



Irish National
Organisation of
the Unemployed

16th Edition
2009
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WORKING FOR

WORK

Exploring welfare, work, education and
training options for unemployed people

16th Edition 2009

also in this edition

Social Welfare Rates of Payment • Tax Rates •
Redundancy Information • Rent Supplement Rates •



WORKING FOR WORK

A Handbook Exploring Options for Unemployed People

**Published by the
Irish National Organisation of the Unemployed.**

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1st Edition 1994, 2nd Edition 1995, 3rd Edition 1996, 4th Edition 1997, 5th Edition 1998, 6th Edition 1999, 7th Edition 2000, 8th Edition 2001, 9th Edition 2002, 10th Edition 2003, 11th Edition 2004, 12th Edition 2005, 13th Edition 2006, 13th Edition Updated (September) 2006, 14th Edition 2007, 15th Edition 2008, 16th Edition 2009.

ISBN: 1 901909 13 1



FOREWORD

The INOU is very pleased to publish the 16th edition of Working for Work.

Working for Work is primarily aimed at unemployed people and others distant from the labour market. Over the years, however, the publication has increasingly become a key resource for information providers.

I would like to take this opportunity to thank Robbert J. Lynch, Manager of the Welfare to Work Section and Aidan McCarthy, Senior Information Officer, for editing this edition and other INOU staff members who assisted in compiling, editing and checking the accuracy of the information contained in this publication. Thanks also go to the staff of the Department of Social and Family Affairs, Department of Education and Science, FÁS and the Revenue Commissioners who took time and trouble to comment on the detail of the contents of the book.

I would also like to thank the Department of Social and Family Affairs, FÁS and the Department of Education and Science for the funding provided to publish Working for Work.

All social welfare rates referred to in this book are valid from May 2009.

We welcome comments and suggestions on how we can improve Working for Work.

The publication is also available on the INOU website – www.inou.ie

John Stewart,
Co-ordinator
INOUE

The Irish National Organisation of the Unemployed

Mission Statement

The INOU is a federation of unemployed people, unemployed centres, unemployed groups, community organisations and Trade Unions. The INOU represents and defends the rights and interests of those who want decent employment and cannot obtain it. We promote and campaign for policies to achieve full employment for all. We also campaign for an acceptable standard of living for unemployed people and their dependents. The INOU is an anti-sectarian, anti-racist, non-party political organisation which promotes equality of opportunity within society.

The organisation was founded in 1987 and now comprises over 180 local centres, community based organisations, branches of unemployed people and other groups throughout the country.

We work at local and national levels on the issues affecting unemployed people and those distant from the labour market. We support local groups through services such as training, welfare rights information and analysis of Government policies. The INOU is also a Social Partner and participated in the negotiations in the last four Partnership agreements. INOU policies are set by the membership at our Annual Delegate Conference, which provides an opportunity for people working against unemployment and unemployed people themselves to meet and discuss the best approach to further the interests of unemployed people and their families

Not all INOU affiliates provide welfare rights or welfare-to-work information – Chapter 7 provides a list of those affiliates who provide such services.

Key aims of the INOU include to:

- Seek to represent the interests and views of all unemployed people and their dependents at a national level
- Campaign for an acceptable standard of living for all unemployed people and their dependents
- Campaign towards the achievement of full employment at an acceptable rate of pay
- Assist the establishment and development of local unemployed groups
- Build on the common interest between the unemployed and employed



Services provided by the INOU

● Information

We are recognised as experts in the field of Welfare Rights and Welfare to Work information provision. We provide a telephone Welfare to Work advice service to individuals and affiliated organisations. We also produce and disseminate practical information about Social Welfare and other entitlements in leaflet and booklet form and through our websites – www.inou.ie and www.redundancy.ie.

● Supports for people facing redundancy

We provide a range of information and training services aimed at people who have recently or are about to lose their jobs as a result of redundancies. This work involves delivering information services directly to people facing redundancy at their place of work and the production of tailored welfare rights publications which focus on the welfare rights information needs of people facing redundancy.

● Training

We provide a comprehensive Welfare to Work information and skills based Training Service covering modules such as Welfare to Work, Introduction to Social Welfare Appeals, Taxation and Welfare to Work and Your Rights at Work. Details of our training programmes are published in our Training and Events Calendar which is available on our website. The INOU is also a registered FETAC training provider.

● Organisation of the Unemployed Northern Ireland – OUNI

Based in Belfast, OUNI is the Northern Ireland division of the INOU. OUNI is a federation of centres, unemployed groups and other organisations concerned with unemployment/employment in Northern Ireland.

**See inside back cover for details on
INOUE Membership**

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Introduction

The Social Welfare system in Ireland has become more complex and complicated over the past twenty years. In our work with affiliates and members of the public the INOU has found that many people are not aware of the full range of payments and supports available through the Department of Social and Family Affairs and the Health Service Executive (HSE). As a result many people do not access payments to which they may be entitled.

In this chapter we provide basic information about Social Welfare Payments - what payments are available, what your rights are, what you may be entitled to and how to get them, with more in-depth information about specific payments and issues in later chapters.

The Department of Social and Family Affairs – (DSFA)

The Department of Social and Family Affairs (DSFA) administer and manage the delivery of statutory and non-statutory social and family schemes and services in Ireland. Their main responsibility is to promote a caring society through income and other support services, enabling active participation in society, promoting social inclusion and supporting families. Social welfare payments can be summarised under four broad headings:

1. Social Insurance Payments
2. Social Assistance Payments
3. Health Board Payments
4. Universal Payments

1. Social Insurance Payments

- Jobseeker's Benefit (JB)
- Illness Benefit (IB)
- Occupational Injuries Benefit (OIB)
- Incapacity Supplement
- Maternity Benefit
- Adoptive Benefit
- Health & Safety Benefit
- Invalidity Pension (IP)
- State Pension (Transition)
- State Contributory Pension
- Widows/Widowers Contributory Pension
- Treatment Benefit
- Bereavement Grant
- Guardian's Payment (Contributory)
- Carer's Benefit

2. Social Assistance Payments

- Jobseeker's Allowance (JA)
- Pre-Retirement Allowance (PRETA)
- One-Parent Family Payment (OPFP)
- Disability Allowance (DA)
- Carer's Allowance
- Family Income Supplement (FIS)
- Fuel Allowance
- State Pension (Non-Contributory)
- Widows/Widowers (Non-Contributory) Pension
- Guardian's Payment (Non-Contributory)
- Blind Person's Pension
- Farm Assist

3. Health Service Executive Supports

- Supplementary Welfare Allowance (SWA)
- Maternity Grant
- Dental/Optical Scheme for Medical Card Holders
- Medical Cards
- Infectious Disease Maintenance Allowance

4. Universal Supports

- Child Benefit
- Free Travel (aged 66 and over)

You have a legal right to receive these payments if you can meet the qualifying conditions and, where necessary, satisfy a means test.

Contact the INOU or your local Resource Centre for more information on the payments listed. They will help you determine if you qualify for any of those payments and assist you in applying for them. See Chapter 7 for details of your local Resource Centre.

Your Family and Social Welfare

The Irish Social Welfare system is organised around the family. If you qualify for a social welfare payment you get a payment for yourself, which is called the 'personal rate' of payment. You may also get extra payments for adult and child dependants – called Qualified Adult and Qualified Child payments.

Qualified Adult Dependant – A qualified adult dependant is your spouse/partner. You can get an allowance for your spouse/partner once they are mainly or fully supported by you.

- This means if they are earning €310.00 gross (before tax) or less per week, they will be regarded as a qualified adult. If a spouse/partner earns less than €100 gross per week then you are entitled to a full adult dependent increase. If they earn between €100.00 and €310.00 gross (before tax) per week a reduced qualified adult payment will be given. This applies to certain benefit payments only. For allowance payments, a means test (see Chapter 4) is applied.
- You cannot claim for your spouse/partner as a qualified adult if they are: claiming a social welfare payment in their own right, taking part in a non-craft full-time FAS course, involved in a trade dispute, taking part in a full-time VTOS course, receiving Family Income Supplement or Supplementary Welfare Allowance.

Individual Claims – If a couple are living together and one person is claiming a social welfare payment it does not mean that the other person has to be a qualified adult. Each person can make a claim in their own right as long as they each satisfy the conditions of the scheme. However, when the couple's individual payments are added together it cannot be more than the family rate entitlement due if only one person claimed for the family. For example, Jobseeker's Allowance allows both partners to sign-on as individuals if they are both Genuinely Seeking Work – see Genuinely Seeking Work in this chapter. Although the couple will not end up with any more money, they may have more options open to them if they are both registered as unemployed.

Separate Payments – If you are a qualified adult and you feel that your spouse/partner is not making sufficient contribution towards your maintenance you can ask at the local Social Welfare office for "separate payments". The personal rate and qualified adult rate will be added together and then split evenly between you and your spouse/partner. The full rate of any Qualified Child payments on the claim may be given in full to one of the couple.

NB: If you opt for separate payments the person who made the claim would have to satisfy the conditions of the scheme as normal but the qualified adult would not. Separate payments do not mean that they are both signing on as unemployed people.

Qualified Child Dependants – You can also claim a payment for your child dependants. If you qualify for an adult dependent increase and your spouse/partner earns up to €310 you may qualify for a full child dependent increase. If your spouse/partner earns between €311 and €400, you may qualify for half the child dependent increase. This applies to JB/ IB/OIB/Inccapacity Supplement/State (Contributory)/

State Pension (Transition) and Invalidity Pension. If you are the only adult in the family you will receive a full rate of payment for your child.

