



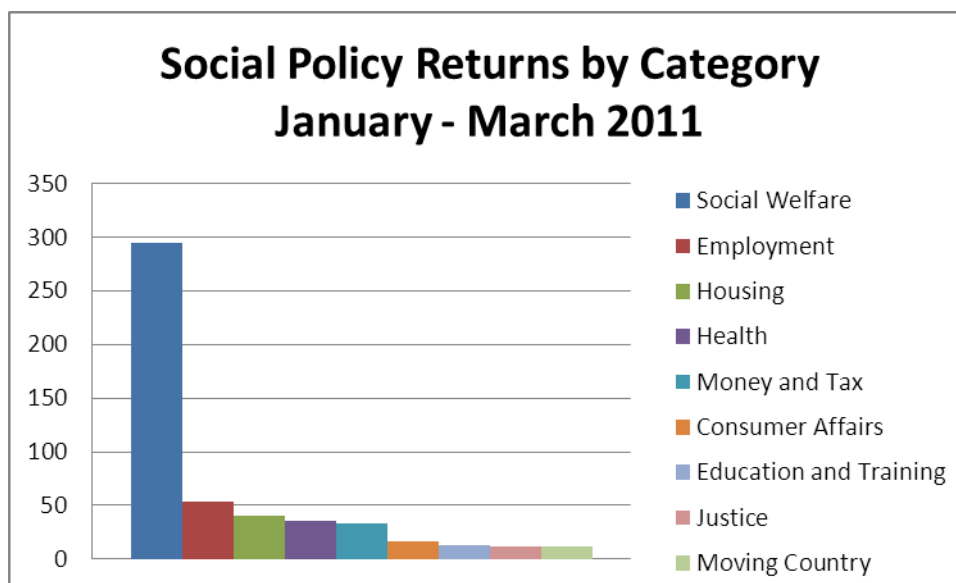
# **SOCIAL POLICY QUARTERLY REPORT JAN - MAR 2011**

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## Introduction and Overview

The Citizens Information Board (CIB) has a statutory role to provide information on the effectiveness of current social policies and services. This quarterly report, covering the period **January to March 2011**, highlights issues of concern to public service users. It is based on 550 social policy returns to CIB, capturing client experiences, from Citizens Information Services (CISs) and the Citizens Information Phone Service (CIPS).



Categories	%
Social Welfare	55
Employment	10
Housing	8
Health	7
Money and Tax	6
Consumer Affairs	3
Education and Training	2
Justice	2
Moving Country	2
Other	5
	100

## **Cross-Cutting Issues**

### ***Budget 2011***

Confusion over the new Universal Social Charge (USC) and the implications it has for pensioners and for those working irregular hours was highlighted in reports from CISs. Some clients were angry that this charge, along with increased income tax and the removal of tax relief for trade union subscriptions, appears to be hitting those on low pay the hardest. Those who were previously exempt from the Health Levy have been particularly affected and although a reduction in the rate was granted to Medical Card holders, other low income people/families have not received any exemption. The fact that the USC was applied to earnings from December for those who were paid in January was also contentious.

An apparent lack of information about the implications of budget cuts also meant that some people were ill-prepared for the cuts they faced in January. The announcement of an €8 cut in most social welfare benefits (€10 in SWA<sup>1</sup>) did not make clear that the accompanying cut in the Qualified Adult (QA) rate would see many welfare recipients take an overall cut of €13.30 a week. The cut in the minimum wage from 1 February 2011 to €7.65 per hour also caused concern for those employees unsure of the consequences for them.<sup>2</sup>

Cuts to student grants mid way through a two- or three-year course put extra strain on families already facing cuts. The change in the qualifying distance between the student's home and college (from 24 kilometres to 45 kilometres) for the higher (non-adjacent) rate of educational grants (on top of the general 4% cut in all grants) is likely to have a quite significant negative impact on students from low-income families living less than 45 kilometres from the relevant third-level institution, particularly where travel costs are high (e.g. from rural areas lacking public transport).

### ***The Cold Weather***

Some interesting questions were raised about the impending introduction of water charges in the light of water being cut off and rationed due to the cold weather at the beginning of the year: (i) Would neighbours be as willing to share water with cut-off neighbours following the introduction of charges? (ii) Would the councils solve the problem of pipes being too near the surface before the introduction of charges? (iii) Would meters be protected from freezing? Questions were also asked about the liability of builders for frozen pipes that were too near the surface and whether the Home Bond scheme should cover those who had been living in their houses for less than 10 years.

