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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 and the self-employed.

The booklet also contains some general information as to how you can qualify for the various payments. *For more detailed information* you should check the 'Guide to Social Welfare Services' which is available free of charge from the Department's Information Service at Aras Mhic Dhiarmada, Store Street, Dublin 1 – Telephone 01-786466.

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, Dublin 2 – Telephone 01-714711.

**Rates
of payment
from the Department
from Mid July 1990
PRSI contributions
from 6 April 1990
Payments
from Health Boards
for 1990**

Social Insurance Payments

Social insurance payments are contributory payments, which means that they are based on your PRSI contribution record. To qualify for any of these payments you must have a minimum number of paid or credited contributions over a certain period. The amount of the weekly payment depends on the number of contributions which you have. If you do not have the minimum number of contributions which you need to qualify for a social insurance payment, you may be entitled to a social assistance payment.

Social Assistance Payments

To qualify for a social assistance payment you must satisfy a means test. There are no contribution conditions for these payments and the weekly rate of payment depends on the amount of your means. These payments are for people who do not qualify for a social insurance payment and for people who have used up their entitlement to a social insurance payment.

Adult and Child Dependants

Social insurance and social assistance payments are made up of a personal rate together with increases for adult and child dependants.

If you are married and supporting your husband/wife, you can receive an increase for him/her as your adult dependant. In general, you will qualify for this increase if your husband/wife does not have earnings or income of more than £55 per week gross and if he/she is not getting a social welfare payment or disabled person's maintenance allowance (DPMA) in his/her own right.

If you qualify for an increase in respect of your husband/wife, you will get the full rate of increases in respect of any child dependants. If you don't qualify for an increase in respect of your husband/wife, you will get half the child dependant rates.

Other Allowances

An extra weekly allowance is payable if you are aged 66 or over and living alone.

You can also qualify for an extra weekly allowance if you are aged 80 or over.

***Make sure you know
your
RSI NUMBER
and
that this number
is recorded correctly on
any enquiry or claim***

The Unemployed

There are three different payments available for the unemployed:

Unemployment Benefit which is payable for up to 15 months to unemployed people who meet certain PRSI conditions. Your personal rate depends on the number of PRSI contributions that you have in the relevant tax year. Lower rates are payable after the 156th day of your claim if your PRSI record falls below a certain level.

Unemployment Assistance which is payable, subject to a means test, to unemployed people who don't qualify or who no longer qualify for unemployment benefit.

Part-Time Job Incentive Scheme which is an income supplement payable, subject to a means test, to people who were on the long-term rate of unemployment assistance or on a social employment scheme and who get part-time work for less than 24 hours per week.

In addition to these payments, there is a pre-retirement allowance available for unemployed people aged 60 or over (see page 11).

Unemployment Benefit

Rate per week

PERSONAL RATES

Contributions

48 or over	£48.00
39-47	£46.20

INCREASES FOR DEPENDANTS

Adult dependant.....	£31.00
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Child dependants	HALF RATE	FULL RATE
1st and 2nd child.....	£5.70	£11.40
3rd and other children.....	£5.50	£11.00

NOTE: Pay-related benefit may also be payable (see page 26).

Unemployment Assistance**Rate per week:
short term****Rate per week:
long term†**

Maximum personal rate.....£45.00.....£52.00

INCREASES FOR DEPENDANTS

Adult dependant.....£31.00.....£31.00

HALF RATE**FULL RATE**

Each child dependant.....£ 5.50.....£11.00

†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**Rate per week**

If you are single.....£33.00

If you are married with an adult dependant.....£55.00

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



The Elderly

There are four different payments available for the elderly:

Retirement Pension which is payable to people aged 65 or over who retire from full-time work and who meet certain PRSI conditions. Your personal rate depends on your average yearly number of PRSI contributions.

Old Age Contributory Pension which is payable to people aged 66 or over who meet certain PRSI conditions. Your personal rate depends on your average yearly number of PRSI contributions.

Old Age Non-Contributory Pension which is payable, subject to a means test, to people aged 66 or over.

Pre-Retirement Allowance which is payable, subject to a means test, to people aged 60 or over and under pension age who retire from full-time work and who were in receipt of the long-term rate of unemployment assistance.

Retirement/Old Age Contributory Pensions

Rate per week

Rate per week: pensioner 80 or over

PERSONAL RATE

Contributions		
48 or over	£61.50	£65.50
36-47	£60.00	£64.00
24-35	£58.00	£62.00
20-23 (Old age contributory pension only)	£56.70	£60.70

INCREASES IN PENSION

Adult dependant under 66	£39.10
Adult dependant 66 or over	£45.70

Child Dependants	HALF RATE	FULL RATE
1st and 2nd Child	£ 6.40	£12.80
3rd and other children	£ 5.50	£11.00
Living alone allowance for people aged 66 or over	£ 4.10	

