowance⁴⁷.

Disability Allowance in the UK

Disability Living Allowance (DLA) in the UK is a non-means tested payment which is paid at different rates depending on the severity of the disability. DLA is ending for people who were born after 8 April 1948 and are 16 or over, and is being replaced by the Personal Independence Payment (PIP)⁴⁸. DLA comes in two parts, the care component and the mobility component. Recipients may be entitled to one or both components. Details of the rates are shown in Table 7.2.

⁴⁷ The Fuel Allowance in 2016 and 2017 is €22.50 per week.

⁴⁸ The Allowance is being replaced by the [Personal Independence Payment](#) (PIP) which helps with some of the extra costs caused by long-term ill-health or a disability if you’re aged 16 to 64. The amount varies from £21.80 to £139.75 per week.

Table 7.2 – Current Rates of Disability Living Allowance in the UK

Disability Living Allowance	Rate (£ per week)
<i>Care Component</i>	
Highest Rate	£82.30
Middle Rate	£55.10
Lowest Rate	£21.80
<i>Mobility Component</i>	
Higher Rate	£57.45
Lower Rate	£21.80

(Source: Gov.UK)

The level of care component received depends upon the amount of required attention and/or supervision. The highest rate of care component is paid to people who require constant supervision throughout the day and night to avoid substantial danger to themselves or others.

To qualify for the mobility component, the person must show that they cannot walk without substantial supervision and would benefit from taking outdoor journeys. The maximum amount of DLA payable in the UK is £139.75, consisting of the highest rate of the Care and Mobility Components. Shown below in table 7.3, is the maximum rate of Disability Allowance payable in Ireland and the UK (in Euro).

Table 7.3 – Maximum Rates of Disability Allowance in Ireland and the UK

Payment	Ireland	UK (in €)⁴⁹
Disability Allowance	€193	€171.61

(Source: DSP, *Rates of Payments & Gov.UK, DLA Rates*)

⁴⁹ Exchange rate is the average exchange rate from January to November 2016. £1 = €1.228

As noted above, the Disability Living Allowance (DLA) has been replaced by the Personal Independence Payment (PIP), and new and existing claimants have been switched to PIP since 2015. The PIP has ended the lower rate of payment of the Care Component (now called the 'Daily Living Component'). The new Daily Living and Mobility Components under PIP have two rates; a standard and an enhanced.

8. Illness Benefit

Illness Benefit (IB) is a PRSI-based scheme which provides income support to individuals who find themselves unable to work due to illness/incapacitation. IB is taxable from the first day of payment.

In order to qualify for IB, a person must have:

- paid at least 104 weeks PRSI contributions since first starting work
- And
- Have 39 weeks paid PRSI in the relevant tax year, of which 13 must be paid contributions
- Or
- Have 26 weeks paid PRSI in the relevant tax year and 26 weeks paid in the previous tax year.

Individuals with between 104 and 259 PRSI contributions may be entitled to IB for up to 1 year. Those with 260 or more PRSI contributions may be entitled to IB for up to two years. IB rates are graduated according to the individual's weekly earnings in the relevant tax year. Table 8.1 shows the personal rates of IB.

Table 8.1 - Weekly Rates of Illness Benefit from March, 2017

Average Weekly Earnings	IB Personal Rate (Weekly Payment)	Qualified Adult Increases
€300 or more	€193.00	€128.10
€220-€299.99	€151.20	€83.00
€150-€219.99	€124.60	€83.00
Less than €150	€86.70	€83.00

(Source: DSP, *Rates of Payments 2017*)

55,540 people received illness benefit in 2015, a reduction of 2.6 percent on the previous year. Expenditure on IB dropped by 1 percent in 2015 to €620 million, as shown in table 8.2.

Table 8.2 - Recipients and Expenditure for Illness Benefit

Benefit	Total Recipients in 2015	Total Expenditure in 2015 (€m)	Total Expenditure in 2014 (€m)
Illness Benefit	55,540	620.0	626.0

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

A person cannot work while they are getting Illness Benefit. A person with a current Illness Benefit claim of six months or more can apply for Partial Capacity Benefit (PCB). PCB allows the person to return to work (if you have a reduced capacity to work) and continue to receive a social welfare payment. A Medical Assessor (who is a doctor employed by the Department of Social Protection (DSP)) will assess the restriction on your capacity for work, and the personal rate of PCB paid is based on this assessment. You cannot take up work until you have written approval to do so from the DSP⁵⁰.

In 2015, there were 1,612 recipients of Partial Capacity Benefit (PCB); an increase of 13% on 2014. Expenditure amounted to €11.3m (13.4% over 2014).

Medical Certification

Recipients of IB may be required to undertake a medical assessment to confirm eligibility. If the Medical Assessor finds that you are capable of work, a Deciding Officer may decide that you are not entitled to payment of Illness Benefit.

Medical certificates from the recipient's doctor must be provided to the DSP in order to continue to receive Illness Benefit. Normally a patient must be given a certificate each week for as long as incapacity for work lasts. However, where illness has lasted for more than six months; the patient may be advised to send in only one medical certificate every four weeks. In cases of long term illness, a certificate once every six months will normally suffice.

In 2015 the DSP received 209,750 claims for Illness Benefit, and 154,692 (74%) were awarded. A further 2,304 were pending a decision as of the end of 2015.

⁵⁰ From 1 January 2014 new participants on SOLAS training courses can retain Illness Benefit but cannot get a training allowance or training bonus at the same time.

No payment is made in the first six days of illness which are known as waiting days. Budget 2014 increased the number of waiting days from three to six from 6 January 2014.

Employment and Support Allowance in the UK

Individuals in the UK who are unable to work due to illness or disability may be entitled to Employment and Support Allowance (ESA). There are two types of ESA. Contribution-based ESA is paid to individuals with sufficient national insurance contributions. Income-based ESA is paid to individuals who do not meet the contribution criteria and satisfy a means test.

Those seeking Employment and Support Allowance are required to take a Work Capability Assessment in order to assess what type of work, if any, an individual is capable of doing and what health-related supports may be needed. If they are capable, a person will be expected to take steps to prepare for work.

Upon applying for Employment and Support Allowance, the first 13 weeks (known as the Assessment Phase) is the amount of time it takes to arrive at a decision as to the person's capability of working (as per the Work Capability Assessment). During the Assessment Phase, contributory Employment and Support Allowance is paid at a basic rate of £57.90 per week for a single person under 25 or £73.10 per week for those over 25.

Provided the Work Capability Assessment finds that the illness limits the person's ability to work, then that person will be placed into one of the two following groups:

- **Support Group:** If the illness has a severe effect on the person's ability to work, then they will not be expected to seek work
- **Work-Related Activity Group:** A personal adviser will support the individual so that they can prepare for suitable work

Table 8.3 shows the rates of pay of Employment and Support Allowance in the UK for those in the Support Group and Work Related Activity Group. Additional premiums may be available for those on income-based ESA; £15.75 per week for 'enhanced disability' and £61.85 for a 'severe disability'⁵¹.

⁵¹ DWP (2016) [Benefit and Pension Rates](#)

Table 8.3 - Maximum Personal Rates of Employment and Support Allowance

Employment and Support Allowance Payment	Weekly Payment £
Support Group	£109.30
Work Related Activity	£102.15

(Source: Gov.UK, *Employment and Support allowance*)

Table 8.4 compares the personal rates of Employment and Support Allowance in the UK, with Illness Benefit payment in Ireland.

Table 8.4 - Maximum Illness Benefit in the UK and Ireland

Payment	Ireland	UK (in €)⁵²
Illness benefit (Ireland) / Employment & Support Allowance (UK)	€193.00	€125.44 ⁵³

(Source: DSP, *Rates of Payments 2017* & Gov.UK, *ESA Rates*)

⁵² Exchange rate is the average exchange rate from January to November 2016. £1 = €1.228

⁵³ This figure is based on the work-related activity payment. You may also qualify for either £15.75 per week for 'enhanced disability' and £61.85 for a 'severe disability' as discussed above.

