An Roinn Gnóthaí Fostaíochta
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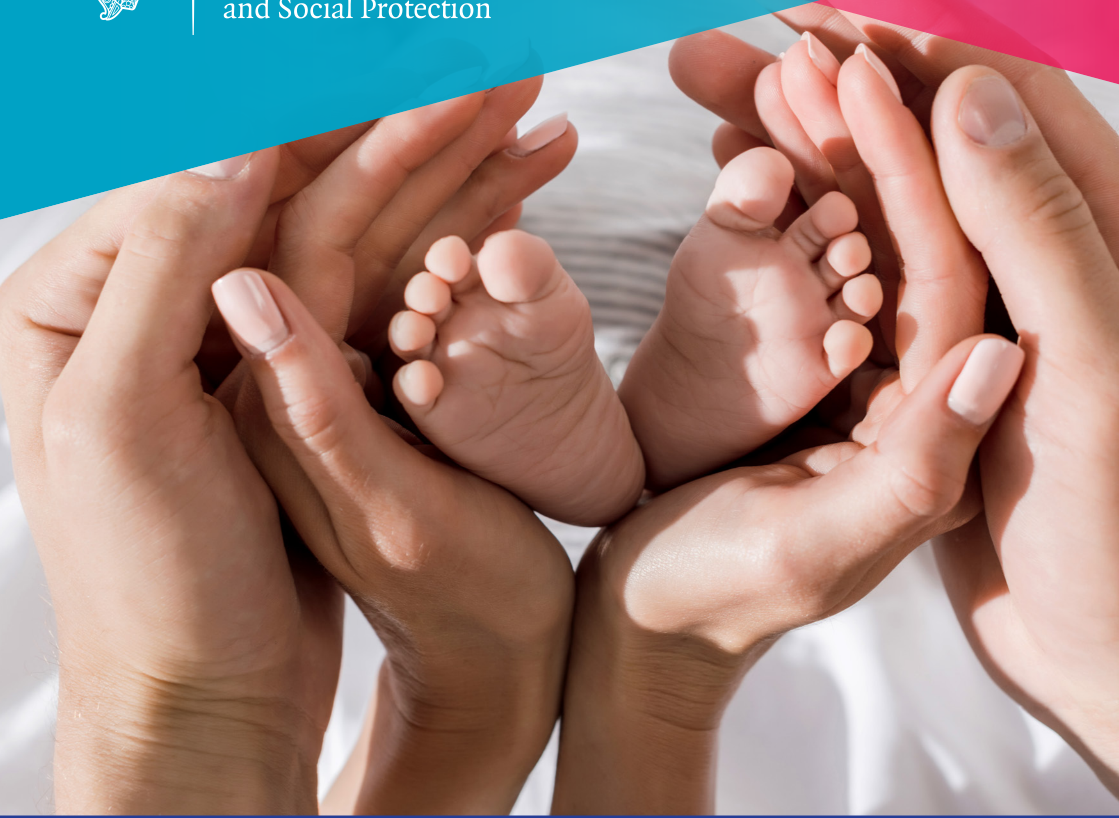
Department of Employment Affairs
and Social Protection



Your Guide to our Schemes and Services:
Families and Children

Plain English
Approved by NALA

This document has been written using plain English guidelines. While we have done our best to make this document as clear as possible, we are happy to hear any suggestions you have to improve it.

Send suggestions you have to communications@welfare.ie marked 'Public Information Guides'.

If you require further information about any scheme, please contact the scheme area directly. Contact information is available in the relevant section of this booklet. Full information is also available on the Department's website at www.welfare.ie.

This guide was produced by the Communications and Customer Service Unit at the Department of Employment Affairs and Social Protection.

June 2019

This booklet is intended as a guide only and is not a legal interpretation of information.

For more information, please see **www.welfare.ie** or call into your local Intreo Centre or social welfare office where staff can advise and support you.

About this guide

In this guide, you will get an overview of some of the main ways the Department of Employment Affairs and Social Protection supports families as they go through various stages of family life.

This guide talks a lot about pay-related social insurance (PRSI) and means testing, so we explain these briefly to you first in the section; 'Things you need to know before you start reading this guide'. This will help you understand the four main parts to this guide:

1. Supports for new parents.
2. Supports for parents and guardians with children.
3. Supports for working families.
4. Supports for families with children who are ill or have a disability.
5. Further Information.

Note about payment rates shown in this guide.

The rates shown in this guide are correct at the time of print. They may change. For current payment rates, please read the Department's Rates of Payment Booklet (SW19) on **www.welfare.ie**

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Things you need to know before you start reading this guide

You don't need to read the guide from start to finish. Just pick out the bits that are relevant to you from the contents page. It's a good idea, though, to keep the guide in case you need to refer to it in the future.

Some words explained

When reading this guide, you may see words or phrases you haven't come across before. These words are highlighted and explained in a special section at the end of the guide called a glossary. We list words in the glossary from A-Z .

Example:

If you see words 'governing contribution year' highlighted like this, then you know there is an explanation in the glossary.

What you need to know before you read this guide

Before you read this guide you need to know a little about:

- PRSI; and
- means testing.

Let's look briefly at each of these in turn.

1. A little about PRSI

You will need to know a little about pay-related social insurance (PRSI) to figure out if you have paid enough PRSI (known as PRSI contributions) to qualify for some of the supports we mention.

As you probably know, nearly everyone has to pay PRSI whether we are employed or self-employed. Some people who have unearned income are also liable for PRSI.

Why PRSI contributions are important

To qualify for some payments, you will need to have paid enough PRSI contributions. You might have paid or received:

- contributions while working;
- credited contributions — these are PRSI contributions awarded to you by the State when you were not able to pay contributions (they are sometimes called 'credits');
- voluntary contributions — these are PRSI contributions you can opt to pay directly to the Department if you are no longer paying compulsory PRSI through your wages or tax return;
- self-employed contributions – these are PRSI contributions that you pay when you are self-employed.

There are also different types of pay-related social insurance. These are known as PRSI classes. Your payslip will tell you which class of PRSI contribution you pay. If you are self-employed and your only income is from self-employment, you will pay Class S PRSI contributions when your income is €5,000 or more per year.

You will find more about PRSI on page 66. Please read the information at the back as it may answer any questions you have about PRSI and your eligibility for social welfare supports.

You can request a copy of your social insurance record:

- online at mywelfare.ie; **or**
- by phoning 01 471 5898 and selecting option 4.

2. A little about means testing

You may need to know a little about means testing as some schemes are 'means tested'. 'Means tested' means we find out whether or not you qualify for supports. This depends on:

- your income;
- the value of any property you own (apart from your home);
- any savings you have; and
- any income from your spouse or partner.

This is used to work out if you qualify for a payment and how much we will pay you. We don't count all of your income and savings in the means test. Please note that you could get a payment even if you have savings.

This document is a guide only. If you would like to discuss your situation with us, please visit your local Intreo Centre or social welfare branch office.

