

Know Your Welfare Rights

What you need to know when you become unemployed

The Social Welfare system can be confusing for people who have lost their jobs. The following is a basic guide to what you need to know and do as a result of becoming unemployed.

Introduction to Social Welfare

From early October, Unemployment Benefit and Unemployment Assistance have changed to Jobseeker's Benefit and Jobseeker's Allowance.

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

Jobseeker's Benefit (JB) and Jobseeker's Allowance (JA) are the two main unemployment payments. For both payments you must be:

- Resident in the Irish Republic
- Under 66 and 16 or over for entitlement to Jobseeker's Benefit and 18 or over for entitlement to Jobseeker's Allowance
- Unemployed for at least 3 days out of any consecutive 6 days
- Available for, Capable of and Genuinely Seeking Full-time work

Available for, Capable of and Genuinely Seeking Work

In order to qualify for, and continue to receive, JA or JB, you must be seeking and available to take-up full-time work. Genuinely Seeking Work legislation means that you must be willing to accept any reasonable offer of employment and/or training. Any reasonable offer of employment should, initially, be appropriate to your skills, qualifications and experience (see also Check List on back page).



Contact the INOU or your local resource centre if you believe you are being treated unfairly.

Collecting Your Payment

JB and JA payments are made weekly. You can choose to receive your payment through either:

- The Post Office
- Cheque
- Paid directly into your Bank account

If you have any difficulty in receiving your payment contact the INOU or your local Resource Centre.

Jobseeker's Benefit (JB)

Your entitlement to JB is based on the number of relevant paid or credited PRSI contributions (what used to be known as stamps) you have. PRSI contributions can be paid (when you are working) or credited (when you are signing-on the Live Register).

You are entitled to Jobseeker's Benefit if you have:

- Experienced a loss of employment of at least one day and a loss of income
 - 52 weeks paid PRSI contributions since starting work **and either**
 - 39 weeks paid or credited PRSI contributions in the Relevant Tax Year * **or**
 - 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 *
- ▷ You may re-qualify for Jobseeker's Benefit (JB) if you have 13 paid contributions since your previous JB claim finished.

The amount you receive on JB will be based on your average weekly gross earnings. You will be entitled to the full JB rate if your weekly wages in the relevant tax/contribution* year was at least €150.

* The relevant tax/contribution year is determined by your contributions in the tax year two years prior to the year you are making your claim for an unemployment payment, ie for making a claim for JB in 2006, the relevant tax/contribution year is 2004, and the number of paid or credited contributions you made in 2004 determines your entitlement to JB in 2006.

– 2006 Maximum Payment Rates –

	Jobseeker's Allowance	Jobseeker's Benefit
Personal Rate	€165.80	€165.80
Qualified Adult Rate	€110.00	€110.00
Each Child Dependent Rate	€ 16.80	€ 16.80
Each Half Child Dependent Rate	€ 8.40	€ 8.40

Jobseeker's Allowance (JA)

If you do not have enough PRSI contributions to qualify for a JB payment you may be entitled to JA if you:

- Satisfy a means test
- Satisfy the Habitual Residence rule

Means Test

When assessing a claim, the following are taken into account in the means test:

- Cash Income
- Property
- Capital
- Benefit and Privilege

Almost all of your cash income will be taken into account. There are some exceptions which include Child Benefit and Rent or Mortgage Interest Supplement. You may also be entitled to earn a certain amount of money from paid employment before your payment is affected. This is called an income disregard. The value of any property, *other than your own home*, investments, savings and capital can be assessed in the means test. Benefit and Privilege is an assessment of the benefit received from living with parents (not including those who are aged 25 years or over).

Your entitlement to a JA payment will depend on your means of income. The weekly rate of your JA payment will also depend on your means.

- ☛ You should maintain a record of bank statements or accounts as these may be required.

Habitual Residence – JA only

Generally an applicant who has been legally present in Ireland for 2 years or more, works in Ireland and has a settled intention to remain in Ireland and make it his/her permanent home will satisfy the habitual residence condition. This may be subject to change. For up to date information please contact the INOU.

As of November 2005, EU citizens who have been working in Ireland *may be* able to claim a basic Supplementary Welfare Allowance (SWA) payment and access Rent Supplement, if they do not satisfy the Habitual Residence criteria provided they: ● have been employed in Ireland, ● have lost their job, *and* meet other relevant qualifying conditions for SWA.

Each case should be determined on its own merits.

Contact:

- INOU Welfare Rights Section or your Local Resource Centre if you have any welfare rights queries.

☎ Phone 01-856 0088.

✉ E-mail address: welfareinfo@inou.ie.

Credits or Credited PRSI Contributions

If you have become unemployed, you should sign-on for Credits if you have PRSI contributions in the previous two-year period. Credits are social insurance contributions that will help protect your social insurance entitlements (e.g. Pensions) during periods when you are not able to make paid contributions.

- ☛ Credits can be very important in ensuring that you qualify for payments such as pensions.

If you do not have PRSI contributions in the previous two-year period you cannot sign-on for credits.

Secondary Benefits

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

If you are receiving either Jobseeker's Benefit/Allowance, you may be entitled to:

☛ From your local Health Services Executive (HSE) (previously Health Board)

- 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

- Differential Rent
- Rental Accommodation Scheme (RAS)

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Checklist ✓

– What you need to do when you become unemployed

- ✓ Apply for JB or JA to your local Social Welfare Office as soon as you become unemployed.
- ✓ You should register with FÁS who will be able to assist you with your job-seeking.
- ✓ If you are not entitled to either JB or JA, you may be entitled to a Supplementary Welfare Allowance (SWA) payment from the Community Welfare Officer at your local HSE Health Centre. This may also apply to you as an EU worker who does not satisfy the Habitual Residence rule.

If you are not entitled to JB or JA you should sign-on at your local Social Welfare Office for credits. You must have PRSI contributions in the previous two-year period.

– What you need to do when making your claim

- ✓ If you do not qualify for JB you may be entitled to a means tested JA payment.
- ✓ 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 ESB, a bank statement or tax document).
- ✓ You will need to bring your P45 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 Jobseeker's Benefit you will also need to bring your P60.

– Keeping Your JB or JA

In order to receive (or continue to receive) JB or JA, it is necessary to meet the following requirements:

- ✓ You must be genuinely seeking and available to take-up full-time work. You will be asked for proof of your job-seeking efforts. Keep a record of all letters sent to/received from employers, including emails, telephone calls, advertisements from newspapers and any other evidence of your job-seeking.
- ✓ You must inform the Department (e.g. through your local Social Welfare Office) of any change in your circumstances. If your circumstances worsen you may be entitled to additional assistance.

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