## **HEALTH**

PRIMARY MEDICAL COVER: A Medical Card entitles you to all health services free, A GP Visit Card covers the cost of visits to the doctor for your family. The means test for these cards is based on net income i.e. after the deduction of tax and PRSI: of reasonable expenses on rent or mortgage; on travel to work; on childcare and of regular weekly out of pocket medical expenses. Savings are valued in the same way as for non-contributory OAP. The cards will be granted if your remaining income after these deductions does not exceed the following guideline for 2014:

		•		
	<b>Medical Card</b>		GP Only	
	Under 66	66 and over	Under 66	66 and over
<ul> <li>Single living alone</li> </ul>	€184.00	€201.50	€276.00	€302.00
<ul> <li>Single living with family</li> </ul>	€164.00	€173.50	€246.00	€260.00
<ul> <li>Married couple (or single parent)</li> </ul>	€266.50	€298.00	€400.00	€447.00
Additional Allowance for Dependent Children:	Medical Card		GP Only	
<ul> <li>for first two children under 16</li> </ul>	€38.00		€57.00	
<ul> <li>for other children under 16</li> </ul>	€41.00		€61.50	
<ul> <li>for first two children over 16</li> </ul>	€39.00		€58.50	
<ul> <li>for other children over 16</li> </ul>	€42.50		€64.00	
<ul> <li>for over 16 in full time third level (no grant)</li> </ul>		€78.00	€11	7.00

Persons on Social Welfare who have no other income will generally qualify for a Medical Card. An increase in Social Welfare will not cause you to lose your card. Starting from 2014, you may retain a GP Card for 3 years when you secure full-time employment (having been in receipt of Social Welfare for at least 12 months).

The HSF will consider cases outside these quidelines in special circumstances, for example to cover one family member with high medical costs. Medical Card holders do not have to pay exam fees for children. Persons with British or EU pensions, who have no Irish Social Welfare pension, generally qualify for the Medical Card regardless of income. Students will only qualify for a medical card in their own right if they have an independent income of at least €164 (this can include a student grant which would not count in the Medical Card means-test).

- ns aged 70+ qualify for a Medical Card if your gross weekly income is less than €500 per week (single), or €900 (couple). If you exceed this, a GP only card will be granted up to €700 (s) €1,400 (c).
  - Once either spouse qualifies at 70, both get cover.
- A surviving partner aged over 70 will be allowed to keep their medical card for three years.
- In the means test, the first €36,000 (single), €72,000 (couple) of assets are disregarded. On the balance only the income actually earned will be counted.
- In the second half of 2014, children aged five and under, will be entitled to free visits to the GP
- A €2.50 charge per prescription item applies to medical card holders (max €25 per month per family). It does not apply to those on the long-term illness scheme.
- Drug Refund: Any family can get a refund on the cost of prescribed drugs used in any month in excess of €144 provided the drug is on the government list.
- GENERAL HOSPITAL ENTITLEMENTS: Everyone is entitled to public in-patient and out-patient hospital services. However, if you see a consultant privately, you will have to pay privately for any test or care arising, unless you give notice that you wish to switch back to join the public waiting list for the treatment.
- . Charges: With the exception of Medical Card Holders, and children with long term ailments or referred from school health examinations, the following charges must be paid in major public hospitals
  - Casualty and Outpatient €100 unless referred by your doctor or admitted to hospital
  - Public patients pay €80 per night (up to a max €800 in a year)
  - Private patients will pay charges even if they are in public wards from 1 January 2014. The charges are €407 (day care) and €813 per night (in ward), €1,000 (single room).
- NURSING HOME SUPPORT: Under the "Fair Deal" patients seeking a place in either a Private or a Public Nursing Home now have the same assessment of need and the same means-test for payment. The patient will be liable to pay towards
- 80% of assessable income (i.e. after deduction of tax, PRSI, mortgage/rent and out-of-pocket medical expenses)
   plus 7.5% of the value of any assets, in excess of a disregard of €36,000.

A spouse is assessed with half of the couple's joint income and assets. The HSE can assess assets transferred in the past 5 years. The balance of the cost will be met by the State.