Part 1: Supports for new parents

Introduction

This part of the guide tells you about how to qualify and apply for Maternity Benefit, Paternity Benefit, Adoptive Benefit and Health and Safety Benefit.

What is Maternity Benefit?

Maternity Benefit is a payment for employed and self-employed people who are:

- on maternity leave from work; and
- covered by pay-related social insurance (PRSI).

If you are already on certain social welfare payments, you may get half-rate Maternity Benefit.

You will be paid Maternity Benefit for 26 weeks (156 days).

- You must start your maternity leave before your baby is due.
- You must take at least two weeks of your maternity leave.
- You cannot take more than 16 weeks of leave before your baby is due.
- At a minimum, you must begin your maternity leave on the Monday before the week your baby is due.

- If your contract of employment ends within 16 weeks of the end of the week in which your baby is due, you will be paid Maternity Benefit from the day after the date you finish working for your employer.

When your paid Maternity Benefit ends, it is possible to take 16 weeks of unpaid maternity leave. You will not be paid for this, but you will get a credited contribution for each week of unpaid leave you take.

How do I qualify?

To qualify for Maternity Benefit, you must have pay-related social insurance contributions (PRSI) at Class A, E, H or S (self-employed).

If you are a member of the Defence Forces and you pay PRSI at Class H, you are insured for Maternity Benefit, but it is not payable while you are in service.

How many PRSI contributions do I need?

To see how many PRSI contributions you need for Maternity Benefit, please visit **www.welfare.ie/maternity**

You must also have a certificate that confirms when your baby is due.

How is my maternity leave certified?

If you are an employee

Your employer must certify your maternity leave. This means that you need to ask your doctor for a certificate that confirms when your baby is due. Give this certificate to your employer.

Your employer will fill in a form **MB2: Employer Certificate for Maternity Benefit** and give it to you. When you apply for Maternity Benefit, include the **MB2** certificate from your employer.

If you are self-employed

Your doctor must certify your maternity leave.

Ask your doctor to fill in a form **MB3: Medical Certificate for Maternity Benefit** and give it to you. When you apply for Maternity Benefit, include the **MB3** form from your doctor.

€ What is the rate of Maternity Benefit?

Maternity Benefit is €245 a week (for 26 weeks).

The rate of any benefit may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (**SW19**) on **www.welfare.ie**

If I have other dependants, may I apply for an increase in my payment?

Yes. If you have dependants, you may be able to get a higher rate of Maternity Benefit. When you apply, your rate of Maternity Benefit (excluding increases for dependants) is compared to the rate of Illness Benefit (including increases for dependants) that would be paid to you if you were absent from work through illness. The higher of the two rates is paid to you.

How will I be paid?

Maternity Benefit is paid directly into your current or deposit account at your bank or building society. It cannot be paid into a mortgage account.

Your employer may continue to pay you in full when you are on maternity leave. They may require you to have your Maternity Benefit paid to them, and you can choose to do this.

Will I have to pay tax on Maternity Benefit?

Yes. If you pay tax, you will have to pay tax on Maternity Benefit. You will not have to pay the Universal Social Charge (USC) or PRSI.

For more information on Maternity Benefit
Visit **www.welfare.ie/maternity** or phone (01) 471 5898

How do I apply?

If you are an **employee**, you should apply for Maternity Benefit **at least six weeks** before you plan to go on maternity leave.

If you are **self-employed**, you should apply **at least 12 weeks** before you plan to go on leave.

The quickest way to apply for Maternity Benefit is online at **mywelfare.ie.** You must have a verified MyGovID to use mywelfare.ie.

To create your MyGovID, on mywelfare.ie, click the button 'Continue with MyGovID'. You will go to the MyGovID website. Follow the instructions to create an ID.

You can also use a paper form to apply for Maternity Benefit. To get the form, visit **www.welfare.ie/forms** and click the link 'Children and Families'.

Fill in a Maternity Benefit Application form and send it to:

Maternity Benefit Section
Department of Employment Affairs and Social Protection
McCarter's Road
Buncrana
Donegal
F93 CH79

How do I apply if my baby is born early?

If your baby is born early (prematurely), you may extend your maternity leave and Maternity Benefit. The length of the extension will match the time between your baby's date of birth and when you had planned to start your maternity leave and Maternity Benefit.

For example, if your baby is born two weeks before you had planned to take maternity leave, your leave and Maternity Benefit will be extended by two weeks.

To apply for Maternity Benefit when your baby is premature, send a letter from your doctor with the Maternity Benefit application form confirming:

- the date of birth; and
- the number of weeks you were pregnant when your baby was born.

Important: Send in your application before the end of your first 26 weeks of Maternity Benefit.

What if I have a stillbirth or miscarriage? How do I apply?

Dealing with the loss of a baby can be a difficult and devastating time for parents and families. If you experience a stillbirth or miscarriage any time after the 24th week of pregnancy (that is, from the beginning of the 25th week), you are entitled to 26 weeks of maternity leave if you are covered by pay-related social insurance (PRSI).

To apply for Maternity Benefit after a stillbirth or miscarriage, you will need to send a letter from your doctor with the Maternity Benefit application form to the Maternity Benefit Section at the Department. In the letter, your doctor should include:

- the expected date of birth;
- the actual date of birth or miscarriage; and
- the number of weeks of pregnancy.

What if my baby is in hospital? How do I postpone my Maternity Benefit?

It can be difficult if your baby is in hospital. If it helps you, you can choose to postpone the last 12 weeks of your maternity leave and your Maternity Benefit. If you qualify, you will be able to postpone your Maternity Benefit for up to 6 months.

To qualify, you must have:

- received your Maternity Benefit for at least 14 weeks; and
- taken at least four weeks of maternity leave after your baby was born.

To postpone your Maternity Benefit, write to:

Maternity Benefit Section
Department of Employment Affairs and Social Protection
McCarter's Road
Buncrana
Donegal
F93 CH79

To resume your Maternity Benefit payment after your baby has been discharged from hospital, write to the Maternity Benefit Section. Include this information:

- A letter or certificate confirming that your baby has been discharged from hospital.
- A letter or certificate from your employer stating that you are entitled to resume your postponed maternity leave.

What is Paternity Benefit?

Paternity Benefit is a payment for employed and self-employed people who are:

- on paternity leave from work; and
- covered by pay-related social insurance (PRSI). It is available for any child born or adopted after 1 September 2016.

If you are already on certain social welfare payments, you may get half-rate Paternity Benefit.

You will be paid for two weeks. You can start paternity leave at any time within the first six months after the birth or adoption.

Paternity Benefit is available to same-sex couples.

How do I qualify?

To qualify for Paternity Benefit, you must have pay-related social insurance contributions (PRSI) at Class A, E, H and S (self-employed).

If you are a member of the Defence Forces and you pay PRSI at Class H, you are insured for Paternity Benefit, but it is not payable while you are in service.

For more information on PRSI requirements for Paternity Benefit, please visit www.welfare.ie/paternity

You must also have a certificate that confirms when your baby is due or was born.

How is my paternity leave certified?

If you are an employee

Your employer must certify your paternity leave.

