

SOCIAL WELFARE

**RATES
OF
PAYMENT
1993**



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WHAT'S IN THIS BOOKLET

This booklet gives the rates of payment for the various payments provided by the Department of Social Welfare. It also contains the percentage rates of pay-related social insurance contributions (PRSI) for employees, employers and the self-employed.

Detailed information leaflets on all Department of Social Welfare schemes can be obtained from your local Social Welfare Office or from:

Information Service
Department of Social Welfare
Áras Mhic Dhiarmada
Store Street
Dublin 1.
Telephone: (01) 8748444.

Payments available from the Health Boards are shown at the back of this booklet. For more information on these services you should contact your local Health Board Office or the Department of Health, Hawkins House, Hawkins Street, Dublin 2. Telephone: (01) 6714711.

RATES OF PAYMENT

- from the **Department** from **end July 1993**
- **PRSI contributions** from **6 April 1993**
- **Payments from Health Boards** for 1993.

July 1993

THE UNEMPLOYED

There are three different payments available for the unemployed:

- Unemployment Benefit (*including* Pay-Related Benefit)
- Unemployment Assistance
- AND
- Part-time Job Incentive Scheme.

In addition to these payments, there is a Pre-Retirement Allowance available for unemployed people aged 55 or over (see page 7).

Unemployment Benefit

Rate per week

Personal Rate

£55.60

INCREASES FOR DEPENDANTS

Adult dependant

£35.50

Each child dependant

HALF RATE
£ 6.40

FULL RATE
£12.80

The rates of Unemployment Benefit are graduated according to earnings as follows:

AVERAGE WEEKLY EARNINGS		PERSONAL RATE	INCREASE FOR ADULT DEPENDANT (<i>where payable</i>)
Less than	£35	£25.00	£21.70
£35 and less than	£50	£36.00	£21.70
£50 and less than	£70	£43.50	£21.70
£70 or more		£55.60	£35.50

- An increase of £12.80 is payable for each child dependant if you are in receipt of a payment for an adult dependant.
- Where you do not qualify for an adult dependant allowance, half rate child dependant increases may be payable.

Pay-Related Benefit

Pay-Related Benefit (PRB) is payable with unemployment benefit (other than to people on systematic short-time work). The benefit, which is not normally payable for the first 3 weeks of your claim is payable for a maximum of 62 weeks (approx.). The maximum amount of the payment is 12% of your weekly earnings between £80 and £220, in the relevant tax year. In 1993, the relevant tax year is 1991/92 and from 3 January 1994, it will be 1992/93.

EXAMPLES

				<i>Rate per week</i>
If your gross taxable earnings were:	£ 7,000	..	..	£ 7.20
	£ 9,000	..	..	£12.00
	£11,000	..	..	£16.80

NOTE: The total combined amount of Unemployment Benefit and PRB cannot exceed 75% of your weekly earnings.

Unemployment Assistance

	<i>Rate per week: short-term</i>	<i>Rate per week: long-term*</i>
Maximum personal rate	£55.60	£59.20
INCREASES FOR DEPENDANTS		
Adult dependant	£35.50	£35.50
Each child dependant	£12.80 (full rate) £ 6.40 (half rate)	£12.80 (full rate) £ 6.40 (half rate)

* The long-term rate applies to you if you have been getting an unemployment payment for at least 390 days (15 months).

Part-time Job Incentive Scheme

	<i>Rate per week</i>
If you are single	£37.80
If you are married with an adult dependant	£62.10

This supplement is not affected by your wages from the part-time job.

THE ELDERLY

There are five different payments available for the elderly:

- Retirement Pension
- Old Age Contributory Pension
- Mixed Insurance Pro-Rata Pension
- Pre-Retirement Allowance
- AND
- Old Age Non-Contributory Pension.

Retirement/Old Age Contributory Pensions

Rate per week

PERSONAL RATE

Contributions:	48 or over	£68.90
	36 - 47	£67.20
	24 - 35	£64.90
	20 - 23 (Old Age Contributory Pension <i>only</i>)	£63.50

INCREASES IN PENSION

Adult dependant under 66	£43.90
Adult dependant 66 or over	£49.50

CHILD DEPENDANTS

HALF RATE

FULL RATE

1st and 2nd child	£ 7.45	£14.90
3rd and other children	£ 6.40	£12.80

Living alone allowance for people aged 66 or over	£ 4.70
Extra allowance for people aged 80 or over	£ 4.60

Mixed Insurance Pro-Rata Pension

A Mixed Insurance Pro-Rata Pension is payable to people who have a mixture of full rate insurance and modified insurance and because of this do not qualify for an Old Age Contributory Pension or Retirement Pension.

How is your Pension calculated?

First the notional pension is calculated (that is the pension which would be paid if all PRSI contributions, both full rate and modified rate, were counted). Then the proportion of full rate PRSI contributions to total PRSI contributions paid or credited is calculated as follows:

$$\frac{\text{Total number of full rate contributions} \times \text{Rate of pension payable if all your contributions were full rate}}{\text{Total number of full rate and modified rate contributions}}$$

Pre-Retirement Allowance

Rate per week

Maximum personal rate	£59.20
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INCREASES FOR DEPENDANTS

Adult dependant	£35.50
Each child dependant	£ 6.40
	FULL RATE £12.80

Old Age Non-Contributory Pension

Where the weekly means as assessed by the Department are:

Rate per week

Increase per week for adult dependant

Up to £ 6.00	..	£59.20	..	..	£35.50
Over £ 6.00 and up to £ 8.00	..	£57.20	..	..	£34.50
Over £ 8.00 and up to £10.00	..	£55.20	..	..	£33.50
Over £10.00 and up to £12.00	..	£53.20	..	..	£32.50
Over £12.00 and up to £14.00	..	£51.20	..	..	£31.50
Over £14.00 and up to £16.00	..	£49.20	..	..	£30.50
Over £16.00 and up to £18.00	..	£47.20	..	..	£29.50
Over £18.00 and up to £20.00	..	£45.20	..	..	£28.50
Over £20.00 and up to £22.00	..	£43.20	..	..	£27.50
Over £22.00 and up to £24.00	..	£41.20	..	..	£26.50
Over £24.00 and up to £26.00	..	£39.20	..	..	£25.50
Over £26.00 and up to £28.00	..	£37.20	..	..	£24.50
Over £28.00 and up to £30.00	..	£35.20	..	..	£23.50
Over £30.00 and up to £32.00	..	£33.20	..	..	£22.50
Over £32.00 and up to £34.00	..	£31.20	..	..	£21.50
Over £34.00 and up to £36.00	..	£29.20	..	..	£20.50
Over £36.00 and up to £38.00	..	£27.20	..	..	£19.50
Over £38.00 and up to £40.00	..	£25.20	..	..	£18.50
Over £40.00 and up to £42.00	..	£23.20	..	..	£17.50
Over £42.00 and up to £44.00	..	£21.20	..	..	£16.50
Over £44.00 and up to £46.00	..	£19.20	..	..	£15.50
Over £46.00 and up to £48.00	..	£17.20	..	..	£14.50
Over £48.00 and up to £50.00	..	£15.20	..	..	£13.50
Over £50.00 and up to £52.00	..	£13.20	..	..	£12.50
Over £52.00 and up to £54.00	..	£11.20	..	..	£11.50
Over £54.00 and up to £56.00	..	£ 9.20	..	..	£10.50
Over £56.00 and up to £58.00	..	£ 7.20	..	..	£ 9.50
Over £58.00 and up to £60.00	..	£ 5.20	..	..	£ 8.50
Over £60.00 and up to £62.00	..	£ 3.20	..	..	£ 7.50
Over £62.00 .. ..	..	Nil	..	..	Nil

NOTE: A person getting one of these payments can also earn £104 a year for each dependent child which is not counted as means.

INCREASES IN PENSION	HALF RATE	FULL RATE
Each child dependant	£6.40	£12.80
Living alone allowance for people aged 66 or over		£ 4.70
Extra allowance for people aged 80 or over		£ 4.60

THE SICK OR INCAPACITATED

The Occupational Injuries Benefits Scheme provides a range of payments for insured workers who have an accident at work or who suffer from an occupational disease (see page 11).

There are three other payments available for the sick or incapacitated:

- Disability Benefit
- Invalidity Pension
- AND
- Blind Person's Pension.

Disability Benefit

Rate per week

Personal rate		£55.60
INCREASES FOR DEPENDANTS		
Adult dependant		£35.50
	HALF RATE	FULL RATE
Each child dependant	£ 6.40	£12.80

The rates of Disability Benefit are graduated according to earnings as follows:

AVERAGE WEEKLY EARNINGS	PERSONAL RATE	INCREASE FOR ADULT DEPENDANT (<i>where payable</i>)
Less than £35	£25.00	£21.70
£35 and less than £50	£36.00	£21.70
£50 and less than £70	£43.50	£21.70
£70 or more	£55.60	£35.50

- An increase of £12.80 is payable for each child dependant if you are in receipt of a payment for an adult dependant.
- Where you do not qualify for an adult dependant allowance, half rate child dependant increases may be payable.

Invalidity Pension

Rate per week

Personal rate		£60.80
INCREASES IN PENSION		
Adult dependant		£40.10
CHILD DEPENDANTS	HALF RATE	FULL RATE
1st and 2nd child	£ 7.45	£14.90
3rd and other children	£ 6.40	£12.80
Living alone allowance for people aged 66 or over		£ 4.70
Extra allowance for people aged 80 or over		£ 4.60

Certain other payments are available for the incapacitated from the Health Boards (see pages 30 - 32).

Blind Person's Pension

Where the weekly means as assessed by the Department are:

	Rate per week	Increase per week for adult dependant
Up to £ 6.00	£59.20	£35.50
Over £ 6.00 and up to £ 8.00	£57.20	£34.50
Over £ 8.00 and up to £10.00	£55.20	£33.50
Over £10.00 and up to £12.00	£53.20	£32.50
Over £12.00 and up to £14.00	£51.20	£31.50
Over £14.00 and up to £16.00	£49.20	£30.50
Over £16.00 and up to £18.00	£47.20	£29.50
Over £18.00 and up to £20.00	£45.20	£28.50
Over £20.00 and up to £22.00	£43.20	£27.50
Over £22.00 and up to £24.00	£41.20	£26.50
Over £24.00 and up to £26.00	£39.20	£25.50
Over £26.00 and up to £28.00	£37.20	£24.50
Over £28.00 and up to £30.00	£35.20	£23.50
Over £30.00 and up to £32.00	£33.20	£22.50
Over £32.00 and up to £34.00	£31.20	£21.50
Over £34.00 and up to £36.00	£29.20	£20.50
Over £36.00 and up to £38.00	£27.20	£19.50
Over £38.00 and up to £40.00	£25.20	£18.50
Over £40.00 and up to £42.00	£23.20	£17.50
Over £42.00 and up to £44.00	£21.20	£16.50
Over £44.00 and up to £46.00	£19.20	£15.50
Over £46.00 and up to £48.00	£17.20	£14.50
Over £48.00 and up to £50.00	£15.20	£13.50
Over £50.00 and up to £52.00	£13.20	£12.50
Over £52.00 and up to £54.00	£11.20	£11.50
Over £54.00 and up to £56.00	£ 9.20	£10.50
Over £56.00 and up to £58.00	£ 7.20	£ 9.50
Over £58.00 and up to £60.00	£ 5.20	£ 8.50
Over £60.00 and up to £62.00	£ 3.20	£ 7.50
Over £62.00	Nil	Nil

NOTE: A person getting one of these payments can also earn £104 a year for each dependent child which is not counted as means.