9. Supplementary Welfare Allowance

Supplementary Welfare Allowance (SWA) provides a basic weekly allowance to eligible people who have little or no income. This is a means-tested payment and the provision of the Basic SWA payment (BSWA) is very similar to the provision of primary payments such as JA. Those who are 24 years old or under and are living with a parent in the family home, will have some of their parents' income taken into account in the assessment for SWA. People with low incomes may qualify for a weekly supplement payment under the Supplementary Welfare Allowance Scheme to meet certain special needs, for example, help with rent/mortgage interest payments or for urgent or exceptional needs. Table 9.1 shows the total recipients and expenditure on various SWA payments.

Table 9.1 - Expenditure on Supplementary Welfare Payments

Benefit	Total Recipients in 2015	Total Recipients in 2014	Expenditure 2015 €m	Expenditure 2014 €m
Basic Supplementary Welfare Allowance	17,343	18,187	91.7	81.9
Rent Supplement	56,959	66,409	311.1	338.3
Mortgage Supplement	2,907	5,007	11.9	20.9
Other Supplements⁵⁴	7,945	9,181	7.4	8.1
Back to School Clothing and Footwear Allowance	153,285	166,845	41.3	42.5
Exceptional and Urgent Needs Payment	96,212	107,139	31.0	30.1

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

⁵⁴ Other Supplements: includes Heating, Diet and Travel

Expenditure on Basic Supplementary Welfare Allowance (BSWA) increased between 2014 and 2015, by 12.1 percent. A reduction in the number of recipients was witnessed in the 2014 to 2015 period, with 4.6 percent less people receiving BSWA in 2015 compared to 2014; a decrease of 844.

Expenditure fell for other supplementary payments with significant reductions in the expenditure of Mortgage Interest Supplement (-42.9%), Other Supplements (-9.2%) and Rent Supplement (-8.1%). Back to School Clothing and Footwear Allowance reduced by a more modest 2.6%, while Exceptional and Urgent Needs Payments increased by 3.0%.

Basic SWA is made up of a personal rate for the applicant and additional amounts for any qualified adult and/or qualified child(ren). The rates of BSWA faced age-related reductions in Budget 2014, similar to the age-related reductions of Jobseekers Allowance that were also implemented in Budget 2014. The current age related rates of BSWA are set out in table 9.2 below. There is also an increase of €29.80 if you have a child dependent and are entitled to the full rate of BSWA.

Table 9.2 - Maximum Rates of Basic Supplementary Welfare Allowance

Age	Personal Rate 2013	Personal Rate 2014 - 2016	Personal Rate 2017	Increase for Qualified Adult 2013	Increase for Qualified Adult 2017
26 or over	€186	€186	€191	€124.80	€128.10
25	€186	€144	€147.80	€124.80	€128.10
22-24	€144	€100	€102.70	€124.80	€102.70
18-21	€100	€100	€102.70	€100	€102.70

(Source: DSP, *Rates of Payment*)

It should be noted that the reduced age-related Supplementary Welfare Allowance rates do not apply to those under the age of 26, such as people with dependent children and those aged 22-25 who were getting a higher rate before 9 January 2014.

10. Invalidity Pension

Invalidity Pension (IP) is a taxable, contribution-based payment for people who cannot work due to a long-term illness or disability. In order to qualify for Invalidity Pension, a person must have:

- at least 260 (5 years) paid PRSI contributions since entering social insurance
- 48 contributions paid in the last complete tax year before the date of the claim

Furthermore, a person must meet the medical criteria to claim IP. To qualify, the person must:

- Have been incapable of work for at least 12 months and be incapable of work for at least another 12 months. The person will normally have already been claiming Illness Benefit or Disability Allowance for the previous 12 months.

Or

- Be permanently incapable of work. In cases of severe illness or disability, the person may be able to immediately claim Invalidity Pension after ceasing employment.

Table 10.1 shows total recipients and expenditure on this scheme.

Table 10.1 - Recipients and Expenditure for Invalidity Pension

Benefit	Total Recipients in 2015	Expenditure in 2015 €m	Expenditure in 2014 €m
Invalidity Pension	55,115	649.2	651.7

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

Total expenditure on the scheme increased by €103 million (17.2 percent) between 2012 and 2013. It decreased by 0.4% or €2.4 million in 2015 relative to 2014, while the number of recipients increased by 892 (1.6 percent) to 55,115 in the same period.

Those aged over 66 and on Invalidity Pension are automatically transferred to the State Pension (Contributory) at age 66.

Budget 2014

Budget 2014 reduced the weekly rate of Invalidity Pension for those under the age of 66 from 2 January 2014. The new rate payable to people aged 65 (and under) is €198.50 per week for new claimants from March 2017. The weekly rate payable to all qualified adults of people claiming Invalidity Pension was standardised at €138.10 per week in 2014. It will increase to €141.70 in 2017. This measure will apply to spouses and partners aged 66 or over who reach their 66th birthday from 2 January 2014.

Budget 2017

Budget 2017 increased the coverage of social insurance benefits for the self-employed. Invalidity Pension (December, 2017) and Treatment Benefit (March, 2017) schemes will be extended to PRSI Class S contributors.

Table 10.2 outlines the weekly rates of Invalidity Payments for 2017.

Table 10.2 - Weekly Rates of Invalidity Pension 2017

Invalidity Pension	Weekly Rate
Aged Under 66	€198.50
<i>Increases for Qualified Adult/Child</i>	
Qualified Adult	€141.70
Qualified Child Full Rate	€29.80
Qualified Child Half Rate ⁵⁵	€14.90

(Source: DSP, *Rates of Payment 2017*)

⁵⁵ From 5 July 2012, you can no longer claim an Increase for a Qualified Child (IQC) with your Invalidity Pension if your spouse, civil partner or cohabitant has an income of over €400 a week. You get a half-rate IQC if your spouse, civil partner or cohabitant earns between €310 and €400 a week. This only applies to new claims made after 5 July 2012.

Incapacity Benefit in the UK

If a person is unable to work due to incapacity or sickness in the UK, then there are two potential benefits available. Firstly, there is Employment and Support Allowance which was discussed in Section 8 (maximum weekly rate of €134.22). For cases involving more severe disabilities, there is Disability Living Allowance (DLA) which was discussed in Section 7 (maximum weekly rate of €171.61), or the Personal Independence Payment (PIP) which is replacing the DLA.

11. Carer's Allowance

Carer's Allowance is a means tested payment to people on low incomes looking after a person needing support due to age, physical or learning disability, or illness. Carer's Allowance is a taxable source of income.

Table 11.1 - Total Recipients and Expenditure for Carer's Allowance

Benefit	Total Recipients in 2015	Expenditure 2015 (€m)	Expenditure 2014 (€m)
Carer's Allowance	63,003	611.1	559.5

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

Total expenditure on Carer's Allowance increased by €51.7 million (9.2 percent) from 2014 – 2015. The number of recipients increased by 3,623 (6.1 percent) over the same period. Budget 2017 increased Carer's Allowance for those aged over 66 by €5 a week from March 2017 to €247.

To qualify for Carer's Allowance, a person must:

- Be living with or in a position to provide full-time care to a person in need of care who does not normally live in an institution. If the person needing care is hospitalised for a period of no longer than 13 weeks, the carer will continue to receive payment.
- Be resident in the State
- Not live in a hospital or similar institution
- Be at least 18 years old
- Not be engaged in employment, self-employment, training or education outside the home for more than 15 hours a week.

