

## 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 2013:

	Medical Card		GP Only	
	Under 66	66 and over	Under 66	66 and over
• Single living alone	€184.00	€201.50	€276.00	€302.00
• Single living with family	€164.00	€173.50	€246.00	€260.00
• Married couple (or single parent)	€266.50	€298.00	€400.00	€447.00

Additional Allowance for Dependent Children:

	Medical Card	GP Only
• for first two children under 16	€38.00	€57.00
• for other children under 16	€41.00	€61.50
• for first two children over 16	€39.00	€58.50
• for other children over 16	€42.50	€64.00
• for over 16 in full time third level (no grant)	€78.00	€117.00

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. Free GP service will be given to a person with a Long Term Illness Card during 2013.

The HSE will consider cases outside these guidelines 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 €204.30 but under the above guidelines.

- **Persons aged 70+** qualify for a Medical Card if your **gross** weekly income is less than **€600 per week (single), or €1,200 (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.

- A **€1.50 charge per prescription item** applies to medical card holders (max €19.50 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 Ward Bed** €80 per night (up to a max. €800 in a year)
- **Private** patients pay €1,123 per night (semi-private), €1,248 (private), €921 (day care).

The distinction between public and private beds will be ended, so all private patients will over time be charged these private bed rates.

- **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 the cost of care:

- 80% of assessable **income** (i.e. after deduction of tax, PRSI, mortgage/rent and out-of-pocket medical expenses)
- plus 5% (rising to 7.5% during 2013) 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 15% (i.e. after three years of care) (rising to 22.5% during 2013). 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 themselves.

- **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.

### CLLR MICHAEL MURPHY ONLINE:

[www.michael-murphy.ie](http://www.michael-murphy.ie)

[www.facebook.com/michael.murphy](https://www.facebook.com/michael.murphy)

Visit my website and Facebook page where you'll be able to read my weekly news stories, volunteer and help out, check out your entitlements online and read my regular blog.

## HOUSING

- **HOME PURCHASE LOAN:** The city council offers up to a **97% 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. The interest rate is 3.22% (including mortgage protection). 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 one variable interest rate of 3.76%. See [www.homechoiceloan.ie](http://www.homechoiceloan.ie) for full information.

- **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 (1890 283 438)
  - **Utilities** offer Easypay options and even pre-payment meters in some circumstances.
  - **Community Welfare Service** of the HSE offer access Supported Housing Payments (see below).
  - 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 12 months (not counting time when you are complying with an agreement or appealing internally, or to the Financial Service Ombudsman).

- **RENT & MORTGAGE SUPPORT**

A supplement towards **mortgage interest** or **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:

**Rent to be eligible:**

- 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 STCC).

**Mortgage Interest to be eligible:**

- You have complied with an alternative repayment arrangement with your lender for a cumulative period of 12 months before the application.
- Only that part of the loan used for the purpose of essential work on your home, can be supported

**Ceilings:**

No supplement will generally be paid where the rent (interest) exceeds ceilings set out for different family size (e.g. €300 (Single sharing), €875 (Single parent + 1), €925 (Couple + 2)). When interest is higher a supplement may be paid if the circumstances warrant it, but only for twelve months.

The supplement is calculated as the sum necessary to bring your assessed income, after payment of rent (interest) back up to €156 (single), €275.80 (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 part of these supplements:

- For mortgage interest on a tapered basis over 4 years (75% falling to 25%) but only where gross household income (after FIS, PRSI and travel to work) doesn't exceed €317.43.
- For rent, where the Council has deemed you eligible for the Rent Accommodation Scheme (RAS), with the supplement recalculated based on the new earnings level.

- **Rent Accommodation Scheme**

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 County Council enters into a long-term contract with a Private Landlord, you pay an income related Rent (of 15% of after tax income in excess of €32 (single) €64 (couple)). 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.

- **HOUSING AID FOR PENSIONERS**

Older people or those with incapacities can get grants for home improvements from South Tipperary County Council. The full grants below apply if the gross income of the owner and their spouse is less than €30,000, dropping on a graduated basis to 30% for incomes €54,000 - €65,000, but no grant over that. They are:

- **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), and replacing of existing boiler when broken beyond repair.
- **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 Corporation one third of the proceeds of the sale (aged 60-70) or less if over 70.

- **WARMER HOMES:** A Home Insulation Scheme for pensioners and incapacitated people (who are on Fuel Allowance) through **STEP (South Tipperary Energy Partnership)** 062 82575 or 062 82561. STEP 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 (€560); heating controls upgrade only (€400); solar heating (€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 permission.

### Your local Fine Gael Team working with Cllr Micheal MURPHY:

**TOM HAYES TD, CLLR TOM ACHESON,  
CLLR DENIS DUNNE, CLLR JOE LEAHY**

**FINE GAEL**

**FINE GAEL**

# KNOW WHERE YOU STAND

**A Guide to Your  
Entitlements in 2013**

We have had to take very tough decisions in the Budget this year so we can continue to deliver the vital public services, which we all depend on.