INCREASES IN PENSION	HALF RATE	FULL RATE
Each child dependant	£ 6.40	£12.80
Living alone allowance for people aged 66 or over		£ 4.70
Extra allowance for people aged 80 or over		£ 4.60

OCCUPATIONAL INJURIES BENEFITS

Occupational Injuries Benefits consist of:

- Injury Benefit
- Disablement Benefit
- Unemployability Supplement
- Medical Care
- Constant Attendance Allowance
AND
- Survivors' Benefits.

Injury Benefit

Rate per week

Maximum personal rate
INCREASES FOR DEPENDANTS
Adult dependant

£55.60

£35.50

FULL RATE

Each child dependant

HALF RATE

£ 6.40

£12.80

Disablement Benefit

Over 90% DISABLEMENT

Maximum personal pension £81.10 per week.

20% to 90% DISABLEMENT

People assessed as disabled between 20% and 90% are paid reduced rate pensions.

Up to 19% DISABLEMENT

If you are 1% to 19% disabled you may be entitled to a lump sum, subject to a maximum of £5,660.

Unemployability Supplement

Rate per week

Personal rate
INCREASES FOR DEPENDANTS
Adult dependant

£55.60

£35.50

FULL RATE

Each child dependant

HALF RATE

£ 6.40

£12.80

Medical Care

The Occupational Injuries Benefit Scheme covers the cost of medical care and attention reasonably and necessarily incurred as a result of the occupational accident or disease. However, these expenses must not already have been met by the Health Board or by way of Treatment Benefit from the Department of Social Welfare.

Constant Attendance Allowance

Rate per week

100% DISABLEMENT

Standard rate	£32.90
Reduced standard rate	£16.45

SEVERE DISABLEMENT

Rate payable to severely disabled people	£49.35
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EXCEPTIONALLY SEVERE DISABLEMENT

Rate payable to exceptionally severely disabled people	£65.80
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Survivors' Benefits

Rate per week

Pension for a widow or invalided widower dependent on deceased	£79.50
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Increase for each child dependant	£16.50
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Dependent parents' pensions

● Where deceased was unmarried :	- one parent	£79.50
	- other parent	£35.70
● Where deceased was married :	- each parent	£35.70

Living alone allowance for people aged 66 or over	£ 4.70
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Orphan's Pension	£41.30
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Lump sum for a widower dependent on deceased	£4,130.00
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Funeral Grant (Lump Sum)	£280.00
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FAMILIES AND INCOME SUPPORT

The payments available consist of:

- Widow's Contributory Pension
 - Deserted Wife's Benefit
 - Widow's Non-Contributory Pension
 - Deserted Wife's Allowance
 - Lone Parent's Allowance
 - Prisoner's Wife's Allowance
 - Orphan's Contributory Allowance
 - Orphan's Non-Contributory Pension
 - Child Benefit
 - Family Income Supplement
 - Maternity Benefit
 - Carer's Allowance
- AND
- Supplementary Welfare Allowance.

There are certain other payments available to survivors under the Occupational Injuries Benefits Scheme (see page 11).

Widow's Contributory Pension/ Deserted Wife's Benefit

Rate per week

PERSONAL RATES

Contributions:	48 or over	£62.60
	36 - 47	£61.60
	24 - 35	£59.80

INCREASES FOR DEPENDANTS

Each child dependant	£16.50
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Living alone allowance for people aged 66 or over	£ 4.70
Extra allowance for people aged 80 or over	£ 4.60

**Widow's Non-Contributory Pension / Deserted Wife's Allowance /
Lone Parent's Allowance / Prisoner's Wife's Allowance**

*Where the weekly means as assessed by the
Department are:*

Rate per week

Up to £ 6.00	..	..	£59.20
Over £ 6.00 and up to £ 8.00	..	..	£57.20
Over £ 8.00 and up to £10.00	..	..	£55.20
Over £10.00 and up to £12.00	..	..	£53.20
Over £12.00 and up to £14.00	..	..	£51.20
Over £14.00 and up to £16.00	..	..	£49.20
Over £16.00 and up to £18.00	..	..	£47.20
Over £18.00 and up to £20.00	..	..	£45.20
Over £20.00 and up to £22.00	..	..	£43.20
Over £22.00 and up to £24.00	..	..	£41.20
Over £24.00 and up to £26.00	..	..	£39.20
Over £26.00 and up to £28.00	..	..	£37.20
Over £28.00 and up to £30.00	..	..	£35.20
Over £30.00 and up to £32.00	..	..	£33.20
Over £32.00 and up to £34.00	..	..	£31.20
Over £34.00 and up to £36.00	..	..	£29.20
Over £36.00 and up to £38.00	..	..	£27.20
Over £38.00 and up to £40.00	..	..	£25.20
Over £40.00 and up to £42.00	..	..	£23.20
Over £42.00 and up to £44.00	..	..	£21.20
Over £44.00 and up to £46.00	..	..	£19.20
Over £46.00 and up to £48.00	..	..	£17.20
Over £48.00 and up to £50.00	..	..	£15.20
Over £50.00 and up to £52.00	..	..	£13.20
Over £52.00 and up to £54.00	..	..	£11.20
Over £54.00 and up to £56.00	..	..	£ 9.20
Over £56.00 and up to £58.00	..	..	£ 7.20
Over £58.00 and up to £60.00	..	..	£ 5.20
Over £60.00 and up to £62.00	..	..	£ 3.20
Over £62	..	..	Nil

NOTE: A person getting one of these payments can also earn £6 a week for each dependent child which is not counted as means. Child minding and travelling expenses can also be taken into account.