The person who is being cared for must:

- Be over 16 and require full-time care
- OR

- Be aged under 16 and in receipt of a Domiciliary Care Allowance⁵⁶
- Require continuous supervision either to avoid danger to themselves or require frequent assistance in relation to bodily functions
- Require full-time care and attention for a period of at least twelve months

Table 11.2 shows the weekly rates of Carer's Allowance. The payment is made up of a personal rate for the carer and extra amounts for any child dependants. Carer's Allowance has no qualified adult payment. In addition to this weekly payment, carer's may also be entitled to the Household Benefits Package and a Free Travel Pass.

Carers also receive the Carer's Support Grant (formerly called the Respite Care Grant) which is an annual payment made in June of each year of €1,700 for each person receiving care. The Carer's Support Grant increased from €1,375 to €1,700 in Budget 2016.

⁵⁶ Domiciliary Care Allowance rate is €309.50 per month in 2017.

Table 11.2 - Maximum Weekly Rates of Carer's Allowance, 2017

Carer	Weekly Payment
Aged under 66, caring for 1 person	€209.00
Aged under 66, caring for 2 or more people	€313.50
Aged 66 and over, caring for 1 person	€247.00
Aged 66 and over, caring for 2 or more people	€370.50
<i>Increases for Qualified Child</i>	
Full rate	€29.80
Half rate	€14.90

(Source: DSP, Rates of Payment 2017)

If the carer is receiving certain social welfare payments and providing full-time care to another person, they may be entitled to retain their main social welfare payment and also receive a half-rate Carer's Allowance. Also, it is possible for two people who are providing care on a part-time basis in an established pattern to share a single Carer's Allowance payment and the annual Carer's Support Grant. If the person being cared for dies, payment of Carer's Benefit continues for twelve weeks after the death⁵⁷.

Budget 2017

From January 2017, Carer's Allowance will continue to be paid for a period of 12 weeks when the person being cared for moves permanently into residential care.

Carer's Allowance in the UK

Carer's Allowance in the UK is payable to people aged 16 or over, who spend at least 35 hours per week caring for a person who is incapacitated or disabled. The carer cannot earn more than £110

⁵⁷ Budget 2016 provides that the Carer's Allowance is paid for 12 weeks (previously 6 weeks) after the death of the person being cared for from January 2016.

per week after tax and cannot be in full-time education involving 21 or more hours per week of supervised study. The basic weekly rate is £62.10. There is no extra payment if you care for more than one person.

There may be additional payments for adult dependents (£36.55 a week) and child dependents (£8.00 per week for first child and £11.35 for each subsequent child)⁵⁸. Table 11.3 compares Carer's Allowance in the UK and Ireland.

Table 11.3 - Personal Rate of Carer's Allowance in the UK and Ireland (Weekly Rates)

Benefit	Ireland	UK (in €) ⁵⁹
Carer's Allowance (Aged 66 and over in Ireland)	€247.00	€76.26

(Source: DSP, *Rates of Payment* & Gov.UK, *Benefit and Pension Rates*)

Carer's in the UK may earn up to £110 per week and retain their Carer's Allowance Payment. In Ireland, they may earn up to €332.50 (or €665 for a couple) in gross weekly income and work for up to 15 hours per week.

⁵⁸ Gov.UK, Benefit and Pension Rates, available [here](#)

⁵⁹ Exchange rate is the average exchange rate from January to November 2016. £1 = €1.228

12. Carer's Benefit

Carer's Benefit is a PRSI contribution-based payment made to people who take time out of the workforce to provide care to a person in need of full-time care and attention. Carer's Benefit can be paid for up to 104 weeks for each person being cared for. The 104 week duration can be one single continuous period of care or made up of a number of separate periods. A person may qualify for Carer's Benefit if they:

- Are aged between 16 and 66
- Have been in employment (working at least 16 hours per week or 32 hours per fortnight) for at least 8 weeks in the previous 26 weeks before becoming a carer
- Are resident in the State
- Give up work to be a full-time carer. They must be living with, or in a position to provide full-time care to the person in need, who must not be living in an institution
- Are not living in a hospital, convalescent home or other institution. The person to whom care is being provided may receive treatment in a hospital or institution for up to 13 weeks.
- Are providing care to a person who is so incapacitated as to need full-time care and attention, and is not living in an institution
- Are not engaged in employment, self-employment, training or education outside the home for more than 15 hours per week. The maximum allowable net income that can be earned is €332.50 per week
- Have at least 156 PRSI contributions paid at any time between the time they started to pay PRSI and the time of the claim for Carer's Benefit

And

- 39 contributions paid in the relevant tax year

Or

- 39 contributions paid in the 12 month period before the start of Carer's Benefit

Or

- 26 contributions paid in the relevant tax year and 26 contributions paid in the relevant tax year before that.

Table 12.1 - Maximum Weekly Rates of Carer's Benefit, 2017

Carer's Benefit	Weekly Rate (€)
Caring for 1 person	€210
Caring for 2 people	€315
Full Rate Increase for Qualified Child	€29.80
Half Rate Increase for Qualified Child	€14.90

(Source: DSP, *Rates of Payment 2017*)

Carers also receive the Carer's Support Grant, which is an annual payment made in June of each year. The carer can use the money in whatever way they wish. Budget 2013 reduced the Respite Care Grant from €1,700 to €1,375 for each person receiving care. However, as noted above, Budget 2016 saw the Respite Care Grant (Carer's Support Grant) restored to €1,700 in 2016. Table 12.2 shows total expenditure and recipients for the scheme.

Table 12.2 - Recipients and Expenditure for Carer's Benefit

Benefit	Total Recipients in 2015	Expenditure 2015 €m	Expenditure 2014 €m
Carer's Benefit	N/a (1,769 in 2014)	30.1	23.7

(Source: DSP, *Rates of Payment & Gov.UK, Benefit and Pension Rates*)

Total expenditure on the scheme increased by €6.5 million (27.3 percent) in 2015 relative to 2014. The number of recipients of Carer's Benefit in 2014 was relatively small; 1,769 people availed of this benefit, an increase of 171 (10.7 percent) over 2013.

13. Death Benefit Pension

The Occupational Injuries Benefit Scheme is a group of benefits for people injured or incapacitated by an accident at work or while travelling directly to or from work. People who have contracted a disease as a result of the nature of their work are also covered by the Scheme. The benefits include Injury Benefit, Disablement Benefit and Incapacity Supplement. In general people in employment insurable at PRSI Class A, D, J or M are covered in full for Occupational Injuries Benefits.

Death Benefits under the Scheme include Widow's, Widower's or Surviving Civil Partner's Pension, Guardian's Payment and the Funeral Grant.

Payments under the Death Benefit Scheme are paid at higher rates than a standard Widow's, Widower's or Surviving Civil Partner's Contributory Pension or a Guardian's payment. Table 13.1 shows the rates of payment from March 2017.

Table 13.1 Maximum Weekly Rates of Carer's Benefit from March, 2017

Death Benefit	Weekly Rate (€)
Under Age 66	€223.50
Aged 66 and under age 80	€242.70
Aged 80 and over	€252.70
Qualified Child Increase	€29.80

(Source: DSP, *Rates of Payment 2017*)

14. Widow(er)'s or Surviving Civil Partners Contributory Pension

Widow(er)'s or Surviving Civil Partners Contributory Pension is a taxable, contribution based payment made to the husband, wife or civil partner of a deceased person. To qualify for this payment, the widow, widower or surviving civil partner cannot cohabit with another person. In the case of a divorce or dissolution of a civil partnership, the person still keeps their entitlement to the Widow(er)'s or Surviving Civil Partners Contributory Pension. The rates of payment, by PRSI contributions, are shown in table 14.1.