If the assets are in property, the contribution can be deferred until settlement of the person's estate, but the money owing will be increased by the Consumer Price Index each year. In the case of the family home only, the deferred contribution will be capped at 22.5% (i.e. after three years of care). The deferred charge against the home will not be collected during the life time of a surviving spouse or a disabled child. This deferral must be separately requested by the patient, or by a care representative approved by the Circuit Court for a patient who is not capable of making the decision themselve

- HOME CARE PACKAGE: can fund a care plan in the home, where care is assessed as necessary either on discharge from hospital, or by the Public Health Nurse to keep a person out of institutional care.
- CARERS ALLOWANCE: A person who is living with, (or close by with a direct communication system), and giving full-time care to a child on Domiciliary Care Allowance, or to any person aged 16 or over requiring full-time care, can apply for a means-tested weekly Carers Allowance of €204 (€239 if carer is 66 or over) plus an annual €1,375 Respite Grant. In the means-test, any weekly income of the carer in excess of €332.50 (single), or half of their own and their spouse's income in excess of €665 (married) is assessed. The allowance is reduced accordingly, disregarding the first €7.60. Half rate Carers Allowance is payable to persons receiving another Social Welfare Payment

An additional 50% allowance and full respite grant will be paid to a person caring for more than one incapacitated person. Carers are entitled to **free travel** in their own right. A carer can take up training or paid employment for up to 15 hours per week. Carers are entitled to credited contributions to keep you in benefit. When you cease caring, you are entitled to go on Back to Work, Back to Education or Community Employment Schemes.

- Persons caring full time can qualify for €1,375 Respite Grant regardless of means, but persons working over 15 hours or on Jobseeker payments will not qualify.
- A Carers Benefit of €205 based on your Social Insurance can be claimed for short-term absences from work (up to 24 months) for caring responsibilities. It is available to all insurance classes except S and J. Limited work earning up to €332.50 per week is permissible, while claiming this benefit. Your job is protected for the 24-month duration.

## Your Fine Gael Team working with Mary Mitchell O'Connor TD

Cllr. John Bailey, Cllr. Maria Bailey, Cllr. Marie Baker, Cllr. Donal Marren, Cllr. Patricia Stewart, Cllr. Barry Saul, Cllr. Barry Ward, FG Rep Maurice Dockrell, FG Rep Garrett Mc Dermott.

### **HOUSING**

- HOUSE PURCHASE LOAN: The Council offers up to a 90% loan to persons earning under €50,000 (one earner), €75,000 (two earners). The maximum available is €220.000. You must be in continuous employment for two years, and have been refused for mortgage approval by two lending agencies. Potential applicants must have a credible savings record.
- HOME CHOICE LOAN provides up to 92% of the market value of a property purchased to first time buyers. The maximum loan amount is €285,000. Home Choice Loan offers a low variable interest rate. Contact your Local Authority for details.
- DEBT PROBLEMS If you are having difficulty keeping up with payments it is vital that you immediately inform those you owe (utilities, banks, etc.) and seek advice. Options include:
- Money Advice & Budgeting Service (MABS) who advise and can negotiate with creditors (0761072530).
- Utilities offer Easypay options and even pre-payment meters in some circumstances.
- . A Mortgage Code of Practice protects you by requiring the lender:- to explore alternatives (like interest only or extending the term); not to apply penalties or force you to abandon a tracker mortgage; not to take legal action for repossession for 8 months after the arrears arose and 3 months after an alternative is refused (not counting time when you are complying with an agreement or appealing internally, or to the Financial Service Ombudsman). However, non-cooperation can forfeit these protections.
- Insolvency Service of Ireland will process arrangements negotiated on your behalf with your creditors to restructure your debts during a fixed period (max 7 years) of compliance. Different arrangements apply for different types of debt. For unsecured debts under €20,000 they allow write-off on proof of inability to pay. Over €20,000 and for secured debts like mortgages, formal agreement of creditors is needed. ISI operates to published guidelines. An arrangement protects your assets from legal proceedings. Successful completion returns you to solvency.