INCREASES IN PENSION

FULL RATE

Each child dependant

£14.90

Living alone allowance for people aged 66 or over

£ 4.70

Extra allowance for people aged 80 or over

£ 4.60

Orphan's Contributory Allowance**£39.20 per week****Orphan's Non-Contributory Pension**

Where the weekly means as assessed
by the Department are:

Rate per week

Up to £ 2.00	..	..	..	..	..	£39.20
Over £ 2.00 and up to £ 4.00	..	..	..	..	..	£37.20
Over £ 4.00 and up to £ 6.00	..	..	..	..	..	£35.20
Over £ 6.00 and up to £ 8.00	..	..	..	..	..	£33.20
Over £ 8.00 and up to £10.00	..	..	..	..	..	£31.20
Over £10.00 and up to £12.00	..	..	..	..	..	£29.20
Over £12.00 and up to £14.00	..	..	..	..	..	£27.20
Over £14.00 and up to £16.00	..	..	..	..	..	£25.20
Over £16.00 and up to £18.00	..	..	..	..	..	£23.20
Over £18.00 and up to £20.00	..	..	..	..	..	£21.20
Over £20.00 and up to £22.00	..	..	..	..	..	£19.20
Over £22.00 and up to £24.00	..	..	..	..	..	£17.20
Over £24.00 and up to £26.00	..	..	..	..	..	£15.20
Over £26.00 and up to £28.00	..	..	..	..	..	£13.20
Over £28.00 and up to £30.00	..	..	..	..	..	£11.20
Over £30.00 and up to £32.00	..	..	..	..	..	£ 9.20
Over £32.00 and up to £34.00	..	..	..	..	..	£ 7.20
Over £34.00 and up to £36.00	..	..	..	..	..	£ 5.20
Over £36.00 and up to £38.00	..	..	..	..	..	£ 3.20
Over £38.00	..	..	..	..	..	Nil

Child Benefit*Rate per month**Rate per month*

1st - 3rd child	£15.80	£20.00
4th and other children	£22.90	£23.00

From September 1993**MULTIPLE BIRTHS****Special Grants**

A special grant of £100 per child is paid on the birth of twins, triplets or more, subject to a maximum payment of £400 for four or more children.

Rates of Payment

Where the multiple birth involves three or more children, Child Benefit is paid at double the normal monthly rate for each child so long as at least three of the children remain qualified.

Family Income Supplement (FIS)

To qualify for FIS your average weekly family income (*gross*) must be below a certain amount for your family size.

If you have:

*and your family income
is **less** than:*

1 child	..	..	..	..	£175
2 children	..	..	..	..	£195
3 children	..	..	..	..	£215
4 children	..	..	..	..	£235
5 children	..	..	..	..	£260
6 children	..	..	..	..	£280
7 children	..	..	..	..	£297
8 children	..	..	..	..	£314

Example: If you have 4 children and your family income is £200 a week, your FIS would be calculated as follows:

Income limit (for 4 child family)	£235
Your income	£200
Difference	£ 35
Weekly FIS 60% of £35	£ 21

NOTE: A minimum supplement of £5 is payable.

The FIS you receive is 60% of the difference between your family income and the income limit which applies to your family.

Maternity Benefit

Rate per week

Maximum rate	£158.90
Minimum rate	£ 65.00

The rate payable is 70% of the claimant's earnings in the relevant tax year subject to a reckonable earnings ceiling of £11,350.

Carer's Allowance

Rate per week

Maximum personal rate

£59.20

INCREASES FOR DEPENDANTS

Each child dependant

HALF RATE
£ 6.40

FULL RATE
£12.80

Supplementary Welfare Allowance

Rate per week

Maximum personal rate

£55.60

INCREASES FOR DEPENDANTS

Adult dependant

£35.50

Each child dependant

£12.80

EXTRA BENEFITS

Treatment Benefit

Treatment benefit is available to insured workers and their dependent spouses subject to certain PRSI contribution conditions and income limits.

EC Butter Scheme

Butter vouchers are issued automatically to all people who receive Social Assistance payments. Each person receives 2 vouchers each month for themselves and an additional 2 vouchers for each dependant. Only one voucher can be used towards the cost of each pound of butter.

Fuel Allowance

The fuel allowance is payable to people dependent on long-term social welfare or health board payments and who are unable to provide for their own heating needs. One allowance is payable to any one household.

Allowance	..	..	..	..	£5 per week
Payable from	..	..	..	..	mid-October to mid-April

Smokeless Fuel Allowance

This allowance applies to households in restricted areas in Dublin where the burning of bituminous coal is banned. It is payable to recipients of the fuel allowance and to people who have been dependent on short-term social welfare payments for at least three months or to people getting family income supplement (FIS) who also meet the conditions of the fuel allowance scheme.

Allowance	..	..	..	..	£3 per week
Payable from	..	..	..	..	mid-October to mid-April

Free Electricity Allowance

Allowance for Individual Account	..	1,500 units per year
Allowance for Group Account	..	£10.30 per month

Free Natural Gas Allowance

Allowance for people on the Reducing Rate Tariff	2,460 kilowatt hours (kWh) per year
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Free Bottled Gas Refill Allowance

Allowance:	January - April	5 cylinders
	May - June	2 cylinders
	July - August	..	..	..	2 cylinders
	September - December	..	..	..	5 cylinders

Free Television Licence

If you qualify for the free electricity allowance you are entitled to a free Black and White television licence.

A Colour television licence is available to those who satisfy the above condition and who **also** qualify for a fuel allowance.

Free Telephone Rental Allowance

This allowance is available to people getting certain social welfare pensions or equivalent payments who live alone or only with certain other people. The allowance covers the full cost of the yearly rental but it does not include the installation cost or the cost of calls.