Table 14.1 - Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension from 2017

Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension			
Contributions	Aged under 66	Aged 66 or over	Aged 80 or over
48 or more contributions	€198.50	€238.30	€248.30
36-47 contributions	€195.60	€233.60	€243.60
24-35 contributions	€193	€228.10	€238.10

(Source: DSP, *Rates of Payment*)

Total expenditure increased by €52.4 million (3.8 percent) from 2014 to 2015. Recipient numbers increased by 1,042 (0.9 percent) to 119,712. See table 14.2.

Table 14.2 - Recipients and Expenditure for Widow(er)'s or Surviving Civil Partners Contributory Pension

Benefit	Total Recipients in 2015	Expenditure 2015 (€m)	Expenditure 2014 (€m)
Widow(er)'s / Surviving Civil Partners Contributory Pension	119,712	1,422.1	1,369.8

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

Table 14.3 shows the maximum weekly rates of payment from March, 2017.

Table 14.3 - Maximum Weekly Rates of Widow(er)'s or Surviving Civil Partners Contributory Pension

Widow(er) / Surviving Civil Partners Contributory Pension	Weekly Payment
Aged under 66	€198.50
Aged 66 to 80	€238.30
Aged 80 and over	€248.30
Increase for a qualified child	€29.80

(Source: DSP, *Rates of Payment 2017*)

To qualify, a person must have:

- At least 260 paid PRSI contributions up to the date of death of the spouse or civil partner or before the person's 66th birthday, whichever is earlier⁶⁰. This PRSI requirement can be met by the person or their deceased spouse/ civil partner, but cannot be combined by the two people

And

- An average of 39 paid or credited PRSI contributions in either the 3 or 5 years prior to the death of the spouse / civil partner or before he/she reached the age of 66.

Or

- A yearly average of at least 24 paid or credited PRSI contributions from the year of first entry into insurance until the year of death of the spouse / civil partner or the year of reaching pension age. A yearly average of 24 contributions entitles the person to the minimum pension. A yearly average of 48 contributions is needed to claim the full pension.

A person may automatically qualify for the Widow, Widower's or Surviving Civil Partner's Contributory Pension if the deceased spouse was getting either a Contributory State Pension which included an increase for a dependent spouse or civil partner.

⁶⁰ If your spouse or civil partner died before 27 December 2013, only 156 paid contributions are required.

Bereavement Benefits in the UK

There are two types of bereavement benefits in the UK:

1. **Widowed Parent's Allowance (WPA):** This is a taxable, contribution based payment to a parent with at least one child, whose partner has died. To qualify, the parent must be receiving Child Benefit. The amount you get is based on how much your late husband, wife or civil partner paid in National Insurance contributions. The maximum Widowed Parent's Allowance (WPA) attainable in 2016/17 is £112.55 a week, having increased from £111.20 in 2014 (1.2%). The benefit cap is applicable to the WPA⁶¹.
2. **Bereavement Allowance (BA):** This is a taxable, contribution based payment to a person over 45 years of age and below pension age, whose partner has died. This is payable for 52 weeks after the death of the partner. A person in receipt of WPA whose child subsequently ceases to qualify for Child Benefit may transfer to BA. The basic rate of BA for those aged 55 or over currently stands at £112.55. However, for every year under that age, the claimant receives seven to eight percent less. For example, a person aged 54 will receive a weekly payment of £104.67 a week (93 percent of the full rate).

Table 14.4 compares bereavement payments in the UK and Ireland under three different scenarios.

Table 14.4 - Bereavement Payments in the UK and Ireland (weekly rates)

Bereavement Payment	Ireland	UK (in €) ⁶²
With at least one dependent child	€228.30 ⁶³	€138.21
Over 55 years of age with no dependent children	€198.50	€138.21
Between 45-54 years of age with no dependent children	€198.50	Ranges from €41 to €129

(Source: DSP Rates of Payment & Gov.UK Bereavement Allowance)

⁶¹ The Benefit Cap limits the amount of benefits that people aged 16 to 64 can receive. The level of the cap for single parents whose children live with them is £384.62 per week (£20,000 a year) for those living outside Greater London.

⁶² Exchange rate is the average exchange rate from January to November 2016. £1 = €1.228

⁶³ Recipients under 66 receive €198.50 plus an extra €29.80 for a dependent child.

15. Widow/er's or Surviving Civil Partner's Non-Contributory Pension

Widow/er's or Surviving Civil Partner's Non-Contributory Pension is a means tested payment to widow's, widower's or surviving civil partners who do not qualify for the Widow/er's or Surviving Civil Partner's Contributory Pension. It is paid to widows, widowers or surviving civil partners who do not have dependent children. People with dependent children may receive the One-Parent Family Payment or Jobseeker's Transitional payment instead.

The maximum weekly rate payable (rates may vary depending on the means test⁶⁴) is €193.00 from March 2017. The person may also qualify for a fuel allowance (€22.50 per week⁶⁵). If the late spouse or civil partner was receiving the Household Benefits Package at the time of their death, the surviving spouse or partner may also qualify for the package if aged between 60 and 65. Table 15.1 shows total expenditure and recipients for the scheme.

Table 15.1: Recipients and Expenditure for Widow/er's or Surviving Civil Partners Non-Contributory Pension

Benefit	Total Recipients in 2015	Expenditure 2015 €m	Expenditure 2014 €m
Widow/er's or Surviving Civil Partner's Non-Contributory Pension	N/A 1,781 (2013)	15.9	16.5

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

Total expenditure on the scheme decreased by €614,000 (3.7 percent) from 2014 to 2015. The number of recipients decreased by 79 (4.2 percent) between 2012 and 2013. Recipient figures for 2014 and 2015 are not available.

⁶⁴ For further information on the means test see http://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/death_related_benefits/widows_non_contrib_pen.html

⁶⁵ Budget 2016 provided for the fuel allowance to increase to €22.50 per week from January 2016.

16. Maternity Benefit

Maternity Benefit is a payment made to women who are on maternity leave from work and covered by PRSI contributions. Maternity Benefit is paid for 26 weeks⁶⁶. It is a taxable source of income since July 2013, although the benefit is exempt from USC and PRSI.

If the person already receives certain social welfare payments, half rate Maternity Benefit may be payable. Some employers will continue to pay an employee while she is on maternity leave and have the Maternity Benefit paid to them.

Table 16.1 shows total expenditure and recipients for the scheme in 2015.

Table 16.1: Recipients and Expenditure for Maternity Benefit

Benefit	Total Recipients in 2015	Expenditure 2015 €m	Expenditure 2014 €m
Maternity Benefit	21,687	259.8	269.9

(Source: DSP (2016), *Statistical Information on Social Welfare Services*)

In 2015, total expenditure decreased by €10.1 million (3.8 percent), while the number of recipients decreased by 1,021 recipients (4.5 percent) compared to 2014.

For claims which started before 6 January 2014, the amount of Maternity Benefit paid depended on the woman's earnings. The rate payable was 80 percent of reckonable earnings, subject to a maximum rate of €262.00 and a minimum rate of €217.80 per week.

Changes to Maternity Benefit as announced in Budget 2014

From 6 January 2014, for new claimants, the personal rate of maternity benefit was standardised at €230 per week. This resulted in an increase of up to €12.20 for those receiving less than €230 per week and a reduction of up to €32 per week for all other claimants. Maternity Benefit will increase to €235 per week from March 2017.

⁶⁶ Sunday is not treated as a day of entitlement to Maternity Benefit.

Changes as announced in Budget 2016 – Paternity Benefit

In September 2016, a new two week Paternity Benefit was introduced. The PRSI contribution conditions and the rate of benefit paid are the same as those for Maternity Benefit⁶⁷.

Eligibility Requirements

In order to receive this benefit for the duration of 26 weeks, a minimum of 2 and a maximum of 16 maternity weeks leave must be taken before the end of the week in which the baby is due.