#### RENT SUPPLEMENT

A supplement towards rent may be payable where neither you nor your spouse is working full-time (over 29 hours per week). subject to ceilings, and a means test (see below), provided you meet the following eligibility requirements:

- Already renting (or in homeless accommodation) for at least six months, or on the Council's housing needs list.
- Otherwise you must be first assessed by the Council as in housing need (emergency cases fast-tracked by DLRCoCo).

No supplement will generally be paid where the rent exceeds ceilings set out for different family size. Tel: 2054700, Housing Dept.,

The supplement is calculated as the sum necessary to bring your assessed income, after payment of rent back up to €156 (single), €272.80 (couples) plus €29.80 for each child. Assessed income includes the first €95.23 of any maintenance payment, and weekly Social Welfare. Deductions are allowed from other income (e.g. part-time earnings, FIS, or higher maintenance payments) of PRSI, the cost of travelling to work, the first €75 plus 25% of the balance.

A person returning to full-time work who has been out for at least 12 months may retain Rent support where the Council has deemed you eligible for the Rent Accommodation Scheme (RAS), with the supplement recalculated based on your new earnings

 Mortgage Interest Supplement is being closed to new applicants from 1 January 2014 and will be phased out over 4 years for existing recipients.

You can qualify for RAS if you are in need of housing and have been getting Rent Supplement (in general for a period of 18 months or more). Under RAS, the Council enters into a long-term contract with a Private Landlord, you pay an income related Rent. If you take up work you still get a subsidized rent. If the Landlord withdraws, the council is obliged to secure another tenancy for the family. (For details, DLRCoCo, Tel: 2054700).

### HOUSING AID FOR PENSIONERS

trustworthy tradesmen. (Lo Call) 1890 369 369.

Older people or those with incapacities can get grants for home improvements from the Council, subject to income limits, but medical priority is likely to be a key test.

- Housing Aid For Older People Up to 100% grant in owner-occupied homes, for persons age 60 or over, of up to €10,500 for necessary improvements - rewiring, roof repair, central heating (where none).
- Mobility Aids Up to 100% grant of up to €6,000 to address mobility problems, certified by a doctor (e.g. rails, ramps, stairlifts and level access showers) in owned or private rented homes where the annual household income is under €30,000.
- Housing Adaptation (Disability) Up to 95% grant of up to €30,000 to adapt a home to suit the needs of a person with an enduring disability (e.g. downstairs toilet/shower, wheelchair adaptation, extension, etc.) in owned or private rented homes. The works must be certified necessary by a doctor and may require an Occupational Therapist Report.
- Senior citizens who own their own house may sell it to the Council and seek Council Senior Citizens accommodation. They must give the Council one third of the proceeds of the sale (aged 60-70) or less if over 70.

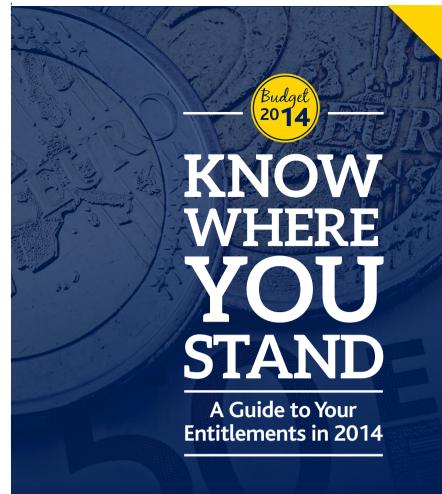
- "Pendant" alarms can be applied from Home Safe Home Elderly Security (Tel: 4130556, Fax: 4130555) or email ercommunitycare@eircom.net Friends of the Elderly offer friendship and companionship for older people (Tel: 8731855).
- · Age Action Ireland has a team of volunteers available to do odd jobs for pensioners. They also have a list of honest and
- WARMER HOMES: A Home Insulation Scheme for pensioners and incapacitated people (who are on Fuel Allowance) through Energy Action (454 5464). Energy Action will insulate attics, draught-proof doors and windows, fit a lagging jacket, a smoke alarm and two energy-saving light bulbs, fit a mortise lock and a spy hole.
- GREENER HOMES: Better Energy Home Scheme: (tel: 1850 734 734) provides grants to homeowners for: insulation of attic (€200), cavity wall (€250), internal wall (€1,800 (detached), €1,350 (semi or end-of-terrace), €900 (apartment (any) or mid-terrace), external wall (€3,600 (detached), €2,700 (semi or end-of-terrace), €1,800 (apartment (any) or mid-terrace); heater control with boiler upgrade  $( \in 560)$ ; heating controls upgrade only  $( \in 400)$ ; solar heating  $( \in 800)$ . The solar grant is to incentivise investment in small solar systems in the average home. Among the insulation works you can get a grant of €50 for a Building Energy Rating (BER). Grants will typically cover 20-30% of the full cost. Energy savings of up to 50% can be achieved. External wall insulation: Before installing external insulation, you should first apply to your local authority for a Declaration of Exemption form (cost: €80), as you may need planning