### ***Delays***

Delays in processing applications for social welfare payments, Medical Cards and housing grants continue to cause hardship and frustration for clients. Some people had to manage without a Fuel Allowance during the cold weather as a result. Delays can also result in extra administration for

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<sup>1</sup> See Appendix Four for glossary of terms/acronyms

<sup>2</sup> This cut was subsequently reversed

government departments trying to verify information after a considerable time has elapsed since an original application was made. Furthermore, delays in processing claims in one department can have a domino effect for other departments where an entitlement is dependent on a primary payment being approved, resulting in even more delays for clients. Delays in processing Child Benefit, for example, can delay child dependant payments and FIS.

In the case of delays in processing Medical Card applications, it is suggested that priority should be given to applicants with clear medical need.

Many CISs also report long delays in the appeal process. Éamon Ó Cuív, the former Minister for Social Protection, said that the average waiting time for an appeal dealt with by way of a summary decision is 27.4 weeks, while the average time to process an oral hearing is 45.6 weeks (PQs 158,161 & 162, on 19 January 2011). One CIS reported a 15-month wait for an oral hearing for Domiciliary Care Allowance; another a 14-month wait for a Carer's Allowance appeal.

The new Minister for Social Protection, Joan Burton, stated on 31 March 2011 (PQ 49), in response to concern about appeal delays, that "there was a 46% increase in the number of appeals received by the Social Welfare Appeals Office in 2009 when compared to 2008, which in itself was 27% greater than the numbers received in 2007. There was an increase of a further 25% in the number of appeals received in 2010. These increases have caused delays in the processing of appeals."

In some instances, those making an appeal are denied SWA and this puts them in severe financial difficulties. The fact that one-third of appeals are successful suggests that improvements in determination of the initial applications might avoid unnecessary hardship and delays.

The Employment Appeals Tribunal (EAT) in its Annual Report for 2009 reported that the annual average waiting period for a case to come for hearing was approximately 31 weeks in Dublin and 32 weeks in provincial areas. One CIS in Dublin reported a delay of 70 weeks. Because of the delays and the fear that an employer may not be in business by the time an appeal is heard, some people feel compelled to go to court rather than wait for a hearing; although they face extra legal costs, waiting for an EAT hearing could place them in even greater financial difficulties. Receiving a determination from the EAT once a hearing has taken place can also take in excess of six months.

### ***Perceived Inconsistencies***

Confusion is caused by inconsistencies in how schemes are administered from one area to another, or how regulations are interpreted by different public bodies. The construction of housing waiting lists and the calculation of rents, for example, vary from one local authority to another and from one housing association to another. The calculation of Rent Supplement too can vary from one area to another and in some instances those being asked to transfer to RAS are being asked to pay more than they had been paying on

Rent Supplement. Eligibility for waiver schemes for refuse charges also varies from one local authority to another.

Concerns were raised about applicants for disability payments (Illness Benefit, Disability Allowance and Invalidity Pension) being refused, or people already in receipt of payments having their payments stopped, where conflicting medical positions were taken by deciding officers/medical officers and applicants' GPs. On appeal, cases will be reviewed by different medical officers but some clients still maintain that there are inconsistencies in the decisions being made or that the initial refusals are designed to frustrate their application.

There appears to be a lack of consistency in the application of the Habitual Residence Condition (HRC) and how time spent abroad is viewed when applying for social assistant payments. Some people are reluctant to travel abroad to find work for fear of being unable to get social assistance on their return if they are unsuccessful in finding work. In one case, an Irish immigrant had his application for SWA refused on the grounds that he had substantially reduced his employment opportunities by voluntarily returning to the state, since Ireland has now one of the highest rates of unemployment in the EU. Some foreign nationals who have worked in Ireland for a number of years have been encouraged to go home on applying for assistance. For those who have continual residency and work in Ireland for more than five years, to be asked to fill in an HRC form - e.g. when claiming JA after their JB entitlement has ended - is perceived as an unnecessary and unfair burden. New guidelines are to be issued, which it is understood are intended to increase consistency with regard to HRC.

It is suggested that it is unfair that the 'excepted persons' qualification to the living-alone condition for the Household Benefits Package for those under 70 does not include someone on JA living at home. (For applicants over 70, they can have whomsoever they wish living with them, no matter what their income.)

Concern has been expressed about the fact that while someone on JA for 15 months is eligible for Fuel Allowance, a person transferring to JA who has already been on JB for 12 months then has to wait a *further* 15 months to become eligible.

It was noted that while some EU citizens have to pay for English classes before being accepted on certain courses, non-EU nationals with a Stamp 4 have access to free classes.

It was pointed out that important documents sent to Departments by registered post are not returned by registered post. The expense involved for low income families should also be noted.

