

General Information

People who have become unemployed should immediately contact their local Social Welfare Office to apply for Unemployment Benefit (UB) or Unemployment Assistance (UA). This is very important as any delay in making a claim could result in a loss of payment.

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

- Resident in the Irish Republic
- 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

Available for, Capable of and Genuinely Seeking Work

In order to qualify for and to continue to receive UA or UB, an unemployed person must be seeking, capable of and available to take-up full-time work. Genuinely Seeking Work (GSW) legislation states that an unemployed person must be willing to accept any reasonable offer of employment and/or training. Any reasonable offer of employment should, initially, be appropriate to the unemployed person's skills, qualifications and experience. If the possibility of employment from the unemployed person's initial job search is unlikely, they will be expected to broaden their job search either to a wider area and/or other types of employment.

Contact the INOU if you believe an unemployed person is being treated unfairly in relation to how the GSW criteria is being applied.

Credits or Credited PRSI Contributions

If a person becomes unemployed they may be able to sign-on for Credits if they have PRSI contributions in the previous two-year period. Contributions can be paid or credited. Credits are social insurance contributions which help protect social insurance entitlements during periods when a person is not able to make paid contributions.

Credits can be very important in ensuring qualification for payments such as state pensions.

If a person has been working and paying PRSI, they will have paid Class A PRSI unless they are either:

- Self employed,
- Employed by the state before 6th April 1995,
- or
- Earning less than €38.00 gross per week

Class A PRSI provides entitlement for Unemployment Benefit and other social insurance payments such as Disability Benefit.

This wallchart is supported by The National Lottery

Unemployment Benefit (UB)

Entitlement to UB is based on the number of relevant paid or credited PRSI contributions (what used to be known as stamps).

Qualifying For UB

A person has an entitlement to UB if they have:

- Experienced a loss of employment of at least one day and a loss of income
- 52 weeks paid contributions since starting work **and either**
- 39 weeks paid or credited contributions in the Relevant Tax Year* **or**
- 26 weeks paid contributions in the Relevant Tax Year* **and**
- 26 weeks paid contributions in the Tax Year prior to the Relevant Tax Year*

If a person has 26 paid contributions since finishing their last UB claim they may be entitled to Unemployment Benefit

* The relevant tax/contribution year is determined by contributions in the tax year two years prior to the year in which a person makes a claim for unemployment benefit, ie for making a claim for UB in 2004, the relevant tax/contribution year is 2002, and the number of paid or credited contributions made in 2002 determines entitlement to UB in 2004.

UB may not be paid for up to 9 weeks, if a person becomes unemployed through:

- Leaving employment, including training and employment schemes, without good cause
- Refusal of an offer of suitable employment or training provided by FÁS, without good cause
- Accepting a redundancy payment of €19,046.07 or over. This applies to people who are less than 55 years of age

If an unemployed person becomes unemployed for any of the above reasons but does not sign on for UB for the first 9 weeks they may receive UB for the full 15 month period.

The amount a person receives on UB will be based on their average weekly gross earnings. The 2004 UB Rates are shown in the table below.

Unemployment Benefit 2004 Rates

Average Weekly Earnings	Personal Rate	Qualified Adult Rate	Child Dependent Rate	Half Child Dependent Rate
Less than €80	€60.60	€58.00	€16.80	€8.40
€80-124.99	€87.10	€58.00	€16.80	€8.40
€125-149.99	€105.60	€58.00	€16.80	€8.40
Over €150	€134.80	€89.40	€16.80	€8.40

Unemployment Assistance (UA)

If there are insufficient PRSI contributions to qualify for a UB payment a person may be entitled to UA if they satisfy a means test.

Means Test

The following four potential means of income are taken into account in the means test:

- Cash Income
- Capital
- Property
- Benefit and Privilege

Almost all cash income will be taken into account. There are some exceptions including Child Benefit and Rent or Mortgage Interest Supplement. A certain amount of money from paid employment may be allowed before payment is affected. This is called an income disregard.* The value of any property, other than a person's 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 27 years old).

For more detail on income disregards, a full list of Cash Income exemptions or further information on benefit and privilege contact the INOU.

A person's means of income will determine whether they are entitled to a UA payment, and if they are, the weekly rate of their UA payment. The UA claimant will be interviewed about their means. They should maintain a record of bank statements or accounts if possible as these may be required.

*Income Disregards - examples

Where a person claiming UA has child dependents, 60% of the wages (after tax) will be deducted from their UA payment eg a person, with child dependents, works for two days and earns €100 after tax. Therefore €60 will be deducted from their UA payment.

Where a UA claimant has no child dependents, an income disregard of €12.70 will be allowed for each day worked (up to a maximum of 3 days). This Income disregard will be deducted from wages (after tax) and the remainder will be assessed at 60%. eg a person with no child dependents works for two days and earns €100 after tax. The income disregard of €25.40 (€12.70 by 2 days) is subtracted from €100. The remaining €74.60 is assessed at 60% leaving €44.76 to be deducted from the UA payment.

– 2004 Maximum Payment Rates –

	Unemployment Assistance	Unemployment Benefit
Personal Rate	€134.80	€134.80
Qualified Adult Rate	€89.40	€89.40
Each Child Dependent Rate	€16.80	€16.80
Each Half Child Dependent Rate	€8.40	€8.40

Secondary Benefits

Secondary Benefits are benefits that a person may be entitled to as a result of being in receipt of UA or UB (or some other social welfare payments).

If a person is in receipt of UA or UB, they may be entitled to:

- Rent/Mortgage Interest Supplement
- Medical Card

Other Secondary Benefits a person might be entitled to are:

- Fuel Allowance
- Smokeless Fuel Allowance
- Back to School Clothing & Footwear Allowance
- Christmas Bonus
- Differential Rent
- Diet Supplement

Checklist

– What a person needs to do when they become unemployed

- ✓ Apply for UB or UA at their local Social Welfare office immediately.
- ✓ Register with FÁS
- ✓ If an unemployed person is not entitled to either UA or UB, they should sign-on at their local social welfare office for credits

– What to do when making a claim for UA or UB

- ✓ If a person believes that they won't have an entitlement to UB, they should apply for UA as soon as they become unemployed.
- ✓ Proof of identity (Passport, Drivers Licence or Birth Certificate) and proof of address (a household bill such as gas, a bank statement or tax document) are necessary when making a claim.
- ✓ A P45 or a letter from a claimant's employer saying when work finished is necessary. A letter from the employer explaining the reasons why the job finished may speed up the claim.
- ✓ If applying for Unemployment Benefit it is necessary to bring a P60

– Keeping UA or UB

In order to receive (or continue to receive) UA or UB, an unemployed person must:

- ✓ Be genuinely seeking, capable of and available to take-up full-time work. An unemployed person will be asked for proof of their job-seeking efforts. They should keep a record of letters sent to employers, telephone calls, advertisements from newspapers and any other evidence of their job-seeking.
- ✓ Inform the Department (eg through the local Social Welfare office) of any change in circumstances. Taking up paid employment, Voluntary work, an employment/training programme, claiming or receiving any other benefit or assistance, returning to education and leaving the country are some examples of changed circumstances. If an unemployed person's circumstances worsen they may be entitled to additional assistance and they should ask their local Social Welfare office to review their claim.