Rent Allowance

This allowance is payable, subject to a means test, to tenants affected by the de-control of rents. The maximum amount of the allowance is the difference between the old and the new rent.

Rent and Mortgage Supplements

The rate of the supplement payable is determined by the Health Board.

Back to School Clothing and Footwear Allowance

Allowance: Maximum rate for each child in second level school £50 per year
Maximum rate for each child in primary school £35 per year

Exceptional Needs Payments

These payments are generally made to people on Social Welfare or Health Board payments on a once-off basis to meet an exceptional need.

Death Grant

	FULL RATE	REDUCED RATE
Child under 5 years	£20	£19
Child between 5 and 18 years	£60	£48
Adult	£100	£80

PAY-RELATED SOCIAL INSURANCE (PRSI)

The rates of PRSI from 6 April 1993 given in the following tables include the Social Insurance Contribution, the Health Contribution (1.25%) and the Employment and Training Levy (1%) but **DO NOT** include the new 1% Income Levy. Full details regarding the application of the new Income Levy are set out below. Where the Income Levy applies, an additional 1% contribution should be added to the employee's share outlined under Classes A1, J1, B1, C1, D1, H1, K1 and S1.

The employee's portion of the Social Insurance Contribution is paid on the reckonable earnings up to a ceiling of £20,000. The employer's portion continues to be payable on the reckonable earnings of each employee up to £21,300.

The 1.25% Health Contribution, the 1% Employment and Training Levy and the 1% Income Levy (where applicable) are payable on ALL reckonable earnings.

INCOME LEVY

This new levy applies to employees in Classes A1, J1, B1, C1, D1, H1, K1 and S1, who remit PRSI through the PAYE system, where their reckonable earnings are in excess of £173 in any week.

The 1% Income Levy applies to ALL reckonable earnings AND NOT just to the amount above the £173 threshold.

For self-employed contributors who remit PRSI on an annual basis through the self-assessment tax system, an annual threshold of £9,000 applies for the purposes of the 1% Income Levy. However, this annual threshold IS NOT relevant to employees under the PAYE system.

Medical Card Holders and women in receipt of certain payments from the Department of Social Welfare (for example, Widow's Pensions) are exempt from paying the Income Levy, and unlike the existing levies, employers will not be obliged to pay the Income Levy in respect of their employees who have medical cards.

PRSI Classes

PRSI Classes are divided into three parts, shown by the numbers 1, 2 and 3 for example, A1, A2, A3.

These represent different categories of people as follows:

- A1 ● Men and women insurable at the standard rate for that class.
- A2 ● Women getting:
 - a Widow's Pension, Deserted Wife's Benefit and certain social assistance allowances from the Department of Social Welfare
 - a social security widow's pension from another EC country.
- A3 ● Men and women who hold medical cards do not pay the Health Contribution or the Employment and Training Levy, these are paid by the employer instead where the person is an employee. The Income Levy is not paid either by the employee or the employer.

Social Insurance for Part-time workers

People in industrial, commercial and service-type employment employed under a contract of service whose reckonable earnings are £25 or more per week (*from one or more employments*) regardless of hours worked are covered under Class A. People earning less than £25 per week are covered under Class J.

Special exemption for low paid workers

Employees covered under Class A whose reckonable earnings are £60 or less in any week are exempt from Social Insurance deductions for that week.

The employees are still covered for social welfare benefits. Employees who would otherwise be covered under Class A1 but to whom the special exemption applies are insurable at Class A7. Similarly, employees who would otherwise be insurable at Classes A2 and A3 but to whom the special exemption applies are insurable at Classes A8 and A9 respectively.

Employees covered by Class A7 are still liable to pay the 1.25% Health Contribution and the 1% Employment and Training Levy. However, the employer must pay these levies if the employee holds a current medical card. The 1% Income Levy does not apply to Classes A7, A8 and A9.

Contributions for the self-employed

Self-employed people are liable to pay Class S social insurance contributions. These contributions are payable on gross income less allowable superannuation and capital allowances.

The arrangements for paying these contributions are:

- those who pay their tax direct to the Collector-General will pay their Social Insurance Contributions, Health Contribution and Employment and Training Levy with their income tax. They will be liable for a Social Insurance Contribution of 5% of income (up to £20,000) or £250, whichever is greater, in addition to the Health Contribution, Employment and Training Levy and the Income Levy (*where applicable*).
- those paying PAYE tax will have their contributions deducted from their income by their employers.
- those who have been told by an Inspector of Taxes that they need not make a return of income, are liable to pay a flat rate contribution of £124 a year to the Department of Social Welfare. These contributions can be paid by instalments.

Registration Procedures

Since April 1991, people starting work for the first time are assigned a Revenue and Social Insurance Number (RSI Number) by the Department of Social Welfare.

Employers should ask each new employee for his/her RSI Number and all deductions and other details should be recorded under this number. It is also important that the RSI Number should be included in the employee details in the employer's end-of-year return. This will help to ensure that all the relevant PRSI contribution details are correctly recorded to the employee's credit.

An employee who does not have an RSI Number should contact his/her local Tax Office where arrangements will be made with the Department of Social Welfare to issue one.

**PRSI
Class**

A

PEOPLE WITHIN CLASS A:

People in industrial, commercial and service-type employment who are employed under a contract of service with reckonable earnings of £25 or more per week.

CLASS A BENEFITS:

- Unemployment Benefit
- Pay-Related Benefit
- Disability Benefit
- Maternity Benefit
- Invalidity Pension
- Widow's Contributory Pension
- Orphan's Contributory Allowance
- Deserted Wife's Benefit
- Retirement Pension
- Old Age Contributory Pension
- Death Grant
- Treatment Benefit
- Occupational Injuries Benefits.

**PRSI
Class**

J

PEOPLE WITHIN CLASS J:

People in industrial, commercial and service-type employment who are employed under a contract of service and whose reckonable earnings are less than £25 per week.

