

**€14 per week special increase for lower payments - new rates €148 - €163**

**€12 weekly increase for Pensioners - new rates €166 - €179**

**€10/€12 increases in Child Benefit**

**€39 per week increase in FIS Thresholds**

**€1,000 Respite Care Grant - increase of €165**

**Respite Care Grant extended beyond Carer's Allowance/Benefit**

**Capital Assessment eased - first €20,000 of capital to be disregarded**

**Increase Maternity Benefit from 70% to 75% of reckonable earnings**

**€35 weekly to residents in institutions not on Disability Allowance**

**Largest ever spending on Social Welfare - up by €1bn (8.8%) to €12.25bn in 2005**

**Total spending on welfare more than doubled since 1997**

**Payments increased by three times expected rate of inflation**

**1.5 million people will benefit**

**Four fold increase in Child Benefit since 1997**

## **INCREASES**

### **Personal Rates**

**Increase of €12 per week for all pensioners as follows:**

- Old Age Pension.
- Retirement Pension.
- Widows & Widowers aged over 66.
- Invalidity Pension recipients aged over 65.
- Death Benefit recipients aged over 66.
- Deserted Wife's Benefit/ Allowance aged over 66.
- Carer's Allowance recipients aged over 66.
- One Parent Family Payment recipients aged over 66.

**Increase of €14 per week for all on lower payment rates as follows:**

- Widows, Widowers and women in receipt of Deserted Wife's Benefit aged under 66.
- Invalidity Pension recipients aged under 65.
- Death Benefit recipients aged under 66.
- Disablement Pension.
- Unemployment Benefit & Assistance.
- Disability Benefit & Allowance.
- One Parent Family Payment recipients aged under 66.
- Blind Pension.
- Pre-Retirement Allowance.
- Farm Assist.
- Carer's Benefit.
- Carer's Allowance recipients aged under 66.

- Constant Attendance Allowance.
- Orphans Pension & Allowance.
- Supplementary Welfare Allowance. **(January 2005)**

(The above increases apply to full rate payments and there are proportionate increases for recipients of reduced rate payments.)

### **Child Benefit**

- Increase of €10 for each of the first two children.
- Increase of €12 for the third and each subsequent child. **(April 2005)**

## Qualified Adult Allowances

- Increase of €9.30 per week in Qualified Adult Allowance for Old Age (Contributory) Pension, Retirement Pension and Invalidity Pension where the qualified adult is aged 66 or over.
- Increase of €8 per week in Qualified Adult Allowance for Old Age (Contributory) Pension and Retirement Pension where the qualified adult is under age 66.
- Increase of €7.90 per week in Qualified Adult Allowance for all recipients of Old Age (Non-Contributory) Pension.
- Increase of €10 per week in Qualified Adult Allowance for Invalidity Pension where the qualified adult is under age 66.
- Increase of €9.30 per week in Qualified Adult Allowance for Blind Pension where the qualified adult is under age 66.
- Increase of €9.30 per week for all other qualified adult payments.

These rates apply to full-rate qualified adult allowances with proportionate increases for people on reduced payments. **(All Qualified Adult Allowances increase from January 2005)**

## Carers

- The Respite Care Grant extended to all Carer's providing full-time care to an older person or a person with disability, regardless of means, subject to certain employment related conditions. **(June 2005)**
- Respite Care Grant increased by €165 from €835 to €1,000 in respect of each care recipient. **(June 2005)**

- Limit of payment of Respite Care Grant to only two care recipients abolished. **(June 2005)**
- Weekly income disregard for Carer's Allowance increased by €20/€40 to €270 (single) and €540 (couple). **(April 2005)**
- Increase of €120 per week in earnings limit for Carer's Benefit to €270 per week. **(April 2005)**
- Condition requiring recipients of Carer's Benefit to be in employment in the three months prior to commencement of full-time caring abolished. **(April 2005)**