You can claim for a Qualified Child dependant until they reach the age of 18 years if you are in receipt of:

- Jobseeker's Allowance
- Jobseeker's Benefit
- Illness Benefit
- Invalidity Pension
- Supplementary Welfare Allowance (SWA).

You can apply for a Qualified Child payment for a child between 18 and 22 in full-time education, up to the end of the academic year in which they reach the age of 22. This applies to the following payments:

- Short-term payments, after six months receiving the payment
- One Parent Family Payment
- Deserted Wife's Benefit, or
- Any other long-term Social Welfare payment
- Long-term Jobseeker's Allowance

* Young people who have just left school cannot sign-on for three months. In this case a family that is dependent on Social Welfare is entitled to continue to claim a Qualified Child Allowance until the end of this three month period when the young person can sign-on in their own right.

Social Insurance Payments

People in employment make Pay Related Social Insurance (PRSI) contributions which are deducted from their wages each week. These payments, or 'stamps' as they are traditionally known, are a means for people to insure themselves through the State, against any event that may cause them to be out of the workforce.

The Department of Social and Family Affairs keep a record of all social insurance payments, both paid and credited, under your Personal Public Service (PPS) number. Your PPS number is very important, so keep it safe, as you will need it when you are dealing with the Department.

Claiming a Social Insurance Payment

In order to qualify for a Social Welfare payment using your social

insurance record you will need:

- A specific number of paid PRSI contributions from the time you first started working.
- A specific number of paid or credited PRSI contributions in the relevant tax year, also known as the Governing Contribution Year.
- To satisfy the conditions of the particular payment e.g. for Illness Benefit you must produce medical certificates, for Jobseeker's Benefit you must prove you are available for and genuinely seeking work.

Benefit Year

This is the calendar year in which you are making your claim. The Benefit Year starts on the first Monday in January.

Governing Tax/Contribution Year

This is always two years before the year in which you make your claim. In order to qualify for a social insurance payment you must have the required number of PRSI contributions in the governing contribution year (GCY).

Benefit Year

1st Monday in January 2009

1st Monday in January 2010

1st Monday in January 2011

Contribution/Tax Year

1st Jan. 2007 – 31st Dec 2007

1st Jan. 2008 – 31st Dec 2008

1st Jan. 2009 – 31st Dec 2009

If you pay a Class A PRSI contribution this will cover you for all of the social insurance payments. Normally people with reckonable earnings of less than €38 pay class J PRSI. People who pay other classes of contributions will not be entitled to the full list of social insurance payments, e.g. If a person has been self-employed for the last three years they will pay a class S contribution for these years which would not qualify them for short-term payments like Jobseeker's Benefit.

Credited PRSI Contributions

Credits or credited contributions are social insurance contributions given to qualified persons who are unable to continue making paid PRSI contributions in circumstances such as unemployment and illness. Their purpose is to help protect the social insurance entitlements of people during periods when they may not be able to make paid contributions. Credits can be very important to continue your PRSI record for future entitlement to some short term payments and pensions.

If, at any stage since starting work, you have no PRSI contributions paid or credited for two full tax years in a row, you cannot get credits until you return to work and pay PRSI contributions for at least 26 weeks. If contributions are paid at PRSI Classes S, J, K or M for 26 weeks then this would not count for the purposes of getting credits.

Types of Credits

Homemaker's Scheme – From 6 April 1994, if you have left the workforce for a large period of time to care for a child/ren under 12 years of age, you may be entitled to homemaker's credits for this period. You must have paid a PRSI contribution that would cover you for the State Pension (Contributory) and satisfy all scheme conditions.

Pre-entry credits – are credited to a person's record when they first start paying PRSI.

Student credits – are awarded when a person re-enters full-time insurable employment after finishing school/college, subject to certain conditions.

The number of PRSI contributions required, both paid and credited, will vary according to the type of social insurance payment you apply for. Some social insurance payments only last for a fixed period – most are subject to tax (see Chapter 5).

Social insurance payments are generally the best type of welfare payment to receive, as they are not means tested for the person claiming. This means that your social insurance payment will not be affected by any savings or property that you may have. However, if you want to claim an increase for an adult or child dependent, your spouse/partner's means will determine whether or not you qualify for an increased payment.

Check with your local Social Welfare Office or the Department's Information Service, Tel: 1890 66 22 44 to see if you have the right amount of paid and credited contributions to qualify for different payments. Remember to have your PPS number ready when you make the call.

Social Assistance Payments

If you do not have enough PRSI contributions to qualify for a social insurance payment, you may be entitled to a social assistance payment. To qualify you must:

- prove you are eligible for a particular payment, e.g. a One-Parent Family Payment applicant must prove they are parenting alone
- pass a means test
- satisfy the habitual residence condition

The Means Test

All social assistance payments are means-tested but the means test can differ depending on the type of payment you are applying for. The Department's rules on means testing are set out in its guidelines*, which are available at www.welfare.ie. If you are not happy with your means decision and feel you are being treated unreasonably, you have the right to appeal the decision to the Social Welfare Appeals Office (See Appeals later in this chapter)

* An Appeals Officer can overturn a Deciding Officer's decision but they must adhere to the Department's guidelines and legislation.

The following income is taken into account for the means test:

- Cash income belonging to you or your spouse/partner
- Any property you have (other than your own home)
- The value of any savings, investments, shares or land
- Any maintenance paid to you by an ex spouse or partner
- Parental income if you are under 25 and living in your parents' home

a. Cash income

This can include income from you or your spouse/partner's employment, income from a private pension, short-term letting on land owned.

Income not assessed for the means test

- most payments from Department of Social and Family Affairs
- Income earned from the HSE as a home help
- the maintenance portion of a Local Authority Higher Education Grant
- Child Benefit from another EU member State
- Supplementary Welfare Allowance from the Health Service Executive
- Rent or Mortgage Interest Supplement
- income earned under certain schemes in Gaeltacht areas
- income from certain non-profit making charitable organisations
- income from the HIV Haemophilia Fund and the Hepatitis C Fund

- Any amount received as a training allowance while undergoing a course of rehabilitation training by an organisation approved by the Minister for Health.
- income from a Disability Pension or a Wound Pension under the Army Pension Acts 1923-1980 or a combination of allowances in so far as they do not exceed €104 per year (includes British War Pension from UK).
- compensation awards by the residential institutions redress board
- income from insurable seasonal employment if the seasonal employment has finished

Please contact the INOU for further information or details on any additional exceptions.

Income disregards

There are certain disregards allowed on income, eg. If you make a claim for Jobseeker's Allowance and your spouse is working then their PRSI, pension payments and union subscriptions would be deducted from their gross earnings before the means test is done. There are a range of different income disregards for different types of payments. These are explained in Chapter 4.

b. Property

The Department will assess the capital value of any property you or your spouse/partner own, including any second home, holiday home, unoccupied apartment, residential or commercial buildings in Ireland or abroad. The value of your own home will not be assessed.

c. Investments, savings, shares or land

The capital value of any money you or your spouse/partner have in the bank or credit union, stocks, bonds or shares will also be assessed.

The method of assessing capital for entitlement to social assistance payments (except for Supplementary Welfare Allowance) is as follows:

Capital	Weekly Means Assessed
First €20,000	Disregarded
Next €10,000	€1.00 per €1,000
Next €10,000	€2.00 per €1,000
Balance	€4.00 per €1,000

Example:

For someone claiming Jobseeker's Allowance the value of property, savings or capital is assessed in the following way:

Money in the credit union	€25,000
less €20,000 disregard	€20,000
Assessable savings	€5,000
Total weekly means (€1.00 per €1,000 x 5)	€5.00 per week
Deduction from payment	€5.00 per week

In this case, only €5,000 of the €25,000 in the credit union is assessable as means. The means assessed in this case is €5.00 per week

NOTE: The capital disregard for Disability Allowance has been €50,000 since June 2007.

If you are 66 or over and receiving any of the following payments:

- State Pension (Non-Contributory)
- Widow/er's Non-Contributory Pension
- Deserted Wife's Allowance (DWA)
- Prisoner's Wife's Allowance (PWA)
- Lone Parents Allowance (LPA)

up to €190,500 made on the sale of your main home will not be counted against your means-tested payment.

If the Department know, or suspect, that you deliberately got rid of any money or property in order to qualify for a payment, you will be assessed with the value of the means as if you still had the money or property. Contact the INOU for further information.

The Department's officials will ask you to provide documentation such as bank statements etc. for the means test. If you don't provide this documentation the Deciding Officer will not be able to make a decision on your claim because you have not provided the necessary information.

d. Maintenance

If you are separated from your spouse/partner and receive maintenance from them, this will be assessed. However, for Jobseeker's Allowance, One Parent Family Payment and several other schemes, housing costs up to a maximum of €95.23 can be deducted from the maintenance payment and the balance will be assessed as means.

e. Benefit and Privilege

In the means test for Jobseeker's Allowance and Supplementary Welfare Allowance payments, if you are under 25 and living at home

then your parents' income will be taken into account for the means test. This assessment is known as Benefit and Privilege and is assessed because there is a certain benefit from living in the family home.

Benefit and Privilege does not apply:

- To persons 25 years of age or over on Jobseeker's Allowance living in their parents home
- Where a son/daughter is claiming Jobseeker's Allowance and is living in their parents' home with a spouse or partner
- If you return to the parental home having had an independent life-style elsewhere in Ireland or abroad for at least 3 years, the means assessment is either €7.00 or nil depending on which is more beneficial to the person.