People insured for occupational injury purposes only e.g. employed people over age 66.

FÁS/SES Trainees.

People whose employment is of a subsidiary nature or of inconsiderable extent, e.g. Civil Servants who are insurable at a modified rate and who have a second job, attendants at Department of Education Examinations, Presiding Officers/Poll Clerks at Elections and F.C.A. members on Annual Training.

CLASS J BENEFITS:

- Occupational Injuries Benefits.

A

	First £20,000 of all Earnings	Excess of Earnings over £20,000 and under £21,300
--	--	--

A1	Employer	12.20%	12.20%
	Employee	<u>7.75%*</u>	<u>2.25%*</u>
	Total	19.95%	14.45%
A2	Employer	12.20%	12.20%
	Employee	<u>5.50%</u>	<u>Nil</u>
	Total	17.70%	12.20%
A3	Employer	14.45%	14.45%
	Employee	<u>5.50%</u>	<u>Nil</u>
	Total	19.95%	14.45%

***An additional 1% Income Levy may be payable. See page 20 for details.**

Earnings of £60 or less per week

A7	Employer	12.20%
	Employee	<u>2.25%</u>
	Total	14.45%
A8	Employer	12.20%
	Employee	<u>Nil</u>
	Total	12.20%
A9	Employer	14.45%
	Employee	<u>Nil</u>
	Total	14.45%

J

	First £20,000 of all Earnings	Excess of Earnings over £20,000 and under £21,300
--	--	--

J1	Employer	0.50%	0.50%
	Employee	<u>2.25%*</u>	<u>2.25%*</u>
	Total	2.75%	2.75%
J2	Employer	0.50%	0.50%
	Employee	<u>Nil</u>	<u>Nil</u>
	Total	0.50%	0.50%
J3	Employer	2.75%	2.75%
	Employee	<u>Nil</u>	<u>Nil</u>
	Total	2.75%	2.75%

***An additional 1% Income Levy may be payable. See page 20 for details.**

PUBLIC SECTOR EMPLOYMENTS

**PRSI
Class**

B

PEOPLE WITHIN CLASS B:

Permanent and pensionable Civil Servants,
Registered Doctors and Dentists employed in
the Civil Service and Gardaí.

CLASS B BENEFITS:

- Widow's Contributory Pension
- Orphan's Contributory Allowance
- Deserted Wife's Benefit
- Limited Occupational Injuries Benefits.

B

First £20,000 of all Earnings	Excess of Earnings over £20,000 and under £21,300
--	--

B1	Employer	2.01%	2.01%
	Employee	<u>3.15%*</u>	<u>2.25%*</u>
	Total	5.16%	4.26%
B2	Employer	2.01%	2.01%
	Employee	<u>0.90%</u>	<u>Nil</u>
	Total	2.91%	2.01%
B3	Employer	4.26%	4.26%
	Employee	<u>0.90%</u>	<u>Nil</u>
	Total	5.16%	4.26%

*An additional 1% Income Levy may be payable. See page 20 for details.

**PRSI
Class**

C

PEOPLE WITHIN CLASS C:

Commissioned Army Officers and
Members of the Army Nursing Service.

CLASS C BENEFITS:

- Widow's Contributory Pension
- Orphan's Contributory Allowance
- Deserted Wife's Benefit.

C

First £20,000 of all Earnings	Excess of Earnings over £20,000 and under £21,300
--	--

C1	Employer	1.85%	1.85%
	Employee	<u>3.15%*</u>	<u>2.25%*</u>
	Total	5.00%	4.10%
C2	Employer	1.85%	1.85%
	Employee	<u>0.90%</u>	<u>Nil</u>
	Total	2.75%	1.85%
C3	Employer	4.10%	4.10%
	Employee	<u>0.90%</u>	<u>Nil</u>
	Total	5.00%	4.10%

*An additional 1% Income Levy may be payable. See page 20 for details.

PUBLIC SECTOR EMPLOYMENTS

**PRSI
Class**

D

PEOPLE WITHIN CLASS D:

Permanent and pensionable employees in the public service other than those mentioned in Classes B and C.

CLASS D BENEFITS:

- Widow's Contributory Pension
- Orphan's Contributory Allowance
- Deserted Wife's Benefit
- Occupational Injuries Benefits.

**PRSI
Class**

H

PEOPLE WITHIN CLASS H:

NCO's and enlisted personnel of the Defence Forces.

CLASS H BENEFITS:

- Unemployment Benefit
- Pay-Related Benefit
- Disability Benefit
- Maternity Benefit
- Invalidity Pension
- Widow's Contributory Pension
- Orphan's Contributory Allowance
- Deserted Wife's Benefit
- Retirement Pension
- Old Age Contributory Pension
- Death Grant
- Treatment Benefit

Only certain benefits are payable during service.

D

First £20,000 of all Earnings	Excess of Earnings over £20,000 and under £21,300
--	--

D1	Employer	2.35%	2.35%
	Employee	<u>3.15%*</u>	<u>2.25%*</u>
	Total	5.50%	4.60%
D2	Employer	2.35%	2.35%
	Employee	<u>0.90%</u>	<u>Nil</u>
	Total	3.25%	2.35%
D3	Employer	4.60%	4.60%
	Employee	<u>0.90%</u>	<u>Nil</u>
	Total	5.50%	4.60%

***An additional 1% Income Levy may be payable. See page 20 for details.**

H

First £20,000 of all Earnings	Excess of Earnings over £20,000 and under £21,300
--	--

H1	Employer	11.30%	11.30%
	Employee	<u>7.65%*</u>	<u>2.25%*</u>
	Total	18.95%	13.55%
H2	Employer	11.30%	11.30%
	Employee	<u>5.40%</u>	<u>Nil</u>
	Total	16.70%	11.30%
H3	Employer	13.55%	13.55%
	Employee	<u>5.40%</u>	<u>Nil</u>
	Total	18.95%	13.55%

***An additional 1% Income Levy may be payable. See page 20 for details.**

OCCUPATIONAL PENSIONS AND SELF-EMPLOYMENT

PRSI
Class

K

PEOPLE WITHIN CLASS K:

People receiving income which is not subject to social insurance contributions but which is liable for the Health Contribution, Employment and Training Levy and Income Levy (*where applicable*) such as, Occupational pensions and income deriving from positions of certain office holders (for example, Judiciary and State Solicitors).