## Disability

- Special new €35 weekly personal payment to persons resident in institutional settings who are not receiving Disability Allowance. **(June 2005)**
- €1m for Comhairle to fund preparations for an Advocacy Service for People with Disabilities.
- Entitlement to full-rate Disability Benefit to persons transferring from Long-Term Unemployment Assistance who have a total of 260 contributions paid. **(May 2005)**
- Option of using either of two previous Relevant Tax Years to qualify for Disability Benefit when transferring from Occupational Injury Benefit. **(April 2005)**
- Extend entitlement to full-rate Injury Benefit to persons also in receipt of Disablement Benefit. **(April 2005)**

## Families and Children

- Child Benefit increases to €141.60 per month for each of the first two children and to €177.30 per month for the third and each subsequent child. **(April 2005)**
- Family Income Supplement (FIS) weekly income thresholds to be increased by €39 to benefit every family on FIS. *See Table overleaf.*
- Increase of €14 per week in the minimum rate of Maternity Benefit, from €151.60 to €165.60.
- Increase in rate of Maternity Benefit from 70% to 75% of reckonable weekly earnings.
- One Parent Family Payment recipients to receive transitional half-rate payment for 6 months where income exceeds €293 per week.
- Increase the income threshold for entitlement to half-rate Child Dependant Allowance with Unemployment Benefit, Disability Benefit, Injury Benefit and Health & Safety Benefit by €50 to €350 per week.
- Continuation of funding for existing crèche supplement recipients and their community crèches, and funding of new cases referred by Health Sector Personal Social Services Professionals.
- Updating of the Diet Supplement Scheme.

**(All increases under Families and Children are January 2005 except Child Benefit which is April 2005)**

## OTHER IMPROVEMENTS

### Fuel Allowance

- Extend entitlement to Smokeless Fuel Allowance to persons in receipt of Occupational Injury Benefit for 13 weeks or more. (October 2005)

### Qualified Adult Allowances

- Upper income ceiling for tapered rates in respect of qualified adults to be increased from €210 per week to €220 per week. (January 2005)

### Unemployment

- The assessment of Benefit and Privilege for Unemployment Assistance abolished for those aged 26 living in the parental home. (April 2005)

## RENT SUPPLEMENT

- Rent Supplement to continue in payment unless third offer of local authority accommodation refused. (January 2005)
- Increase of €10 to €60 per week in the income disregard for Rent and Mortgage Interest Supplement. (January 2005)
- Amending 6 month and other criteria to ensure that people who have a short-term income need, such as people who become ill or unemployed, or are assessed by a local authority as having a housing need are not disadvantaged. (January 2005)

## ASSESSMENT OF CAPITAL

- Amount of capital disregard for means test purposes for all schemes (except SWA) increased to €20,000. (June 2005)

## BACK TO EDUCATION

- Qualifying period reduced by 3 months to 12 months. (September 2005)
- Cost of Education Allowance increased by €146 to €400 per year. (September 2005)

## CHANGES IN PRSI

### Employees

- Threshold for payment of 2% Health Contribution increased from €356 per week to €400 per week and the annual threshold is increased from €18,512 to €20,800. (January 2005)
- Earnings ceiling for PRSI increased by €2,020 from €42,160 to €44,180 per year. (January 2005)

## GRANTS

### Family Support Agency

- €2 million for the Family Resource Centre Programme.
- €900,000 for the expansion of the Family Mediation Service.
- €600,000 additional funding for Marriage/ Family Counselling.
- €70,000 for development of information dissemination.
- €60,000 for second phase of Families Research Programme.

### MABS

- Special funding of €700,000 to develop additional services.
- Additional funding of €300,000.

### Comhairle

- Additional funding of €500,000.
- Special funding of €100,000 to develop communications strategy.

### Combat Poverty Agency

- Additional funding of €100,000.

## Schedule for Increases

### January:

All FIS customers will receive their increase in full from the beginning of January.