Assessing Benefit and Privilege:

The gross income of the parent/s you live with is taken minus certain disregards and then 34% of the balance is assessed

Income counted for this assessment:

Income from insurable employment, self-employment, from all pensions, Rental income from property or land, Maintenance payments, Social Welfare Payments (few exceptions), Health Executive payments (few exceptions), FÁS Training Allowance and from Community Employment Schemes

The Department will allow the following deductions:

- Income tax (Including 1% Levy)
- PRSI
- Health Insurance Contributions
- Superannuation / PRSA
- union subscriptions
- rent/mortgage.

Additional Disregards

There is a further €600 disregard for a two parent family and €470 for a one-parent family. There is a €30 disregard for each child up to 18 years of age and for children over 18 years of age in full time education

Deductions not allowed:

No deductions are allowed for travelling expenses, life assurance premiums, club subscriptions or saving schemes. In cases where parents have property other than the family home and that property is yielding an income, the net income of that property is assessed e.g. rental income less expenses such as mortgage repayments, insurance costs, repairs etc.

Example:

John is 23 and claiming Jobseeker's Allowance, which would normally be €204.30. He lives with his parents and two school going siblings. His mother does not work and his father has net (after tax, etc.) earnings of €900 a week.

Benefit and Privilege is calculated as follows:

Income:	€900.00
less Deductions:	
— Personal allowances for a two parent family:	€600.00
— Sibling disregard:	€60.00
— <u>Rent/mortgage payment:</u>	<u>€120.00</u>
Assessable income	€120.00
Means assessed ($€120 \times 34\%$) =	€40.80
€40.80 is rounded to €41.00	
Jobseeker's Allowance: ($€204.30 - €41.00$)	€163.30

Please note: If John was under 20 his JA would only be €100 per week. Under this example the Benefit and Privilege rule would reduce his payment to €59.20.

- Benefit and Privilege does not apply to people claiming one-parent family payment who are living in their parents' home.
- If a person's only source of income is from their parents and means from parental income is so high that their payment would be less than €40, then they will receive a minimum payment of €40 per week.

Jobseeker's Payments

The main social welfare payments for unemployed people are either Jobseeker's Benefit (JB) or Jobseeker's Allowance (JA). This section aims to make you familiar with rules you need to know in order to apply for and continue to receive these payments.

How to qualify for JB or JA

For all unemployment payments you must be:

- unemployed
- aged between 18 and 66
- available for full-time work
- genuinely seeking employment
- capable of work

- fully unemployed for at least 3 days in any period of 6 consecutive days

For Jobseeker's Benefit you must also

- satisfy the PRSI contributions

For Jobseeker's Allowance you must also

- satisfy a means test
- satisfy the habitual residence conditions.

Genuinely Seeking Work (JB and JA)

In order to qualify for a jobseeker's payment you must prove that you are Genuinely Seeking Work. This means that you must be able show that you are;

- Willing to accept any reasonable offer of employment based on your skills, qualifications and experience
- Willing to accept any reasonable offer of training, re-training or education to improve your prospects of finding employment
- Able to show that you have, in the relevant period, taken reasonable steps which offer you the best prospects of getting employment. You will be expected to use all available services and supports to help you seek employment, see Chapter 3, and have proof of your jobseeking efforts.

A leaflet with further information on 'Genuinely Seeking Work' is available upon request from the INOU and through the INOU website - www.inou.ie

Trade Disputes (JB and JA)

You cannot claim a jobseeker's payment if you are participating in a trade dispute at your place of work. You can appeal a refusal of JB or JA to the Social Welfare Tribunal – a special office that can review the situation surrounding the trade dispute and decide if the decision is correct. If you are involved in a trade dispute your spouse/partner may be entitled to a Supplementary Welfare Allowance payment from the Health Service Executive for her/himself and any children you have under age 18, or between 18-22 years and in full-time education.

Working (JB and JA)

Even if you work only one hour you will be considered unavailable for work on that day. If you work overnight the day of employment is considered to be the day you do the most hours, the only exception to this is if you work Saturday into Sunday or Sunday into Monday. In this case the Saturday and Monday would be counted as days of employment.

EU Nationals (JB and JA)

EU nationals and refugees must satisfy the above conditions to qualify for a JB or JA payment.

Asylum Seekers (JB and JA)

Asylum Seekers do not have the right to work, and do not have entitlement to an unemployment payment, until their residency status is finalised and they have a valid Garda National Immigration Card.

Jobseeker's Benefit (JB)

- From the 15th October 2008, Jobseeker's Benefit is paid for a maximum of 12 months to new claimants who have 260 or more paid contributions since starting in insured employment (This also applies to claimants who were in payment for less than 6 months on 15 October 2008.)
- From the 15th October 2008, Jobseeker's Benefit is paid for a maximum of 9 months to claimants who have less than 260 paid contributions since starting in insured employment (This also applies to claimants who were in payment for less than 3 months on 15 October 2008.)

To make a claim for Jobseeker's Benefit you must have the following PRSI contributions:

At least 104 paid contributions since you first started work, and

- Have 39 paid or credited in the relevant tax year (of which at least 13 must be paid *) or
- Have 26 paid contributions in the relevant tax year and 26 paid contributions in the year immediately preceding it
- * If you do not have 13 paid contributions in the relevant tax year the following years can be used to meet the condition: The two tax years before the relevant tax year; the last complete tax year; the current tax year

Once you qualify for a payment the amount you receive will be based on your average weekly gross earnings in the relevant tax/contribution year.

If you earned a gross weekly average of €300.00 per week in the relevant tax year and you satisfy all of the conditions, you will qualify for the maximum personal rate of Jobseeker's Benefit.

Requalifying for Jobseeker's Benefit

- If you have used up your entitlement to Jobseeker's Benefit, you can requalify for JB if you have paid 13 PRSI contributions at class A, H or P after you received at least 156 days on your JB claim.

Wage Band Limits

Jobseeker's Benefit rates are graduated according to earnings in the relevant tax year. From January 2009, a reduced rate of Jobseeker's Benefit is payable if your average weekly earnings in the relevant tax year is under €300. To get your average weekly earnings in the relevant tax year, your gross yearly earnings are divided by the number of PRSI contributions you paid at class A, H, or P. The relevant tax year is 2 years before the year of your claim. For example, if you claim Jobseeker's Benefit in 2009 the relevant tax year is 2007.

Weekly payment for new claims in 2009			
Average weekly earnings	Personal Rate	Qualified Adult	Each Child*
Less than €150	€91.80	€87.90	€26.00
€150 - €219.99	€132.00	€87.90	€26.00
€220 - €299.99	€160.10	€87.90	€26.00
€300 or more	€204.30	€135.60	€26.00

The rates in the table below will apply to all new claims made from the 1st January 2009

Weekly payment for existing (2008) claims			
Weekly Wage Band	Personal Rate	Qualified Adult	Each Child*
Less than €80.00	€91.80	€87.90	€26.00
€80 - €124.99	€132.00	€87.90	€26.00
€125 - €145.99	€160.10	€87.90	€26.00
€150 or more	€204.30	€135.60	€26.00

**If you do not qualify for an increase for a qualified adult you may get a half-rate qualified child increase, if your spouse or partner has income of €400 or less per week.*

If you were awarded credits only in the relevant tax year and had no earnings, you will receive the minimum rate of payment.

If you qualify for a reduced rate of Jobseeker's Benefit you can opt to do one of the following:

- Apply for optional Jobseeker's Allowance (JA), this payment is means tested so you may qualify for a higher payment.
- Take the lower rate JB and get a means tested supplement on Supplementary Welfare from your local HSE.
- If your spouse/partner is receiving a social welfare payment it may be better to remain as a qualified adult on their claim.

Disqualification from payment

You can be disqualified from payment for a maximum of nine weeks at the beginning of your claim for the following reasons.

- If you leave your job including employment schemes, without just cause or a good reason.
- If you lose your job because of your own misconduct.
- If you are aged under 55 and receive a redundancy payment over €50,000. The disqualification period can be from one week up to a maximum of nine weeks, depending on the amount of redundancy you receive. Deductions are allowed for any arrears that you have to pay on your mortgage or utilities.
- Refuse, fail or neglect to avail of any reasonable opportunity for receiving training provided by or approved by FÁS

Social Insurance and Work in the European Union

If you worked in another EU country in the past your social insurance record from that country may help you qualify for Jobseeker's Benefit in Ireland. However, in order to transfer your record from abroad you must have paid at least one reckonable (class A, H or P) PRSI contribution in Ireland since coming to Ireland.

If you are receiving Jobseeker's Benefit in Ireland and wish to go to another EU country to seek employment, you can transfer your payment for a maximum of 78 days to another EU country. You must be available for and genuinely seeking work in Ireland and receiving your JB payment in Ireland for a minimum of 4 weeks before you go. Ask your local Social Welfare Office about transferring JB at least a month **before** you intend travelling.

Jobseeker's Allowance (JA)

In order to qualify for this social assistance payment you must prove that your means are below the present maximum rate of Jobseeker's Allowance for your family size. If you have assessable means, you will receive a reduced rate of payment based on the maximum family rate of payment your family can receive minus your means.

JA – under 20 years of age

From 29th April the rate of payment of Jobseekers Allowance to those aged 18 and 19 years of age was reduced from €204.30 to €100.00 per week for new claimants.

The Qualified Adult rate payable in these cases was also reduced from €135.60 to €100.00.