### ***Lack of Information or Inaccurate Information***

The following instances were highlighted:

- Those awaiting a social welfare payment are not always made aware of their eligibility for SWA.
- Those who are told they are ineligible for JB (possibly having paid Class S contributions) are not always made aware that they may be eligible for JA.
- People who are on Qualified Adult payments are not always informed that when they reach 66 they could qualify in their own right for a state pension.
- People who are eligible for a Fuel Allowance may not be aware of their entitlement.
- Those with families, working more than 19 hours a week and drawing JB, may not be advised about FIS.
- Those out of work and not in receipt of JB, but who have paid or credited PRSI contributions in either of the last two tax years, are not always aware of the need to sign on for credits to maintain their social insurance contribution record. (Self employed people may need to pay voluntary PRSI contributions to maintain their record.
- Those on long-term Illness Benefit may not be advised about Invalidity Pension.
- Those who have spent 18 months on Rent Supplement are not always informed of their eligibility for RAS.
- Decisions in relation to claims sometimes lack clear explanations in plain English or fail to provide basic information about rates of payment, when and how payments will be made, or give details of backdated payments.
- Those put on short-time hours and subsequently made redundant may not be aware that they may not be able to claim a redundancy payment based on their previous full-time rate of pay if they had been on reduced hours for more than a year prior to the redundancy.<sup>3</sup>
- Those paying maintenance under legally enforceable arrangements are not always aware of their entitlement to tax relief.
- People receiving a social welfare payment are not generally aware that most welfare payments are taxable along with any other income they may have.

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<sup>3</sup> If an employee fully accepted the reduced working hours as his/her normal week and never asked to return to full-time work, the redundancy payment will be based on gross pay for the reduced working hours. If, on the other hand, the employee never accepted the reduced working hours as your normal hours and continually asked to be put back on full-time working, then he/she did not accept the reduced working hours as normal. In the case of a dispute about this with the employer, the employee could make a claim to the Employment Appeals Tribunal (EAT). It has been the view of the EAT that when a person is put on short time, that is, less than half their normal weekly earnings, the gross wage for the calculation of a redundancy lump sum is based on a full week's pay.

- Some people mistakenly assume that the Bereavement Grant is available to anyone on social welfare or to anyone on low income who is bereaved. It is not evident from the name that eligibility is dependent on PRSI contributions.
- There appears to be a lack of information in the workplace concerning Occupational Injury Benefit.

## **Social Welfare**

Issues arising for Citizens Information customers included the following:

### ***Fuel Allowance***

If someone transfers from JA to BTEA and back to JA, time spent on BTEA is not reckonable for the Fuel Allowance, which requires being on JA for 15 months to be eligible.

### ***Rent Supplement***

A person will not qualify for Rent Supplement if working 30 hours or more per week. In the case of couples, if one of the couple is in full time employment, both are excluded from claiming Rent Supplement, regardless of their household income. Furthermore, while there is a partial disregard relating to earned income, if a person is on maternity leave and receiving Maternity Benefit, no disregard applies to this payment. If the rent goes above the rent threshold for an area, a person can be cut off Rent Supplement altogether.

For some of those receiving Rent Supplement, it would benefit them in terms of budgeting if Rent Supplement could more easily be paid directly to the landlord.

### ***CE & FÁS Courses***

The fact that someone could be worse off financially taking up a place on CE than remaining on JA indicates the need to re-examine work incentives. If FIS were to be paid with CE, this barrier in the case of those with families could be overcome.

While it makes sense that a Qualified Adult could take up a CE place based on his/her partner's eligibility, it does not make sense that this could exclude the partner from taking up a FÁS course. (If a qualified adult gets a Back to Education Allowance, the partner can still keep his/her entitlement to the BTEA.) Also, former self-employed people who do not have a Jobseeker's payment find it difficult to get onto a FÁS course, as priority is given to those on a social welfare payment.

FÁS training courses pay only Class J contributions, which means that participants cannot make a claim for JB or Maternity Benefit based on these contributions as Class J provides cover only for Occupational Injuries Benefit.

### ***Jobseeker's Benefit/Jobseeker's Allowance***

Those on JB or JA for less than 156 days cannot claim for a qualified child over 18 in full-time education, even though they may still have to support the qualified child.

Someone leaving school at 17 years of age and unable to find work has no access to any Jobseeker's payment. They may be ineligible even if 18 years old and living at home, because means are assessed using the Benefit and Privilege rule. Nor can they sign on for credits.

Some EU nationals have been refused JB without it having been checked if they have made contributions in their own country as well. (EEA migrant workers who do not have sufficient PRSI contribution to qualify for JB may combine their social insurance contributions paid in another EU country to help them qualify.)

A question was asked as to why those on temporary lay-off have to be actively seeking work in order to obtain JB.

### ***FIS***

Anyone on FIS and faced with reduced hours or pay has to wait for their annual review before their FIS is increased. In some instances this results in people opting for JB and giving up paid employment altogether, especially if childcare costs are associated with working.