### MARY MITCHELL O'CONNOR TD

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BY APPOINTMENT ONLY.

Disclaimer: Every reasonable effort has been made to ensure that the content of this information guide is accurate at time of going to print. No liability is accepted for any errors or omissions or outdated information



Many people miss out on entitlements because they don't know about them - e.g. tax relief on medical expenses, claims for Family Supplement, or help when starting a business. I hope you find this guide helpful.

This was a difficult Budget for many people - but it is part of a plan to create jobs and exit the Troika bailout by the end of the year.

In the past year 34,000 extra people are in work. We have put in place measures to build on that progress.



Tel: (01) 618 3302.

call (01) 618 3302.

BY APPOINTMENT ONLY.

FINE GAEL

**TAXATION** 

## **TAXATION**

#### • Under the Tax Credit system, Tax Payable = Gross Tax minus Tax Credits. Gross tax liability is calculated on your total income (after deduction of superannuation and permanent health benefit) by applying 20% to income up to your standard point and 41% on the remainder. The cut-off point in 2014 will be

#### ndard Rate Cut-off Inc 12 Month Value €630.77 €32 800 Single Person Child Carer €707.69 €36,800 £803 85 €41 800 Married (one income)

€1.261.54

Single/Widowed

Married (two incomes)

If you rent rooms in your own home for less than €10,000 gross, this will be exempt from income tax, USC and PRSI, provided the tenant is not your own child, and the rent is not being paid by the employer of the tenant. If you care for up to 3 children in your home and receive less than €15,000, this income will be exempt from tax but a minimum €500 Social Insurance is payable. If you exceed these amounts, the exemption is lost and the whole lot is taxed. You must be registered with the HSE as a child minder

€65,600

 Your Tax Certificate will show the annual value of all your Tax Credits and the equivalent weekly or monthly amount which are subtracted from this gross liability to yield the tax payable:

#### Tax Credits 2014

Single Person	€1,650	Age Tax Credit (per individual)	€245
Married Couple	€3,300	Incapacitated Child	€3,300
Widowed	€2,190	Home Carer's Tax Credit	€810
Single Person Child Carer	€1,650	Dependent Relative	€70
PAVE Credit (ner individual)	£1.650	·	

- The **Home Carer's** Tax Credit is available to a **spouse** in a one-earner family who is caring in the home for a child who is eligible for Child Benefit or for an aged or disabled person. You must apply for this allowance. The homecarer is wed to have up to €5,080 income of their own, thereafter the credit is reduced, reaching zero if income exceeds €6,620. Carer's Allowance is not counted as income in this means test, nor is income from childminding under €15,000.
- <mark>gle Person Child Carer</mark> Credit applies to a single or widowed person if you are the principal carer of a child aged under 18, over 18 in full-time education, or permanently incapacitated.
- ndent Relative Credit is claimable if you support a widowed mother or incapacitated relative whose income does not exceed the contributory OAP.
- A parent with dependent children who is **widowed** gets an additional tax credit in each of the 5 subsequent tax years of €3,600, €3,150, €2,700, €2,250 and €1,800 respectively.

Tax credits which are unused are not refundable. They will be carried forward from week to week during a tax year, but if unused after the end of the tax year, they are lost.