The full rate of Jobseeker's Allowance will be paid to 18 and 19 year olds in the following circumstances:

- If the person participates in a full-time Youthreach course for young early school leavers;
- a full-time course in a Senior Traveller Training Centre;
- a full-time FAS training course;
- If the person qualifies for the Back to Education Allowance to pursue a full-time second level course or Post Leaving Cert course. (To qualify for the BTEA you must have been out of formal education for at least 2 years and been in receipt of a jobseekers payment for at least 3 months)

The full rate of €204.30 is payable only for the duration of the course e.g. where a person is under 20 years having completed a FAS course he/she will return to the reduced rate of JA, €100.00.

People who WILL NOT be affected by this change are:

- Those with dependent children;
- those who qualify for jobseeker's benefit or who's jobseeker's benefit payment has exhausted and they are transferring from JB to Jobseeker's Allowance
- If a person signs off Jobseeker's Allowance because they found work and having lost their job, makes a repeat claim within 12 months.
- Persons leaving the care of the Health Service Executive at age 18 e.g. those in foster homes or HSE care facilities or who were under HSE care within the last 12 months before they reached age 18.

Jobseeker's Allowance maximum weekly rates:

Personal Rate	Qualified Adult Rate	Each Child Dependant
€204.30	€135.60	€26.00
From May 1st, 2009, new claimants under 20 with no child dependants		
Personal Rate	Qualified Adult Rate	
€100	€100	

Habitual Residence Condition

As of 1st May 2004, a person, must satisfy Habitual Residence conditions in order to qualify for Jobseeker's Allowance and Supplementary Welfare Allowance payments, regardless of your nationality. Generally an applicant who has been present in Ireland for 2 years or more, works here and has a settled intention to remain

in Ireland and make it his/her permanent home will also satisfy the habitual residence condition. Persons who have lived in other parts of the Common Travel Area for two years or more and then move to Ireland with the intention of settling here are quite likely to satisfy the habitual residence condition. Refusal of payment on Habitual Residence conditions can be appealed to the Social Welfare Appeals Office. Contact the INOU for more information.

As of the 5th May 2005, EEA citizens and Swiss nationals who are employed or self-employed in Ireland, paying PRSI or who are claiming jobseeker's benefit at the time they make a claim for One-Parent Family Payment will automatically satisfy the Habitual Residence criteria.

How to apply for JB or JA

1. When applying for a jobseeker's payment the following checklist will help you in making your claim: Apply as soon as you can when you finish work, i.e. the first day you are unemployed. The first three days of every new claim are called waiting days and you do not receive payment for these days. If you are applying for a means tested payment you will be asked for your own and your spouse/partner's recent bank statements and/or payslips and any other documentation that relate to your means.
2. You will need to bring your passport or driver's licence (available at a reduced fee for Social Welfare claimants from the General Registrar's Office, Lombard Street, Dublin 2) as proof of your identity. You may also need proof of your address if the address the Department has on their system is different to your current address eg. a household bill (gas, ESB etc.), bank statement or tax document.
3. Bring your P45 or a letter from your employer stating the last day you worked.
4. For Jobseeker's Benefit, you will also need to bring your most recent P60 (the record of your earnings in the tax year).
5. On the application form you will be asked about the type of work you are looking for, what times you are available for work and the efforts you have made in seeking work. Be flexible in your answers and always think through the implications of what you are saying. You must show that you are looking for full-time work and that you are willing to accept any reasonable offer of employment based on your skills, qualifications and experience. You must also show that you are willing to look at different types of work (see Genuinely Seeking Work in this Chapter). If you are in payment, your claim will be reviewed by the office from time

to time so you should keep details of any emails or letter from employers and jobs that you have applied for.

6. While you are waiting for a decision on your Jobseeker's claim, and if your income is not enough to meet your needs, you can apply for a means tested Supplementary Welfare Allowance payment. Applications for SWA payments should be made to the Community Welfare Officer at your local Health Centre.
 - Community Welfare Officers may not make 'interim' Social Welfare payments while awaiting decisions. If you are refused an SWA payment you should apply to the CWO for a Basic Weekly Payment, Exceptional Needs Payment (ENP) or Urgent Needs Payment (UNP) (see chapter 2) on the grounds that you have no income or means of support through no fault of your own. If you are refused you have the right to appeal - contact the INOU or your local Resource Centre for information and assistance.
7. If you are in receipt of full-rate One-Parent Family Payment, Widow's or Widower's Pension or Deserted Wife's Benefit you can still claim JB (if you have the right number of contributions and satisfy the normal JB qualification conditions). In this case you would receive half the personal rate of JB along with your other payment. You will be required to satisfy all of the conditions of JB to qualify for this payment.

Your unemployment payment can be stopped if:

- You refuse a suitable job offer, including Community Employment or a suitable offer of training, re-training or education.
- You are suspected/convicted of fraud in relation to a Social Welfare payment.

When receiving your JB/JA, there are three things to remember:

1. You must be genuinely seeking and available for full-time work and able to provide proof of your efforts to find work. Always keep a record of your job seeking efforts. You will be asked to show proof of your efforts to find work to the Department from time to time. You should keep a scrapbook, folder or copy where you can keep records of job seeking – for example job advertisements from newspapers, lists of telephone calls you made and copies of letters you sent to employers.
2. You must inform the Department of any change in your circumstances. They may ask you questions to make sure you are in the same circumstances as when you first signed-on. Be aware of this and be able to answer any questions they may ask you.

Always make sure that you tell the Department if you do any of the following:

- Take up paid employment of any sort.
- Take up voluntary work.
- Find employment on a government or FÁS employment programme/training scheme.
- Claim and receive any other benefit or assistance.
- Return to education.
- Leave the country.
- Have any changes in your family circumstances that may affect your payment, i.e. if a dependent child moves out of the family home or if your partner takes up employment.
- If you are, for whatever reason, unable to take up employment.

If your circumstances change for the worse you may be entitled to some additional assistance – always check it out and ask your local Social Welfare office to review your claim.

3. If the Department overpays you in error or because of a change in your circumstances, you will be asked to repay it. You are entitled to come to an agreement with the Department as to how you should repay the money and an affordable repayment plan – however, you cannot be left with less to live on than the current rate of Supplementary Welfare Allowance. Ask for the Code of Practice on overpayments.

Remember: In some cases it is possible to work, or go back to school/college and continue signing-on for JA/JB, see Chapter 4 and Chapter 6.

The National Employment Action Plan (NEAP)

Arising from the European Employment Strategy and Economic Guidelines, each EU member state has to draw up its National Reform Programme, which includes the employment strand known as the National Employment Action Plan (NEAP). This plan outlines key actions to be undertaken under each of the 8 guidelines whose aims include achieving full employment; ensuring an inclusive labour market and making work pay.

Part of the NEAP is the roll out of the preventative strategy. This strategy was originally operated for everyone under 25 years of age who were at least 6 months unemployed, but was rolled out nationally by the end of 2003 for all unemployed people up to age

54. At the beginning of 2007 the NEAP process was extended to cover people up to 65 years of age.

Since November 2006 all unemployed people who reach the three-month threshold of unemployment are referred from the Department of Social and Family Affairs (DSFA) to FÁS to undertake an interview to assist them to identify a personal path to help them re-enter the labour market.

Through the interview process, the referral can be offered one of four options:

- A job
- A place on a training/education scheme
- A place on an employment scheme, work experience programme, high supports process etc.
- Referral to the Local Employment Service for more intensive guidance or counselling.

People who are registered with the Local Employment Service (LES) have the option of staying with LES.

If you are called for interview and have any questions or concerns about the process please contact the INOU or your local Resource Centre for information.

The Interview Process under the NEAP:

- DSFA will write to each person under the age of 65 on the live register advising them of a date and time for a scheduled interview with FÁS.
- If you don't turn up for interview, FÁS will inform the DSFA. The DSFA can respond by calling the unemployed person for interview at the Social Welfare office. If you cannot give a reasonable explanation for not turning up for the FÁS interview, your Social Welfare payment may be affected.
- If you go to the interview but do not take up the option proposed and drop out of the process, FÁS will inform the DSFA through regular tracking reports **and you may be recalled for an interview.**

The DSFA should never terminate your welfare payment simply as a result of your failure to attend a FÁS interview or your failure to take up one of the four options. The DSFA must interview you themselves to establish your reasons.

Local Employment Service (LES)

- If you are having difficulty in finding work, you may be referred to the Local Employment Service for jobseeking advice and assistance.

- If you do not register with the LES, or drop out of LES mediation, the DSFA will be informed. The DSFA may call you for interview about your claim and your efforts to seek work.

If you experience any problems during the National Employment Action Plan (NEAP) process, please contact the INOU for assistance.

Breaking Your Claim

Holidays

Everyone in receipt of a jobseeker's payment is entitled to two weeks holidays per calendar year. You must inform the local exchange of when you plan to take holidays at least two weeks in advance. You will not receive your two weeks payment until after you return.

Collecting Your Payment

All new applications for Jobseeker's Benefit or Jobseeker's Allowance are paid through the Post Office for the first six months of the claim. The payment is made using your Social Services 'swipe' card. You will be required to sign a receipt acknowledging you have received the payment and that you still meet the terms and conditions of that payment.

You must bring valid photographic identification with you to collect your payment. Staff working in the Post Office may ask to see your photo ID before giving you your payment.

The following is considered as valid photographic identification (photo ID): Driving licence, Passport, GNIB card (Garda National Immigration Bureau). EU/EEA nationals may use a National Identity Card.