### ***Disability Allowance***

A 16-year-old is entitled to DA in his/her own right, but some families who have been in receipt of Domiciliary Care Allowance (DCA) for their child up to age 16 question giving DA directly to someone under 18 years of age.

### ***Household Benefits Package***

If a person on a Household Benefits Package changes energy or telephone supplier, they have to re-apply for the package. They are not assisted in making this change. With some suppliers, the package will not be paid towards the bill; instead a payment is made directly to the person's bank account. This may be problematic in terms of budgeting and could expose some households to debt. The Household Budget Scheme is not operated by many of these new suppliers.

### ***HRC***

The Habitual Residence Condition continues to cause problems for people seeking welfare support, who can be excluded from SWA until their residency status has been established. Those moving within the Common Travel Area are also affected.

## **Employment**

### ***Employment Rights***

Some CISs who helped redundant workers claim entitlements from employers found that the employees had never received written terms and conditions of employment or had never received a pay slip or P45. Some employers, however, insisted on giving a P45 in order to start the same employee on a new contract paying the reduced minimum wage. There are still many instances of employees having their hours or wages reduced and feeling powerless to do anything about it as employers are claiming inability to pay.

### ***Work placement programmes***

While many people benefit from the on-the-job training afforded by work placement programmes, when an offer of full time work follows such a programme, the rate of pay may not match what a participant had been receiving on JA/JB plus Rent Supplement. Apart from PRSI relief for employers who take on new workers, there are no grants available for topping up wages. The Employer Subsidy Scheme, which enabled employers to top up payments in order to retain workers, is no longer available. It may be the case that the Rent Supplement scheme needs to be examined so that it does not get in the way of employment.

## **Education**

### ***Back to Education Allowance***

The BTEA is not available for postgraduate courses, other than those that lead to a Higher Diploma (H.Dip.) qualification in any discipline or a Graduate Diploma in Education (primary and secondary teaching).

### ***Higher Education Grant Scheme***

To be considered a mature student for the Higher Education Grant Scheme, the person must be over 23 years of age. Under-23s are assessed on their parents' income whether or not they are dependent on them.

## **Housing**

### ***Waste Charges***

The thresholds applied by local authorities for waivers to bin charges can result in those just above the threshold facing severe financial hardship as the only relief they will get, in the absence of a waiver, is tax relief on service charges.

### ***Housing grants***

There are no grants available for intruder alarms despite the fact that many older people feel insecure in their own homes.

## **Health**

### ***Medical Card***

A number of difficulties concerning Medical Cards were noted by CISs, including delays in the application process and difficulties getting GPs in certain areas to take on new applicants. Those waiting for a card to be issued are liable for all their medical costs in the interim. A client suffering from Parkinson's complained that new medication on the market for his condition was not available on the Medical Card.

CIPS has found, in addition, that problems have been caused by the fact that GPs have to have been practising for five years before they can take on a Medical Card holder.

GPs can charge Medical Card holders for certain certificates and procedures but the degree of discretion as to the amount charged, and the lack of accurate information for patients, is a cause of concern.

The full driving licence costs €25 for a 10-year licence and is technically free for those over 70. The fact that older people need medical certification every three years for driving can result in their paying €50 each time they visit their GP to get this certification.

### ***VHI***

The 45% increase in health premiums by the VHI was raised by a number of clients of CISs who felt they had no choice but to cancel their policies.

## **Consumer Affairs**

### ***Bank charges***

The Bank of Ireland's introduction of transaction charges on customers who have less than €3,000 going into their account every month disproportionately affects those on low income, including social welfare recipients who receive their payments into the Bank. A question was raised as to whether, under the Credit Institutions (Financial Support) Act 2008, the Bank can impose such charges.

### ***Call charges***

It was pointed out that calls to the American Embassy are charged at a minimum €2.40 a minute which is very expensive for anyone, especially those on low incomes, seeking visa information.

## Appendix One

### *Selected Cases<sup>4</sup>*

(January – March 2011)

#### **Social Protection**

##### Rent Supplement

The client has been in receipt of Rent Supplement for over three years. He has just started full-time employment paying the minimum wage. He gave up his Jobseeker's payment and Rent Supplement and is applying for FIS as he has a wife and three children. However, his income will now be €320 wages and about €230 FIS, a total of around €550 per week. Out of this he now has to pay €220 rent per week, leaving €330 disposable income. This is less than the JA rate for his family size, i.e. €402.20. If he was not working he would have this €402.20 minus minimum rent contribution = €378.20. Therefore, he is €48.20 per week worse off working. I enquired with [the council] about his eligibility for RAS housing as he had been on Rent Supplement for more than 18 months, but they said he is now ineligible as he needs to be in receipt of Rent Supplement at the time of application. If he lost his job now he would need to wait another 18 months on Rent Supplement to become eligible again. I feel that he should have been made aware of his eligibility for RAS, as had he applied for the scheme before he started work he would have been in a better financial position to continue working, and would not be in the position where he is better off not working. (Clondalkin CIS)