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	£53.00	£26.50
Over £ 6.00 and up to £ 8.00	£51.00	£25.50
Over £ 8.00 and up to £10.00	£49.00	£24.50
Over £10.00 and up to £12.00	£47.00	£23.50
Over £12.00 and up to £14.00	£45.00	£22.50
Over £14.00 and up to £16.00	£43.00	£21.50
Over £16.00 and up to £18.00	£41.00	£20.50
Over £18.00 and up to £20.00	£39.00	£19.50
Over £20.00 and up to £22.00	£37.00	£18.50
Over £22.00 and up to £24.00	£35.00	£17.50
Over £24.00 and up to £26.00	£33.00	£16.50
Over £26.00 and up to £28.00	£31.00	£15.50
Over £28.00 and up to £30.00	£29.00	£14.50
Over £30.00 and up to £32.00	£27.00	£13.50
Over £32.00 and up to £34.00	£25.00	£12.50
Over £34.00 and up to £36.00	£23.00	£11.50
Over £36.00 and up to £38.00	£21.00	£10.50
Over £38.00 and up to £40.00	£19.00	£ 9.50
Over £40.00 and up to £42.00	£17.00	£ 8.50
Over £42.00 and up to £44.00	£15.00	£ 7.50
Over £44.00 and up to £46.00	£13.00	£ 6.50
Over £46.00 and up to £48.00	£11.00	£ 5.50
Over £48.00 and up to £50.00	£ 9.00	£ 4.50
Over £50.00 and up to £52.00	£ 7.00	£ 3.50
Over £52.00 and up to £54.00	£ 5.00	£ 2.50
Over £54.00 and up to £56.00	£ 3.00	£ 1.50
Over £56.00	Nil (See Note)	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

**Rate per
week**

	HALF RATE	FULL RATE
Child Dependants		
1st and 2nd child.....	£5.70	£11.40
3rd and other children.....	£5.50	£11.00
Living alone allowance for people aged 66 or over.....		£ 4.10
Extra allowance for people aged 80 or over.....		£ 4.00

Pre-Retirement Allowance

**Rate per
week**

Maximum personal rate.....£52.00

INCREASES FOR DEPENDANTS

Adult dependant.....£31.00

	HALF RATE	FULL RATE
Each child dependant.....	£5.50	£11.00



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 16).

In addition certain other payments are available for the incapacitated from the health boards (see page 41).

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

Disability Benefit which is payable to people who are unable to work because of illness and who meet certain PRSI conditions. To qualify for benefit beyond 12 months you must meet additional PRSI conditions. Your personal rate depends on the number of PRSI contributions that you have in the relevant tax year.

Invalidity Pension which is payable to people who are permanently incapable of work and who meet certain PRSI conditions.

Blind Person's Pension which is payable, subject to a means test, to blind people aged 18 or over.

Disability Benefit

Rate per week

PERSONAL RATES

Contributions

48 or over.....	£48.00
39-47	£46.20

INCREASES FOR DEPENDANTS

Adult dependant.....	£31.00
----------------------	--------

Child dependants	HALF RATE	FULL RATE
1st and 2nd child	£ 5.70	£11.40
3rd and other children.....	£ 5.50	£11.00

Note: Pay-related benefit may also be payable (see page 26).

Invalidity Pension

Rate per week:
pensioner
under 66

Rate per week:
pensioner
66 or over

Personal rate £54.10 £55.10

INCREASES IN PENSION

Adult dependant £35.80

Child Dependants

HALF RATE

FULL RATE

1st and 2nd child £ 6.25 £12.50

3rd and other children £ 5.50 £11.00

Living alone allowance for people aged 66 or over £ 4.10



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.....	£53.00.....	£26.50
Over £ 6.00 and up to £ 8.00.....	£51.00.....	£25.50
Over £ 8.00 and up to £10.00.....	£49.00.....	£24.50
Over £10.00 and up to £12.00.....	£47.00.....	£23.50
Over £12.00 and up to £14.00.....	£45.00.....	£22.50
Over £14.00 and up to £16.00.....	£43.00.....	£21.50
Over £16.00 and up to £18.00.....	£41.00.....	£20.50
Over £18.00 and up to £20.00.....	£39.00.....	£19.50
Over £20.00 and up to £22.00.....	£37.00.....	£18.50
Over £22.00 and up to £24.00.....	£35.00.....	£17.50
Over £24.00 and up to £26.00.....	£33.00.....	£16.50
Over £26.00 and up to £28.00.....	£31.00.....	£15.50
Over £28.00 and up to £30.00.....	£29.00.....	£14.50
Over £30.00 and up to £32.00.....	£27.00.....	£13.50
Over £32.00 and up to £34.00.....	£25.00.....	£12.50
Over £34.00 and up to £36.00.....	£23.00.....	£11.50
Over £36.00 and up to £38.00.....	£21.00.....	£10.50
Over £38.00 and up to £40.00.....	£19.00.....	£ 9.50
Over £40.00 and up to £42.00.....	£17.00.....	£ 8.50
Over £42.00 and up to £44.00.....	£15.00.....	£ 7.50
Over £44.00 and up to £46.00.....	£13.00.....	£ 6.50
Over £46.00 and up to £48.00.....	£11.00.....	£ 5.50
Over £48.00 and up to £50.00.....	£ 9.00.....	£ 4.50
Over £50.00 and up to £52.00.....	£ 7.00.....	£ 3.50
Over £52.00 and up to £54.00.....	£ 5.00.....	£ 2.50
Over £54.00 and up to £56.00.....	£ 3.00.....	£ 1.50
Over £56.00.....	Nil (See Note).....	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