Regarding PRSI contributions, for an employed woman to qualify for Maternity Benefit she must have;

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

Or

- At least 39 weeks paid PRSI since first starting work and at least 39 weeks paid or credited PRSI in the relevant tax year or in the tax year following the relevant tax year.

Or

- At least 26 weeks PRSI paid in the relevant tax year and at least 26 weeks paid PRSI in the tax year immediately before the relevant tax year.

For a self-employed woman to qualify for Maternity Benefit, she must be in insurable employment and have,

- 52 weeks PRSI contributions paid at class S in the relevant tax year

Or

- 52 weeks PRSI contributions paid at class S in the tax year immediately before the relevant tax year

Or

- 52 weeks PRSI contributions paid at class S in the tax year immediately following the relevant tax year

⁶⁷ As of end of November 2016, more than 3,500 applications for Paternity Benefit had been approved.

Statutory Maternity Pay in the UK

Statutory Maternity Pay (SMP) in the UK is a legal minimum amount that an employer must pay to an employee on maternity leave. The employer can recoup most of this payment from the Government.

To qualify, the woman must have been employed by the same employer continuously for at least 26 weeks into the 15th week before the baby is due. Also, the woman must have been earning, on average, at least £112 a week (which is the minimum a person has to earn before being treated as paying national insurance contributions) during the eight weeks up to and including the 15th week before the baby is due.

Statutory Maternity Pay can be paid for up to 39 weeks. For the first six weeks, it is paid at 90 percent of average gross weekly earnings with no upper limit for the first 6 weeks. For the remaining 33 weeks, it is paid at the lower rate of £139.58 or 90 percent of average gross weekly earnings (whichever is lower). Tax and National Insurance will be deducted⁶⁸.

If you take Shared Parental Leave you'll get Statutory Shared Parental Pay (ShPP). ShPP is £139.58 a week or 90% of your average weekly earnings, whichever is lower. The UK also has Statutory Paternity Pay for those who are eligible. You can receive one or two weeks paid Paternity Leave. The rate of payment is the same as that for Statutory Maternity Pay⁶⁹.

⁶⁸ Source: GOV.UK Maternity Benefits: Technical Guidance. Available from <https://www.gov.uk/government/publications/maternity-benefits-technical-guidance/maternity-benefits-technical-guidance>

⁶⁹ Source: GOV.UK Paternity Pay and Leave. Available at: <https://www.gov.uk/paternity-pay-leave/overview>

17. Family Income Supplement

Family Income Supplement (FIS) is a weekly, tax-free payment to families with children where member(s) of the family are in employment but have low earnings. At least one child must be under 18 years of age, or between 18 and 22 years of age and in full-time education. The payment is designed to preserve the incentive to work in cases where the employee's working wage is only marginally higher than if he/she was claiming social welfare payments.

To qualify for FIS, the net weekly income⁷⁰ of the family must be below a certain limit which depends on the family size. The weekly rate of FIS is 60 percent of the difference between the net family income and the specified income limit. The income thresholds were increased in Budget 2016. The limits are shown in table 17.1 below.

Table 17.1 - Income Limits for Family Income Supplement

<i>Number of Children</i>	<i>Income Limit in 2016 / 2017</i>
1	€511
2	€612
3	€713
4	€834
5	€960
6	€1,076
7	€1,212
8	€1,308

(Source: DSP, *Family Income Supplement 2017*)

Once the family's income falls below the specified limit they are guaranteed a minimum weekly payment of €20. The family may also be entitled to Back to School Clothing and Footwear Allowance.⁷¹

⁷⁰ The following payments do not count as family income; Child Benefit, Guardian's Payments, Supplementary Welfare Allowance, Domiciliary Care Allowance, Foster Child Allowance, Rent Allowance for tenants affected by the de-control of rents, income from a charitable organisation and income from providing accommodation to students studying in Irish Gaeltacht areas, or any income your children may have.

⁷¹ The rate of Back to School Clothing and Footwear Allowance is €100 per child aged 4 -11 and €200 per child aged 12-22.

Further eligibility criteria are as follows:

- The employee must be working at least 19 hours per week (or 38 hours per fortnight). Spouses, civil partners or cohabitants can combine their hours to meet this condition. Hours spent in self-employment do not count, neither do hours worked in Community Employment, Gateway, Tús, JobBridge or the Rural Social Scheme.
- The employment must be likely to last for at least 3 months.
- The employee must be looking after at least one child.

Table 17.2 provides a breakdown of the number of families receiving FIS in 2015, by family type and weekly income group.

Table 17.2 – No. of Families receiving FIS, by Family Type and Weekly Income Group in 2015

Family Type	€100 - €199	€200 - €299	€300 - €399	€400 - €499	€500 - €599	€600 - €699	€700+	Total
One-Parent Family	2,684	6,551	7,968	7,535	2,360	573	167	27,838
Two-Parent Family	831	2,547	6,351	8,058	6,415	2,858	1,015	28,075
Total	3,515	9,098	14,319	15,593	8,775	3,431	1,182	55,913

(Source: DSP, (2016) *Statistical Information on Social Welfare Services*)

Of the 55,913 recipients of Family Income Supplement in 2015, 23 per cent (12,613) have a weekly income range of €100 to €299. Three-quarters (42,525) earn between €100 and €499 per week. One-Parent families have more than three times as many recipients in the lowest income group relative to two-parent families. Forty per cent of families (22,518) received between €20 and €100 per week in 2015. Thirty-seven per cent (20,489) received over €150 per week. Eighty-seven per cent (48,451) of recipients had between one and three children; the majority (34%) had one child.

Table 17.3 shows total expenditure and recipients for the scheme.

Table 17.3 - Recipients and Expenditure for Family Income Supplement

Benefit	Total Recipients in 2015	Expenditure in 2015 €m	Expenditure in 2014 €m
Family Income Supplement	55,913	367.9	297.9

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

Expenditure on Family Income Supplement increased by €70 million (23.5 percent) and recipients increased by 5,607 (11.1 percent) between 2014 and 2015.

The Department of Social Protection has given increasing priority to Family Income Supplement, as it has been noted as a crucial resource to working families and arguably helps implement the goal of ensuring that people are 'better off in work' than being dependent on social protection payments.

18. Back to Education Allowance

Back to Education Allowance (BTEA) is a scheme which encourages and facilitates a return to education for vulnerable groups who are distant from the labour market. The qualifying social payments are:

- Jobseeker's Allowance / Benefit
- Jobseeker's Transitional Payment
- Farm Assist
- One Parent Family Payment
- Deserted Wife's Benefit / Allowance
- Widow's, Widower's or Surviving Civil Partner's Contributory and Non-Contributory Pension
- Carer's Allowance
- Blind Pension
- Disability Allowance
- Invalidity Pension
- Incapacity Supplement based on a life disablement pension.
- Those in receipt of Illness Benefit for over two years.

From 1 January 2015 you no longer qualify for BTEA when your Jobseeker's Benefit ends – after 6 or 9 months. You must qualify for another payment to continue to get BTEA.

An applicant must be at least 21 years of age to qualify for BTEA (or 24 years of age for a postgraduate course)⁷².

⁷² However the following exceptions apply; those aged between 18-20 who are in receipt of Jobseeker's Benefit / Allowance, Jobseeker's Transitional Payment or One-Parent Family Payment may qualify if they have been out of formal education for two years or more. Also, a person aged 18 years or over may qualify if they are in receipt of Blind Pension, Disability Allowance, Invalidity Pension or Incapacity Supplement.

There are two options of study for BTEA; a second level option and a third level option. For the second level option, the course can be at any community, comprehensive, secondary or vocational school.

The second level course must:

- Be full-time
- Lead to a certificate recognised by the Department of Education and Skills, or approved by Quality and Qualifications Ireland (QQI).