After the initial six-month period you can request that your JA/JB payment be paid into your bank account using Electronic Fund Transfer (EFT). This change is at the discretion of your local office.

Tax and Social Welfare

Many Social Welfare payments are now treated as taxable income. This means that your Social Welfare payment will 'use up' your available tax credits. Any additional income that you or your spouse may have, on top of your Social Welfare payment, will be subject to tax. Jobseeker's Allowance, Maternity Benefit, Child Benefit and Health Board payments are not treated as taxable income. See Chapter 5 for information on Tax.

The Appeals System

The people who make decisions about your claim at the Department of Social and Family Affairs (DSFA) are known as 'Deciding Officers'. If you are unhappy with a decision made on your claim, you have

the right to ask to have the decision reviewed. It is your right to question a decision by the Department and receive a fair hearing.

The Deciding Officers must adhere to internal departmental guidelines and to legislation when making a decision on your claim. Copies of these guidelines are available on the Department's website (www.welfare.ie) in the Freedom of Information section. Where possible, you should always ask the original Deciding Officer to review their decision before making an official appeal to the Appeals Office.

Social Welfare Appeals

The Social Welfare Appeals Office is an independent agency established to provide an appeals service to persons who are unhappy with decisions of:

- Deciding Officers of the Department of Social and Family Affairs on questions relating to entitlement to social welfare payments and insurability of employment under the Social Welfare Acts,

and

- Officers of the Health Service Executives on questions relating to entitlement to certain Supplementary Welfare Allowances

The Office is headed by a Chief Appeals Officer and has its own Appeals Officers.

An Appeals Officer is independent of the Department and will look at your claim to make sure that the decision has been made in a reasonable way and in accordance with the legislation. Its 'Appeals Officers' can determine if your application for a payment, or any decision received, is appropriate, adheres to and is in keeping with the Department's guidelines and legislation.

While waiting on an appeal hearing, or a decision, from the Appeals Office www.socialwelfareappeals.ie you may be entitled to a Supplementary Welfare Allowance payment from the Community Welfare Officer in your local Health Centre – contact the INOU for further information.

How to make an Appeal

You should complete both sides of the appeal form and include a request to have an oral hearing. Appeals forms are available from your local Social Welfare office, and should be returned to:

- Chief Appeals Officer, Social Welfare Appeals Office,
D'Olier House, D'Olier Street, Dublin 2.
Tel: (01) 671 8633.

How to make your Appeal

Contact the INOU for assistance.

- Appeal within 21 days of receiving the Deciding Officer's decision.
- You can ask your local office to review the decision if you have new evidence or information that the deciding officer may not have had at the time. In some cases this can be sufficient and you won't have to appeal the decision to an Appeals Officer.
- You can ask for your appeal to be held as an oral hearing. This will allow you to present your case to the Appeals Officer in person and may increase your chance of winning. However, the outcome of some types of appeals will not be affected by requesting an oral hearing. You should clearly state that you wish to have an oral hearing on the appeals form.
- When going to an oral hearing, you can bring a friend or advice worker to provide support or help you present your case. Your local Resource Centre may be able to make the appeal on your behalf.
- Collect all evidence supporting your appeal and bring witnesses who can provide evidence.
- You should always keep copies of all the correspondence you have had with the Department and the Appeals Office – especially the original appeals form (both sides of it).
- You should request a copy of your Social Welfare file, and all the documentation relating to your case, from the Social Welfare Office that dealt with your claim. Ask for this in writing under the Freedom of Information Act when making the request. You are legally entitled to any information the Department has used in deciding your case.
- Meet with your representative/advisor regularly to review and update your case. Write down everything that appears relevant. Get as much supporting evidence or material as possible – the more prepared you are for the appeal the better chance you have of winning it.
- You should normally hear the result of your appeal within 6 months, although this could take longer depending on the number of appeals being dealt with by the Appeals Office.
- If new evidence becomes available after the appeal, you can ask for the case to be reviewed.
- If you lose your appeal you can still apply for the same payment in the future if your circumstances have changed since the appeal decision.
- If the appeal is unsuccessful you may be able to appeal to the Chief Appeals Officer or the Ombudsman.

Please Note: You will not be able to take-up a place on a CE scheme, Community Services Programme, Back to Education Allowance or Back to Work Allowance while your claim is under appeal.



CHAPTER 2

Coping with Poverty

Supplementary Welfare Allowance Scheme (SWA)

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Coping with Poverty

The INOU is constantly campaigning for much needed improvements in the social welfare system and for real 'cost of living' payments for all welfare recipients. In the meantime, we realise that it is important for people to get as much help, information and advice as possible.

In this chapter we explain a range of supports available, how to access them and how to get the most benefit from them.

Supplementary Welfare Allowance Scheme (SWA)

The SWA scheme provides short-term payments to tide people over emergencies and times of difficulty or when on-going needs cannot be met by main social welfare payments.

Payments under this scheme are legally under the control of the Department of Social and Family Affairs, but the scheme is administered by Community Welfare Officers (CWOs) employed by the Health Service Executive (HSE). A CWO makes a decision based on the circumstances of each individual case, using guidelines that interpret the legislation.

Who is eligible for Supplementary Welfare Allowance (SWA)?

Any person resident in the state whose means do not meet her/his needs, and the needs of any child dependant or qualified adult, is entitled to apply for Supplementary Welfare Allowance. But, the following groups are **not normally** entitled to a basic weekly payment:

- Full-time students (however, may qualify for Rent Supplement if on Back to Education Allowance).
- Full-time workers, unless employment is under 30 hours per week.
- People involved in trade disputes.
- People who do not satisfy conditions of residency of the state.
- People in prison.

In the case of the above exclusions individuals may apply for Exceptional or Urgent Needs Payments which are not subject to the Habitual Residence Condition.

In order to get a payment you must:

- Satisfy a means test
- Satisfy the Habitual Residence condition.

- Have applied for all possible benefits or assistance from both the Department of Social and Family Affairs or the local HSE.
- Satisfy the CWO that you need the particular payment.

The method of assessing capital for entitlement to Supplementary Welfare Allowance payments is as follows:

Capital	Weekly Means Assessed
First €5,000	Nil
Next €10,000	€1.00 per €1,000
Next €25,000	€2.00 per €1,000
Balance	€4.00 per €1,000

If you did not qualify for a Social Welfare or HSE payment because you have failed to provide information or material they requested, you may be refused an SWA payment. If you are refused an SWA payment then you are entitled to appeal the decision of the CWO. If you have received a refusal letter then it should state your options for appealing.

EU workers may be able to claim a basic SWA payment, and access Rent Supplement and other SWA payments, if they

- Have been genuinely employed in Ireland, and have lost their job, and
- Meet the other relevant qualifying conditions for SWA

Types of Payments

Basic Weekly Payment

You can claim this payment if you can prove that your income is less than the SWA rate appropriate for your family size, and can satisfy the means test. The SWA rate of payment is €204.30 for the claimant, €135.60 for the Qualified Adult and €26.00 for each Qualified Child (formerly Child Dependant). From 30 April 2009 new claimants under 20 years of age receive €100 per week and €100 per week for a Qualified Adult.

You will only be paid the difference between your income and the appropriate rate of SWA for your family size.

If you are under 25 years, and living with your parents, their income may be assessed as means against you when processing your application (evidence of parents' income may be required).

Weekly Supplements

The guidelines provide for payment of ongoing weekly supplements in different situations. The HSE have the power to decide to pay a

weekly supplement to a person who does not have enough money to meet her/his needs. If you require assistance in making an application, contact the INOU.

Rent Supplement

People receiving Social Welfare payments and living in private rented accommodation may be eligible to receive financial assistance towards the cost of their rent under the SWA Rent Supplement scheme.

Rent Supplement is normally calculated to ensure that a person, after the payment of rent, has an income equal to the rate of SWA appropriate to their family circumstances less a minimum contribution, currently €24, which recipients are required to pay from their own resources. Many recipients pay more than €24 because recipients are also required, subject to income disregards, to contribute any additional assessable means that they have over and above the appropriate Basic SWA rate towards their accommodation costs.

Changes to the Rent Supplement Scheme.

A number of changes were made to the rent supplement scheme in the Supplementary Budget in April 2009.

- The minimum contribution that individuals and families make towards their rent was increased to €24 with effect from 1 June 2009.
- Rent supplements for all existing tenancies were reduced by a further 8% with effect from 1 June 2009.
- There was a corresponding reduction of between 6% and 10% in the maximum level of rent supplement payable by the State in respect of all new tenancies or on renewals of tenancies, with effect from 1 June 2009.
- Rent Supplement will be restricted to individuals who have been an existing tenant or in homeless accommodation for 6 months or who already has a local authority assessment that they are eligible for and in need of social housing. These measures will apply to all new applicants for rent supplement from end July 2009.

In general, all other applicants for rent supplement must have a housing needs assessment carried out by the local authority in the area where they live, and be regarded as in need of and eligible for social housing, before rent supplement can be paid.

- Rent Supplement will not be paid where, after end July 2009, an applicant has refused a second offer of local authority housing, or has left such housing without reasonable cause.

Rent/Mortgage Interest Supplement Means Test

Taking up part-time employment can effect your Rent/Mortgage supplement. Income is assessed in the following way:

- The first €75 of 'additional household income' is disregarded.
- Additional household income over €75 is disregarded at 25% of its value
- There is no *upper limit* on the amount that can be disregarded.