**Rate per
week**

Child Dependants	HALF RATE	FULL RATE
1st and 2nd child	£ 5.70	£ 11.40
3rd and other children	£ 5.50	£ 11.00
Living alone allowance for people aged 66 or over		£ 4.10
Extra allowance for people aged 80 or over		£ 4.00

***Help us speed up your payment:
Make your claim in good time.***

- Claims for Benefit, Assistance or Grants should be made immediately the need arises.
- Medical Certificates for Disability/Injury Benefit should be sent to: P.O. Box 1650, Dublin 1, unless your local Employment Exchange can accept sickness certificates.
- Maternity claims should reach us ten weeks before the date the baby is due.
- Retirement and Old Age Pensions should be claimed three months *before* you reach age 65 or 66 respectively.
- So, please remember, help us speed up payment: make your claim in good time!

Occupational Injuries Benefits

An insured worker who is injured at work or who contracts a disease arising from his or her work can qualify for benefits under the occupational injuries benefits scheme. These benefits consist of:

Injury Benefit which is payable for up to 26 weeks from the date of accident or development of the disease.

Disablement Benefit which is payable to insured workers who suffer loss of physical or mental faculty arising from an accident at work or an occupational disease. The rate of benefit depends on the degree of your disablement.

Unemployability Supplement which is payable to people who are getting disablement benefit and who are permanently incapable of work.

Medical Care which covers the cost of medical care and attention over and above the expenses paid by health boards or by way of the treatment benefits scheme (see page 26).

Constant Attendance Allowance which is payable to people getting the full rate of disablement pension who need a certain amount of care and attention.

Survivors' Benefits which are payable where a person dies as a result of an accident at work or of an occupational disease. These benefits are payable to a widow, a dependent widower, an orphan and a dependent parent.

Funeral grants are also payable towards the cost of funeral expenses.

Injury Benefit		Rate per week
Maximum personal rate		£64.80
INCREASES FOR DEPENDANTS		
Adult dependant		£31.00
Child Dependants	HALF RATE	FULL RATE
1st and 2nd child	£ 5.70	£11.40
3rd and other children	£ 5.50	£11.00

Disablement Benefit

Rate per week

Over 90% DISABLEMENT

Maximum personal pension.....£72.50

20% to 90% DISABLEMENT

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

1% to 19% DISABLEMENT

Maximum (19%) lump sum£5,060

People assessed as disabled between 1% and 18% are paid reduced lump sums.



Unemployability Supplement

Rate per week

Personal rate£48.00

INCREASES FOR DEPENDANTS

Adult dependant.....£31.00

Child Dependants	HALF RATE	FULL RATE
1st and 2nd child	£ 5.70	£11.40
3rd and other children.....	£ 5.50	£11.00

Medical Care

The occupational injuries scheme covers the cost of medical care and attention reasonably and necessarily incurred as a result of the occupational accident or disease to the extent that these expenses are not already met by the Health Board or by way of treatment benefit from the Department of Social Welfare.

Constant Attendance Allowance

Rate per week

90% to 100% DISABILITY

Standard rate	£29.40
Reduced standard rate	£14.70

SEVERE DISABILITY

Rate payable to severely disabled people	£44.10
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EXCEPTIONALLY SEVERE DISABILITY

Rate payable to exceptionally severely disabled people	£58.80
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Survivors' Benefit

Rate per week

Pension for a widow or invalided widower dependent on deceased	£71.00
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Increase for each child dependant	£15.00
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Dependent parents' pensions

Where deceased was unmarried:

• one parent	£71.00
• other parent	£31.90

Where deceased was married:

• each parent	£31.90
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Living alone allowance for people aged 66 or over	£ 4.10
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Orphan's Pension	£36.90
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Lump sum for a widower dependent on deceased	£3,690
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Funeral Grant (Lump Sum)	£250
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Lone Parents and Survivors

The payments available to lone parents and survivors consist of:

Widow's Contributory Pension/Deserted Wife's Benefit which is payable to widows and deserted wives subject to certain PRSI conditions. These PRSI conditions can be met on either your own insurance record or that of your husband. If you are under age 40, you must have at least one child dependant to qualify for deserted wife's benefit.

Lone Parent's Allowance (from October 1990) which is payable, subject to a means test, to widows, widowers, separated spouses, unmarried parents and prisoners' spouses, who have at least one child dependant.

Widow's Non-Contributory Pension which is payable, subject to a means test, to widows who do not have dependent children.

Deserted Wife's Allowance which is payable, subject to a means test, to deserted wives aged 40 or over who do not have dependent children.

Orphan's Contributory Allowance which is payable where either parent has at least 26 paid contributions.

Orphan's Non-Contributory Pension which is payable subject to a means test.

In addition to these payments, there are certain other payments available to survivors under the occupational injuries benefits scheme (see page 16).

