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Qualifying conditions for our schemes change from time to time. Always check with your local Social Welfare Office or with Information Services to see if qualifying conditions have changed (see page 14 for contact details).

The information in this booklet is correct at the time of publication. This booklet is intended as a guide only, and is not a legal interpretation.



## 1. What is Family Income Supplement?

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

## 2. How do I qualify?

You may qualify if you:

- are an employee in paid full-time employment that is expected to last for 3 months,
- work at least 19 hours every week, or 38 hours every fortnight,\*
- have an average weekly family income below the amounts outlined on page 4 for your family size,
- have at least one qualified child who normally lives with you or is part of a family supported by you. A qualified child is any child under age 18 or aged 18 to 22 if in full-time education.

### **Note**

**Self employment alone does not qualify the household for FIS. Either you, your spouse, civil partner or cohabitant must be engaged in insurable employment for the household to qualify for FIS.**

\* If you are married, in a civil partnership or cohabiting, you can add together the hours worked by you, your spouse, civil partner or cohabitant.

Size of family	Income limit
1 child	€506
2 children	€602
3 children	€703
4 children	€824
5 children	€950
6 children	€1066
7 children	€1202
8 children or more	€1298

### Note

If both you and your spouse, civil partner or cohabitant are working, your incomes will be added together when working out the family income.

## 3. What does full-time employment mean?

Full-time employment means **that you work at least 19 hours every week (or 38 hours every fortnight) and that your job is likely to last at least 3 months.**

Casual work, such as seasonal work of less than 3 months, and certain Government employment schemes do not count as full-time employment.

However, work under Back to Work Allowance (Employees), Job Initiative, Social Economy Programme and Part-time Job Incentive is full-time employment for the purposes of FIS.

You will not get FIS for any week you claim Jobseeker's Benefit or Jobseeker's Allowance.

## 4. What counts as family income?

The main items counted as income are:

- your assessable earnings (see page 7),
- your spouse's, civil partner's or cohabitant's assessable earnings (see page 7),
- any extra income you or your spouse, civil partner or cohabitant have from employment (such as, pay for overtime, bonuses, allowances or commission),
- any income you or your spouse, civil partner or cohabitant may have from self-employment,
- income from occupational pensions,
- income from land or rental income from property,
- any other income you or your spouse, civil partner or cohabitant may have, including income from maintenance and payments from this department or from the HSE, other than the following:
  - Child Benefit,
  - Carer's Allowance,
  - Guardian's Payment,
  - Supplementary Welfare Allowance,
  - Rent Allowance for tenants affected by the de-control of rents,
  - Domiciliary Care Allowance and
  - Foster Child Allowance.

## 5. What does not count as family income?

We do not count the following as income:

- money from charity other than through employment with them (Vincent de Paul etc)
- income from providing accommodation to students studying Irish in Gaeltacht areas under a scheme administered by the Minister for Community, Rural and Gaeltacht Affairs.
- we do not count the following payments from this department or the HSE as family income:
  - Child Benefit,
  - Carer's Allowance,
  - Guardian's Payment,
  - Supplementary Welfare Allowance,
  - Rent Allowance for tenants affected by the de-control of rents,
  - Domiciliary Care Allowance,
  - Foster Child Allowance and
  - in some cases income from casual employment by the Health Service Executive as a home help.

## 6. What are assessable earnings?

For FIS purposes, assessable earnings are the earnings left after we take away any tax, PRSI contribution, Universal Social Charge, contributions to Personal Retirement Savings Accounts (PRSA's) and superannuation from the gross pay of either you and/or your spouse, civil partner or cohabitant.

<b>Gross pay</b>	
<b>less</b>	<b>Tax</b> <b>Employee PRSI</b> <b>Universal Social Charge</b> <b>Superannuation</b> <b>Contributions to PRSA(s)</b> <b>Public Service Pension Levy</b>
<b>Equals</b>	<b>Assessable earnings for you and your spouse, civil partner or cohabitant</b>

## 7. How is my average family income calculated?

If you are paid **weekly** or **fortnightly**, your family income is based on the weekly average of your assessable earnings for a four week period.