CLASS K BENEFITS:

- Health services which are administered by the regional Health Boards.

K

First £20,000 of all Earnings	Excess of Earnings over £20,000 and under £21,300
--	--

K1	Employer	Nil	Nil
	Employee	2.25%*	2.25%*
	Total	2.25%	2.25%
K2	No contribution is payable		
K3	Record under Class M		

*An additional 1% Income Levy may be payable. See page 20 for details.

PRSI
Class

S

PEOPLE WITHIN CLASS S:

Self-employed people such as farmers, professional people, certain company directors, and people in business on their own account.

CLASS S BENEFITS:

- Widow's Contributory Pension
- Orphan's Contributory Allowance
- Old Age Contributory Pension.

S

First £20,000 of all Income	Income over £20,000
--------------------------------------	---------------------------

S1	7.25%*	2.25%*
S2	5.00%	Nil
S3	5.00%	Nil

*An additional 1% Income Levy may be payable. See page 20 for details.

**PRSI
Class**

M

PEOPLE WITHIN CLASS M:

The M Class should be used for people with nil contribution liability (for example, employees under age 16).

CLASS M BENEFITS:

- In certain circumstances Occupational Injuries Benefits may be payable.

**VOLUNTARY
CONTRIBUTIONS**

HIGH RATE	6.6%
LOW RATE	2.6%

The 'ceiling' for voluntary contributions is the same as for PRSI generally, that is £20,000.

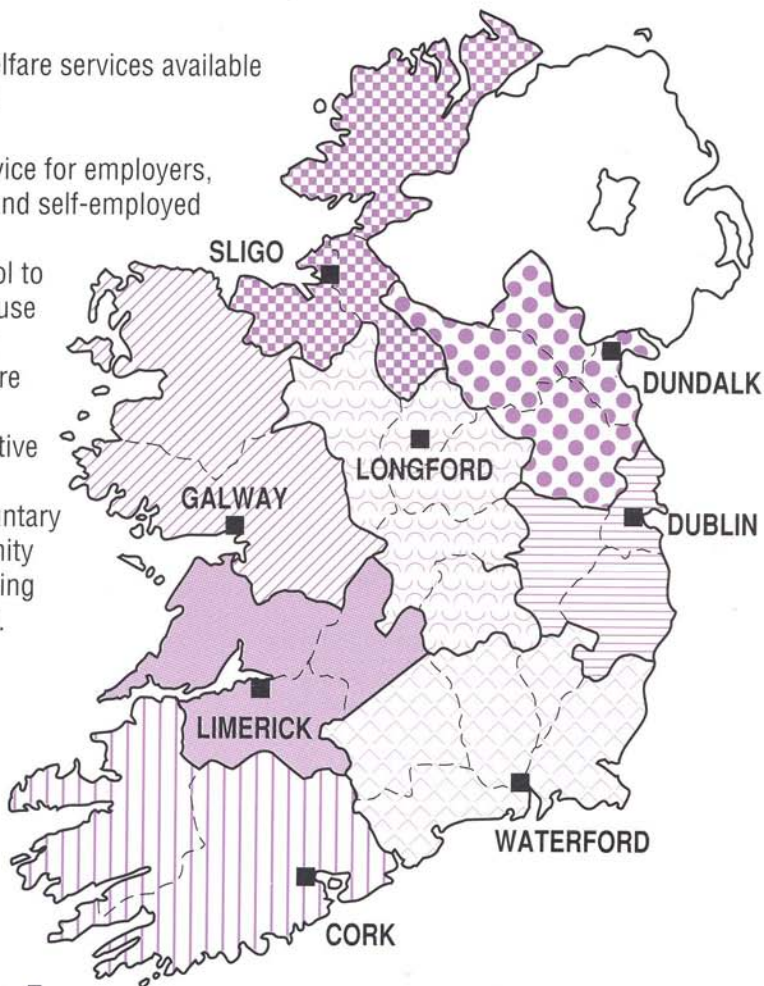
If your income was less than £4,750 in the 1991/92 tax year you must pay your voluntary contributions as a percentage of £4,750.

**Make sure you know your
RSI Number
AND that this number is recorded
CORRECTLY
on any enquiry or claim**

SOCIAL WELFARE LOCAL SERVICE - A BETTER SERVICE FOR YOU

Our regional approach is designed to give a better service to YOU the customer, which means:

- All social welfare services available at local level
- A better service for employers, employees and self-employed
- Better control to eliminate abuse of PRSI and Social Welfare
- New Supportive relationship with the voluntary and community groups working in the region.