Widow's Contributory Pension/Deserted Wife's Benefit

Rate per week

Rate per week: person 80 or over

PERSONAL RATES

Contributions		
48 or over	£56.00	£60.00
36-47	£55.00	£59.00
23-35	£53.50	£57.50

INCREASES IN PENSION/BENEFIT

Each child dependant	£15.00
Living alone allowance for people aged 66 or over	£ 4.10

**Widow's Non-Contributory Pension
Deserted Wife's Allowance
Lone Parents Allowance***

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

**Rate per
week**

Up to £ 6.00.....	£53.00
Over £ 6.00 and up to £ 8.00.....	£51.00
Over £ 8.00 and up to £10.00.....	£49.00
Over £10.00 and up to £12.00.....	£47.00
Over £12.00 and up to £14.00.....	£45.00
Over £14.00 and up to £16.00.....	£43.00
Over £16.00 and up to £18.00.....	£41.00
Over £18.00 and up to £20.00.....	£39.00
Over £20.00 and up to £22.00.....	£37.00
Over £22.00 and up to £24.00.....	£35.00
Over £24.00 and up to £26.00.....	£33.00
Over £26.00 and up to £28.00.....	£31.00
Over £28.00 and up to £30.00.....	£29.00
Over £30.00 and up to £32.00.....	£27.00
Over £32.00 and up to £34.00.....	£25.00
Over £34.00 and up to £36.00.....	£23.00
Over £36.00 and up to £38.00.....	£21.00
Over £38.00 and up to £40.00.....	£19.00
Over £40.00 and up to £42.00.....	£17.00
Over £42.00 and up to £44.00.....	£15.00
Over £44.00 and up to £46.00.....	£13.00
Over £46.00 and up to £48.00.....	£11.00
Over £48.00 and up to £50.00.....	£ 9.00
Over £50.00 and up to £52.00.....	£ 7.00
Over £52.00 and up to £54.00.....	£ 5.00
Over £54.00 and up to £56.00.....	£ 3.00
Over £56.00.....	Nil (See Note)

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/ALLOWANCE

**Rate per
week**

Each child dependant.....	£13.50
Living alone allowance for people aged 66 or over.....	£ 4.10
Extra allowance for people aged 80 or over.....	£ 4.00

***The rates payable to people getting the unmarried mother's allowance, prisoners' wife's allowance, widower's (non-contributory) pension and deserted husband's allowance are the same as those shown for lone parent's allowance**

Orphan's Contributory Allowance **£35 per week**

Orphan's Non-Contributory Pension

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

**Rate per
week**

Up to £ 2.00	£30.00
Over £ 2.00 and up to £ 4.00	£28.00
Over £ 4.00 and up to £ 6.00	£26.00
Over £ 6.00 and up to £ 8.00	£24.00
Over £ 8.00 and up to £10.00	£22.00
Over £10.00 and up to £12.00	£20.00
Over £12.00 and up to £14.00	£18.00
Over £14.00 and up to £16.00	£16.00
Over £16.00 and up to £18.00	£14.00
Over £18.00 and up to £20.00	£12.00
Over £20.00 and up to £22.00	£10.00
Over £22.00 and up to £24.00	£ 8.00
Over £24.00 and up to £26.00	£ 6.00
Over £26.00 and up to £28.00	£ 4.00
Over £28.00 and up to £30.00	£ 2.00
Over £30.00	Nil

Family Income Support

The Family Income Support payments are:

Child Benefit which is payable to every family in the State in respect of dependent children under age 16 or under age 18 if in full-time education or if physically or mentally handicapped.

Family Income Supplement (FIS) which is payable to families at work on low pay. The amount of the payment is equal to 60% of the difference between your gross pay and the amount fixed for your family size. (See page 23).

Maternity Benefits which consist of a Maternity Allowance for Women in Employment and a General Maternity Allowance Scheme. You can qualify for the **Maternity Allowance for Women in Employment** if you are in full-time employment and if you satisfy certain PRSI conditions. This allowance is payable for 14 weeks. If you are not in full-time employment you can qualify for the **General Maternity Allowance Scheme** if you meet certain PRSI conditions. This allowance is payable for 12 weeks.

Carer's Allowance (from October 1990) which is payable, subject to a means test, to people providing full-time care and attention to recipients of certain social welfare payments who are permanently incapacitated. This new allowance replaces the existing Prescribed Relative Allowance of £29.40.

Single Woman's Allowance which is payable, subject to a means test, to single women aged between 58 and 66.

Supplementary Welfare Allowance which is payable, subject to a means test, to people who have no means or whose means are insufficient to meet their essential needs.

Child Benefit

Rate per month

1st-4th child	£15.80
5th and other children	£22.90

MULTIPLE BIRTHS

In the case of multiple births of three or more children, double the normal monthly benefit is payable for each child so long as not less than three of the children remain qualified for child benefit. In addition, a grant of £300 is payable on the birth of triplets and £400 on the birth of quadruplets, quintuplets, etc.