- otion: Persons aged 65 or over are exempt from income tax if their gross incomes from all sources is under €18,000 (single), €36,000 (married).
- An Incapacitated Person, or one or more of their family, can deduct up to €50,000 from their taxable income to employ a home help.
- Mortgage Interest: Mortgage relief does not apply to new loans from January 2013. New loans taken out before 31 December 2012 continue to qualify for relief for the remainder of their approved period.

- - imbursed Medical Expenses (including Nursing Home expenses); Maternity care; a Psychological Assessment and Speech Therapy for children. You can also claim for the medical expenses of a close relative or any incapacitated or elderly person regardless of their means. Routine Dental or Optical Care don't qualify.
  - Health Insurance This relief is now granted at source and deducted from your premium by the insurer. Relief will be confined to the first €1,000 per adult, €500 per child on renewals after 16 October 2013.
- Insurance to cover long-term care costs in the event of serious disability, and to cover non-routine dental costs.
- College Fees (including Tuition Fee and Student Contribution) of up to €7,000 for each student for full or part-time undergraduate or postgraduate courses in accredited courses in Ireland. However, the first €2.750 of each claim in 2014 is disregarded (i.e. for parents paying only the Student Contribution of €2,500, relief only applies for the second and subsequent child in college).
- Fees of up to €1,270 per course for foreign language or ICT courses (approved by SOLAS).
- Rent Payments by tenants to private landlords is being phased out. Only tenants renting before 7 December 2010 still qualify For them relief in 2014 is up to a maximum €800 (single), €1,600 (married/widowed), and if you are aged 55 or over up to €1,600 and €3.200 respectively. This is to be phased out by 2017.

Employer provided childcare is subject to income tax as Benefit in Kind.

- A Universal Social Charge applies to gross income from whatever source (excluding only Social Welfare Payments) and without deduction of pension contributions
  - 2% up to €10.036 (€193 per week)
- 4% on the next €5 979 (next €115 per week)
- 7% on the remainder

An exemption applies to persons whose total income is under €10,036 (€193 per week). The self-employed pay 10% on income over €100,000. Persons aged 70 or over (or who hold full medical cards) will only pay 7% on income over €60,000.

- Pay Related Social Insurance (PRSI) applies to gross income (with no deduction for pension contributions) of workers and the selfemployed aged 16-66. A single rate of 4% now applies to both categories with no ceiling. Public servants on modified rate will now pay 4% on their income in excess of €75,036. All workers are exempt from Social Insurance if they earn less than €352 per week. The minimum contribution by a self-employed person is €500 per year. From 2014 PRSI will also apply to unearned income of persons who are required to make a tax return. Insignificant income (e.g. bank interest) of a PAYE payer is not affected
- ns: A certain portion of gross earnings under €115,000 can be put into a pension tax free. It is up to 15% (under 30 years) rising in steps to 40% (60 years or over), allowable at your top rate of tax. However, a ceiling of €2 million will apply from 1 January 2014 to the total value of a person's pension plan. Any benefit that accrues over that value will have a 41% retention charge, before ordinary tax is applied to the balance. For the next 2 years a person may withdraw 30% of AVCs, but you will be taxed at your
- DIRT Tax: A single retention tax of 41% will apply to interest earned on ordinary deposit accounts, investment accounts and all Credit Union accounts from 1 January 2014. Persons who are 65 and over, or permanently incapacitated, can, if your total income is not sufficient to make you taxable, notify your bank and receive the interest without deduction of DIRT.

### **TAXATION**

- Local Property Tax is chargeable on the owner of the residential property at a rate of 0.18% of the market value on 1 May 2013 up to €1m (0.25% on the excess over that). Each person is obliged to make a return and fairly assess the market value and the tax due.
  - Only a half year's tax was payable in 2013, but in 2014 it will be payable in full. A notice of assessment will be issued based on last year's return. It will then be open to you to change your payment method, seek a deferral, and/or to submit evidence to change the market value of your home. If paying your LPT in full by cash, payment must be made by 1 January 2014.
  - New house purchased up to October 2016 will be exempt for 4 years
  - Houses vacant, where the occupant can no longer live alone due to infirmity.