Ask your spouse's or partner's doctor for a certificate that confirms when your baby is due or was born if you are taking leave after the birth. Give this certificate to your employer. Your employer will fill in a form **PB2: Employer Certificate for Paternity Benefit** and give it to you. When you apply for Paternity Benefit, include the **PB2** certificate from your employer.

If you are self-employed

Your spouse's or partner's doctor must certify your paternity leave.

Ask the doctor to fill in a form **PB3: Medical Certificate for Paternity Benefit**. When you apply for Paternity Benefit, include the **PB3** form from your doctor.

€ What is the rate of Paternity Benefit?

Paternity Benefit is €245 a week (for two weeks). The rate of any benefit may change. For current rates of payment, please refer to the Department's Rates of Payment Booklet (SW19) on **www.welfare.ie**

If I have dependants, may I apply for an increase in my payment?

Yes.

If you have dependants, you may be able to get a higher rate of Paternity Benefit. When you apply, your rate of Paternity Benefit (excluding increases for dependants) is compared to the rate of Illness Benefit (including increases for dependants) that would be paid to you if you were absent from work through illness. The higher of the two rates is paid to you.

How will I be paid?

Paternity Benefit is paid directly into your current or deposit account at your bank or building society. It cannot be paid into a mortgage account.

Your employer may continue to pay you in full when you are on paternity leave. They may require you to have your Paternity Benefit paid to them and you can choose to do this.

Will I have to pay tax on Paternity Benefit?

Yes.

If you pay tax, you will have to pay tax on Paternity Benefit. You will not have to pay the Universal Social Charge (USC) or PRSI.

For more information on Paternity Benefit
Visit **www.welfare.ie/paternity** or phone (01) 471 5898

How do I apply?

If you are an employee, you should apply for Paternity Benefit **at least four weeks** before you plan to go on paternity leave.

If you are self-employed, you should apply **at least 12 weeks** before you plan to go on leave.

The quickest way to apply for Paternity Benefit is online at **mywelfare.ie**.
You must have a verified MyGovID to use mywelfare.ie.

To create your MyGovID on mywelfare.ie, click the button Continue with MyGovID. You will go to the MyGovID website. Follow the instructions to create an ID.

You can also use a paper form to apply for Paternity Benefit. To get the form, visit **www.welfare.ie/forms** and click the link ‘Children and Families’.

Fill in a Paternity Benefit Application form and send it to:

Paternity Benefit Section,
Department of Employment Affairs and Social Protection,
McCarter's Road
Buncrana
Donegal
F93CH79

What is Adoptive Benefit?

Adoptive Benefit is a payment to an employed or self-employed person who adopts a child and is:

- on adoptive leave from work; and
- covered by pay-related social insurance.

You will be paid Adoptive Benefit for 24 weeks from the date you adopted your child. You will not get Adoptive Benefit for the full 24 weeks unless your adoptive leave begins on the adoption date. If you begin your adoptive leave after the adoption date, you will lose some of your Adoptive Benefit.

Under the Adoptive Leave Act 1995, you must tell your employer you are planning to take adoptive leave at least four weeks beforehand.

How do I qualify for Adoptive Benefit?

To qualify for Adoptive Benefit, you must have pay-related social insurance contributions (PRSI) at Class A, E, H or S (self-employed).

If you are a member of the Defence Forces and you pay PRSI at Class H, you are insured for Adoptive Benefit, but it is not payable while you are in service.

For more information on PRSI requirements for Adoptive Benefit, please visit www.welfare.ie/adoptive

You must also have a certificate that confirms the adoption.

How is my adoptive leave certified?

To certify your leave, get a certificate of placement from your registered adoption agency or Tusla (Child and Family Agency).

If you are adopting from outside Ireland, instead of the certificate of placement you need a copy of your Declaration of Suitability from the Adoption Authority of Ireland.

€ What is the rate of Adoptive Benefit?

Adoptive Benefit is €245 per week for 24 weeks.

The rate of any benefit may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (SW19) on **www.welfare.ie**

Can I apply for an increase in my payment for my dependants?

Yes.

If you have dependants, you may be able to get a higher rate of Adoptive Benefit. When you apply, your rate of Adoptive Benefit (excluding increases for dependants) is compared to the rate of Illness Benefit (including increases for dependants) that would be paid to you if you were absent from work through illness. The higher of the two rates is paid to you.

How will I be paid?

Adoptive Benefit is paid directly into your current or deposit account at your bank or building society. It cannot be paid into a mortgage account.

Your employer may continue to pay you in full when you are on adoptive leave. They may require you to have your Adoptive Benefit paid to them, and you can choose to do this.

Will I have to pay tax on Adoptive Benefit?

Yes.

If you pay tax, you will have to pay tax on Adoptive Benefit. You will not have to pay the Universal Social Charge (USC) or PRSI.

For more information on Adoptive Benefit
Visit **www.welfare.ie/adoptive** or phone (01) 471 5898

How do I apply?

If you are an employee, you should apply for Adoptive Benefit at least six weeks before you plan to go on adoptive leave.

If you are self-employed, you should apply at least 12 weeks before you plan to go on leave.

In certain cases, you may apply after you adopt your child. But if you do not apply within six months of the date you adopt your child, you may lose your Adoptive Benefit.

To apply, fill in the form **AB1: Adoptive Benefit.** To get the form, visit **www.welfare.ie/forms** and click the link 'Children and Families'. Return your form to the:

Adoptive Benefit Section
Department of Employment Affairs and Social Protection
McCarter's Road
Buncrana
Donegal
F93 CH79

What is Health and Safety Benefit?

Health and Safety Benefit is a weekly payment to employed women who are:

- pregnant or breastfeeding; **and**
- granted health and safety leave by their employer; **and**
- covered by pay-related social insurance (PRSI).

You are granted health and safety leave if your employer cannot:

- remove a risk to your health while you are pregnant or breastfeeding; or
- assign you alternative 'risk-free' duties.

The right to health and safety leave is set out under Section 18 of the Maternity Protection Act 1994.

During health and safety leave, you are still considered to be employed. This means, for example, that you continue to accumulate annual leave. But you are not entitled to be paid for public holidays while you are on health and safety leave.

If you are on certain social welfare payments, you may get half-rate Health and Safety Benefit.

How do I qualify?

You will qualify if:

- you meet the requirements for pay-related social insurance (PRSI) contributions;
- you are a pregnant employee who is exposed to certain risks in the workplace or involved in night work; **or**
- you are an employee who has given birth in the last 14 weeks;

and

- you are involved in night work; **or**
- you are breastfeeding (up to 26 weeks after giving birth) and exposed to certain risks in the workplace (you can get details of the risks involved from the Health and Safety Authority);

and

- you have been awarded health and safety leave under Section 18 of the Maternity Protection Act 1994.

In law, night work is defined as work between 11pm on any day and 6am on the next day (Safety, Health and welfare Act 2005), where:

- the employee normally works at least three hours during the night; **or**
- at least 25 per cent of the employee's work every month is at night.

You can get details of the risks involved in night work from the Health and Safety Authority.