We have tried to share the burden fairly and to protect front-line services as much as possible. Important initiatives for job creation are also included.

I hope this information is helpful.

*Michael*

**CLLR. MICHAEL  
MURPHY**

Orpen, The Paddocks, Fethard Road, Clonmel

Mobile: 087 3226699

Email: [cllr michael.murphy@southtippcoco.ie](mailto:cllr michael.murphy@southtippcoco.ie)

Web: [www.michael-murphy.ie](http://www.michael-murphy.ie)

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# TAXATION

- Under the **Tax Credit system** for Income Tax, Gross Tax minus Tax Credits = Tax Payable. **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 rate cut-off point and 41% on the remainder. The cut off point will be:

Standard Rate Cut-off Income 2013		
	Weekly	12 Month Value
Single/Widowed	€630.77	€32,800
One Parent Family	€707.69	€36,800
Married (one income)	€803.85	€41,800
Married (two incomes)	€1,261.54	€65,600

**Separated** spouses may be taxed singly or jointly.

If you **rent rooms** in your own home to an unconnected person and the annual rent is less than €10,000, the rent will be exempt and subtracted from income before tax and PRSI. 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.

- 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 2013		
	€1,650	Age (65) Allowance (each)
Single Person	€3,300	Incapacitated Child
Married Couple	€2,190	Homecaring Spouse
Widowed	€3,300	Dependent Relative
One Parent Family	€1,650	
PAYE Allowance (each)		

- The **Homecaring Spouse** 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 handicapped person. You must apply for this allowance. The homecarer is allowed 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.
- One Parent Family** Credit applies to a single or widowed person if you can show that your child resided with you for at least part of the year. This relief is not available to an unmarried couple living together.
- Dependent 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.
- Age Exemption:** 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), no income tax will apply.
- 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 has been phased out. It will not apply to new loans from Jan 2013. New loans taken out before 31 Dec 2012 continue to qualify for relief for the remainder of their approved period.

# TAXATION

- Certain expenses carry a 20% Tax Credit:**
  - Rent Payments by tenants to private landlords** is being phased out. Only tenants renting before 7th Dec 2010 still qualify. For them relief in 2013 is up to a maximum €1,000 (single), €2,000 (married/widowed), and if you are aged 55 or over up to €2,000 and €4,000 respectively. This is to be phased out by 2017.
  - All unreimbursed 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.
  - 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 €7,500 for **each** student (2013/14) for full or part-time undergraduate courses in Ireland or EU and for postgraduate courses in non-EU countries as well. However, the first €2,500 of each claim 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).
- 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 remainderAn exemption applies to persons whose total income is under €10,036 (€193 per week). The self-employed pay 10% on income over €100,000.
- Pay Related Social Insurance (PRSI)** applies to gross income (with no deduction for pension contributions) of workers and the self-employed 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.
- Redundancy:** You do not have to pay tax on Statutory Redundancy, nor on termination payments due to injury or disability. Tax is payable on any other lump sums but after the deduction of the more favourable of:
  - €765 for each complete year in the job, plus €10,160 and a further €10,000 is allowable if you are not a member of an Occupational Pension Scheme, **or**
  - 1/15th of your annual income (average of the last 3 years) for each year less any tax-free lump sum from the pension scheme. This deduction cannot exceed €200,000. Topping-up Relief provides that the next €200,000 may be taxed, at the average rate of tax you paid in the previous three years. Any remainder is taxed at your top rate.
- Pensions:** 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. New caps on the total amount you can accumulate tax-free in a **Pension Fund** are planned for 2014. For the next 3 years a person may withdraw 30% of AVCs, but they will be taxed at your marginal rate of tax.
- DIRT Tax:** Retention tax to 33% for ordinary deposit accounts, 36% on life assurance or investment accounts. 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

- Capital Acquisitions Tax:** Gifts or inheritance bear a 33% tax on the market value of the assets received in excess of certain thresholds, which vary according to your relationship with the giver.

Relationship to Giver	Exempt Threshold 2013
A. Son/Daughter	€225,000
B. Grandchild/Brother/Sister/Niece/Nephew/Parent	€30,150
Relationship other than Group A or B	€15,075

- Stamp Duty:** Transfers of residential property will pay 1% up to €1 million, and to 2% on any excess over that.
- Local Property Tax**, replacing the Household Charge is 0.18% up to €1m and 0.25% of the value in excess of €1m of the market value of a residential property on 1st May 2013. This value which is self-assessed will remain the basis for the calculation for the next 4 years. The tax is calculated at the midpoint of the band in which your house falls

Up to €100,000	€90 tax
€100,001 – 150,000	€225 tax

Values go up in bands of €50,000 adding €90 to the tax due each time. **In 2013, only half the full rate need be paid (due on 1st July)**. The tax applies to rented property (including social housing) and the owner is legally responsible to pay. The second-home tax of €200 will apply for the last time in 2013. New houses purchased in the next 4 years will be exempt until 2017.

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.