Additional Household Income

When calculating entitlement to a Rent Supplement and Mortgage Interest Supplement 'Additional household income' is money that comes from:

- Part-time employment or part-time self-employment (under 30 hours per week)
- Full-time employment or full-time self-employment (30 hours or over per week). This rule **ONLY APPLIES** where a Local Authority accepts a person as in need of accommodation under the Rental Accommodation Scheme. This applies to Rent Supplement claims only. (PLEASE NOTE: Different rules apply where a person is **officially on** the Rental Accommodation Scheme with a Local Authority and paying differential rent.)
- Any employment or training scheme i.e. CE, BTWA, BWTEA or FÁS course
- Family Income Supplement (previously not assessed as means is now to be assessed as means)
- Maintenance Payments of over €95.23 (see following pages)

Where assessable 'additional household income' is over €75 the amount over the €75 will be disregarded at 25% of its value:

Example: Additional Household Income = €125

Step 1: First €75 disregarded = balance €50
(€125 minus €75 = €50)

Step 2: Amount over €75 disregarded at 25% of its value
(€50 x 25%) = €12.50. Total disregard: €87.50

Rent Supplement reduced by = €37.50

Note: Remember that certain types of 'additional income' can affect your basic Social Welfare payment.

Example 1: Single person on JA (€204.30) with no other income

Single Rate Jobseeker's Allowance	€204.30
Basic SWA rate for a single person	- €204.30
Additional income above Basic SWA rate	€0.00
Private Rented Accommodation per week	€115.00
Minus minimum personal contribution (person pays)	- €24.00
Maximum Rent Supplement payable per week (HSE)	€91.00
Minus additional income above Basic SWA rate	- €0.00
Rent Supplement payable (HSE)	€91.00

Example 2: Single person working part-time (under 30 hours) with €150 additional household income

Private Rented Accommodation per week	€115.00
Minus minimum personal contribution (person pays)	- €24.00
Maximum Rent Supplement payable per week (HSE)	€91.00
Standard Jobseeker's Payment	€204.30
Earnings from Employment over 3 days	€150.00
Revised Jobseeker's payment based on assessment of earnings *(see Chapter 4 for JA and assessment of additional income)	€150.30
New Total Income (JA and income from Work)	€300.30
Additional Household Income above SWA rate (SWA rate €204.30)	€96.00
Automatic €75 disregard on additional income	- €75.00
Disregard of 25% the remaining amount (€21 - 25%)	- €5.25
Total Disregard (€75 + €5.25)	€80.25
Amount Assessed against Rent Supplement (€96.00 - €80.25)	€15.75
Rent Supplement payable (€91.00 - €15.75)	€75.25

Allowed Expenses

When calculating a person's additional household income, PRSI and reasonable travelling expenses can be disregarded. In addition, any lunch, travel allowances or childcare allowances paid to participants on certain training courses may also be disregarded. Income Tax **will not** be disregarded.

Maintenance Payments

If your only additional income is a maintenance payment, the first €95.23 per week of that maintenance payment is counted in full as means when calculating entitlement to Rent Supplement. Any maintenance payments in excess of €170.23 (€95.23 max maintenance limit + €75 'additional household income') will be

assessed as 'additional household income', with the amount over €170.23 disregarded at 25% of its value.

Maintenance Payments

If your only additional income is a maintenance payment, the first €95.23 per week of that maintenance payment is counted in full as means when calculating entitlement to Rent Supplement. Any maintenance payments in excess of €170.23 (€95.23 max maintenance limit + €75 'additional household income') will be assessed as 'additional household income', with the amount over €170.23 disregarded at 25% of its value.

Rehabilitative Earnings Disregards

Up to €120 of earnings from rehabilitative employment can be disregarded. However, this disregard cannot be applied together with 'the additional income disregard'. Only one such disregard can be applied, whichever is most beneficial.

Returning to Full-Time employment

Persons accepted as being in need of accommodation under the Rental Accommodation Scheme may continue to receive a Rent Supplement and return to full-time employment subject to satisfying a means test. To qualify the person must not have been in full-time employment (i.e. 30 hours or more per week) in the previous 12-month period immediately before seeking to retain their Rent Supplement.

Where a person has participated in Community Employment, Back To Work Allowance Scheme or the Area Allowance Enterprise Scheme they will be eligible to retain their Rent Supplement if returning to full-time work – subject to qualifying for the Rental Accommodation Scheme (RAS).

Rent Supplements will not be paid when:

One member of a household is working full-time (i.e. if one of a couple is working 30 hours or more). In such cases both partners will be excluded from receiving rent supplement. This does not apply where the claimant is accepted as 'in need of accommodation' by a local authority under the Rental Accommodation Scheme (RAS) and their spouse is not in fulltime employment.

Rent Supplements levels:

When assessing applications for Rent Supplement, a CWO will use guidelines on what is considered reasonable accommodation for individual or household needs. Rent supplements are subject to a limit on the amount of rent that an applicant for rent supplement may incur. The limits vary according to geographic location and household size.

The rent supplement will only cover rent up to the amount set out in the regulations. If your rent is above the maximum 'cap' or limit for your

family size the HSE can refuse to pay any rent supplement.

A CWO can ask you to move to cheaper rented accommodation if they think your accommodation is too expensive. It is essential that you keep the CWO informed of any change in your circumstances. Contact your local HSE office (Chapter 7) for details of maximum rent limits in your area.

Mortgage Interest Supplement

The purpose of Mortgage Interest Supplement is to provide short term support to eligible people who are unable to meet their mortgage interest repayments in respect of a house which is their sole place of residence. The supplement assists with the interest portion of the mortgage repayments only and is payable if the loan agreement was entered into at a time when, in the opinion of the HSE, the person was in a position to meet the repayments.

The existing mortgage interest supplement assessment provides for a gradual withdrawal of payment as hours of employment or earnings increase. In recent years improvements have been made to the means test to encourage eligible people to engage in employment without losing their entire mortgage interest supplement.

Those availing of part-time employment (less than 30 hours a week) and/or training opportunities can continue to receive mortgage interest supplement subject to their satisfying the standard means assessment rules.

Since June 2007, where a person has additional income in excess of the standard weekly rate of supplementary welfare allowance, the first €75 of such additional income together with 25% of any additional income above €75 is disregarded for means assessment purposes. This ensures that those returning to work or participating in training schemes are better off as a result of taking up such an opportunity.

Heating Needs and Diet Supplements

Both of these types of payments may be paid to people who, due to ill health or a particular medical condition, require a special diet or a well-heated house. Again you will have to show that your income does not allow you to meet these special needs. In the case of the Diet Supplement, you will also need a letter from your dietician and consultant saying that you need a particular diet e.g. gluten free. The CWO's have guidelines to decide how much the extra dietary needs or heating will cost and how much help/assistance you should get.

Changes to the categories of diets which were eligible for the Diet Supplement were made following the implementation of a report undertaken on behalf of the Department by the Irish Nutrition and

Dietetic Institute (INDI) which was published in January 2006.

There are now only four main categories for which supplements are paid:

Type A: low lactose, milk free diet

Type B: gluten free diet

Type C: high protein, high calorie diet

Type D: altered consistency (liquidised) diet

Exceptional Needs Payments (ENPs)

The HSE have discretion to make once-off payments to meet exceptional or out of the ordinary needs. Examples would be assistance towards the cost of funerals, maternity items or buying/repairing an essential household items such as a cooker or washing machine. If you have a once-off expense, which you are unable to pay, you should apply for this payment. The decision to award an ENP is at the discretion of the Community Welfare Officer (CWO) and is based on the individual circumstances of each case. Give the CWO as much information as you can in order to see if the payment can be made. If you require assistance in making an application contact your nearest Resource Centre or the INOU.

Urgent Needs Payments (UNPs)

Anyone may qualify for a special payment to meet an urgent need, for example, arising from a fire or flood. However, there is no automatic entitlement to such payments. UNPs are payable at the discretion of the HSE taking into account the requirements of the legislation and all the relevant circumstances of the case.

Back to School Clothing and Footwear Allowance Scheme

This payment is designed to help meet the costs of school uniforms. Applications can be made from 1st June to 30th September and anyone claiming a social welfare (including Family Income Supplement – FIS), HSE payment or on an approved employment scheme should apply.

The means test is based on gross income, less PRSI and travel expenses and is as follows:

Back to School Clothing & Footwear Allowance Income Limits

Children Couple*	1 Child	2 Children	3 Children	4 Children
	€560.00	€586.00	€612.00	€638.00*
	*Each extra child €26.00			
Lone Parent**	1 Child	2 Children	3 Children	4 Children
	€407.00	€433.00	€459.00	€485.00**
	**Each extra child €26.00			

If your income is below this level, you will receive payments for children aged 2 to 17 and children aged 18 to 22 if in full-time education, for whom a Child Dependant Allowance is payable.

From June 2009, €200.00 is paid for each eligible child aged between 2-11 years on or before 30th September 2009 and €305.00 is paid for each eligible child aged between 12-22 years on or before 30th September 2009

As a special measure introduced in Budget 2009, an additional amount of €215 is paid for children aged 18 getting half rate Child Benefit. This means, a child aged 18 getting half rate Child Benefit will get a Back to School Clothing and Footwear Allowance of €520.

Applying for a Supplementary Welfare Allowance Payment

You can make an application for any of the above Supplementary Welfare Allowance (SWA) payments through the Community Welfare Officer (CWO) at your local health centre. Contact your local HSE Office, see Chapter 7 to find out the location of your local health centre and the name of your CWO.