Lady working part-time and getting Rent Supplement. Her husband is getting JA. She is now getting Maternity Benefit. There will be no increase in household income as Maternity Benefit will match her earnings. However, her Rent Supplement is going to be reduced by €70 a week as the disregard that applied to her earnings is not going to apply to her Maternity Benefit. (CIPS)

##### CE

A woman asked if her partner who was working on a CE scheme could claim Family Income Supplement. We informed her that you cannot get FIS if you are taking part in a Community Employment Scheme or any other FÁS schemes except Jobs Initiative. The woman explained that her partner had never claimed Social Welfare before being made redundant in 2009 and was delighted to get a place on a CE scheme late last year. From January this year he now has a take-home pay of €393. If he was not on the CE scheme he would get Jobseekers Allowance of €422.40 for himself, a qualified adult and 3 qualified children. The FIS rates indicate that a family of three should qualify if their income is below €703 per week. This family would be better off if the man withdrew from the CE scheme and just signed on for JA. (Co. Wicklow CIS)

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<sup>4</sup> While every effort is made to check for accuracy, the cases submitted to CIB are largely unedited and reflect the client's experience as recorded by CIC/CIPS information staff.

### Fuel Allowance

Client's husband is on Invalidity Pension for the past five years and she receives half-rate Carer's Allowance. She thought they were getting Fuel Allowance as part of Household Benefits Package, and only realised when they did not receive the extra €40.00 payment announced in Budget 2010. Nobody told them they were entitled to it. (Cork City North CIS)

### Appeals

This case relates to a complaint about the decision made by the Social Welfare Appeals Office in respect of an Illness Benefit claim. The appeal was disallowed. However, the customer believes that the medical evidence was not properly considered. Indeed, the Appeals Officer made it clear that he was not medically qualified and that he could not interpret the X-ray results. It would seem appropriate in such cases that someone medically qualified should be present at the hearing to interpret and advise on medical conditions to enable decisions to be made appropriately. (Co. Donegal CIS)

### HRC

While there are a lot of issues regarding application of/test for HRC, this concerns people coming from the Common Travel Area. We have dealt with two cases over the past few months of mothers returning to Ireland with children who have been denied support to feed their children, house their children and in one case travel vouchers to bring their children to school while living in a homeless hostel miles from their town of birth where the children were enrolled in school. [These applicants] are Irish citizens who have never moved outside the Common Travel Area. (Co. Wicklow CIS)

## **Employment**

### Minimum wage

Employees being let go by local hotel and being told they will be taken back in one month. Employer insisting on giving P45 and starting people on new contract so they will be able to re-employ people on reduced minimum wage. (Co. Mayo CIS)

### Work placement programme

An employer rang to ask if there were any grants available to encourage people to take up work with him. He explained that he has a person on the FÁS Work Placement Scheme which is about to end. He now wants to offer him work (€8 x 39 hours = €312) but the employee is refusing as he is getting €330 a week on JA and Rent Supplement of €170 a week. Unfortunately, the employee is caught in the Social Welfare Trap where he is better off on social welfare than work. There are no grants either to help employers pay employees more than the social welfare rate. (CIPS)

## **Education**

### Higher Education Grant

A 23-year-old student, who has been estranged from parents since the age of 16 when they separated, wants to return to college and has to be assessed on his parents' means. He entered foster care and has been independent since. Surely he should not be asked to go back to a parent he has not been dependent on since the age of 15. Grants department indicated that there were no exceptions to this rule. As he will not be 23 until February he would have to wait for a further year before he could access education as a mature student. (Co. Longford CIS)<sup>5</sup>

## **Housing**

### RAS

Woman applied for social housing through her local county council. She is on the list for two years and has been renting throughout that time. She is married with two children and her husband is long term unemployed and claims for the family. She was recently contacted by the council as she had ticked the box for RAS when she made her original application. They have negotiated with her landlord and as he meets the criteria they are offering to put her current property on the RAS scheme. The family is paying €42 per week whilst receiving Rent Supplement for the balance of their rent, and now for the same house they are being asked by the council to pay €100 per week towards their rent. (Co. Meath CIS)

## **Health**

### Medical Card

Client in very poor health - diabetic and suffers from regular strokes. Has applied for renewal of Medical Card but it is taking a very long time. Not able to get through to anyone at local health office. Consequently, client is anxious - thinks may have to pay for prescriptions, GP visits etc. Priority should be given to those with clear medical need. (Dublin City North Bay CIS)