# SOCIAL WELFARE

- The Basic Social Welfare rates from January 2013 are:

	Adult	Adult Dependent
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
Supplementary Welfare	€186.00	€124.80
All Other Payments	€188.00	€124.80
Living Alone Allowance	€7.70	
Over 80 Allowance	€10.00	

- CHILDREN**
  - **Child Benefit** is paid for all children (€130 month for the first three, €140 others) up to their 16th birthday, or 18th birthday if in full-time education or with a disability. A single rate of €130 will apply from 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 and a payment of €110 for a **Communior** or **Confirmation** payable to persons on Social Welfare whose weekly income is not more than €150 over the weekly contributory pension rate.
- 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, 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**, in addition the standard Bereavement Grant of €850 is payable. From Jan 2012 widows and OPFA can no longer claim half rate unemployment or illness along with their 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 disability who require considerable extra care. A payment of €35 per week is payable to a resident in **institutional settings** who does not have Disability Allowance.
- 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 1st 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.
- Supplementary Welfare:** The Community Welfare Officer in the HSE 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.

# SOCIAL WELFARE

- Help if the repayment schedule sought by the **ESB/Gas** to sort out a serious arrear causes excessive hardship.
- In assessing eligibility, 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 the **HSE, Bridgecourt Office Park, Walkinstown Avenue, Dublin 12. (01 4609300)**
- **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) scheme for the insured worker and their spouse.
- The graduated **pension entitlements** 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. State Pension (Transition), currently payable from age 65 to 66, will cease to exist. From 1st 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:
  - **ESB or Natural Gas** up to €420
  - Free **television** licence; **and**
  - **Telephone Allowance** of €114/year (which can be used for mobile phones).
- 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 and you can get the telephone allowance while residing in a nursing home. 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.
- In Social Welfare **means tests for pensioners** the first €20,000 (each) of **savings** are disregarded, the next successive €10,000 (each) slices are valued at €11/week and €2/week per €1,000 respectively and the balance at €4/week per €1,000.
- **Part-Time Working**
  - A person on **Jobseeker's Benefit** loses one fifth of your payment for each day you work. 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. Earnings on a Sunday will also be counted from January 2013.
  - A **Lone Parent** can earn €130 per week (after Pension Contributions and PRSI) without affecting their entitlement to One Parent Family Payment. Between €130 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 ceases when the youngest child reaches 10 (from July 2013).
  - **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 and €600 couple (€470 single parent) and €30 per child). Once you qualify for any payment, a minimum €40.00 per week is paid.
- Payment to **new claimants under 25** of Jobseeker's Allowance is capped at €100 if you are under 22, €144 if aged 22-24, unless you are in training, on Back to Education Allowance or coming off Job Seeker's Benefit.
- From January 2013, the duration of **Jobseeker's Benefit** is reduced for new claimants to 9 months (6 months for those with less than 260 paid contributions).

# OPTIONS FOR THE UNEMPLOYED

- **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%).
- 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 extend the duration of your entitlements. Help with the cost of start-up may be available from the County Enterprise Board (Tel: 052 6129466) or First Step Microfinance (Tel: 01 2601007).
- **Seed Capital Scheme:** if you start up and work full-time in your own company, you can claim back the income tax you paid in the **previous six years** to invest equity into the company (subscribed as shares). New companies get relief from Corporate Tax for the first three years of up to €5,000 per employee (max €40,000 Tax Credit).
- **Back to Work Tax Free Income (Revenue Assist)** is claimable at your top rate if you are returning to work if you have been previously unemployed or on disability allowance for 12 months or more – of €3,810 plus €1,270 for each child in year 1, and two-thirds of these allowances in year 2, one-third in year 3. **The employer is also entitled to double write-off against tax.** This will be replaced by the PlusOne initiative during 2013.
- **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.jobbridge.ie**
- **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**
- **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. The payment of a child supplement for persons on One Parent Family Payment has been discontinued. New applicants for Community Employment will no longer be able to retain their existing welfare payment.
- Persons under 25 can only participate if on Disability Allowance, ex-Offenders, referred by Drugs Task Force.
- **Back to Education Allowance** (from Department of Social and Family Affairs) **or a VTOS Allowance** (VEC), is claimable if you are undertaking a **full-time** course leading to a recognised certificate at Second, Third or Postgraduate, and are:
  - at least 21 years of age (18, if out of education for at least 2 years), 24 Postgraduate 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 under 25. 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.
- **EDUCATION**
  - Third Level Grants** are available for full-time undergraduate courses from SUSI (Student Universal Support Ireland, [www.studentfinance.ie](http://www.studentfinance.ie)). To qualify for a full grant and no Student Contribution, your parents' gross income in the previous year must be under €39,900 (up to 3 children). Above that there is partial entitlement up to €45,800. The Student Contribution will be €2,500 in 2013/14 and €200 for PLC Course. Where parents' income is under €49,800, this contribution is not payable. A second student at third level adds about €4,000 to these limits. The grant is worth €3,025 (living over 45km from college), €1,215 (adjacent). The colleges also have access to a student assistance fund for students in need of support and students with disabilities. (See also College Tax Reliefs under Taxation.)