Customers on short-term weekly payments (mainly Unemployment Benefit & Assistance, Farm Assist, Disability Benefit, Carer's Benefit, and Supplementary Welfare Allowance) will receive their increase in full from their first pay-day in January.

Customers who are paid by electronic methods through Post Offices and Banks will receive their increase in full from their first pay-day in January.

### February:

Long-term customers on book payments will receive their increase in mid-February backdated to January. In some cases (such as Disability Allowance and Old Age Pensions) an advance payment to end-March will also be paid to those customers whose books are due for renewal at the beginning of April.

### April :

Child Benefit customers paid **by electronic methods** will receive their increase in full from April 2005.

### May:

Child Benefit customers on **book payments** will receive their increase through a special payment in May, which will be backdated to April.

Social Insurance Payments		Child Benefit	
Retirement/Old Age (Contributory) Pension	€	€	€
Under Age 80	167.30	179.30	19.30
Aged 80 and over	173.70	185.70	19.30
<b>Widow's/Widower's (Con) Pension/Deserted Wife's Benefit</b>			
Under Age 66	140.30	154.30	21.60
Aged 66 and Under Age 80	167.30	179.30	21.60
Aged 80 and over	173.70	185.70	21.60
<b>Invalidity Pension</b>			
Under Age 65	140.30	154.30	19.30
Aged 65 and Under Age 80	167.30	179.30	19.30
Aged 80 and over	173.70	185.70	19.30
<b>Carer's Benefit/Constant Attendance Allowance</b>			
Disablement Pension	149.70	163.70	16.80
Disability/Unemployment/Health & Safety/Injury Benefit	165.90	179.90	
Death Benefit	134.80	148.80	16.80
Under Age 66	163.60	177.60	
Aged 66 and under Age 80	171.70	183.70	
Aged 80 and over	173.70	185.70	
<b>Social Assistance Payments</b>			
<b>Old Age (Non-Contributory) Pension</b>			
Aged 66 and Under Age 80	154.00	166.00	16.80
Aged 80 and over	160.40	172.40	16.80
<b>Blind Pension</b>			
Under Age 66	134.80	148.80	16.80
Aged 66 and Under Age 80	154.00	166.00	16.80
Aged 80 and over	160.40	172.40	16.80
<b>Widow's/Widower's (Non-Contributory) Pension/Deserted Wife's/Prisoner's Wife's Allowance</b>			
Under Age 66	134.80	148.80	16.80
Aged 66 and Under Age 80	154.00	166.00	16.80
Aged 80 and over	160.40	172.40	16.80
<b>Carer's Allowance</b>			
Under Age 66	139.60	153.60	16.80
Aged 66 and over	157.80	169.80	16.80
<b>One-Parent Family Payment</b>			
Under Age 66	134.80	148.80	19.30
Aged 66 and over	154.00	166.00	19.30
<b>Pre-Retirement/Disability Allowance</b>			
Supplementary Welfare Allowance	134.80	148.80	16.80
Unemployment Assistance	134.80	148.80	16.80
Farm Assist	134.80	148.80	16.80
<b>Other Social Welfare Allowances</b>			
Maternity/Adoptive Benefit - Minimum rate	151.60	165.60	
Orphan's Pension/Allowance	107.00	121.00	
<b>Family Income Supplement (FIS)</b>		<b>Present Income Limit</b>	
Family Size	€	NEW Income Limit	€
1 child	407.00	446.00	446.00
2 children	433.00	472.00	472.00
3 children	458.00	497.00	497.00
4 children	483.00	522.00	522.00
5 children	515.00	554.00	554.00
6 children	541.00	580.00	580.00
7 children	562.00	601.00	601.00
8 children or more	584.00	623.00	623.00
FIS is calculated at 60% of the difference between net weekly income (ie gross pay less Tax, Employees PRSI, Health Contribution, Superannuation) and the income limit for your family size.			