€ What is the rate of Health and Safety Benefit?

The standard rate is €203 a week. But the weekly rate you may get depends how much you earn in the governing contribution year.

To qualify for the standard rate, your average earnings must be at least €300 a week. If you earn less than this, you will get a reduced rate.

When you go on health and safety leave, your employer pays your normal wage for the first three weeks (21 days). The Department of Employment Affairs and Social Protection pays your Health and Safety Benefit after that.

The rate of any benefit may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (SW19) on **www.welfare.ie**

How long is Health and Safety Benefit paid for?

Your Health and Safety Benefit is paid until:

- the day you become entitled to Maternity Benefit, if you are pregnant; **or**
- 14 weeks from the date you gave birth if you are an employee who does night work; **or**
- 26 weeks from the date you gave birth, if you are breastfeeding; **or**

Your health and safety leave ends because:

- you are no longer at risk in the workplace; **or**
- your employer has removed the risk or given you other work; **or**
- you have a fixed-term contract and that contract ends.

How will I be paid?

Health and Safety Benefit is paid directly into your current or deposit account at your bank or building society. It cannot be paid into a mortgage account.

Will I have to pay tax on Health and Safety Benefit?

Yes.

If you pay tax, you will have to pay tax on Health and Safety Benefit. You will not have to pay the Universal Social Charge (USC) or PRSI.

For more information on Health and Safety Benefit

Visit **www.welfare.ie/healthandsafety** or phone (01) 471 5898

How do I apply?

Apply for Health and Safety Benefit as soon as your employer has granted you health and safety leave.

To apply, fill in the form **HSB1**. To get the form, visit **www.welfare.ie/forms** and click the link 'Children and Families'. Return your form to:

Health and Safety Benefit
Department of Employment Affairs and Social Protection
McCarter's Road
Buncrana
Donegal
F93 CH79

Part 2: Support for families with children

Introduction

This part of the guide tells you how to qualify and apply for Child Benefit. It also tells you about other payments that may be relevant to you. These include: Guardian's Payment; Orphan's Pension; the One-Parent Family Payment. Finally, the end of this part tells you about the Back to School Clothing and Footwear Allowance.

What is Child Benefit?

Child Benefit is a monthly payment for each child that meets these requirements.

- The child normally lives with you and is being supported by you; **and**
- The child is under 16 or under 18 if the child is in full-time education, full-time training or has a disability and cannot support themselves.

Child Benefit is not paid on behalf of children 18 or older, even if they stay in education or training.

How do I qualify?

To qualify for Child Benefit, you must meet the habitual residence condition. This applies to all applicants regardless of nationality.

Child Benefit is normally paid to the child's mother or step-mother. If the child does not live with their mother or step-mother, but lives with their father or step-father, Child Benefit can be paid to them.

If the child is not living with or being maintained by their parents, the person caring for the child may get Child Benefit.

€ What is the rate of Child Benefit?

Number of children	Monthly Child Benefit payment
One child	€140
Twins	€210 for each child (1½ times the single rate for one child)
Triplets and multiple births	€280 for each child (double the rate for one child)

Child Benefit is paid on the first Tuesday of every month. You usually get your first payment the month after your child is born.

The rate of any benefit may change. For current rates of payment, please refer to the Department's Rates of Payment Booklet (**SW19**) on **www.welfare.ie**

For more information on Child Benefit
Visit **www.welfare.ie/child-benefit** or phone (074) 916 4496

How do I apply?

If your baby is born in Ireland and you are not already getting Child Benefit for any other children, our Child Benefit Section will issue either a pin for online application through **mywelfare.ie** or a partially completed claim form by post asking for your signature and payment details. This happens after your child's birth is registered with the General Register Office. Your baby will also be assigned a Personal Public Service (PPS) number.

If you are already getting Child Benefit, your new baby is added to your existing claim (after the birth is registered) and payment begins automatically from the month after the birth. We will send you a letter confirming your payment.

The quickest way to apply for Child Benefit is online at **mywelfare.ie.**
You must have a verified MyGovID to use **mywelfare.ie.**

To create your MyGovID, on mywelfare.ie, click the button Continue with MyGovID. You will go to the MyGovID website. Follow the instructions to create an ID.

Then follow the instructions for applying for Child Benefit.

Return your form to:

Child Benefit Section
Department of Employment Affairs and Social Protection
Social Welfare Services Office
St Oliver Plunkett Road
Letterkenny
Co Donegal
F92 T449

What is Guardian's Payment?

If you are taking care of a child who is an orphan, you may get a social welfare payment. It is not necessary to be a legally appointed guardian. You may get this payment if the child lives with you and you are responsible for their care. The payment is for the benefit of the child.

The payment can be paid directly to the orphan if the child is:

- attending a full-time education course;
- aged between 18 and 22 years of age; **and**
- not living with or in the care of a guardian.

The payment can be contributory (based on pay-related social insurance (PRSI) contributions paid by the parent) or non-contributory (based on a means-test).

You can claim only one of the following:

- Guardian's Payment (Contributory)
- Guardian's Payment (Non-Contributory)
- Death Benefit Orphan's Pension awarded under the Occupational Injuries Scheme

You cannot get one of these payments and also claim a Foster Care Allowance (paid by Tusla).

How do I qualify?

A child is regarded as an orphan if:

- they are under 18 (or 22 if in full-time education); **and**
- both parents are dead; **or**
- one parent is either dead or unknown or has abandoned and failed to provide for the child; **and**
- the other parent is unknown or has abandoned and not provided for the child.

If either parent, or step-parent, had worked and paid pay-related social insurance (PRSI) for 26 weeks, the orphan is entitled to the **Guardian's Payment (Contributory)**. Payment is made to the child's guardian until the child turns 18 or, if the child is in full-time education, until they turn 22.

Guardian's Payment (Non-Contributory) is a non-contributory payment for orphans who are not entitled to the contributory payment. This payment is based on a means test of the orphan's means. Payment is made to the child's guardian until the child turns 18 or, if the child is in full-time education, until they turn 22.

€ What is the rate of Guardian's Payment?

The maximum Guardian's Payment is €186 a week.

The rate of any benefit may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (**SW19**) on **www.welfare.ie**

Will I have to pay tax on Guardian’s Payment?

Yes.

But Guardian’s Payment is regarded as the beneficial property of the orphan. This means it is assessed for tax against the income of the orphan, not the income of the guardian.

For more information on Guardian’s Payment
Visit **www.welfare.ie/guardians** or phone (071) 919 3302

How do I apply for the Guardian’s Payment?

To apply, fill in the form **GP1: Guardian’s Payment**. To get the form, visit **www.welfare.ie/forms** and click the link ‘Children and Families’. Return your form, with relevant supporting documents to:

Guardian’s Payment Section
Social Welfare Services
College Road
Sligo
F91 T384

What is the Orphan’s Pension?

Under the Occupational Injuries Scheme, an Orphan’s Pension under the Death Benefit scheme may be awarded to the guardian of an orphan if the parent, step-parent or person who was supporting the orphaned child or children:

- died as a result of an accident at work;
- died as a result of an occupational disease; **or**
- was getting Disablement Pension assessed at 50 per cent or more at the time of their death.

