Working Family Payment

Conditions:

- Are you working 19 hours or more a week or 38 hours or more a fortnight?
- Is your employment likely to last 3 months or more?
- Are you looking after one or more children aged under 18, or between 18 and 22 and in full time education?
- Are you earning less than the income limits for your family size? (see table below)

You may be eligible for the Working Family Payment (WFP) - formerly known as Family Income Supplement or FIS. However, you are not eligible for the WFP if you are taking part in a Community Employment (CE) Scheme or if you are solely self-employed.

The WFP is a weekly tax-free payment paid by the Department of Employment Affairs and Social Protection (DEASP) and may be payable to working families on lower incomes, including one-parent families. You can receive WFP and One-Parent Family Payment (OFP) at the same time provided you meet all of the conditions. Your OFP will be taken into account when assessing your income and eligibility.

The payment is made weekly, 52 weeks of the year and provided the minimum hour per fortnight are worked, the hours worked per week can fluctuate.

Income Limits for Family Size 2019:

<table>
<thead>
<tr>
<th>Family Size</th>
<th>2019 Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 child</td>
<td>€521</td>
</tr>
<tr>
<td>2 children</td>
<td>€622</td>
</tr>
<tr>
<td>3 children</td>
<td>€723</td>
</tr>
<tr>
<td>4 children</td>
<td>€834</td>
</tr>
<tr>
<td>5 children</td>
<td>€960</td>
</tr>
</tbody>
</table>

The income limits are based on weekly net income – that is, after tax, PRSI, superannuation, universal social charge (USC) and health contributions have been deducted. Income includes: income from all work (including overtime or bonuses); most social welfare and HSE payments; maintenance payments, and any income from pensions or self-employment. Payments that are not included in the income assessment are Child Benefit, Carer’s Allowance, Guardians payments, Supplementary Welfare Allowance and a few less common social welfare payments. Part of a maintenance payment may be disregarded – see below.
Amount of the Payment

- The WFP payment is calculated at 60% of the difference between the net family income and the set income limits for family size (see table).
- If you do qualify, even if only by a small amount, the minimum payment is €20 a week.
- If you are already in receipt of WFP and also receive One-Parent Family Payment (OFP) but are coming off the payment due to the age of your youngest child, then your WFP payment will be automatically reassessed on the basis of the loss of the OFP. It will not make up for the full loss of the OFP but may account for up to 60% of the OFP payment.
- If you are no longer in receipt of either Jobseeker’s payment or One-Parent Family Payment due to gaining employment, the Back to Work Family Dividend may be relevant for you.
- The means test for WFP does not include the payment of the Back to Work Family Dividend.

Maintenance Payments and the WFP

Since March 2019, €95, per week, of maintenance payments from a former partner or spouse, can be disregarded or ignored for the purposes of assessing income if there are housing costs such as rent or mortgage payments. The remainder is assessed at 50%. Evidence of such payments will be required. If you are receiving One-Parent Family Payment and the income disregard for maintenance in respect of housing costs is applied to this payment then you will not have the same disregard applied for a second time for the Working Family Payment.

To claim the WFP you need to have your latest P60, 2 recent payslips and your Certificate of Tax Credits from the Revenue Commissioners (the tax office), along with your completed application form. Your employer will be asked to fill part of the application form.

To get an application form, or for more information, you can contact your local DEASP office or INTREO Centre.

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