For the third level option, the course can be at any university, third level college or institution as long as it is a full-time course approved by the Department of Education and Skills and/or Quality and Qualifications Ireland (QQI). Undergraduate courses must be commenced at year 1 except for individuals who:

- Did not complete the course and are returning to the second or subsequent year
- Are exempt from the first year of a course due to existing qualifications
- Completed some of the course as a part-time student but are now getting a jobseeker's payment and will continue the course on a full-time basis.

Postgraduate courses which lead to a higher diploma qualification in any discipline or a Professional Masters in Education are eligible for BTEA. These courses must be in Ireland. Other postgraduate courses may qualify in circumstances where the person is admitted directly into a master's course on the basis of life experience (i.e. without an undergraduate degree). A person cannot receive BTEA if they already have a postgraduate qualification.

Budget Changes

In the past, BTEA was 'standard rated' meaning that even if the applicant was originally receiving a reduced rate of social welfare payment, upon applying for BTEA they would then receive the maximum standard rate of payment⁷³. However, since January 2013, new BTEA applicants over 25 will be entitled to BTEA at the rate of their qualifying payment. Since January 2014 the age threshold has been increased to 26 years.

⁷³ Source: Central Expenditure Evaluation Unit (2009) '*Cross Cutting Issues-Activation Measures*'.

Similar to the changes to jobseekers allowance, age-related rate reductions have been applied to the BTEA scheme. Since 1 January 2014 all new BTEA participants aged under 26 who were getting a reduced age-related Jobseeker's Allowance payment, got a maximum BTEA rate of €160 per week (any means participants have will be deducted from this rate). This age-related reduction was introduced for new applicants under 25 in Budget 2013, with Budget 2014 extending the reduced rate to those under 26. If you are over 26 as a new BTEA participant your weekly rate of BTEA will be equal to your previous social protection payment. You may also qualify for increases for a qualified adult, and qualified children.

Additional measures to reduce the large expenditure on BTEA was the abolition of the €300 annual cost of education allowance for new and existing BTEA participants from January 2013. Furthermore, from June 2014 all new BTEA claims must be recommended and approved by a DSP Case Officer before they start the course. This change is intended to make sure the BTEA is more targeted.

Budget 2017

Back to Education Allowance (BTEA) will increase by €33, from €160 to €193, for jobseekers under 26 years of age from September 2017. Also, from September 2017, a new €500 annual Cost of Education Allowance will be made available to parents, including lone parents, in receipt of the Back to Education Allowance.

Table 18.1 shows total recipients and expenditure on Back to Education Allowance.

Table 18.1: Recipients and Expenditure for Back to Education Allowance

Benefit	Total Recipients in 2015	Expenditure 2015 €m	Expenditure 2014 €m
Back to Education Allowance	17,879	144.0	162.5

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

Back to Education Allowance has the highest number of recipients (17,879) of 'working age employment supports' after the Community Employment Programme (24,218). The number of recipients of BTEA decreased by 4,835 (21.3 per cent) in 2015 over 2014. Expenditure on the scheme decreased by €18.5 million (11.4 per cent) over the same period.

19. Farm Assist

Farm Assist is a means-tested payment for low income farmers. It was introduced in April 1999 to replace Smallholders Unemployment Assistance. Farm Assist is similar to Jobseeker's Allowance albeit with a different means test. Claimants of Farm Assist do not have to be available for work to claim this payment. To qualify, a person must be;

- Between the ages of 18 and 66
- A farmer, farming land in the State
- Satisfy a means test⁷⁴

Table 19.1 shows the maximum weekly rates of Farm Assist to apply from March 2017, and Table 19.2 shows total expenditure and recipients.

Table 19.1 - Maximum Weekly Rates of Farm Assist 2016

Farm Assist	Maximum Weekly Rates
Personal Rate	€193
Qualified Adult	€128.10
Qualified Child Full Rate	€29.80
Qualified Child Half Rate	€14.90

(Source: DSP, *Rates of Payment*)

Table 19.2 Recipients and Expenditure for Farm Assist

Benefit	Total Recipients in 2015	Expenditure 2015 €m	Expenditure 2014 €m
Farm Assist	8,790	88.5	93.6

(Source: DSP (2016), *Statistical Information on Social Welfare Services*)

Between 2014 and 2015 total recipients decreased by 1,019 (10.4 per cent). Total expenditure decreased by €5.2 million (5.5 percent) over the same period.

⁷⁴ Further information on what means are assessed can be found at www.citizensinformation.ie

Budget 2017

Farming income and other income from off-farm self-employment will be assessed at 70% (down from 100%) under Budget 2017. An additional annual disregard of €254 for each of the first two children and €381 for the third and subsequent children was also announced.

Farmers will have access to Treatment Benefits from March 2017 and Invalidity Pension from December 2017, similar to other self-employed people. They will also qualify for an extended range of Dental and Optical Benefits from October 2017.

20. Back to Work Enterprise Allowance

The Back to Work Enterprise Allowance (BTWEA) scheme encourages people on certain social welfare payments to become self-employed⁷⁵. Those who take part in the scheme are entitled to keep a percentage of their social welfare payment for up to two years. To qualify for BTWEA, a person must be:

- Setting up as self-employed in a business that has been approved by a DSP case officer or Local Development Company
 - Getting one of the following payments for at least 9 months:
 - Jobseeker's Allowance
 - Jobseeker's Benefit (with an underlying entitlement to Jobseeker's Allowance)⁷⁶
 - One-Parent Family Payment
 - Blind Pension
 - Disability Allowance
 - Carer's Allowance
 - Farm Assist
 - Invalidity Pension
 - Incapacity Supplement
 - Widow's/Widower's or Surviving Civil Partner's (Non-Contributory) Pension
- Or**
- Illness Benefit for 3 years or more

It is also possible for a person to claim BTWEA if their spouse or partner was claiming BTWEA and dropped out of the scheme before their entitlement finished. In such cases, the person transfers their BTWEA to their partner or spouse (with the partner or spouse now being considered self-employed).

⁷⁵ The BTWEA may also be available to an individual who was released from prison and satisfies the eligibility criteria.

⁷⁶ This means that the person would pass the means test for Unemployment Allowance.

Those who qualify for the Back to Work Enterprise Allowance can keep 100 percent of their social welfare payment for the first year and 75 percent for the second year, along with the increases for a qualified adult and qualified child. Claimants will also retain secondary benefits⁷⁷ for the duration of the BTWEA scheme. Table 20.1 shows total expenditure and recipients for the scheme.

Table 20.1: Recipients and Expenditure for Back to Work Enterprise Allowance

Benefit	Total Recipients in 2015	Expenditure 2015 €m	Expenditure 2014 €m
Back to Work Enterprise Allowance	11,881	129.0	118.8

(Source: DSP (2016), *Statistical Information on Social Welfare Services*)

Total expenditure on the scheme increased by €10.2 million (8.6 percent) from 2014 – 2015. The number of recipients increased over the same period by 715 (6.4 percent). The number of self-employed (first year) recipients decreased by 366 (5.6 per cent), while the number of self-employed (years 2 to 4) increased significantly by 1,081 (23.6 per cent).

Budget 2017

Budget 2017 reduced the qualification period for the Back to Work Enterprise Allowance from 12 months to 9 months.

⁷⁷ Secondary benefits include Fuel Allowance, Medical card, Back to School Clothing and Footwear Allowance, and differential rents from their Local Authority.

21. Disablement Benefit

Disablement Benefit is a benefit under the Occupational Injuries Benefit Scheme⁷⁸. It is paid to individuals who suffer a loss of physical or mental faculty due to either;

- an accident at work
- an accident travelling to or from work
- a prescribed disease contracted at work.