Basic Weekly SWA payments

The Social Welfare Miscellaneous Provisions Act 2003 allows a CWO to determine if a person is Genuinely Seeking Work, where that person would normally be expected to apply for a Jobseeker's payment. If you have applied for a Jobseeker's Allowance/Benefit payment or are appealing the refusal of a JA/JB payment CWOs now have the authority to seek proof of your efforts in 'Genuinely Seeking Work' (see chapter 1) when assessing your entitlement to a basic weekly SWA payment. If they decide that you are not Genuinely Seeking Work they could refuse your application for an SWA payment.

Your HSE office can provide official application forms to complete. Application forms can be downloaded from the CWS website at http://communitywelfareservice.ie/cws_public/. Remember to keep a copy of your original application if possible

This application will give you the opportunity to explain all the reasons why you need help at that particular time; it will help you to explain your case to the CWO.

You will need to bring the following items when making your application:

- Proof of where you live and proof of identity.
- Relevant letters from doctors, community workers, social workers, etc. as appropriate.

- If you are looking for Rent Supplement bring your rent book or rent receipts.
- If you are applying for Diet Supplement bring letters from your dietician and consultant.
- Official written quotes from shops or repair-shops if seeking help with essential household goods.

You will be means-tested and decisions normally take about a week. The quicker you can give the CWO all the information needed to make the means test, the quicker s/he can process your claim.

If you are refused payment, you are entitled to be told the reason for refusal in writing. Always keep a copy of this document in case you want to appeal the CWO's decision.

SWA Appeals

If a payment has been refused you have the right to appeal that decision. You can apply to the CWO or the SCWO to have the decision reviewed, if this is not successful then you can appeal to the HSE Appeals Office and finally the Social Welfare Appeals Office.

At each stage you should appeal a decision as soon as possible after the initial decision has been made.

Community Welfare Officer (CWO)

- Check to make sure the CWO had all the relevant information available to them at the time they made their decision and provide any new information.
- Ask if there is any possibility of the decision being reversed.
- Ask the CWO exactly why the payment is being refused and request the decision in writing on the grounds that you may wish to appeal.

Superintendent Community Welfare Officer (SCWO)

- Contact the Superintendent CWO explaining your case and ask them to review the original decision of the Community Welfare Officer.
- Provide any additional supporting information as may be appropriate.

HSE Appeals Office

Each HSE area has an 'Appeals Officer' who is responsible for appeals. You can complete an official appeals form or simply write a letter to your local Appeals Officer (see Chapter 7). You should;

- Give the reasons why you feel the decision was unreasonable.

- Provide any extra information you feel may be useful in reconsidering the decision.
- Ask for an oral appeal. Although these are rarely given you should try to talk directly to the Appeals Officer.

In practice, the Appeals Officer should check back with the Superintendent CWO who was responsible for upholding the original decision of the CWO. The Appeals Officer will then write to you informing you of the result of the appeal.

Social Welfare Appeals Office

If you are unhappy with the result of the HSE appeal, you may then appeal to Social Welfare Appeals Office (see Chapter 7).



You cannot take a further appeal to Social Welfare Appeals for Exceptional Needs Payments or Urgent Needs Payments.

Medical Cards

Medical Cards entitle people on low incomes to free medical care and a range of medical services. They are issued by local HSE and are subject to passing a means test.

If you are solely dependent on social welfare payments you will usually pass the means test for the medical card. Medical Cards can be issued on hardship grounds even if a person's income exceeds the income guidelines. Each application is considered on its own merits, so if your income is more than the guidelines and you have specific hardship circumstances, you should still apply giving as much detail and evidence of your circumstances as possible.

The means test guidelines, still under review, based on gross income less PRSI, are as follows:

Medical Card Income Guidelines:

Single person under 66 living alone	€184.00
Single person under 66 living with family	€164.00
Couple under 66 (+ Lone Parent)	€266.50
Couple 66 - 69*	€298.00
+ each child under 16	€38.00 (1st and 2nd) €41.00 (3rd +)
+ each dependent child over 16	€39.00 (1st and 2nd) €42.50 (3rd +)
+ over 16 in full-time third level (not grant aided)	€78.00

Reasonable expenses incurred in respect of childcare costs and rent / mortgage payments will also be allowed. Weekly travel to work costs are also allowed.

*All persons over 70 are entitled to a medical card **subject to** a means test. This does not cover their dependants.

If you are unemployed for 12 months or more you may keep your Medical Card for up to 3 years, in certain circumstances, when you get a job (see Chapter 4).

Income from Family Income Supplement is not counted when working out if you are within the income guidelines.

GP Visit Medical Cards

In extending the provision of the medical card scheme a 'Doctor Visit only' medical card has been introduced. This card entitles you to free visits to your doctor, but you may still have to pay for medication.

GP Visit Cards Income guidelines:

Single person under 66 living alone	€276.50
Single person under 66 living with family	€246.00
Couple under 66 (+ Lone Parent)	€400.00
Couple 66-69	€447.00
+ each child under 16	€57.00 (1st & 2nd) €61.50 (3rd +)
+ each dependant child over 16	€58.50 (1st & 2nd) €64.00 (3rd +)
+ over 16 in full time third level (not grant aided)	€117.00

Reasonable expenses incurred in respect of childcare costs and rent/mortgage payments will also be allowed.

Managing Your Money

When you have a limited income it is important that you know how to check on where your money is going and at what to do if you are having trouble paying back debts.

Getting Help

The Money Advice and Budgeting Service (MABS) is a free and confidential service for people with debt and money management problems. There are 53 MABS services in Ireland, staffed by trained Money Advisers. Money Advisers will:

- Help you deal with your debts and make out a budget.
- Examine your income to ensure you are not missing out your entitlements
- Contact/liase with your creditors with offers of payment on your behalf.
- Help you decide on the best way to make the payments.

You can contact the MABS Helpline, on **1890 283 438** Monday to Friday, 9.00 am – 8.00 pm. Visit their website www.mabs.ie for more information.

Some Personal Budget Tips

- Start by doing your budget weekly and then do it monthly.
- Get all members of the family involved.
- Work out how much you spend weekly on Gas, ESB, rent, telephone, etc.
- Work out how much money you will need to put aside to meet future expenses, e.g. communion, confirmation, holidays or car insurance.
- Don't forget to include items such as clothing, childcare, household items, medical expenses, sports, gifts, etc.
- Try to put some money aside every week or every month, even if it is only a very small amount.
- When buying things on credit or borrowing money don't be tempted to sign any contracts until you have read them fully and thought them over carefully.

Debt Management

- Debt only becomes a problem when you can no longer continue to repay a loan or pay the bills - when you are no longer in control. There are ways out of debt.
- Check if you are getting all your entitlements or if there is any way you can increase your income.
- Check if you can increase your income by cutting back on spending.
- List all your debts in order of importance. If you are in danger of losing your home because of rent/mortgage arrears that debt should be your first priority.
- If in difficulty, contact your creditors as soon as possible. Begin with the most important debts. You can explain your situation and prevent any action being taken against you.
- Where possible use the services of an advice/support worker when trying to work out a repayment agreement with a creditor.

In dealing with ESB or gas bills the local ESB/Bord Gáis offices should work with the customer to come to a realistic repayment method.

Losing Your Job

The shock of losing a job, or the prospect of reduced hours/pay, can be acute and traumatic for people. It is very important that they understand options that may be offered and how those options will affect them.

Changes to Working Conditions

If your employer is proposing any change to your terms and conditions of employment, such as Reduced Hours or Pay, Short-time or Lay off, you should ask your employer to give you written details of this proposed change and ask for a review date. If you accept the change, you should reply in writing, confirming that your acceptance is on the basis that this is a temporary situation and that you will be returning to your original hours/pay in the future.

Reduced Hours or Pay

A reduced working hours situation occurs where your employer proposes a reduction to your pay or hours, but that reduction is not less than half the normal weekly amount of your normal pay/hours. This is a change to your terms and conditions of employment and **must be agreed with you**.

If you do not agree, and say you wish to continue working as before your employer could decide to make you redundant. If this happens you may bring a claim for Unfair Dismissal.

Short-time

A short-time situation occurs when there is a reduction in the amount of work available, and applies where the reduction to your pay or hours is less than half the normal weekly amount of your normal pay/hours. Short-term is a change to your terms and conditions of employment and must be agreed with you. This must be a temporary situation and your employer must notify you before the reduction in hours/pay starts. Your employer can seek to put you on short time if it is in your contract of employment or custom and practice in your workplace.

Lay off

A lay-off situation arises where your employer is temporarily unable to provide work for you. Your employer can lay you off if it is in your contract of employment or it is custom and practice in your workplace. Lay off is a change to your terms and conditions of employment and **must be agreed with you**. This must be a temporary situation and your employer must notify you before the reduction in hours/pay starts.

Both Short-Time and Lay off

If you do not agree to Short-time or Lay off your employer could seek to make you redundant.

If a short-time or lay off situation exists and has continued for 4 weeks or more, or for 6 weeks in the last 13 weeks, and your

employer cannot guarantee you at least 13 weeks employment you may be able to claim redundancy. This is considered voluntary redundancy and you are not entitled to notice or pay in lieu of notice.

There is no limit on the number of times an employer may put an employee on short-time or lay off, as long as the employer can guarantee at least 13 weeks employment. However, if it becomes apparent that the short-time or lay off is no longer temporary then the situation could be considered a redundancy. For more information on this subject contact the INOU by telephone on 01- 856 0088.