How do I qualify for Orphan's Pension?

Please see qualifying conditions for Guardian's Payment.

What is the rate for Orphan's Pension?

The Orphan's Pension is not means tested. The Orphan's Pension is €189.80 a week.

For more information on Orphan's Pension
Visit **www.welfare.ie/guardians** or phone 043 334 0000

How do I apply for Orphan's Pension?

To apply, fill in the form **GP1**. To get the form, visit **www.welfare.ie/forms** and click the link 'Children and Families.'

Return your form with the relevant supporting documentation to:

Orphan's Pension Payment
Department of Employment Affairs and Social Protection
Social Welfare Services Office
Government Buildings
Ballinalee Road
Longford
N39 E4E0

What is the One-Parent Family Payment?

One-Parent Family Payment (OFP) is a payment to men and women under 66 who are bringing up children without the support of a partner.

How do I qualify?

To qualify for a One-Parent Family Payment (OFP), you must meet these conditions:

- Be under 66 (at 66 you become eligible for the State Pension).
- Be the parent, step-parent, adoptive parent or legal guardian of a relevant child (this means a child under the relevant age limit).
- Be the main carer of at least one relevant child. The child must live with you. You cannot get OFP if you have joint equal custody of a child or children.
- Satisfy a means test.
- Not be living with a spouse, civil partner or cohabiting.

If you are separated, divorced or your civil partnership is dissolved, you must have been living apart for at least three months before you apply for OFP. You may have to make efforts to seek maintenance from your former partner.

What is the rate of One-Parent Family Payment?

The maximum rate of OFP is €203 a week.

The rate of any benefit may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (**SW19**) on **www.welfare.ie** or contact your local Intreo Centre or social welfare branch office.

If I have dependants, may I apply for an increase in my payment?

Yes.

If you qualify for the One-Parent Family Payment, you can get an increased payment for your children who qualify. A qualifying child must be under 18 years old. A child who is in full-time education and under 22 also qualifies.

When do I stop getting the One-Parent Family Payment?

You will stop getting OFP when your youngest child turns seven. There are exceptions to this.

- **Domiciliary Care Allowance (DCA)**: your One-Parent Family Payment may continue until the child you are getting DCA for turns 16 or your youngest child turns seven, whichever is later.
- **Recent bereavement**: if your spouse, civil partner or co-habitant has died, you can claim One-Parent Family Payment for up to two years after the date of death or until your youngest child turns 18, whichever is earlier.

For more information on One-Parent Family Payment
Visit **www.welfare.ie** and go to the 'Children and Families' section and click on One-Parent Family Payment.

How do I apply?

Widowed or a surviving civil partner

If you are widowed or a surviving civil partner, you should apply within three months of your spouse's or civil partner's death.

Single

If you are single, you should apply within three months of the birth of your child.

Separated, divorced or no longer in a civil partnership

If you are separated, divorced or no longer in a civil partnership, you must have been living apart for three months. You should apply within three to six months of the date you separated from your spouse or civil partner.

Prisoner's spouse or civil partner

If you are a prisoner's spouse or civil partner, you should apply when your spouse or civil partner:

- has been in custody for at least six months without being sentenced; **or**
- starts their sentence, which must be for a term of at least six months.

To apply, fill in the form **OFP1**: **One-Parent Family Payment**. To get the form, visit **www.welfare.ie/forms** and click the link 'Children and Families'.

Return your form and supporting documents to your local Intreo Centre or social welfare branch office.

What is Back to School Clothing and Footwear Allowance?

The Back to School Clothing and Footwear Allowance (BSCFA) helps with the cost of children's school clothing and shoes.

BSCFA is means tested.

How do I qualify?

To qualify for BSCFA, you must meet these requirements:

- You or your spouse get certain social welfare payments.
- Your payment already includes an increase for your child or children.
- You satisfy a means test.
- Your child or children are in primary or secondary school and are between four and 22.

€ What is the rate of Back to School Clothing and Footwear Allowance (BSCFA)?

Child's age	Rate of BSCFA
4 – 11	€150
12 – 22	€275

Remember, children between 18 and 22 years old must be in second-level education to qualify.

The rate of any benefit may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (**SW19**) on **www.welfare.ie**

For more information on BSCFA
Visit **www.welfare.ie/backtoschool** or phone (071) 919 3319

How do I apply?

The BSCFA scheme operates between June and September.

If our records show you already meet the requirements for BSCFA, we will automatically pay you this allowance.

If you have never got BSCFA before and you need to apply, application forms are available in the summer from **www.welfare.ie,** your local Intreo Centre or social welfare office.

Return your form and supporting documents to your local Intreo Centre or social welfare branch office by the end of September.

Part 3: Supports for working families

Introduction

This part of the guide tells you how to qualify and apply for the Working Family Payment, the Jobseeker's Transitional Payment and Back to Work Family Dividend.

What is Working Family Payment?

The Working Family Payment (WFP) is a weekly, tax-free payment available to employees with children. It gives extra financial support to families with children depending on their incomes and family size.

How do I qualify?

To qualify for WFP you must meet all of these requirements:

- Work in the Irish State and pay tax and PRSI here.
- Work 38 or more hours every fortnight.
  - You can combine hours from different jobs to make up 38 hours each fortnight.
  - You can also combine your weekly hours with the hours worked by your spouse, civil partner or cohabitant.
  - You **cannot** use time spent in self-employment or on Community Employment, Gateway, Tús, JobBridge or the Rural Social Scheme.
- Your job is likely to last at least 3 months.
- Have at least one child who normally lives with you. Your child must be under 18 years of age or between 18 and 22 years of age and in full-time education.
- You earn less than a set amount according to your family size. WFP income limits for family size from 25 March 2019 are in the table on the following page:

If you have:	your weekly family income must be less than:
one child	€521
two children	€622
three children	€723
four children	€834
five children	€960
six children	€1,076
seven children	€1,212
eight or more children	€1,308

Living abroad?

Under EU regulations, you may be able to claim WFP if your children are living abroad and dependent on you.

You cannot get Working Family Payment if you are on a Community Employment Scheme or most other job schemes. You may qualify for Working Family Payment if you are taking part in Job Initiative or the Community Service Programme.

€ What is the rate of Working Family Payment?

The WFP you receive is 60 per cent of the difference between your average weekly family income and the income limit that applies to your family (in the table above). For example, if you have three children and your weekly total family income is €350. The maximum family income for a family of your size is €723 (see table above). The difference between €350 and €723 is €373. Your rate of WFP is 60 per cent of €373. In this case, €223.80 is 60 per cent of €373. Your WFP rate is €224 (rounded to the nearest full number).

Your average family income is your total earnings less tax, employee PRSI, Universal Social Charge (USC) and any other income your family has.

The rate of any payment may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (SW19) on **www.welfare.ie**

How will I be paid?

WFP is paid directly into your current or deposit account at your bank or building society. It cannot be paid into a mortgage account.