#### Inability to pay:

### An owner may defer payment:

- For an indefinite period where gross income does not exceed €15,000 (single) or €25,000 (couple)
- Up to 2017 where gross incomes less 80% mortgage interest falls below €15,000 (single) or €25,000 (couple). Half the tax may be deferred in both cases up to €25,000 (single), €35,000 (couple). Interest of 4% of the deferred tax will be added each year to be recovered from the sale/transfer of the property.

#### Tax Relief on Renova

- An income tax credit of 13.5% on home renovations up to a maximum expenditure of €30,000 undertaken from 25 October 2013 to 31 December 2015 will be refunded over the two years following the year in which the works are carried out. Where qualifying expenditure is incurred between 1 January 2016 and 31 March 2016 in respect of works where planning permission has been granted before 31 December 2015, this expenditure will be regarded as if it had taken place in 2015 and tax relief will be available. To qualify at least €5,000 (exclusive of VAT) must be spent. The tax credit is only available where Local Property Tax and Household Charge are up to date.
- Certain pre-1915 homes in Limerick, Waterford, Cork, Galway, Kilkenny and Dublin may be eligible for tax relief on the cost of refurbishment works under the City Living Initiative. This scheme should be rolled out in 2014 and applicants can get relief on 10% of the expenditure for each of 10 years against your income (provided it is your principal private residence).



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### **SOCIAL WELFARE**

### The Basic Social Welfare rates from January 2014 are:

	/ touit	Addit Dopondont
Contributory OAP (Full Rate)	€230.30	€206.30 (aged 66 or over)
Non Contributory OAP	€219.00	€144.70 (aged 66 or over)
Contributory Widows - under 66	€193.50	
Contributory Widows - 66 or over	€230.30	_
Invalidity Pension	€193.50	€138.10
Maternity Benefit	€230.00	_
Supplementary Welfare	€186.00	€124.80
All Other Payments	€188.00	€124.80
Living Alone Allowance	€7.70	
Over 80 Allowance	€10.00	

- Child Benefit is paid at a single rate of €130 per month for all children from 1 January 2014 onwards
- Qualified Child Payment of €29.80 is paid to persons on Social Welfare up to the end of the academic year in which the child reaches 18. A person on Social Welfare for over 26 weeks can claim up to 22nd birthday if in full-time education. Full rate QCP will be paid if your spouse is working and earning no more than €400.
- A Back-to-School payment of €100 for primary pupils from age 4, €200 for secondary pupils (none beyond secondary).
- Family Income Supplement: A couple or a single parent on low pay, who work for at least 19 hours per week combined (including job-sharers), can get a supplement for their children (including those 18-22 in full-time education). The payment is calculated at 60c for each €1 by which your take-home family income (i.e. net of tax. USC, PRSI and superannuation) falls below the following income:
  - €506.00 for a family with one child, plus.
  - €96 for second. €101 for third. €121 for fourth, and €126 (approx) for each other child.

If you qualify, the payment will last at least 52 weeks and it will be of a minimum €20 per week. You may also be eligible for a Back-to-School payment from the HSE, but the means tests are not identical. FIS will not affect your eligibility for a medical card. You can claim One Parent Family Payment and your FIS is not counted as means.

- A widow(er) with children receives a once-off €6,000 in the year of bereavement. Bereavement Grant is no longer payable from 1 January 2014, but a Deceased Person's Payment continues to be paid for six weeks to their spouse after their death (provided that their spouse is also getting a weekly welfare payment).
- The Dept of Social Protection pays Domiciliary Care Allowance €309.50 per month and an annual respite grant of €1,375 up to their 16th birthday for children with a severe disability who require substantial and documented extra care. A half-rate payment is payable to a child in institutional settings who live at home for 2 days or more.
- Free Pre School for one year is available to any child aged between 3 years and 3 months and 4 years and 6 months on 1 September covering either:
  - Playschool for 3 hours daily for 38 weeks, or
    Childcare for 2 hours 15 minutes daily for 50 weeks.

