



Irish National
Organisation
of the Unemployed

2008



English
Language

Welfare Rights: What you need to know when you become unemployed in Ireland

The Social Welfare system can be particularly confusing for people who have come to Ireland to work and who may have little or no English. The following is a basic guide to what you need to know if you become unemployed.

English Language Leaflet

Introduction to Social Welfare

If you lose your job you should immediately contact your local Social Welfare Office where you can apply for either of the unemployment payments, Jobseeker's Allowance (JA) or Jobseeker's Benefit (JB). This is very important as any delay in making your claim could result in a loss of payment.

Jobseeker's Allowance (JA)

JA is a means tested unemployment payment. To qualify for JA you must be:

- Resident in the Irish Republic
- Be over 18 and under pension age (66)
- Unemployed for at least 3 days out of any consecutive 6 days
- Available for, capable of and Genuinely Seeking Full-time work
- Satisfy a means test
- Satisfy the Habitual Residence rule

Means Test

A means test is a test carried out by a Social Welfare Officer which determines whether you will qualify for a JA payment by assessing your savings, property (other than your Irish home) etc. The following are taken into account in the means test:

- Cash Income
- Capital
- Property (other than your own home in Ireland)

Habitual Residence – JA only

It is necessary to satisfy the Habitual Residence rule in order to receive a JA payment. You will usually satisfy the Habitual Residence rule if you:

- Have been legally present in Ireland for 2 years or more,
- Work in Ireland and
- Intend to make Ireland your permanent home.

If you are an EU citizen who has been working in Ireland and you are now unemployed and do not qualify for a JA payment because of the Habitual Residence rule, you may be able to claim an emergency payment (called Supplementary Welfare Allowance (SWA)) and Rent Supplement. These payments are made by the Community Welfare Officer at your local health office. For further information, please contact the INOU or your local Citizen's Information Centre.

Jobseeker's Benefit (JB)

Jobseekers Benefit is an unemployment payment made to people who have been working, but who are now unemployed. The payment is based on the number of Pay Related Social Insurance (PRSI) contributions you have made while working, and any credited contributions 'credited' while on certain other Social Welfare payments. PRSI contributions are normally deducted from your salary when you are working.

To qualify for Jobseeker's Benefit (JB) you must be:

- Resident in the Irish Republic
- Aged 16 or over, and under 66
- Unemployed for at least 3 days out of any consecutive 6 days
- Available for, Capable of and Genuinely Seeking Full-time work
- Have sufficient paid or credited Pay Related Social Insurance (PRSI) contributions

You should sign-on at your local social welfare office for credits (credited PRSI contributions) if you are unemployed and not entitled to an unemployment payment. Credits help protect your entitlement to payments such as pensions.

You are entitled to JB if you meet all the criteria, in either of the following ways:

1. ● Experienced a loss of employment of one day which includes a loss of income **and**
 - 52 weeks (104 weeks from January 2009) paid PRSI contributions since starting work **and**
 - 39 weeks paid or credited PRSI contributions in the Relevant Tax Year*

OR

2. ● Experienced a loss of employment of one day which includes a loss of income **and**
 - 52 weeks (104 weeks from January 2009) paid PRSI contributions since starting work **and**
 - 26 weeks paid PRSI contributions in the Relevant Tax Year* **and**
 - 26 weeks paid PRSI contributions in the Tax Year prior to the Relevant Tax Year*

* The relevant tax/contribution year is the tax year two years prior to when you make your claim for an unemployment payment. For instance, when making your claim for JB in 2008, the relevant tax/contribution year is 2006.

- JB can be paid for up to 12 months
- If you have been self employed, you will not normally be entitled to a JB payment
- Check with the INOU, your local CIC or Congress Centres Network if you are entitled to a redundancy payment.

Keeping your JA or JB payment

In order to qualify for and continue to receive JA or JB, you must be available for and genuinely seeking full-time work. This means that you must be willing to accept any reasonable offer of employment and/or training which should, initially, be appropriate to your skills, qualifications and experience.

Collecting Your Payment

JA and JB payments made after Monday 7th July 2008 will be paid through the Post Office for the first six months of the claim. After this six-month period Social Welfare will review claims for JA/JB and decide if they can be paid directly into a person's bank, building society or post office accounts by Electronic Fund Transfer (EFT), if that is the preferred method of payment.

Other Entitlements

There may be an entitlement to other payments which are related to family circumstances. These may include a payment for a spouse or partner who is not entitled to a social welfare payment in their own right (a Qualified Adult payment) and a payment for children under 18, or 22 if in full-time education (a Qualified Child payment).

Payment Rates

Jobseeker's Allowance/Jobseekers Benefit — 2008/2009 Maximum Payment Rates —

	2008	2009
Personal Rate	€197.80	€204.30
Qualified Adult Rate	€131.30	€135.60
Each Qualified Child Rate	€ 24.00	€ 26.00
Each Qualified Child Half Rate*	€ 12.00	€ 13.00

* If you are receiving either a JA or JB payment, and your spouse or partner earns between €300 and €400 gross per week, you are entitled to the Half Qualified Child rate. If they earn above €400 you are not entitled to the payment.

Secondary Benefits

Secondary Benefits are benefits that you may be entitled to as a result of being in receipt of JA, JB or SWA. These include:

- ❑ **From your local Health Centre**
 - Rent/Mortgage Interest Supplement
 - Medical Card/Doctor Only Visit Card
 - Back to School Clothing & Footwear Allowance
 - Diet Supplement
- ❑ **From your local Social Welfare Office**
 - Christmas Bonus (This is not payable if you are in receipt of JB or in receipt of JA for less than 15 months)
 - Fuel Allowance (This is not payable if you are in receipt of JB or in receipt of JA for less than 15 months)
 - Smokeless Fuel Allowance
- ❑ **From your Local Authority (i.e. City Council or County Council)**
 - Differential Rent
 - Rental Accommodation Scheme (RAS)

For Further Information



Irish National Organisation of the Unemployed

The **Irish National Organisation of the Unemployed** (INOUE) is the national federation of over 170 local centres, groups and unemployed people concerned with combating unemployment. The INOUE provides a phone and e-mail based welfare rights service. The INOUE can only provide this service in **English**. If you have any questions about social welfare or welfare rights please contact the INOUE on **01-856 0088** Email: welfareinfo@inou.ie or visit our websites: www.inou.ie and www.redundancy.ie



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Checklist ✓

– What you need to do when you become unemployed

- ✓ Check if you are entitled to a redundancy payment.
- ✓ Apply for JA or JB to your local Social Welfare Office.
- ✓ Register with FÁS.
- ✓ If you are not entitled to either JA or JB, you may need to apply to a Community Welfare Officer for a Supplementary Welfare Allowance payment.
- ✓ If you are not entitled to JA or JB you should sign-on at your local Social Welfare Office for credits.

– What you need to do when making your claim

- ✓ When you are making your claim you will need to bring proof of identity (Passport, Drivers Licence or birth certificate) and proof of your address (a household bill such as an electricity bill, a bank statement or tax document).
- ✓ You will need to bring your P45 (Your employer issues a P45 which details your wages and tax paid up to the date of you leaving) or a letter from your employer saying when you finished work. A letter from your employer explaining the reasons why your job finished may speed up your claim.
- ✓ If you are applying for JB you will also need to bring your P60. Your employer issues a P60 and it details your pay and tax for the relevant year.



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