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

When will my payment be reassessed?

Generally, you will be reassessed once a year. Your payment will not change for a year (52 weeks) even if your income goes up or down. But you can ask for your payment to reassessed if:

- you start to care for an additional child;
- your circumstances change; **or**
- your One-Parent Family Payment stops.

Will WFP affect my other payments?

Working Family Payment is not included when you are assessed for either of these entitlements:

- Medical Card or GP Visit Card.

For more information on the Working Family Payment
Visit **www.welfare.ie/wfp** or phone (043) 334 0053

How do I apply?

To apply, fill in the form **WFP1**. To get the form, visit **www.welfare.ie/forms** and click the link 'Children and Families'. Return your form, with supporting documentation to:

Working Family Payment
Department of Employment Affairs and Social Protection
Social Welfare Services
Government Buildings
Ballinalee Road
Longford
N39 E4E0

What is Jobseeker's Transitional Payment?

The Jobseeker's Transitional Payment (JST) is a special arrangement under the Jobseeker's Allowance scheme. It helps lone parents with young children go back to work.

You may qualify for this payment if you do not live with a partner (cohabit) and your youngest child is over six and under 14 years old.

If you are no longer entitled to the One-Parent Family Payment and your youngest child is 14 years or older, you can apply for Jobseeker's Allowance scheme.

How do I qualify?

The rules that apply to Jobseeker's Allowance (JA) and JST are similar. The maximum weekly rate of payment is the same.

These rules apply to JST.

- You can take part in a course or education and get JST. (If you are eligible, you may also get a student maintenance grant from SUSI – Student Universal Support Ireland).
- You do not have to be available for and genuinely seeking full-time work. This is to allow you to meet your caring responsibilities when you have young children. Childcare supports are available if you do find work.
- You **do not** have to be fully unemployed for four out of seven days. This means that you could work part-time for five days and still get JST (subject to the means test). This would allow you to work mornings only while your child or children are in school.
- You cannot cohabit with another person while you are getting JST.

When your youngest child turns 14, the normal Jobseeker's Allowance conditions will apply to you.

€ What is the rate of JST?

The Jobseeker's Transitional Payment is €203 a week.

The rate of any payment may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (**SW19**) on **www.welfare.ie**

For more information on Jobseeker's Transitional Payment
Visit **www.welfare.ie/transitional**

How do I apply?

To apply, fill in the form **JST1**. To get the form, visit **www.welfare.ie/forms** and click the link 'Children and Families'. Return it, with the relevant supporting documentation to your local Intreo Centre or social welfare branch office.

What is Back to Work Family Dividend?

The Back to Work Family Dividend (BTWFD) scheme helps families move from social welfare into work. It gives financial support to people with qualified children (see next paragraph) who are in or take up employment or self-employment and stop claiming a Jobseeker's Payment or a One-Parent Family Payment. Jobseeker's Payment or a One-Parent Family Payment.

A qualified child is a child up to age 18 years, who is normally resident in the State and who is living with you. A child aged between 18 and 22, who is normally resident in the State, continues to be a qualified child if they are in full-time education by day at a recognised school or college.

How do I qualify?

You may be eligible for BTWFD if you have at least one qualified child and are getting one of these payments.

- Jobseeker's Allowance or Jobseeker's Benefit for at least 12 months (312 days of unemployment) of which at least 6 months (156 days of unemployment) must have been in the last year; **or**
- One-Parent Family Payment (OFP); **or**
- Jobseeker's Transitional Payment (paid to people who are not cohabiting and have children over 6 years and under 14 years old).

To qualify for BTWFD:

- you **must stop** getting these payments;
- you must start work within four weeks of stopping your original payment or scheme; **and**
- your work must also be in the Irish State.

If you get the One-Parent Family Payment and you are employed or self-employed, you may be able to get the Back to Work Family Dividend when your One-Parent Family Payment stops. You will not be able to sign on to another social welfare payment such as Jobseeker's Allowance.

If you get Working Family Payment, you may also be able to get Back to Work Family Dividend. This will not affect your Working Family Payment.

€ What is the rate of BTWFD?

BTWFD is paid every week for up to two years.

	Under 12	Over 12
Year 1	€34.00 a week for each child to a maximum of €136.00 (four children)	€37.00 a week for each child to a maximum of €148.00 (four children)
Year 2	€17.00 a week for each child to a maximum of €68.00 (four children)	€18.50 a week for each child to a maximum of €74.00 (four children)

These rates are based on the standard Increase for a Qualified Child (IQC).

The rate of any payment may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (**SW19**) on **www.welfare.ie**

For more information on Back to Work Family Dividend
Visit **www.welfare.ie/BTWFD**

How do I apply?

To apply, fill in the form **BTWFD1**. To get the form, visit **www.welfare.ie/forms** and click the link 'Children and Families'. Return it, with the relevant supporting documentation, to your local Intreo Centre or social welfare branch office.

Part 4: Supports for families with children who are ill or have a disability

Introduction

This part of the guide tells you how to qualify and apply for Domiciliary Care Allowance, Carer's Benefit, Carer's Allowance, and the Carer's Support Grant.

What is Domiciliary Care Allowance?

Domiciliary Care Allowance (DCA) is a monthly payment for a child with a severe disability.

The DCA payment is not based on the type of disability. It is based on the impact of the disability.

There is more information, including definitions of 'severe' and 'substantially', in the DCA Medical Guidelines on our website, **www.welfare.ie/DCA**

We use these guidelines when we assess applications for DCA.

How do I qualify?

To qualify for DCA:

- your child must be under 16;
- the mental or physical disability must be severe;
- the disability must be likely to last for at least one year;
- your child must need ongoing care and attention substantially over and above the care and attention usually required by a child of the same age;
- your child must be habitually resident in the Irish State; **and**
- your child must live at home with the person claiming the allowance for five or more days a week.

In addition, the person claiming the allowance for the child must:

- provide for the care of the child; **and**
- be habitually resident in the State.

How is my application assessed?

When we get your application, a medical assessor reviews the information you provide to decide whether your child meets the medical criteria for DCA, including:

- the history of the case (all the medical reports you provide, including a medical report from your GP and any reports you have from relevant specialists); and
- your description of the care and attention your child needs.

The assessor will not see your child in person, so it is important to include as much information as possible in your application.

Will I get a payment if my child is in residential care?

If your child is in full-time residential care, you are not eligible for DCA.

If your child is in residential care, but is at home for two days or more a week, you may get a half-rate payment. For example, you may qualify if your child attends residential services from Monday to Friday and goes home at weekends.

€ What is the rate of Domiciliary Care Allowance?

DCA rate types	Amount
Full rate (when you care for your child five to seven days a week)	€309.50
Half rate (when you care for your child two to four days a week)	€154.75

If you care for more than one child who qualifies for DCA, you may claim the allowance for each child.

The rate of any payment may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (**SW19**) on **www.welfare.ie**

For more information on Domiciliary Care Allowance
Visit **www.welfare.ie/DCA** or phone (071) 915 7100

How do I apply?