Payment of Disablement Benefit is made when the level of disablement or disease is assessed at 15 percent or more. To give an indication as to what the 15 percent assessment means, consider the following examples;

- Loss of Both Hands – 100% Disablement
- Loss of Thumb – 30% Disablement
- Loss of Index Finger – 14%

If the level of assessment is above 20%, the Disablement Benefit is paid either as a weekly or monthly pension (known as 'Disablement Pension'). If the level of assessment is between 15-20%, then the Disablement Benefit is paid as a lump sum (known as 'Disablement Gratuity'). Some recipients of Disablement Benefit who are unable to work may also qualify for Illness Benefit based on your PRSI contributions.

To qualify for Disablement Benefit, the person must have been in employment on or after 1 May 1967 at PRSI class A, B, D, J or M, at the time the accident/disease was sustained⁷⁹.

The maximum Disablement Gratuity (Lump Sum) payable is €15,320 (for people whose level of assessment is between 15-20%). The weekly rate of Disablement Pension varies depending on the

⁷⁸ The Occupational Injuries Benefit Scheme is a group of benefits for people injured or incapacitated by an accident at work or while travelling directly to or from work. There are a number of benefits available and there are different conditions attached to each benefit (Citizens Information, 2016).

⁷⁹ Under the Occupational Injuries Scheme, civil servants at PRSI class B cannot get Disablement Benefit for 26 weeks after the accident/disease. Half-rate benefit is payable after this period.

assessed level of disablement, which is medically assessed. These rates are shown in table 21.1 below.

Table 21.1 Maximum Personal Rates of Disablement Pension

Level of Disablement	Weekly Payment 2017
100%	€224.00
90%	€201.60
80%	€179.20
70%	€156.80
60%	€134.40
50%	€112.00
40%	€89.60
30%	€67.20
20%	€44.80

(Source: DSP, *Rates of Payment*)

Incapacity Supplement is an additional payment to recipients of Disablement Pension. It is paid to people who are permanently incapable of work and do not qualify for another social welfare payment. The weekly rates of Incapacity Supplement are shown in table 21.2 below.

Table 21.2 Current Maximum Weekly Rates of Incapacity Supplement, 2017

Incapacity Supplement	Aged Under 66	Aged Over 66
Personal Rate	€193.00	€212.30
Increase for a Qualified Adult	€128.10	€140.90
Increase for a Qualified Child	€29.80	€29.80

(Source: DSP, *Rates of Payment 2017*)

Furthermore, Constant Attendance Allowance is an additional payment on top of the Disablement Pension which is payable to people who have over 50 percent disablement and need another person

to help them, on a daily basis, with their personal needs for a period of at least six months. The weekly rate of Constant Attendance Allowance is €210 from March 2017.

Table 21.3 shows total expenditure and recipients for the disablement benefit scheme.

Table 21.3 Recipients and Expenditure for Disablement Benefit

Benefit	Total Recipients in 2015	Expenditure 2015 €m	Expenditure 2014 €m
Disablement Benefit	N/a 12,293 in 2014	76.7	76.6

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

Total expenditure on the scheme remained generally constant between 2014 and 2015 as it increased by €54,000 (0.1 percent). The number of recipients decreased by 1,933 (13.6 percent) in 2014 over 2013. The share of Disablement Benefit recipients in 2014 who received an Incapacity Supplement was 859 or 7 percent of all recipients. Recipient figures for 2015 are unavailable.

22. Injury Benefit

Injury Benefit, one of the benefits under the Occupational Injuries Scheme, is a weekly PRSI contribution based benefit⁸⁰ payable to people who are unfit to work for at least six days due to:

- An accident at work
- An accident while travelling to or from work
- An occupational disease

Budget 2014

From 6 January 2014, a person is not entitled to Injury Benefit for the first 6 days of their claim⁸¹. Previously, injury benefit was not paid for the first three days of their claim. However, claims with a commencement date before 6 January 2014, and those coming from Maternity Benefit, will continue to not be paid for the first 3 days of illness.

Injury Benefit is then payable for up to 26 weeks following the date of the accident/disease (excluding the first 6 days). The rates of Injury Benefit are shown in table 22.1.

Table 22.1: Weekly Rates of Injury Benefit from March, 2017

Injury Benefit	Weekly Rate (€)
Personal Rate	€193.00
Increase for Qualified Adult	€128.10
Full Rate Increase for Qualified Child	€29.80
Half Rate Increase for Qualified Child ⁸²	€14.90

(Source: DSP, *Rates of Payment*)

If the person is still unable to work after 26 weeks, they may be entitled to Illness Benefit, Disability Allowance, Supplementary Welfare Allowance or Disablement Benefit. Table 22.2 shows total expenditure and recipients for the scheme.

⁸⁰ People covered by PRSI Class A, D, J or M are covered in full, irrespective of the length of time of the contribution payments.

⁸¹ Unless the person was receiving Injury Benefit, Illness Benefit or a jobseekers' payment immediately before their claim.

⁸² Budget 2012 introduced the restriction that if a person in receipt of Carer's Benefit has a spouse or partner with income of over €400 per week, they will not be entitled to the half rate increase for a qualified child

Table 22.2: Recipients and Expenditure for Injury Benefit

Benefit	Total Recipients in 2015	Expenditure 2015 €m	Expenditure 2014 €m
Injury Benefit	1,094	17.0	16.5

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

Total expenditure on the scheme increased by €451,000 (2.7 percent) in 2015 relative to 2014. The number of recipients also increased over the period by 188 (20.8 percent) to 1,094 recipients in 2015.

23. Blind Pension

Blind Pension is a means tested⁸³ payment paid to people who are blind and also to certain visually impaired people. In order to qualify for Blind Pension, a person must;

- Be blind or have low vision
- Be aged between 18 and 66
- Be habitually resident in the State
- Be living in the State while getting Blind Pension
- Have a valid PPS number
- Satisfy a means test

Table 23.1 shows the maximum weekly rates of Blind Pension from March 2017.

Table 23.1: Maximum Weekly Rates of Blind Pension 2017

Blind Pension	Weekly Rate (€)
Personal Rate	€193.00
Increase for Qualified Adult	€128.10
Full Rate Increase for Qualified Child	€29.80
Half Rate Increase for Qualified Child	€14.90

(Source: DSP, *Rates of Payment*)

People in receipt of Blind Pension are automatically entitled to a Free Travel Pass and a Companion Travel Pass. They may also qualify for a Living Alone Increase (€9.00 per week) and the Household Benefits Package. The person may also be entitled to the Blind Welfare Allowance which is administered by the HSE. Table 23.2 shows total expenditure and recipients for the Blind Pension scheme.

Table 23.2: Recipients and Expenditure for Blind Pension

Benefit	Total Recipients in 2015	Expenditure 2015 €m	Expenditure 2014 €m
Blind Pension	Not Available (1,385 in 2013)	14.4	14.4

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

⁸³ For more information on the means test see [Citizens Information](#)

Total expenditure on the scheme decreased by €50,000 (0.3 percent) from 2014 – 2015. Likewise, the number of recipients decreased by 71 (4.9 percent) between 2012 and 2013. Recipient numbers for 2014 and 2015 are unavailable. The average number of recipients of Blind Pension between 2006 and 2013 was 1,464.

24. Guardian's Payment (Contributory)

Guardian's Payment (Contributory) is a PRSI contribution based payment to an orphan's guardian. Payment is made to the orphan's guardian up to the child's 18th birthday or 22nd birthday if they are in full-time education.

To qualify, the guardian of the orphan must have at least 26 weeks paid PRSI contributions (for PRSI classes A, B, C, D, E, F, G, H, P, N and S).

Budget 2017

The maximum weekly rate of Guardian's Payment (Contributory) was increased by €15, from €161 to €176. Table 24.1 shows total expenditure and recipients for the scheme.

