

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 (eg. 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 UB or UA.

If you are receiving either Unemployment Benefit/Assistance, you may be entitled to:

☛ From your local Health Board

- Rent/Mortgage Interest Supplement
- Medical 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 UB or in receipt of UA for less than 15 months)
- Fuel Allowance
(This is not payable if you are in receipt of UB or in receipt of UA for less than 15 months)
- Smokeless Fuel Allowance

☛ From your Local Authority

- Differential Rent

*This leaflet is supported by:
The National Lottery*

Checklist ✓

– What you need to do when you become unemployed

- ✓ Apply for UB or UA 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 UB or UA, you may be entitled to a Supplementary Welfare Allowance from the Community Welfare Officer at your local Health Centre. If you are not entitled to UB or UA you should sign-on at your local Social Welfare office for credits.

– What you need to do when making your claim

- ✓ If you do not qualify for UB you may be entitled to a means tested UA 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 gas, 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 Unemployment Benefit you will also need to bring your P60.

– Keeping Your UB or UA

In order to receive (or continue to receive) UB or UA, 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 letters you send to employers, telephone calls, advertisements from newspapers and any other evidence of your job-seeking.
- ✓ You must inform the Department (eg through your local Social Welfare office) of any change in your circumstances. If your circumstances worsen you may be entitled to additional assistance.

☎ If you have any questions about your entitlements contact your local resource centre or the INOU.

INOU, Araby House, 8 Nth Richmond St, Dublin 1.
☎ 01-856 0088 ✉ welfareinfo@inou.ie
☎ 01-856 0090 Website: www.inou.ie



Irish National Organisation of the Unemployed

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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


If you lose your job you should immediately contact your local Social Welfare Office where you can apply for Unemployment Benefit (UB) or Unemployment Assistance (UA). 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.

Unemployment Benefit (UB) and Unemployment Assistance (UA) are the two main unemployment payments. For both payments you must be:

- Resident in the Irish Republic
- Under 66 and 16 or over for Unemployment Benefit entitlement and 18 or over for entitlement to Unemployment Assistance
- Unemployed for at least 3 days out of any consecutive 6 days
- Available for, Capable of and Genuinely Seeking Full-time work
- Satisfy the Habitual Residence rule

Available for, Capable of and Genuinely Seeking Work

In order to qualify for and to continue to receive UA or UB, 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.

Habitual Residence

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.

Unemployment Benefit (UB)

Your entitlement to UB 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 Unemployment 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 *
- ▷ If you have 26 paid contributions since your last UB claim finished you may be entitled to Unemployment Benefit

The amount you receive on UB will be based on your average weekly gross earnings. You will be entitled to the full UB 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 UB in 2005, the relevant tax/contribution year is 2003, and the number of paid or credited contributions you made in 2003 determines your entitlement to UB in 2005.*

Collecting Your Payment

UB and UA 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.

Unemployment Assistance (UA)

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

- Satisfy a means test

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 over 26 years old).

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

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

Contact the 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.

– 2005 Maximum Payment Rates –

	Unemployment Assistance	Unemployment Benefit
Personal Rate	€148.80	€148.80
Qualified Adult Rate	€ 98.70	€ 98.70
Each Child Dependent Rate	€ 16.80	€ 16.80
Each Half Child Dependent Rate	€ 8.40	€ 8.40