A pre-school cannot charge parents extra for the hours covered by the scheme, but can charge for extra hours or for additional activities as long as these are optional.

- FUEL SCHEME: A Fuel allowance of €20/week is payable for 26 weeks if you are on long-term Social Welfare with no more than €100 per week in household income over the contributory pension rate. However, to qualify, you must be living alone, or only with dependants or another person on long-term Social Welfare or the JSA.
- ntary Welfare: The Community Welfare Officer may help out with the following:
- . A weekly payment if you are sick or unemployed and have not received Social Welfare.
- A supplement towards the assigned cost of a special diet (about €70) less one third (one sixth in the case of a couple) of the applicant's current income. Exceptional heating supplement can be paid in serious medical circumstances.
  A once-off payment for unforeseen needs such as a funeral, fares to visit or attend hospital, a robbery, fire or flood; or for
- unaffordable essential needs such as: furniture or kitchen equipment when setting up home; needs associated with pregnancy and a new baby; clothing or replacing essential equipment for older people on low income or in poor health; children's clothing

## **SOCIAL WELFARE**

• Help if the repayment schedule sought by the Electricity/Gas to sort out a serious arrear causes excessive hardship

In assessing eliqibility, the CWO takes into account all income coming into the house including part-time earnings of a spouse and income of other adults. Full-time students and persons working over 30 hours are not generally eligible. Decisions can be appealed to Social Welfare Appeals Office, D'Olier House, D'Olier Street, Dublin 2 (Ph: 01-6732800; LoCall 1890 74 74 34).

- Treatment Benefit now only covers free dental, optical examinations and Medical and Surgical Appliances (including hearing aids, max €500 per aid once every 4 years) for the insured worker, their spouse and retired people who have the required number of PRSI contributions. Illness Benefit is only payable after the sixth day of absence from 1 January 2014.
- its of people with an incomplete pension have been changed for new applicants since September 2012. People with less than 80% record over their lifetime will get a lower percentage of full pension as follows:
  - an average of 30-39 weeks contributions per year, you get 90% pension
  - an average of 20-29 weeks, you get 85% pension
  - an average of 15-19 weeks, you get 65% pension an average of 10-14 weeks, you get 40% pension
- As before, people with less than an average of 10 weeks per year do not qualify for payment.

• To qualify for the State Pension you must be 66. The Transition Pension ceases for persons reaching 65 from 1 January 2014 onwards.

- From 1 January 2021, the State Pension age is increasing to 67.
- Free Schemes: If you are 66 or over or permanently incapacitated, and living alone except for dependents, a spouse on Social Welfare, another pensioner, or someone giving you full-time care, you can receive the following concessions along with your Irish or British Social Welfare Pension:
  - Electricity or Natural Gas up to €420 and
- Free television licence.

Pensioners who don't have a Social Welfare pension can qualify at age 66 on the same terms provided their means don't exceed the Contributory OAP rate by more than €100.

If you are aged 70 or over, you can qualify for all of these free schemes regardless of your income or its source and regardless of who lives with you. If you are widowed and aged 60 or over, you can retain the free schemes and free travel if your late spouse had them, and you satisfy the other conditions.

#### Part-time Workin

- A person on Jobseeker's Benefit loses one fifth of your payment for each day you work including work on a Sunday. A person on Jobseeker's Allowance will have 60% of your daily earnings over €20 deducted from the total weekly payment. In both cases, you get no payment if you work more than 3 days.
- A Lone Parent can earn €110 per week (after Pension Contributions and PRSI) without affecting your entitlement to One Parent Family Payment, Between €110 and €425 payment is reduced by 50c for each euro of earnings. Up to €95.23 of Maintenance is disregarded where there are housing payments to be met, thereafter half of the payment is assessed. One Parent Family Payment is to cease when the youngest child reaches 7 years. This applies from July 2014 for persons whose claim was made after 3 May 2012, and from July 2015 for all other claimants
- Jobseeker's Allowance is cut to €150 if a job offer or activation measure is refused.
- A person claiming Jobseeker's Allowance whose spouse is working will be paid the rate for a claimant and an adult dependent less 60% of their spouse's earnings (after deduction of pension contribution, PRSI and union subscriptions) in excess of €60 per week.
- A single person under 25 living at home who has left school can apply for Jobseeker's Allowance, but will be assessed with 34% of their parents' disposable income (after deduction of tax, PRSI, superannuation, mortgage/rent, Health Insurance, Union Fees, €600 for a two-parent family, €470 for a single parent and €30 per child). Once you qualify for any payment, a minimum €40 per week is paid.
- Jobseeker's Allowance is capped at €100 for persons aged 18-24 (with no children) and €144 aged 25 from 1 January 2014. Existing Jobseeker's Allowance claimants already on a higher rate will hold their payment.
- The duration of Jobseeker's Benefit is 9 months (6 months for those with less than 260 paid contributions).