Table 24.1 - Recipients and Expenditure for Guardian's Payment (Contributory)

Benefit	Total Recipients in 2015	Expenditure 2015 €m	Expenditure 2014 €m
Guardian's Payment (Contributory)	Not available (947 in 2013)	11.9	11.0

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

Total expenditure on the scheme increased during the 2014 to 2015 period, increasing by €953,000 (8.7 percent). Recipient numbers are stable, increasing by 9 people (1 percent) from 2012 to 2013. Recipient numbers for 2014 and 2015 are not available. The average number of recipients between 2006 and 2013 was 884.

25. Guardian's Payment (Non-Contributory)

Guardian's Payment (Non-Contributory) is a means tested payment to an orphan(s) guardian. It is payable to guardians of orphans who do not qualify for the Contributory Guardian's Payment, who are habitually resident in Ireland and pass a means test. The maximum weekly rate of Guardian's Payment (Non-Contributory) will increase by €15 to €176 from March 2017, and is paid up to the orphan's 18th birthday or 22nd birthday if they are in full-time education. Table 25.1 shows total expenditure and recipients for the scheme.

Table 25.1: Recipients and Expenditure for Guardian's Payment (Non-Contributory)

Benefit	Total Recipients in 2015	Expenditure 2015 €m	Expenditure 2014 €m
Guardian's Payment (Non-Contributory)	Not available (435 in 2013)	5.7	5.2

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

Total expenditure on the scheme increased in 2015 by €524,000 (10.1 percent). The number of recipients remained stable between 2012 and 2013, increasing by 2 recipients only (0.5 percent). Recipient numbers for 2014 and 2015 are not available. The average number of recipients between 2006 and 2013 was 435 (approximately half the number of Guardian's Payment Contributory).

26. Pre-Retirement Allowance

The Pre-Retirement Allowance (PRETA) is a means tested payment for people aged between 55 and 66 who have left the labour force. As of the 4th July 2007 no new applicants are accepted, but existing claimants continue to be paid. To qualify for PRETA (before the closing date for new applicants of 4 July 2007), a person must be,

- Aged between 55 and 66
 - Retired from the workforce
 - Either
- In receipt of Jobseekers Benefit or Jobseekers Allowance for 15 months

Or

- No longer receiving One Parent Family Payment or Carer's Allowance

Or

- A separated spouse who hasn't worked for 15 months
- Pass a means test (similar to that of Jobseeker's Allowance)

The maximum weekly rates for PRETA are shown in table 26.1 below

Table 26.1 - Maximum Weekly Rates of Pre-Retirement Allowance

Pre-Retirement Allowance	Weekly Rate €m
Personal Rate	€193.00
Increase for a Qualified Adult	€128.10
Increase for a Qualified Child	€29.80

(Source: DSP, *Rates of Payment*)

Those in receipt of PRETA are not available for work and as such are not required to "sign-on". Table 26.2 shows total expenditure and recipients for the scheme.

Table 26.2: Recipients and Expenditure for Pre-Retirement Allowance

Benefit	Total Recipients 2015	Expenditure 2015 €m	Expenditure 2014 €m
Pre-Retirement Allowance	1,110	16.3	24.3

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

Total expenditure on the scheme decreased by €8.1 million (33.1 percent) from 2014 – 2015. The number of recipients also decreased over the same period by 777 (41.2 percent).

27. Deserted Wife's Allowance

Deserted Wife's Allowance is a means tested payment to women who were deserted by their husbands. It is paid to women under the age of 66 with no dependent children. This scheme was closed to new applicants on 2 January 1997 when the One-Parent Family Payment was introduced.

Some women continue to receive Deserted Wife's Allowance because they qualified for the payment before 1997 and have continued to meet the qualifying criteria. The maximum weekly rate of Deserted Wife's Allowance is €193.00 from March 2017. Table 27.1 shows recipients and expenditure for the scheme.

Table 27.1: Recipients and Expenditure for Deserted Wife's Allowance

Benefit	Total Recipients in 2015	Expenditure 2015 €m	Expenditure 2014 €m
Deserted Wife's Allowance	Not available (274 in 2013)	2.1	2.5

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

Total expenditure on the scheme decreased by €372,000 (14.9 percent) in 2015 relative to 2014. The number of recipients decreased over 2012 – 2013 by 62 (18.5 percent). Recipient numbers for 2014 and 2015 are not available.

28. Deserted Wife's Benefit

Deserted Wife's Benefit is a social insurance contribution based payment made to women deserted by their husbands. The PRSI contributions may come from the woman or her husband. The scheme was closed off to new applicants on 2 January 1997 when One-Parent Family Payment was introduced. Some women have continued to get Deserted Wife's Benefit because they qualified for the payment before 2 January 1997 and have continued to meet the qualifying criteria⁸⁴. The weekly rates of payment are shown in Table 28.1 below. If your earnings are over €20,000 you are not entitled to the Deserted Wife's Benefit.

Table 28.1: Weekly Rates of Deserted Wife's Benefit from March 2017

PRSI Contributions	Weekly Rate
48 or over	€198.50
36-47	€195.60
24-35	€193

(Source: DSP, *Rates of Payment*)

If the woman has enough PRSI contributions (excluding the husbands), she can transfer to the State Pension (Contributory) at age 66 which is paid at a higher rate than Deserted Wife's Benefit. Table 28.2 shows total expenditure and recipients for the scheme.

Table 28.2: Recipients and Expenditure for Deserted Wife's Benefit

Benefit	Total Recipients in 2015	Expenditure in 2015 €m	Expenditure in 2014 €m
Deserted Wife's Benefit	N/a 6,989 in 2014	77.4	79.1

(Source: DSP (2016) *Statistical Information on Social Welfare Services*)

The number of recipients is quite small and declining year after year. The number of recipients declined over the 2013 – 2014 period by 468 (6.3 percent). Recipient numbers for 2015 are not available. Expenditure on this scheme decreased by 1.7 million (2.1 percent) between 2014 and 2015.

⁸⁴ See [Citizens Information](#) for further information

29. Christmas Bonus

The Christmas Bonus is given to people in receipt of a long-term social welfare payment. In December 2016, the Christmas Bonus was provided at 85% of the recipient's normal weekly payment. The rate was 75% in December 2015. The minimum payment is €20.

Those in receipt of the Christmas Bonus receive payments including:

- Back to Work Allowance
- Back to Work Family Dividend
- Basic Supplementary Welfare Allowance
- Blind Pension
- Carer's Allowance
- Community Employment
- Deserted Wife's Benefit/Allowance
- Disability Allowance
- Disablement Pension
- Domiciliary Care Allowance
- Farm Assist
- Gateway
- Guardian's Payment
- Invalidity Pension
- Job Initiative
- JobBridge⁸⁵
- Jobseeker's Allowance
- Jobseeker's Transitional payment
- Magdalen Laundry Payments
- One-Parent Family Payment
- Partial Capacity Benefit
- Pre-Retirement Allowance
- Rural Social Scheme
- State Pension

⁸⁵ People coming from jobseeker's payments must have been on their payment and/or JobBridge for 15 months.

Approximately 1.2 million people received the Christmas Bonus in December 2016 totalling €221m.

Table 29.1 contains examples of the Christmas Bonus paid in December 2016.

Table 29.1 – Examples of Christmas Bonus 2016

Payment	2016 Weekly Rate of Payment	Christmas Bonus 2016 (85% of weekly rate)
State Pension (Contributory)	€233.30	€198.30
State Pension (Non-Contributory)	€222	€188.70
Jobseeker's Allowance	€188	€159.80
One-Parent Family Payment (1 child)	€217.80	€185.10
Invalidity Pension	€193.50	€164.50
Carer's Allowance (aged 66 and over)	€242	€205.70

(Source: DSP, *Rates of Payment 2016*)