



Irish National Organisation of the Unemployed

November 2011

Self Employed

What you need to know if you become unemployed



Qualifying for an unemployment payment

There are two unemployment payments – Jobseeker’s Benefit (JB) and Jobseeker’s Allowance (JA). Usually a self-employed person pays Class S PRSI (stamps) which does not entitle them to a JB payment.

However, if you have worked as an employee in the last 4 years you may have paid Class A PRSI and may be entitled to a JB payment.

You should always apply for a Jobseeker’s payment even if you think you are not entitled to one.

Qualifying for a JA Payment

If you do not qualify for a JB payment you may qualify for means-tested JA providing you are:

- Resident in the Irish Republic
- Aged 18 or over
- Aged under 66
- Fully unemployed or unemployed for at least 3 days out of any consecutive 6 days (JA is based on a 6 day week excluding Sunday).

And you

- Satisfy a means test (including a partner’s means)
- Satisfy the Habitual Residence Condition – You will usually satisfy the rule if you have been legally residing in Ireland for 2 years or more, have worked in Ireland and intend to remain in Ireland.
- Satisfy Genuinely Seeking Work criteria

GENUINELY SEEKING WORK – in order to qualify for, and continue to receive a JA/JB payment you must be seeking and available to take-up full-time work or self-employment and willing to accept any reasonable offer of employment, education, training or development

i You do NOT need to de-register as self-employed to receive a Jobseeker’s payment.

Qualifying for a JA payment

A MEANS TEST is carried out by a Deciding Officer in the local Social Welfare office to determine whether you will qualify for JA and how much that payment will be.

The following are assessed in the means test:

- Capital (e.g. savings – First €20,000 not assessed)
- Property (other than your own home)
- Benefit and Privilege (applies if aged under 25)
- Household Income (which includes self-employment earnings / a spouses income and any rental income)

The assessment of your income from self-employment depends on what you can reasonably be expected to earn from your business over the next 12 months.

The Deciding Officer will take into account your income from the last 12 months (or longer) as a guide in determining your likely earnings over the next 12 months. You may be asked to show a record of business transactions or audited accounts where available.

It is very important to explain to the Deciding Officer any changes (economic or otherwise) that have affected and are likely to continue to affect your business, as this may increase the possibility of receiving a JA payment.

If you are refused a Jobseeker’s Allowance payment you should re-apply at a later date. Contact the INOU for further information.

2011 Maximum JA Payment Rates

Personal Rate	€188.00
Qualified Adult (spouse or partner)	€124.80
Each Qualified Child	€ 29.80
Each Qualified Child Half Rate	€ 14.90

- Different rates apply to those under 25.

Applying for a JA Payment

When applying for JA at your local Social Welfare Office the following checklist will help you:

- ✓ Register with FÁS
- ✓ Bring a record of your business transactions (bank statements and audited accounts if available)
- ✓ Bring a record of your partner's earnings
- ✓ Bring proof of identity (eg. passport/driving licence)
- ✓ Bring proof of your address (eg. ESB bill, etc).

i JA/ JB payments are made weekly through the Post Office.

SUPPLEMENTARY WELFARE ALLOWANCE (SWA) PAYMENT can provide a weekly allowance to qualified people who have little or no income. If you are refused a JA/ JB payment you may qualify for a SWA Payment from the Community Welfare Officer in your local health centre subject to a means test.

APPEALING A PAYMENT REFUSAL If you have been refused a JA, JB or a SWA payment you should appeal that decision as soon as possible. It is important that you ask for any decision in writing.

Signing on for credits

PRSI contributions are either paid or credited. Credits are unpaid PRSI contributions which help to maintain a persons social insurance record. Signing-on for credits is very important as this can make the difference between being entitled to a State Pension and a Jobseeker's payment in the future.

BOGUS SELF-EMPLOYMENT The Scope section in the Department of Social Protection will determine if you were paying the correct class of PRSI. If Scope determines that you should have been classified as an employee rather than self-employed you may be entitled to a redundancy payment and a JB payment.

Education & Training Options

There are a range of different Education, Training and Back to Work options available to people who are in receipt of an unemployment payment or signing on for credits. The qualifying criteria for each of these options vary depending on the programme or scheme. Listed below are some of those options.

Back to Education Allowance (BTEA) is a scheme which allows unemployed people to keep a Social Welfare payment and return to approved full-time education through either a second level or a third-level post graduate option.

Visit: www.welfare.ie or www.vec.ie

Springboard is a programme that provides part-time higher education places. It is aimed at unemployed people who have previously been employed in construction, manufacturing or other sectors of the economy. The courses range from certificate to master degree levels.

Visit: www.bluebrick.ie/springboard

National Internship Scheme (JobBridge) provides work experience opportunities for unemployed people who have been getting a Jobseeker's payment or signing on for credits. Participants in the scheme will be offered an internship of between 6 and 9 months with a host organisation.

Visit: www.jobbridge.ie

Work Placement Programme is a 9 month work experience programme for unemployed people. Under this programme there are three different options, graduate placement, non graduate placement and public sector placement.

Visit: www.fas.ie

Community Employment schemes provide training and work experience, primarily to long-term unemployed people and those on both Disability Payments and One Parent Family Payments.

Visit: www.fas.ie

Please note: If you have no entitlement to a JA payment you will not receive any FÁS training allowance.



INOUE Services

CONFIDENTIAL AND IMPARTIAL INFORMATION



01 856 0088



queries@inoue.ie

INOUE PUBLICATIONS



Working for Work



Know your Welfare Rights



Education Options



Looking for Work

W www.redundancy.ie