Family Income Supplement (FIS)

- To qualify for FIS
- you must normally work full-time (at least 20 hours a week) for an employer (hours worked by husband and wife can be combined) and
 - you must be getting child benefit and
 - 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:	you could claim (weekly) up to:
1 child	£118	£22
2 children	£143	£32
3 children	£168	£42
4 children	£193	£52
5 children	£218	£62
6 children	£229	£67
7 children	£240	£72
8 children	£251	£77

Example: If you have 4 children and your family income is £133 a week, your FIS would be calculated as follows:

Income limit (for 4 child family)	£193
Your income	£133
Difference	£ 60
Weekly FIS 60% of £60	= £ 36

Maternity Benefits

SCHEME FOR WOMEN IN EMPLOYMENT

The amount payable is 70% of a woman's reckonable weekly earnings in the relevant income tax year, subject to a minimum payment of £76.00 per week.

From 2 April 1990 to 31 March 1991 the relevant income tax year is 1988/89 and reckonable earnings are earnings up to £11,000 in that year.

GENERAL SCHEME

£48.00 per week

Extra benefit is paid for each child dependant.

Carer's Allowance

Rate per week

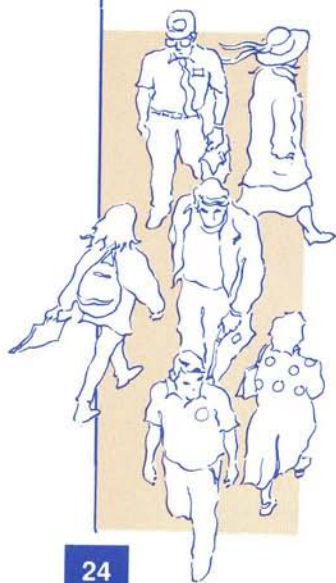
Maximum personal rate£45.00

INCREASES FOR DEPENDANTS

HALF RATE

FULL RATE

Each child dependant£ 5.50£11.00



Single Woman's Allowance

Where the weekly means as assessed by the Department are

Rate per week

Up to £ 2.00	£52.00
Over £ 2.00 and up to £ 4.00	£50.00
Over £ 4.00 and up to £ 6.00	£48.00
Over £ 6.00 and up to £ 8.00	£46.00
Over £ 8.00 and up to £10.00	£44.00
Over £10.00 and up to £12.00	£42.00
Over £12.00 and up to £14.00	£40.00
Over £14.00 and up to £16.00	£38.00
Over £16.00 and up to £18.00	£36.00
Over £18.00 and up to £20.00	£34.00
Over £20.00 and up to £22.00	£32.00
Over £22.00 and up to £24.00	£30.00
Over £24.00 and up to £26.00	£28.00
Over £26.00 and up to £28.00	£26.00
Over £28.00 and up to £30.00	£24.00
Over £30.00 and up to £32.00	£22.00
Over £32.00 and up to £34.00	£20.00
Over £34.00 and up to £36.00	£18.00
Over £36.00 and up to £38.00	£16.00
Over £38.00 and up to £40.00	£14.00
Over £40.00 and up to £42.00	£12.00
Over £42.00 and up to £44.00	£10.00
Over £44.00 and up to £46.00	£ 8.00
Over £46.00 and up to £48.00	£ 6.00
Over £48.00 and up to £50.00	£ 4.00
Over £50.00 and up to £52.00	£ 2.00
Over £52.00	Nil

Supplementary Welfare Allowance

Rate per week

Maximum personal rate	£45.00
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INCREASES FOR DEPENDANTS

Adult dependant	£31.00
Each child dependant	£11.00

Extra Benefits

Pay-related Benefit

Pay-related benefit (PRB) is payable with disability benefit, unemployment benefit (other than to people on systematic short-time work) and injury benefit (under the occupational injuries benefits scheme). 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 the person's weekly earnings between £72 and £220, in the relevant tax year. In 1990, the relevant tax year is 1988/89 and from 7 January 1991, it will be 1989/90.

Examples

Rate per week

If your gross taxable earnings were:

£ 7,000	£ 8.20
£ 9,000	£ 13.00
£ 11,000	£ 17.80

NOTE: There is a benefit limit which may affect your PRB. Full details of PRB and the benefit limit are in leaflet SW51 which you can get from the Department.

Treatment Benefit

Treatment benefit, which is available to insured workers and their dependent spouses subject to certain PRSI conditions, covers all or in some cases part of the cost of

- certain kinds of dental treatment,
- eye sight test, glasses and the repair of glasses, and
- contact lenses and hearing aids.



Fuel Allowance

The fuel allowance is payable to households dependent on long-term social welfare or health board payments which are unable to provide for their own heating needs. Only 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

This allowance is available to people getting certain social welfare pensions or other equivalent payments who live alone or with certain other people such as dependants.

Individual account	1500 units per year.
Group account	£10.30 per month

Free Natural Gas Allowance

This allowance is an alternative to the free electricity allowance for people who are connected to a natural gas supply. The qualifying conditions are the same as those for the free electricity allowance.

Allowance for people on the Reducing Rate Tariff	84 therms per year
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Higher allowances are available to people paying for gas on a Commitment Tariff.

Free Bottled Gas Refill Allowance

This allowance is available to people who would otherwise qualify for the free electricity allowance but for the fact that their home is not connected to an electricity supply.

Allowance

January to April	5 cylinders
May to June	2 cylinders
July to August	2 cylinders
September to December	5 cylinders

Free Television Licence

If you qualify for the free electricity allowance you are entitled to a free television licence for a black and white set. If you have a colour TV you must pay the difference between the cost of a licence for a colour and black and white set.