To apply, fill in the form **DomCare 1**. Make sure your family doctor or medical specialist fills in **Parts 6** and **7** of the form, and include any other reports you have on your child's disability and how it affects their care.

To get the form, visit **www.welfare.ie/forms** and click the link 'Children and Families'. Return it, with the relevant supporting documentation to:

Domiciliary Care Allowance
Department of Employment Affairs and Social Protection
Social Welfare Services
College Road
Sligo
F91 T384

You should apply as soon as you think you and your child meet the qualifying conditions

If your child has a pervasive developmental disorder (PDD) such as autism, you may also include form **DomCare 3**. Include a report from each specialist who cares for your child.

You do not have to include **DomCare 3**, but it can provide more details of your child's condition and their specific care needs.

What happens when my child turns 16?

When your child turns 16, your DCA payment will stop. The last payment will be for the month of their sixteenth birthday.

Three months before your child's birthday, the Department will write to you to remind you that DCA will shortly stop and tell you about the available options.

Your child can apply directly

Your child can apply in their own right for Disability Allowance (DA). DA is a payment to people with disabilities who, as a result of their disability, are substantially restricted in taking work that would otherwise be suitable for a person of their age, experience and qualifications.

The qualifying conditions for DA are different from the qualifying conditions for DCA, so your child is **not automatically entitled** to DA.

DA is means tested. The means test for DA only assesses the means of your child. Your income is not assessed.

Your child should apply a few months before they turn 16 to allow us time to process the application.

What is Carer’s Benefit?

Carer’s Benefit is a payment made to people who leave work to care for a person or people who need full-time care and attention.

How do I qualify?

You may qualify for Carer’s Benefit if you meet these requirements:

Age

- You are 16 years or over and under 66.

Work requirements

- You have been employed for at least eight weeks, whether consecutive or not, in the previous 26-week period.
- You are working for a minimum of 16 hours per week or 32 hours per fortnight. You do not have to meet this condition if you were getting Carer’s Benefit in the previous 26 weeks.
- You give up work to be a full-time carer. Being a full-time carer means you must be living with or in a position to provide full-time care and attention to a person who needs care and who is not living in an institution.
- The maximum you earn is €332.50 a week after taxes.

Living situation

- You are not working, self-employed, or on a training or education course outside the home for more than 15 hours a week.

- You do not live in a hospital, convalescent home or other similar institution. But you may continue to be regarded as providing full-time care and attention if you, or the person you care for, is having medical or other treatment in a hospital or other institution for less than 13 weeks.
- You meet the pay-related social insurance (PRSI) contribution conditions.

You may be able to get Carer's Benefit if you care for a child who qualifies for Domiciliary Care Allowance (DCA). You do not have to be the person who gets the allowance for the child to be the child's carer.

PRSI

You must meet the social insurance (PRSI) contribution conditions. If you are making a claim for the first time you must;

- have 156 PRSI contributions paid at class A,B, C, D, E or H;

and

- have 39 PRSI contributions paid in the governing contribution year (see page 67 for an explanation); **or**
- have 39 PRSI contributions paid in the 12 months before the date you make a claim for Carer's Benefit; **or**
- have 26 PRSI contributions paid in the governing contribution year and 26 PRSI contributions paid in the 12 months before the governing contribution year.

For more information on PRSI classes mentioned please see page 66.

How long can I get Carer's Benefit?

You can get Carer's Benefit for up to 104 weeks for each person you care for.

You can claim your payment in a single period or in separate periods for up to 104 weeks. But if you claim Carer's Benefit for less than six weeks in a row in any period, you must wait for a further six weeks before you can claim Carer's Benefit to care for the same person again.

If you are caring for more than one person, you may get a payment for 104 weeks for each person you care for. This may result in the care periods overlapping or running at the same time.

€ What is the rate of Carer's Benefit?

The Carer's Benefit weekly rate is €220 a week. However, you can get more if you are caring for more than one person and or have a qualified child.

Carer aged under 66	Maximum weekly rate
Caring for 1 person	€220
Caring for more than 1 person	€330.00
Qualified child under 12 years	Full rate: €34.00
	Half rate: €17.00
Qualified child 12 years or older	Full rate: €37.00
	Half rate: €18.50

The rate of any payment may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (SW19) on www.welfare.ie

For more information on Carer's Benefit
Visit **www.welfare.ie/Carers-Benefit** or phone (071) 919 3302

How do I apply?

To apply, fill in the form **CARB1**. Include a doctor's medical report that is also signed by the person you will be caring for. But you do not need a medical report if you are caring for a child getting DCA.

To get the form, visit **www.welfare.ie/forms** and click the link 'Carers'. Return your application, with the relevant supporting documentation to:

Carer's Benefit Section
Department of Employment Affairs and Social Protection
Social Welfare Services Office
Government Buildings
Ballinalee Road
Longford
N39 E4E0

Important: You should apply for Carer's Benefit **10 weeks before you leave work.**

What is Carer's Allowance?

Carer's Allowance is a payment to people on low incomes who are caring full-time for a person who needs full-time care and attention because of age, disability or illness, including mental illness.

How do I qualify for Carer's Allowance?

You may qualify for Carer's Allowance if you meet these requirements:

Age

- You are 18 or over.

Work status

- You are not working, self-employed, or on a training or education course outside the home for more than 15 hours a week.

Living situation

- You are habitually resident in the Irish State.
- You live with **or** are able to provide full-time care and attention to a person who needs care and who does not normally live in an institution.
- You **do not** live in a hospital, convalescent home or other similar institution. But you may continue to be regarded as providing full-time care and attention if you, or the person you care for, is having medical or other treatment in a hospital or other institution for less than 13 weeks.
- You **are not** working, self-employed, or on a training or education course outside the home for more than 15 hours a week.

Cover if you are away

If you are away, you will be able to arrange adequate full-time care and attention for the person you care for.

The **person you are caring** for must meet these conditions.

- They are 16 years and over and require full-time care and attention **or**
- They are under 16 and Domiciliary Care Allowance (DCA) is being paid for them.

A person is regarded as requiring full-time care and attention when:

- they need continual supervision to avoid danger to themselves; **or**
- they need continual supervision and frequent assistance throughout the day in connection with normal bodily functions; **and**
- they are likely to require full-time care and attention for at least 12 months.

€ What is the rate of Carer's Allowance?

The rate of payment depends on the outcome of the means test. The table below shows the maximum personal weekly rate of payment a person can receive if they have no income from any source:

Carer under 66	€219
Carer 66 and over	€257

The rate of any payment may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (**SW19**) on **www.welfare.ie**

For more information on Carer's Allowance
Visit **www.welfare.ie/Carers-Allowance** or call (043) 334 0000

How do I apply?

To apply, fill in the form **CR1**. Include a doctor's medical report that is also signed by the person you will be caring for. But you do not need a medical form if you are caring for a child getting DCA.

To get the form, visit **www.welfare.ie/forms** and click the link 'Carers'. Return your application, with the relevant supporting documentation to:

Carer's Allowance Section
Social Welfare Services Office
Government Buildings
Ballinalee Road
Longford
N39 E4E0

What is the Carer's Support Grant?