# **OPTIONS FOR THE UNEMPLOYED**

#### **STARTING YOUR OWN BUSINESS**

- Back to Work Enterprise Allowance can be claimed by a person who has been unemployed or on Sickness benefit for at least 12 months, when you start a business. It allows you retain part of your Social Welfare payments, tax free, for 2 years (100%, 75%).
- If you have been unemployed for 15 months or more and start an unincorporated business, you will be exempt from income tax for 2 years up to a max of €40,000 per year.
- A Short-term Enterprise Allowance can be claimed by anyone who has been made redundant or who is eligible for Jobseekers Benefit. It allows you to retain benefit until it expires (max 12 months). If you have been on Social Welfare for at least three months, you can retain your payment and secondary benefits but the scheme will not
- Help with a start-up is also available from the Local Enterprise Office (Tel: 01-4948400). Microfinance Ireland (Tel: 2601007) can lend up to €25,000 to a person who can't get bank finance
- . Seed Capital Scheme: if you start up and work full-time in your own company, you can get tax relief on the capital you invest in the equity of the company. The relief is a refund of the income tax you paid on an equal amount of income in any of the previous six years. New companies get relief from Corporate Tax for the first three years of up to €5,000 per employee (max €40.000 Tax Credit).

### **WORK AND TRAINING**

- JobBridge: offers an internship of 6-9 months to persons who have been signing on as available to work and getting a payment or credits for at least 3 months. Time on completed programmes in FÁS training, back to education or a community scheme will count towards eligibility. Participants will receive €50/week on top of their welfare. See www.iobbridge.ie
- JobsPlus: is designed to help those who have been 12 months out of work. It gives an employer who recruits you a €72-per-week subsidy for 2 years, provided the job provides work on at least 4 days and 30 hours per week. Visit www.jobsplus.je to register online. A person who has been at least 12 months out of work retains GP cover for 3 years after returning to work.
- Springboard: offers free part-time certificate, degree or post-graduate courses in Institutes of Education to those signing on at the time of starting, and allows retention of welfare payments. See www.springboardcourses.ie tum offers a mix of training and on-the-job experience across a range of sectors (running 11-45 weeks) to a person who has been on the Live Register for at least 12 months. See www.momentumskills.ie
- Community Employment: Offers up to 20 hours work per week for 12 months to people aged 25 or over who have been on Social Welfare for over 12 months and have worked no more than 30 days in the year. The allowance paid, €208, is €20 over Social Welfare. The period of participation can be extended in certain cases. **Tús** can be offered to persons of similar eligibility but can include persons of 25 and under.
- Back to Education Allowance (from Department of Social Protection) or a VTOS Allowance (VEC), is claimable if you are undertaking a full-time course leading to a recognised certificate at second, third or post-graduate, and are:
- at least 21 years of age (18, if out of education for at least 2 years), 24 post-graduate and
- . on Social Welfare for at least 3 months (for Second Level), 6 months (VTOS), or 9 months (for Third Level), or immediately if you lose your job and get statutory redundancy.

A maximum rate of €160 BTEA/VTOS will be paid to persons aged under 25 or under. If you are on these schemes, you must apply for waiver of the Student Contribution under the third level grant (below). Part-time VTOS options can be taken up without affecting Social Welfare entitlements subject to approval.