If you are paid **monthly**, your average family income is based on your weekly average assessable earnings in a set two month period.

If your spouse, civil partner or cohabitant is **self-employed**, their income over the 12 month period before you lodge your claim is used to work out their average weekly income.

**However, if it's more appropriate, a Deciding Officer or an Appeals Officer may work out your weekly income on the basis of some other period. For example, they may use your P60 to calculate your average income from employment.**

## 8. How much can I get?

Your FIS payment is 60% of the difference between your average weekly family income and the income limit for your family size, rounded up to the nearest euro.

### Example 1

If you have three children and your weekly assessable family income is €300, your FIS payment is calculated as follows:

Income limit	€703.00
Your weekly assessable income	- €300.00
Difference	€403.00
Weekly FIS payment is 60% of €403, which is	€241.80

**(Based on income limits January 2011)**

## Example 2

If you have two children and your fortnightly assessable income from worksharing is €380, your FIS payment is calculated as follows:

Income limit	€602.00
Your weekly assessable income ( $€380 \div 2$ )	-€190.00
Difference	€412.00

Weekly FIS Payment is 60% of €412, which is €247.20

**(Based on income limits January 2011)**

**Uneven amounts are rounded up to the nearest €1.**

### Note

**Even if you only qualify for a small FIS payment, you will still get a minimum of €20 a week.**

## 9. How is FIS paid?

FIS is paid by direct payment into your current, deposit or savings account in a financial institution.

Any FIS payment that you qualify for will be paid from the first Thursday after FIS Section receives your application form, **FIS 1**.

## 10. How long does the FIS payment last?

FIS is usually paid for 52 weeks as long as you continue to meet the FIS qualifying conditions.

Your payment may be adjusted if your family size increases (for example, if you have another child).

Your FIS payment stays the same if:

- you claim Illness Benefit for up to 6 weeks, or
- your weekly income increases or decreases in the 52 week period of the FIS payment.

At the end of the 52 weeks, you must re-apply for FIS if you still meet the qualifying conditions.

### **Note**

**There are some events that will affect how much FIS you can get. These are listed on the back of the letter telling you that you have been awarded FIS. Contact the FIS Section (see address on page 13) if any of these events occur.**

## 11. Can I get FIS if I am getting another social welfare payment?

If you are a lone parent on low earnings, you may be entitled to FIS as well as your One-Parent Family Payment, or Deserted Wife's Benefit, or Widows, Widower's or Surviving Civil Partner's Contributory Pension.

If you are getting Back to Work Allowance as an **employee**, you may qualify for FIS.

If you are getting FIS and you become ill, you can get it with Illness Benefit for up to 6 weeks.

You cannot get FIS if you already get:

- Jobseeker's Benefit or Allowance,
- State Pension (Transition), or
- Pre-Retirement Allowance.

If your spouse, civil partner or cohabitant is getting one of these payments, you may still qualify for FIS. However, their social welfare payment will be assessed as income for FIS purposes.

## 12. Can I get FIS if I am included as a qualified adult on my spouse's, civil partner's or cohabitant's social welfare payment?

If you are included as a qualified adult on your spouse's, civil partner's or cohabitant's social welfare payment, it may be better for your family to claim FIS instead. However, your spouse, civil partner or cohabitant will no longer receive a payment for you and any Qualified Child Increase (QCI) will be affected. Contact the relevant section of this Department to determine how the QCI payment will be affected.

## 13. Can somebody else get my payment when I die?

If you die while receiving FIS, your next of kin may get the FIS payment for 6 weeks after your death or for the remainder of the 52 week period of payment (whichever is less).

If any of your qualified children dies and you have other qualified child(ren), you may continue to get the same rate of FIS for the remainder of the 52 week period of payment, as long as you meet the other qualifying conditions.

## 14. Are there any extra benefits?

If you are getting FIS you **may** also be entitled to the Back to School Clothing and Footwear Allowance.

This allowance helps towards the cost of uniforms and footwear for school children. The Scheme operates from June to September each year.

For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

## 15. When and how do I apply?

Apply for FIS as soon as possible after you start work, or you could lose payment.