The Carer's Support Grant is a once-a-year payment made to carers who get Carer's Allowance, Carer's Benefit or Domiciliary Care Allowance (DCA). It can also be paid to certain other carers providing full-time care. Carers can use the grant in whatever way they wish.

How do I qualify for Carer's Support Grant?

You automatically qualify for the Carer's Support Grant if you get Carer's Allowance, Carer's Benefit, or Domiciliary Care Allowance.

If you are not getting any of these payments, you may still qualify if you meet these conditions.

- You are 16 years or over.
- You habitually reside in the Irish State.
- You care for the person full-time.
- You have been caring for the person for at least six months and this period includes the first Thursday in June.
- You live with the person you are caring for or you are contactable quickly by a direct system of communication such as a telephone or an alarm.

You do **not qualify** if you are:

- working more than 15 hours per week outside the home;
- on an education or training course for more than 15 hours a week;

- getting Jobseeker’s Allowance or Jobseeker’s Benefit;
- signing on for credited contributions; **or**
- living in a hospital, convalescent home or similar institution.

If you are caring for more than one person, you will get a grant for each of them.

€ What is the rate of Carer’s Support Grant?

The Carer’s Support Grant is €1,700 for each person you are caring for. It is paid once each year, usually on the first Thursday in June.

The rate of any payment may change. For current payment rates, please refer to the Department’s Rates of Payment Booklet (**SW19**) on **www.welfare.ie**

For more information on the Carer’s Support Grant
Visit **www.welfare.ie/CarersSupport** or call (01) 673 2222.

How do I apply?

If you are getting Carer's Allowance, Carer's Benefit or Domiciliary Care Allowance, you do not need to apply for the Carer's Support Grant. We will automatically pay you every June.

If you are **not** getting of any of these payments, fill in form **CSG 1** for each person you are caring for.

To get the form, visit **www.welfare.ie/forms** and click the link 'Carers'.

Return your application, with the relevant supporting documentation to:

Carer's Support Grant
Department of Employment Affairs and Social Protection
PO Box 10085
Dublin 2

For more information on any of the Department of Employment Affairs and Social Protection supports listed in this guide, please phone our general information line on (071) 919 3302.

Further information

More about PRSI

If you are employed or self-employed, you will pay a particular class of PRSI.

There is a table in this section which we hope you will find helpful.

It shows which class of PRSI different workers pay. Your payslip will tell you which class of PRSI contribution you pay. If you are self-employed, you probably pay Class S PRSI contributions. See table 1 on page 66.

Important

To qualify for the benefits and payments in this guide, you often need a certain number of PRSI contributions. We try and explain the number of PRSI contributions needed to qualify for particular social welfare benefits, but this is complicated and beyond the scope of this guide.

We suggest that you ask for a copy of your social insurance record online at **www.mywelfare.ie** or by phoning (01) 471 5898 and selecting option 4. This record will tell you how many contributions you have paid each year you have worked. You can also get more information at your local Intreo Centre or social welfare office.

How can I access my social insurance record online?

To access services on **MyWelfare.ie**, you need a verified MyGovID account.

Access MyWelfare by logging in using your MyGovID – your Username (email address) and password.

Find out how to register and learn more about MyGovID on **www.mygovid.ie**

Does social insurance I paid in another country count?

You can use any social insurance contributions you may have paid in another EU member State or a country with which Ireland has a Bilateral Social Security Agreement to reach the number of PRSI contributions you need to get a social welfare benefit.

For some schemes there are some extra conditions you must satisfy before we can include your PRSI record from another country.

Table 1: Description of who pays by the main PRSI classes mentioned in this guide

PRSI Class	Description of people covered by each of the main PRSI contribution class mentioned in this guide.
Class A	• Employees in industrial, commercial and service-type employment who earn more than €38 a week before any deductions • Civil and public servants recruited on or after 6 April 1995 • Community Employment workers recruited on or after 6 April 1996
Class B	• Permanent civil servants and Gardaí recruited before 6 April 1995. • Doctors and dentists employed by the civil service recruited before 6 April 1995
Class C	• Commissioned Army Officers and members of the Army Nursing Service recruited before 6 April 1995
Class D	• Permanent and pensionable employees in the public service, recruited before 6 April 1995
Class E	• Minister of Religion employed by the Church of Ireland Representative Body
Class H	• Personnel of the Defence Forces
Class P	• Self-employed fishermen and women
Class S	• Self-employed people, including some company directors, sole traders and some people earning more than €5,000 from investments, rents and maintenance

Glossary

There are some terms in this guide that might be new to you. This section defines these words.

Bilateral Social Security Agreement

This type of agreement is between Ireland and another country. It protects the pension entitlements of Irish people who go to work in this country and the other way around for people coming to work in Ireland.

Governing Contribution year

The governing contribution year is the second last complete tax year before the year you make your claim in. For example, if you make your claim in 2019, the governing contribution year is 2017.

Habitually resident

Habitual residence means you are living in Ireland and have a proven close link to the Irish State.

The most important factors for proving this link are:

- satisfying the right to reside;
- length of time you have spent in the Republic of Ireland;
- continuity of your residence;
- general nature of your residence.

You can spend time out of Ireland on short holidays, studying or travelling and still be regarded as habitually resident here.

Means tested

This means we find out whether or not you qualify for benefits and allowances. This depends on your income, the value of any property you own (apart from your home) and any savings you have. The means test includes your income and any income from your spouse or partner. This is used to work out how much we will pay you if you qualify.

MyGovID

This is a single secure online identity which allows you to access a range of government services more easily.

You can use your MyGovID account to apply for social welfare services on **www.mywelfare.ie**
You can also use it to access some of Revenue's online services. In the future, you will be able to use your MyGovID to access more services.

Visit www.mygovid.ie to find out more and register today.

MyWelfare

You can access many social welfare services on **www.mywelfare.ie**

Among other things, you can:

- apply for the benefits listed in this booklet;
- access jobseeker's services;
- request a copy of your social insurance contribution record and social welfare payment statements; and
- make appointments to get a Public Personal Service (PPS) number and Public Services Card.

You will need your MyGovID account to use these services.

Visit www.mywelfare.ie to find out more

Occupational disease

A disease that is listed on this page:
www.welfare.ie/Occupational-Disease

PPSN

Your Personal Public Service number (PPSN) is a unique reference number that helps you access social welfare benefits, public services and information in Ireland.

PRSI

Pay Related Social Insurance is explained on pages 64-66.

Qualified Child

A child up to age 18, who is normally resident in the State and who is living with you, is a qualified child. A child aged between 18 years and 22 years, who is normally resident in the State continues to be a qualified child if they are in full-time education by day at a recognised school or college.

Unearned income

Example of unearned income includes: rental income, investment income, dividends (money to company shareholders) and interest on deposits and savings. This income is liable to PRSI.

An Roinn Gnóthaí Fostaíochta
agus Coimirce Sóisialaí
Department of Employment Affairs
and Social Protection