

€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		Family Income Supplement (FIS)	
Retirement/Old Age (Contributory) Pension	Under Age 80	Under 66	Number of Children	Present Monthly Rate	New Monthly Rate
—	167.30	€	19.30	€	€
—	173.70	€	19.30	€	€
—	140.30	€	21.60	€	€
—	167.30	€	21.60	€	€
—	173.70	€	21.60	€	€
—	140.30	€	19.30	€	€
—	167.30	€	19.30	€	€
—	173.70	€	19.30	€	€
—	149.70	€	16.80	€	€
—	165.90	€	16.80	€	€
—	134.80	€	16.80	€	€
—	163.60	€	16.80	€	€
—	171.70	€	16.80	€	€
—	173.70	€	16.80	€	€
—	154.00	€	16.80	€	€
—	160.40	€	16.80	€	€
—	134.80	€	16.80	€	€
—	154.00	€	16.80	€	€
—	160.40	€	16.80	€	€
—	134.80	€	16.80	€	€
—	154.00	€	16.80	€	€
—	160.40	€	16.80	€	€
—	139.60	€	16.80	€	€
—	157.80	€	16.80	€	€
—	134.80	€	19.30	€	€
—	154.00	€	19.30	€	€
—	134.80	€	16.80	€	€
—	134.80	€	16.80	€	€
—	134.80	€	16.80	€	€
—	134.80	€	16.80	€	€
—	134.80	€	16.80	€	€
—	151.60	€	16.80	€	€
—	107.00	€	16.80	€	€

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.