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 decontrol of rents. The maximum amount of the allowance is the difference between the old and the new rent.



Rent and Mortgage Supplements

These supplements are payable under the supplementary welfare allowance (SWA) scheme to certain people who have difficulty in meeting rent or mortgage payments. The rate of the supplement payable is at the discretion of the health board.

Back To School Clothing & Footwear Allowance

This allowance, which is payable under the supplementary welfare allowance scheme, helps people on social welfare and health board payments to meet the costs of clothing and footwear for school-going children. The payments are made on a once-off basis at the beginning of the school year.

Allowance

Maximum rate for each child in second level school.....£40

Maximum rate for each child in primary school.....£25

Exceptional Needs Payments

These payments are made at the discretion of the health board under the supplementary welfare allowance (SWA) scheme. They are generally made to people on social welfare or health board payments on a once-off basis to meet an exceptional need.

Death Grant

This grant is payable, subject to certain PRSI conditions, on the death of an insured person or his/her spouse or child or on the death of the widow or widower of an insured person.

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

PRSI Contributions

The rates of PRSI payable from **6 April 1990** are set out in the following pages.

The percentage rates given in the following tables include the social insurance contribution and two additional elements, the Health Contribution (1.25%) and the Employment and Training Levy (1%).

The Health Contribution is payable on earnings up to £16,700 only. The employee's portion of the Social Insurance Contribution is paid on reckonable earnings up to £17,300. The employer's portion continues to be payable on the reckonable earnings of each employee up to £18,600.

The 1% Employment and Training Levy is payable on all earnings.

PRSI classes

The PRSI Classes set out in the following pages 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 widows pension, deserted wife's benefit/allowance or unmarried mother's allowance from the Department of Social Welfare.
- a social security widow's pension from another EC country.

These women are now liable for PRSI and in the case of certain PRSI classes, the contribution is being phased in over a three year period commencing from 6 April 1990.

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.

Special exemption for certain categories of low paid workers

From 6 April 1990, employees covered under Class A who are earning a gross weekly wage of £60 or less in any week are exempt from Social Insurance deductions for that week. Special categories which have been introduced to cater for this exemption are set out overleaf.

The employees' entitlements to Social Welfare benefits are not affected by this exemption. 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 services card.

Contributions for employees

These contributions are payable on gross earnings less allowable superannuation.

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 reckonable income (up to £17,300) or £208, whichever is greater, in addition to the Health Contribution and Employment and Training Levy.
- 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 £104 a year to the Department of Social Welfare. These contributions can be paid by instalments.

A

P R S I CLASS A

PEOPLE WITHIN CLASS A:

People in industrial, commercial and service-type employment; Male and female agricultural workers; Domestic; Whole-time share fishermen whether employed under a contract of service or not; Seamen who are EC nationals employed aboard ships flying the Irish flag and engaged on home trade.

CLASS A BENEFITS:

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



A

First £16,700 of all Earnings	Excess of Earnings over £16,700 and under £17,300	Excess of Earnings over £17,300 and under £18,600
--	--	--

A1	Employer	12.20%	12.20%	12.20%
	Employee	7.75%	6.50%	1.00%
Total		19.95%	18.70%	13.20%
A2	Employer	12.20%	12.20%	12.20%
	Employee	3.00%	3.00%	Nil
Total		15.20%	15.20%	12.20%
A3	Employer	14.45%	13.20%	13.20%
	Employee	5.50%	5.50%	Nil
Total		19.95%	18.70%	13.20%

Earnings of £60 or less per week

A7	Employer	12.20%
	Employee	2.25%
Total		14.45%
A8	Employer	12.20%
	Employee	Nil
Total		12.20%
A9	Employer	14.45%
	Employee	Nil
Total		14.45%

B

P R S I CLASS B

PEOPLE WITHIN CLASS B:

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

CLASS B BENEFITS:

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

B

	First £16,700 of all Earnings	Excess of Earnings over £16,700 and under £17,300	Excess of Earnings over £17,300 and under £18,600
--	--	--	--

B1	Employer	2.01%	2.01%	2.01%
	Employee	3.15%	1.90%	1.00%
	Total	5.16%	3.91%	3.01%
B2	Employer	2.01%	2.01%	2.01%
	Employee	0.90%	0.90%	Nil
	Total	2.91%	2.91%	2.01%
B3	Employer	4.26%	3.01%	3.01%
	Employee	0.90%	0.90%	Nil
	Total	5.16%	3.91%	3.01%

C

P R S I CLASS C

PEOPLE WITHIN CLASS C:

Commissioned Army Officers;
Permanent members of the Army
Nursing Service

CLASS C BENEFITS:

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

C

	First £16,700 of all Earnings	Excess of Earnings over £16,700 and under £17,300	Excess of Earnings over £17,300 and under £18,600
--	--	--	--

C1	Employer	1.85%	1.85%	1.85%
	Employee	3.15%	1.90%	1.00%
	Total	5.00%	3.75%	2.85%
C2	Employer	1.85%	1.85%	1.85%
	Employee	0.90%	0.90%	Nil
	Total	2.75%	2.75%	1.85%
C3	Employer	4.10%	2.85%	2.85%
	Employee	0.90%	0.90%	Nil
	Total	5.00%	3.75%	2.85%