Client is a Medical Card holder, over 70. He was given a prescription to take to the chemist, who filled the prescription and the cost was covered by his Medical Card. However, the medicine has to be given in the form of injection. So client returned to his GP to give it to him. The man was told that the Medical Card does not cover the cost of the injection and the fee was €50 to have the injection. The man left the surgery without the injection been administered to him. (Ballyfermot CIS)

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<sup>5</sup> CIPS reports that the Student Support Unit of the Department of Education informed them in September 2010 that a person under 23 who could demonstrate that he/she had not contact with his/her parents (e.g. in foster care) could have their application processed as an independent applicant. There would therefore seem to be discrepancies/anomalies in this area, at least as regards advice given to applicants. It would seem that applicants would benefit from clear, written guidelines in this area.

Client, who is the holder of a full Medical Card, attended his GP for a routine blood test. He was charged €10 for blood testing. He was given no advance notice and there was no sign in the waiting room to inform patients. The client was not made aware that the blood testing was available free from a hospital. The client highlighted that his only source of income was from social welfare. This was putting unnecessary financial hardship on him on top of a serious health issue. (CIPS)

## **Justice**

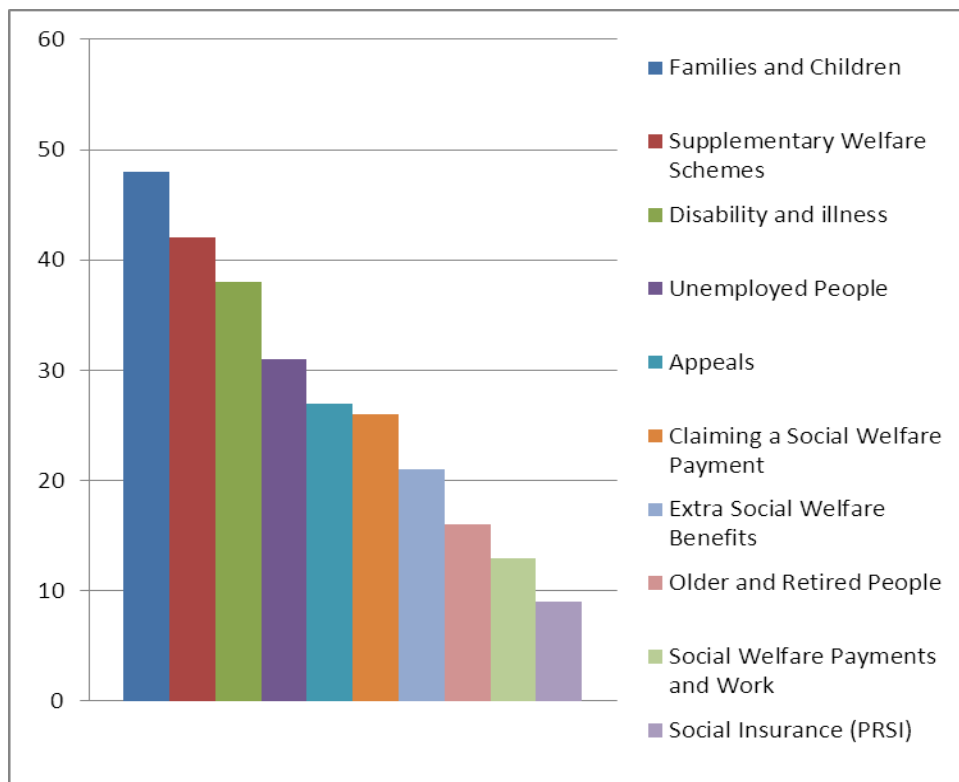
### HRC

Pakistan national has been in Ireland since 2001. Fully employed until 2009 when he lost his job. His family has resided here since 2007; his children are in the local school. He notified Social Welfare that he was travelling to Pakistan on holiday in November for two months to attend a wedding. His family did not travel. He has received a letter stating that he is no longer [satisfying the] HRC and therefore not entitled to Jobseeker's Allowance. We have assisted him with a request for a review based on the fact that he had arranged employment prior to coming to Ireland, nine years of full and meaningful employment with the same company, his family joined him while he was self-supporting, he is integrated and continually resident in the state. (Co. Longford CIS)