Regional Headquarters ■

Eastern Region



Southern Region



Western Region



North-Eastern
Region



South-Eastern
Region



Mid-Western
Region



North-Western
Region



Midland Region



HEAD OFFICES OF THE DEPARTMENT OF SOCIAL WELFARE

Áras Mhic Dhiarmada Store Street Dublin 1

Service ☎ (01) 6797777
Disability Benefit Enquiries
Service ☎ (01) 8748444
Information Service
Voluntary Contributions
Invalidity Pension
Carer's Allowance - for
people on DPMA
Miscellaneous Grants
School Meals
Supplementary Welfare
Allowance
Fuel Allowance
Service ☎ (01) 8733111
Self-Employment Section

Letterkenny Social Welfare Services St. Oliver Plunkett Road Letterkenny

Co. Donegal
Service ☎ (074) 25566
(01) 8748444

Child Benefit
Treatment Benefit
(Dental & Optical Benefits)

Oisín House 212 - 213 Pearse Street Dublin 2

Service ☎ (01) 8748444
Accounts Branch
Butter Vouchers

Gandon House Amiens Street Dublin 1

Service ☎ (01) 8748444
EC Records Section
Social Insurance Records
PRSI Information
Special Collection Section
for non-PAYE employees
PRSI (Refund of
Contributions) Section

Clare House 101-104 Marlboro Street Dublin 1

Service ☎ (01) 8748444
Social Welfare Inspectors
Scope Section (Insurability
of Employment)

Harcourt Road 4 - 5 Harcourt Road Dublin 2

Service ☎ (01) 8748444
Disablement Benefit
Maternity Benefit
Death Grant
Family Income Supplement (FIS)
Rent Allowance

Townsend Street 157 - 164 Townsend Street Dublin 2

Service ☎ (01) 8748444
Unemployment Assistance/
Benefit Helpdesk
Occupational Injuries
Benefits

Sligo Pension Services Office College Road Sligo

Service ☎ (071) 69800 or
(01) 8748444
Blind Person's Pension
Old Age Pensions
Retirement Pension
Pre-Retirement Allowance
Deserted Wife's Benefit/
Allowance
Orphans' Pensions
Prisoner's Wife's Allowance
Widows' Pensions
Lone Parent's Allowance
Carer's Allowance
Bottled Gas Allowance
Electricity/Natural Gas
Allowance
Telephone Rental Allowance
Television Licence
Free Travel

OTHER USEFUL ADDRESSES

Appeals Office
D'Olier House
D'Olier Street
Dublin 2. ☎ (01) 6718633

Pensions Board
Holbrook House
Holles Street
Dublin 2. ☎ (01) 6762622

Ombudsman's Office
52 St. Stephen's Green
Dublin 2.
☎ (01) 6785222

PAYMENTS FROM HEALTH BOARDS

For further details of the Health Schemes set out on pages 30 to 32 please contact your local Health Board.

Blind Welfare Allowance

Rate per week

- **A Supplementary Allowance is payable with Disabled Person's Maintenance Allowance to blind people over age 16 and under age 18 for dependants.**

Increase for adult dependant	£2.10
Increase for each child dependant	£2.80

- **A Supplementary Allowance is payable to blind people receiving a Blind Person's Pension from the Department of Social Welfare.**

Increase for blind pensioner	£19.00
Increase for adult dependant	£19.00
Increase for child dependant	£ 3.30

Allowances and Grants

Infectious Diseases Maintenance Allowance

Disabled Person's Maintenance Allowance

Rate per week

Rate per week

Maximum personal rate	£59.20	£59.20
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INCREASES FOR DEPENDANTS

Increase for dependent spouse	£43.30	£35.50
Increase for child dependant	£12.80	£12.80

PAYMENTS FROM HEALTH BOARDS

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Rate per week

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Increase for blind pensioner	£19.00
Increase for adult dependant	£19.00
Increase for child dependant	£ 3.30

Allowances and Grants

Infectious Diseases Maintenance Allowance

Disabled Person's Maintenance Allowance

Rate per week

Rate per week

Maximum personal rate	£59.20	£59.20
INCREASES FOR DEPENDANTS		
Increase for dependent spouse	£43.30	£35.50
Increase for child dependant	£12.80	£12.80

Other Allowances and Grants

MOBILITY ALLOWANCE	..	..	..	..	£36.00 per month
DOMICILIARY CARE ALLOWANCE					
Maximum personal rate	..	..	..	..	£92.50 per month
MATERNITY CASH GRANT					
For medical card holders	..	..	..	..	£8.00
MOTORISED TRANSPORT GRANT					
For disabled people, up to	..	..	..	..	£2,500

Charges in Public Hospitals

	Private per day	Semi-private per day	Day Care*
Health Board Regional Hospitals and Voluntary Teaching Hospitals	£132	£104	£70
Health Board County Hospitals and Voluntary Non-Teaching Hospitals	£108	£ 88	£60
Health Board District Hospitals	£ 68	£ 59	£43

Everyone is entitled to hospital services as an in-patient in a public ward or as an out-patient at a public clinic.

**DAY CARE: This charge applies to private/semi-private day beds or to day-cases in other private/semi-private beds.*

HOSPITAL CHARGES

The in-patient charge is at a rate of £20 per day subject to a maximum of £200 in a 12 month period. The out-patient charge is £6.00 per visit to a maximum of £42.00 in a 12 month period.

Means test for Medical Card

The income guidelines for 1993 are as follows:

(Gross income less PRSI deductions)

<i>Rate per week</i>	<i>under 66</i>	<i>66 - 79</i>	<i>80 or over</i>
Single person living alone	£ 81.50	£ 89.00	£ 92.50
Single person living with family	£ 71.50	£ 76.50	£ 79.50
Married couple	£118.00	£131.50	£138.50
Allowance per child under age 16	£14.00 per week		
Allowance for other dependants	£15.50 per week		
Allowance for house expenses, (e.g. rent, mortgage) in excess of	£14.00 per week		
Allowance for cost of travelling to work: Costs per week in excess of	£12.50		

Drugs Refund Scheme

There is a scheme in operation for non-medical card holders where a refund of expenditure on prescribed drugs and medicines over £90.00 per quarter, or a refund of all expenditure over £32.00 per month for people who, in the view of their doctor or consultant, suffer from a long-term medical condition requiring on-going medication.

Further information is available from the Health Boards.