D

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:

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



D

First £16,700 of all Earnings	Excess of Earnings over £16,700 and under £17,300	Excess of Earnings over £17,300 and under £18,600
--	--	--

D1 Employer	2.35%	2.35%	2.35%
	Employee	3.15%	1.90%
Total	5.50%	4.25%	3.35%
D2 Employer	2.35%	2.35%	2.35%
	Employee	0.90%	0.90%
Total	3.25%	3.25%	2.35%
D3 Employer	4.60%	3.35%	3.35%
	Employee	0.90%	0.90%
Total	5.50%	4.25%	3.35%

E

PRSI CLASS E

PEOPLE WITHIN CLASS E:
Outworkers (except male weavers) not employed under a contract of service; part-time share fishermen not employed under a contract of service; certain Ministers of Religion.

CLASS E BENEFITS:

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

E

First £16,700 of all Earnings	Excess of Earnings over £16,700 and under £17,300	Excess of Earnings over £17,300 and under £18,600
--	--	--

E1 Employer	8.12%	8.12%	8.12%
	Employee	6.08%	4.83%
Total	14.20%	12.95%	9.12%
E2 Employer	8.12%	8.12%	8.12%
	Employee	3.00%	3.00%
Total	11.12%	11.12%	8.12%
E3 Employer	10.37%	9.12%	9.12%
	Employee	3.83%	3.83%
Total	14.20%	12.95%	9.12%

F

PRSI CLASS F

PEOPLE WITHIN CLASS F:
Outworkers (except male weavers)
employed under a contract of service.

CLASS F BENEFITS:

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

F

	First £16,700 of all Earnings	Excess of Earnings over £16,700 and under £17,300	Excess of Earnings over £17,300 and under £18,600
--	--	--	--

F1	Employer	8.62%	8.62%	8.62%
	Employee	6.08%	4.83%	1.00%
	Total	14.70%	13.45%	9.62%
F2	Employer	8.62%	8.62%	8.62%
	Employee	3.00%	3.00%	Nil
	Total	11.62%	11.62%	8.62%
F3	Employer	10.87%	9.62%	9.62%
	Employee	3.83%	3.83%	Nil
	Total	14.70%	13.45%	9.62%

G

PRSI CLASS G

PEOPLE WITHIN CLASS G:
Outworker male weavers who are not
employed under a contract of service.

CLASS G BENEFITS:

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

G

	First £16,700 of all Earnings	Excess of Earnings over £16,700 and under £17,300	Excess of Earnings over £17,300 and under £18,600
--	--	--	--

G1	Employer	11.30%	11.30%	11.30%
	Employee	7.75%	6.50%	1.00%
	Total	19.05%	17.80%	12.30%
G2	Employer	11.30%	11.30%	11.30%
	Employee	3.00%	3.00%	Nil
	Total	14.30%	14.30%	11.30%
G3	Employer	13.55%	12.30%	12.30%
	Employee	5.50%	5.50%	Nil
	Total	19.05%	17.80%	12.30%

H

P R S I CLASS H

PEOPLE WITHIN CLASS H:
NCO's and enlisted personnel of the
Defence Forces.

CLASS H BENEFITS:

- Unemployment Benefit
- Disability Benefit
- Maternity Benefit
- Pay-Related Benefit
- Invalidity Pension
- Contributory Widow's Pension
- Contributory Orphan's Allowance
- Deserted Wife's Benefit
- Retirement Pension
- Contributory Old Age Pension
- Death Grant
- Treatment Benefit
- Only certain benefits are payable during service.

J

P R S I CLASS J

PEOPLE WITHIN CLASS J:
People insured for Occupational
Injuries Benefits and Health only (for
example, employed people over age 66
or people whose employment is of a
subsidiary nature or of inconsiderable
extent).

CLASS J BENEFITS:

- Occupational Injuries Benefits.



H

	First £16,700 of all Earnings	Excess of Earnings over £16,700 and under £17,300	Excess of Earnings over £17,300 and under £18,600
--	--	--	--

H1	Employer	11.30%	11.30%	11.30%
	Employee	7.65%	6.40%	1.00%
	Total	18.95%	17.70%	12.30%
H2	Employer	11.30%	11.30%	11.30%
	Employee	3.00%	3.00%	Nil
	Total	14.30%	14.30%	11.30%
H3	Employer	13.55%	12.30%	12.30%
	Employee	5.40%	5.40%	Nil
	Total	18.95%	17.70%	12.30%

J

	First £16,700 of all Earnings	Excess of Earnings over £16,700 and under £17,300	Excess of Earnings over £17,300 and under £18,600
--	--	--	--

J1	Employer	0.50%	0.50%	0.50%
	Employee	2.25%	1.00%	1.00%
	Total	2.75%	1.50%	1.50%
J2	Employer	0.50%	0.50%	0.50%
	Employee	Nil	Nil	Nil
	Total	0.50%	0.50%	0.50%
J3	Employer	2.75%	1.50%	1.50%
	Employee	Nil	Nil	Nil
	Total	2.75%	1.50%	1.50%

K**P R S I
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 and Employment and Training Levy; such as Occupational pensions and income deriving from positions of certain Office Holders (for example Judiciary and State Solicitors).