You will need to give the following documents:

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

Even if you do not have these documents when you fill in the application form, send us the form straight away. You can send the documents or certificates as soon as you have them, but please remember to state your full name, current address and your PPS Number when sending them in. This allows us to match them to your application form.

Complete application form **FIS 1** and send it to:

### **Family Income Supplement Section**

Social Welfare Services  
Government Buildings  
Ballinalee Road  
Longford

LoCall: 1890 92 77 70 (from the Republic of Ireland only)

Telephone: +353 43 3340000 (from Northern Ireland or overseas)

If you are starting work for the first time or taking up a new job, contact your tax office for advice about your tax credits. See information leaflet **IT 11** (available from Revenue) to make sure that you have the correct tax credits.

## 16. Where can I get more information?

For more details about Family Income Supplement contact your local Social Welfare Office or Family Income Supplement Section at the address given on page 13.

For information booklets, application forms and more information on social welfare services:

- Log on to **www.welfare.ie**.
- Text to **51909** (see details on Page 15).
- LoCall Information Line at **1890 66 22 44** (from the Republic of Ireland only) or **+353 71 91 93313** (from Northern Ireland or overseas).
- Drop in to your local Social Welfare Office or Citizens Information Centre.

### Note

**The rates charged for using 1890 (LoCall) numbers may vary among different service providers.**

To request forms, text the form code followed by your name and address to 51909 (from the Republic of Ireland only). Standard text rates apply.

For example, if you wanted to request the Bereavement Grant form, text FORM BG MARY MURPHY 1 NEW STREET, OLD TOWN, CO. DONEGAL.

<b>Social welfare payment or scheme</b>	<b>Form code</b>
<b>Back to School Clothing and Footwear Allowance</b>	<b>FORM BTSCFA</b>
<b>Bereavement Grant</b>	<b>FORM BG</b>
<b>Carer's Allowance</b>	<b>FORM CARA</b>
<b>Carer's Benefit</b>	<b>FORM CARB</b>
<b>Child Benefit (Form CB1)</b>	<b>FORM CHILD</b>
<b>Disability Allowance</b>	<b>FORM DA</b>
<b>Domiciliary Care Allowance</b>	<b>FORM DCA</b>
<b>Family Income Supplement</b>	<b>FORM FIS</b>
<b>Free Travel</b>	<b>FORM TRAVEL</b>
<b>Fuel Allowance</b>	<b>FORM FUEL</b>
<b>Household Benefits</b>	<b>FORM HHB</b>
<b>Invalidity Pension</b>	<b>FORM INV</b>
<b>Living Alone Increase</b>	<b>FORM LAA</b>
<b>Maternity Benefit</b>	<b>FORM MAT</b>
<b>One Parent Family Payment</b>	<b>FORM OPFP</b>
<b>Respite Care Grant</b>	<b>FORM RCG</b>
<b>State Pension (Non-Contributory)</b>	<b>FORM SPNC</b>
<b>State Pension (Transition/Contributory)</b>	<b>FORM SPC</b>
<b>Widow(er)'s/Surviving Civil Partner's Contributory Pension</b>	<b>FORM WCP</b>
<b>Widow(er)'s/Surviving Civil Partner's Non-Contributory Pension</b>	<b>FORM WNCP</b>

## Points to note

- Your FIS payment is not taxed.
- Your FIS payment is not counted as income when you are considered for a medical card.
- FIS is counted when assessing entitlement to Rent or Mortgage supplement from your Health Service Executive office.
- You cannot get FIS if you are taking part in a Community Employment Scheme or other FÁS Schemes (except Job Initiative and Community Service Programme).
- If you are a local authority tenant, contact your local authority to see if your rent will change.
- For more information on the national minimum wage, contact the National Employment Rights Authority.

LoCall: 1890 80 80 90 (from the Republic of Ireland only) or telephone +353 59 91 78990 (from Northern Ireland or overseas).

### Other useful booklets:

Back to School Clothing and Footwear Allowance	SW 75
Fuel Allowance	SW 17
Rates of Payment	SW 19
Supplementary Welfare Allowance	SW 54