## Appendix Two

### **Social Welfare Category**

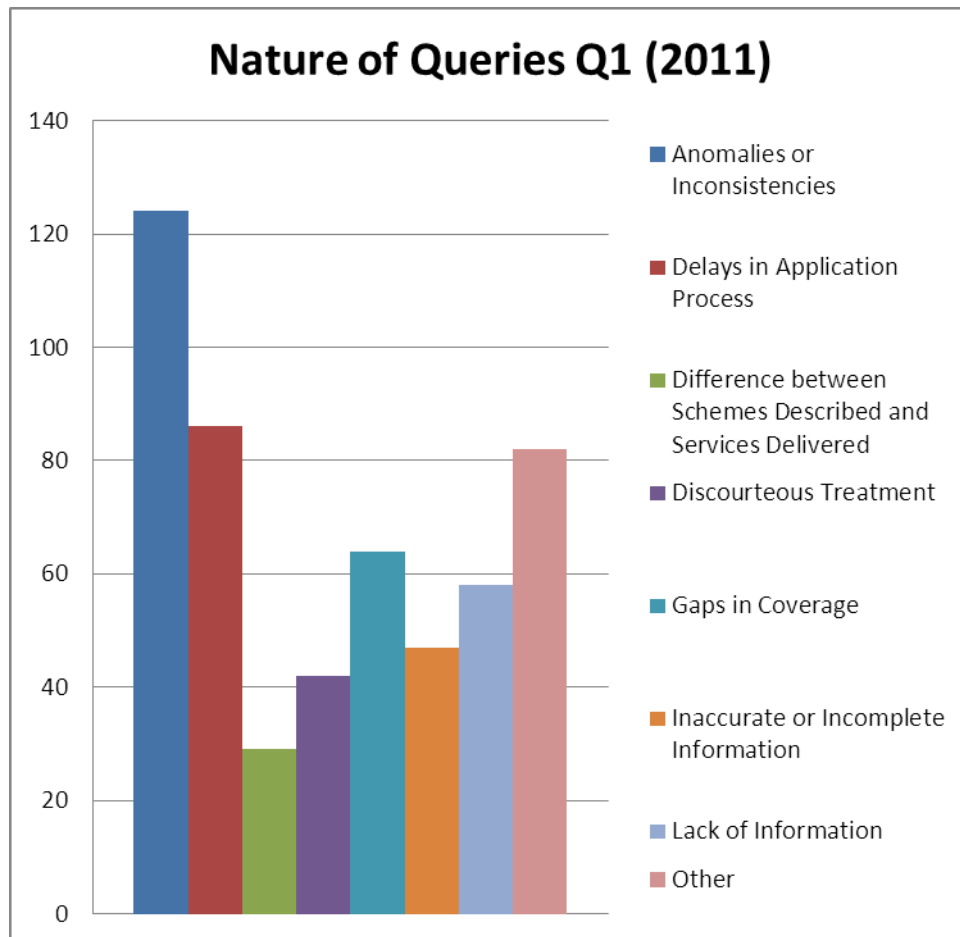
Under the Social Welfare category, 16% of the social policy returns relate to Family & Children – including Child Benefit, One-Parent Family Payments and Family Income Supplement (FIS). A total of 14% relate to Supplementary Welfare Schemes – including Rent Supplement and Mortgage Interest Supplement. A further 13% relate to Illness and Disability payments, while 11% concern Social Welfare Payments for Unemployed People – Jobseeker’s Allowance and Jobseeker’s Benefit.



<b>Social Welfare Category</b>	<b>%</b>
Families and Children	16
Supplementary Welfare Schemes	14
Disability and illness	13
Unemployed People	11
Appeals	9
Claiming a Social Welfare Payment	9
Extra Social Welfare Benefits	7
Older and Retired People	5
Social Welfare Payments and Work	4
Social Insurance (PRSI)	3
Other	8
<b>Total</b>	<b>100</b>

### **Nature of Query**

The problems experienced by clients of Citizens Information Services are classified under a number of headings which describe the nature of the social policy issues identified. Anomalies or Inconsistencies and Delays in Applications accounted for the highest number of issues identified. If Lack of Information is combined with Inaccurate or Incomplete Information, however, this becomes the second highest issue reported.



<b>Nature of Queries</b>	<b>%</b>
Anomalies or Inconsistencies	23
Delays in Application Process	16
Difference between Schemes Described and Services Delivered	5
Discourteous Treatment	8
Gaps in Coverage	12
Inaccurate or Incomplete Information	9
Lack of Information	11
Other	15
<b>Total</b>	<b>100</b>

## Appendix Three

### *Glossary of Terms and Acronyms*

**Bereavement Grant:** A Bereavement Grant is a once-off payment made in respect of a death. Eligibility for this grant is not related to ability to pay for the funeral but is usually based on PRSI contributions.

**BTEA:** Back to Education Allowance is payable, under certain eligibility conditions, to those who are unemployed, getting a One-Parent Family Payment or have a disability and are taking up a place on a second- or third-level education course. The weekly Allowance is paid at a standard rate and is not means-tested.