CLASS K BENEFITS:

- No Social Welfare Benefits
- Health services which are administered by the regional health boards. Enquiries about entitlements should be made to them.

K

	First £16,700 of all Earnings	Excess of Earnings over £16,700 and under £17,300	Excess of Earnings over £17,300 and under £18,600
--	--	--	--

K1	Employer	Nil	Nil	Nil
	Employee	2.25	1.00%	1.00%
	Total	2.25%	1.00%	1.00%

- | | | |
|-----------|---|----------------------------|
| K2 | } | No contribution is payable |
| K3 | | |
| | | Record under Class M |

M**P R S I
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.



N

PRSI CLASS N

PEOPLE WITHIN CLASS N:

Seamen who are EC nationals employed aboard a ship flying the Irish flag which is either a foreign-going ship or a ship engaged in regular trade on foreign stations.

CLASS N BENEFITS:

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

N

	First £16,700 of all Earnings	Excess of Earnings over £16,700 and under £17,300	Excess of Earnings over £17,300 and under £18,600
--	--	--	--

N1	Employer	12.10%	12.10%	12.10%
	Employee	7.75%	6.50%	1.00%
	Total	19.85%	18.60%	13.10%
N2	Employer	12.10%	12.10%	12.10%
	Employee	3.00%	3.00%	Nil
	Total	15.10%	15.10%	12.10%
N3	Employer	14.35%	13.10%	13.10%
	Employee	5.50%	5.50%	Nil
	Total	19.85%	18.60%	13.10%

S

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:

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



S

	First £16,700 of all Earnings	Excess of Earnings over £16,700 and under £17,300	Excess of Earnings over £17,300 and under £18,600
--	--	--	--

S1	7.25%	6.00%	1.00%
S2	3.00%	3.00%	Nil
S3	5.00%	5.00%	Nil

Voluntary Contributions

High rate 6.6%

Low rate 2.6%

The 'ceiling' for voluntary contributions is the same as for PRSI generally, that is £17,300.

If your income was less than £4,750 in the 1989/90 tax year you must pay your voluntary contribution as a percentage of £4,750.

PAYMENTS from Health Boards

For further details of the Health schemes set out on pages 41 to 43 please contact your local Health Board **DO NOT CONTACT** the Department of Social Welfare.

Blind Welfare Allowance

Rate per week

A Supplementary Allowance payable with Disabled Person's Maintenance Allowance to blind people over 16 years and under 18 years.

Increase for adult dependant.....	£ 1.80
Increase for 1st and 2nd child.....	£ 2.50
Increase for 3rd and other children.....	£ 2.10

B Supplementary Allowance payable to blind people receiving a Blind Pension.

Increase for blind pensioner.....	£17.00
Increase for blind married couple.....	£34.00
Increase for child dependant.....	£ 3.00

Allowances and Grants

Infectious Diseases Weekly Maintenance Allowance

Disabled Person's Weekly Maintenance Allowance

Maximum personal rate.....	£52.00	£52.00
Increase for dependent spouse.....	£40.00	£31.00
Increase for child dependant.....	£11.00	£11.00

Other Allowances and Grants

MOBILITY ALLOWANCE:.....£380 per year

DOMICILIARY CARE ALLOWANCE:

Maximum personal rate.....£83 per month

MATERNITY CASH GRANT:

For medical card holders.....£8

MOTORISED TRANSPORT GRANT:

For disabled people, up to.....£1,500

Charges in Public Hospitals

Private
per day:

Semi-private
per day:

Health Board Regional Hospitals
and Voluntary Teaching Hospitals.....£102.....£74

Health Board County
Hospitals and Voluntary Non-
Teaching Hospitals.....£78.....£58

Health Board District Hospitals.....£38.....£29

Everyone is entitled to hospital services as an in-patient in a public ward or as an out-patient at a public clinic but people whose income in the year ended 5 April, 1990 was £16,700 or more are liable for consultants' fees.

A single £10 charge is due for the first visit to an out-patient or casualty department. A charge of £10 per day, subject to a maximum of £100, is due for in-patient services. Medical card holders and others are excluded. Further information is available from the Health Boards.

Means test for Medical Card

under 66

66-79

80 or over

(weekly income guide)

Single person living alone	£ 75.00	£ 81.00	£ 84.50
Single person living with family	£ 65.00	£ 70.00	£ 73.00
Married couple	£ 108.00	£ 120.00	£ 126.50

Other allowances, for all age groups:

Allowance per child under 16 years	£ 12.50
Allowance for other dependants	£ 14.00
Allowance for outgoings on house, excess over	£ 12.50
Reasonable expenses necessarily incurred in travelling to work, excess over	£ 11.00

These amounts are guidelines only.

Drugs Refund Scheme

There is a scheme in operation for non-medical card holders where a refund may be made on medicines prescribed by a medical practitioner for use in respect of any calendar month. Further information is available from the health boards.