**Carer's Allowance:** Carer's Allowance is a payment to people who are looking after someone who is in need of support because of age, disability or illness. It is mainly aimed at those on low incomes who live with and look after someone needing full-time care and attention.

**CE:** The Community Employment (CE) Programme is administered by FÁS. It is designed to help people who are long-term unemployed and other disadvantaged people to get back to work by offering part-time and temporary placements in jobs based within local communities.

**CIC** Citizens Information Centre.

**CIPS:** Citizens Information Phone Service.

**CIS:** Citizens Information Service.

**CWOs:** Community Welfare Officers are employed by the Department of Social Protection. Based in health centres, they are responsible for the day-to-day administration of Community Welfare Services, which include schemes such as Supplementary Welfare Allowance, Medical Cards, Nursing Home Subventions and Mobility Allowance.

**Disability Allowance:** Disability Allowance is a weekly payment to a person who has an injury, illness or disability expected to last for more than a year.

**Domiciliary Care Allowance:** Domiciliary Care Allowance is a monthly payment to the carer of a child with a disability so severe that the child requires care and attention and/or supervision substantially in excess of another child of the same age.

**FÁS:** FÁS is Ireland's training and employment authority.

**FIS:** Family Income Supplement is a weekly tax-free payment available to employees with children. It gives extra financial support to people on low pay.

**Habitual Residence Condition:** To qualify for a social assistance payment, a claimant must be habitually resident in Ireland. The following five factors are examined to determine whether or not a claimant is habitually resident:

- Length and continuity of residence in Ireland (or other parts of the Common Travel Area: UK, Channel Isles & Isle of Man).
- Length and purpose of any absence from Ireland (or the Common Travel Area).
- Nature and pattern of employment.
- Main centre of interest.
- A future intention to live in Ireland as it appears from the evidence.

**Household Benefits Package:** A person satisfying a number of conditions may qualify for the Household Benefits Package, which is made up of:

- The Electricity Allowance or the Natural Gas Allowance or the Electricity (Group Account) Allowance or the Bottled Gas Refill Allowance.
- The Telephone Allowance.
- The Free Television Licence.

Generally, those aged 70 and under must live alone or live only with certain 'excepted persons' to receive the Package (unless receiving Carer's Allowance or caring for a person receiving Prescribed Relative's Allowance or Constant Attendance Allowance).

**Household Budget Scheme:** The Household Budget Scheme helps those getting certain social welfare payments to spread the cost of some household bills over the year. A fixed amount is deducted from the social welfare payment each week. The scheme is operated by An Post and is free of charge.

**Illness Benefit:** Illness Benefit is a payment made to those under 66 who are incapable of work because of illness.

**Invalidity Pension:** Invalidity Pension is a weekly payment to people who cannot work because of a long-term illness or disability and are covered by social insurance.

**JA:** Jobseeker's Allowance is a means-tested unemployment payment for those who do not qualify for, or have used up their entitlement to, Jobseeker's Benefit (see below).

**JB:** Jobseeker's Benefit is a weekly payment to people who are out of work, available for/actively seeking work, and are covered by social insurance (PRSI). It is payable for a maximum of twelve months, and is not means-tested.

**MABS:** Money Advice and Budgeting Service.

**Medical Card:** A Medical Card - issued by the Health Service Executive (HSE) - allows those qualifying to receive certain health services free of charge. The main services are free GP (family doctor) services, free prescribed drugs and medicines (except for a 50 cent charge per prescription item), free in-patient and out-patient public hospital services and some free dental, optical and aural services.

**NERA:** National Employment Rights Authority.

**Occupational Injury Benefit:** Injury Benefit is one of the benefits available under the Occupational Injuries Benefit Scheme. It is a weekly payment made to a person unfit for work due to:

- An accident at work.
- An accident while travelling (on an unbroken journey) directly to or from work.
- An occupational disease.

**PQ:** Parliamentary Question.

**QA:** Qualified Adult. A social welfare recipient may receive an extra amount for an adult dependant, paid as an increase to a personal payment. An adult dependant for whom a claimant is eligible to receive an additional payment - i.e. a qualified adult - is usually a spouse, civil partner or cohabitant.

**RAS:** A person receiving Rent Supplement (see below) for more than 18 months and in need of long-term housing may be eligible for the Rental Accommodation Scheme (RAS). Under the scheme local authorities draw up contracts with landlords to provide housing for an agreed term. The local authority pays the rent directly to the landlord.

**Rent Supplement:** Rent Supplement is a payment made to people living in private rented accommodation who cannot afford rent from their own resources.

**SWA:** Supplementary Welfare Allowance (SWA) is a weekly payment for people who have insufficient means or no income. For example, SWA can be paid while the Department of Social Protection is processing a person's claim for another payment.