Entitlement to a Jobseeker's payment

If your hours of work are reduced so that you are unemployed for at least 3 out of 6 consecutive days you may be entitled to a social welfare jobseeker's payment.

To qualify for Jobseeker's Benefit you must have enough PRSI contributions and must have suffered a substantial loss of employment in any period of 6 consecutive days. This means, you must have lost at least one day's employment and as a result of this loss be unemployed for at least 3 days out of 6 days. Your earnings must also have been reduced because of the loss of employment.

If your employer reduces your days at work to 3 days a week or less and you do not qualify for Jobseeker's Benefit you may get Jobseeker's Allowance for the other days. You must meet the other conditions that apply to Jobseeker's Allowance, for example, you must satisfy a means test.

It may be possible to get Family Income Supplement if you have a family and your pay or hours are reduced.

Entitlement to Redundancy

Employed – for 104 weeks continuously

Under the Redundancy Payments Act of 1967-1991 employers must, by law, pay compensation to employees dismissed for reasons of redundancy.

Employed – for less than 104 weeks continuously

Employees who have less than 104 weeks continuous service are not entitled to a Statutory Redundancy payment

Redundancy

Under the Redundancy Payments Act of 1967-1991 employers must, by law, pay compensation to employees dismissed for reasons of

redundancy. The amount of the statutory payment is related to the employee's length of service, normal weekly or monthly earnings (including base salary, regular overtime, payment-in-kind) up to a weekly maximum of €600 per week from 1st January 2005.

Redundancy Applies when;

- An employer ceases to carry on business.
- An employer's requirements for employees has ceased or diminished.
- An employer has decided to carry on the business with fewer or no staff. In this case, close members of the employer's family are not taken into account.
- An employer has decided the work is to be done in a different manner in future and the employee is not sufficiently qualified or trained to do the work in the required manner.

Qualifying for a Redundancy Payment

Not all employees are entitled to the statutory redundancy payment, even where a redundancy situation exists. To be eligible for a payment under the Redundancy Acts, the employee must satisfy the following requirements:

- Be aged over 16 years of age.
- Be in employment that is insurable for all benefits under the social welfare system (PRSI Class "A").
- Have worked continuously for the employer for at least 104 weeks.
- Have been in continuous employment for more than two years if a Part-time worker.
- The same rules apply to apprentices. Apprentices qualify for redundancy unless let go within one month of completing an apprenticeship.

Employers must give proper written notice of redundancy of at least two weeks, the minimum period, to both the employee and to the Department of Enterprise, Trade and Employment. During this period, an employee should be given reasonable time-off to look for other work.

The amount paid in redundancy relates to the employee's length of continuous service and weekly earnings up to a maximum of €600 per week. If the lump-sum payment is under €10,160 (plus €765 for each full year of service) you do not pay tax on it. The employer must pay the lump-sum directly to the employee.

How are Redundancy payments calculated?

Under the Redundancy Payments Bill 2003, employees are entitled to:

- Two weeks pay for each year of employment.
- A bonus week's pay.

Example:

You are aged 45 and are being made redundant. You have worked for your employer for ten complete years. Your statutory redundancy payment will be calculated as follows:

— Two week's pay x 10	20 weeks
— Plus one week's bonus pay	<u>+ 1 week</u>
Total Statutory Entitlement	21 weeks pay

RP50 Form

In a redundancy situation the employer should give the employee a Redundancy RP50 Form on the date of payment. This form should show the basis on which the sum was calculated. A copy of the form containing an original signature of both employee and employer in blue ink, should also be sent to the Department of Enterprise, Trade and Employment.

When calculating any entitlement to a redundancy payment your continuity of employment is an important consideration. As previously stated, an employee must have worked continuously for an employer for at least 104 weeks to be considered in continuous employment.

If you have been absent from employment under the following conditions it will not be considered a break in the continuity of your employment;

- Sick leave for 26 weeks or less, occupational injury for 52 weeks or less, maternity leave for 26 weeks or less and career breaks of 13 weeks or less.
- The following situations will not break the continuity of service:
- Absent from work through illness for not more than 78 weeks. However, if absent through sickness for more than 78 weeks, the continuity of service will not automatically be broken. There is a presumption that the continuity of service remains and it will be for the employer to prove otherwise.
- Maternity/adoptive/parental or carer's leave.
- Dismissed due to redundancy before reaching 104 weeks service then taken back by employer within 26 weeks of that dismissal.
- Re-employed within four weeks of dismissal by an associate company of previous employer.

- Voluntarily transferred to another employer and it is agreed that the continuity of service will not be broken.
- Placed back in employment under the Unfair Dismissal legislation.
- Lay-offs, strikes or lock out of your employment.
- A transfer of the business to a new owner.

When the actual dismissal takes place the employee must be given the RP50 form. In the event that an employer refuses or fails to pay an entitled employee the statutory redundancy payment and all reasonable courses of action have been exhausted, he/she can apply to the Department of Enterprise, Trade and Employment for payment. The Department pays the full amount direct to the employee from the Social Insurance Fund (S.I.F.).

Department of Enterprise, Trade & Employment

For further information on Employment Rights or Redundancy Payments contact the National Employment Rights Authority (NERA) on 1890 808 090 or visit their website on www.employmentrights.ie.

Employment Appeals Tribunal

Disputes concerning redundancy payments can be submitted to the Employment Appeals Tribunal (lo-call 1890 220 222), which has the advantage of providing a speedy, fair, inexpensive and informal means for individuals to seek remedies for alleged infringements of their statutory redundancy rights. The Tribunal also deals with disputes under such other labour law areas as the Minimum Notice and Terms of Employment Acts, 1973 to 1991.

These cover the right of workers to a minimum period of notice before dismissal, provided they are in continuous service with the same employer for at least 13 weeks and are normally expected to work at least 8 hours per week.

The Tribunal also deals with the Unfair Dismissals Acts, 1977 to 1993 and the Protection of Employees (Employers' Insolvency) Acts, 1984 to 1991 (dealing with such areas, amongst others, as arrears of pay due to an employee, holiday and sick pay etc.) where the employer is insolvent.



REDUNDANCY INFORMATION HELPLINE



- Free
- Confidential
- Impartial

(01) 856 0088

Email: info@redundancy.ie





www.redundancy.ie provides key information on redundancy and social welfare for:

- Employees who have recently or are about to become unemployed
- Information Providers
- Trade Unions representatives/Shop Stewards
- Employers

In addition to the information on www.redundancy.ie, we offer the following services and information:

- 'Know your welfare rights' leaflet aimed specifically at employees who are about to become unemployed as a result of redundancy
- 'Know your welfare rights' resource pack with more detailed information for information providers, Trade Union representatives, Shop Stewards and Employers.
- 'Looking for Work' leaflet which identifies a range of services, supports, advice and tips to help unemployed people with their jobseeking.



REDUNDANCY INFORMATION HELPLINE 

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- **Free**
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- **Impartial**



CHAPTER 3

Looking for Work

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Introduction

In this chapter we explore the range of services and supports available to help you find a job and assist you in your move from Welfare to Work.

Very often unemployed people find that knowing how to look for work is as important as the act of looking for work itself. Knowing where to source information on employment opportunities and how to follow up on them is equally important.

You will find that as you begin to understand how to use the range of 'job-seeking' tools and services available you will greatly increase your chances of finding and getting the job you want.

Help with Getting a Job

Local Resource Centres

Local Resource Centres are independent organisations offering a range of services and supports to help unemployed people find work.

These centres can help you by providing free and confidential 'Welfare to Work' and welfare rights information. They can provide assistance in preparing your C.V. and cover letters, as well as filling in application forms. In addition they may be able to provide information on local job vacancies, access to the FÁS website and daily newspapers.

A number of Centres run Jobs Clubs which provide a range of tailored resources and supports designed to help people find work. For more information see details on Jobs Clubs in this chapter.

FÁS – Employment Services

FÁS, the National Training and Employment Authority, is organised as a network of regional and local offices around the country which includes 20 Training Centres. FÁS Employment Services is the Public Employment Service in Ireland and has responsibility for the development and delivery of a vocational guidance and placement service. The aim of the service is to act as a gateway to all FÁS and other relevant labour market services, to provide a national high quality recruitment service which will help jobseekers, in particular those who are most marginalised, to enter/ re-enter the active labour market and to provide a high quality Employment Service to employers by matching and filling vacancies at all levels. In achieving this aim, FÁS will prioritise specific target groups, especially those who find it difficult to access labour market opportunities, in order to stem the flow into long-term unemployment and to:

- help unemployed people to find employment or to return to the workforce
- meet the skill needs of employers by referring unemployed people to relevant training programmes
- provide intensive support to disadvantaged groups
- assist employers to fill their vacancies

A job seeker attending an Employment Service Office receives a guidance interview with an Employment Services Officer (ESO) who is available to advise on employment opportunities, training courses and other options which may lead to employment. In addition they may refer you to your Local Employment Service (LES) or local Jobs Club for further support. Details of all FÁS services available, along with other information about living and working in Ireland is available in all accession languages for those clients whose mother tongue may not be English.

The registration form used by the ESO will record the details of the type of training and/or employment you may be looking for. If you are unsure of what type of courses are available to suit your needs your local ESO can advise you and explain the details and benefits of the courses. If you have any questions or need assistance in filling in the registration form the ESO will be happy to help you.

It is important that you get the most benefit from the services FÁS provide. You should contact FÁS regularly to update your record, otherwise you may miss out on opportunities. Information and details on all vacancies registered with FÁS, together with details on employment and training programmes is available through the FÁS website www.fas.ie or FÁS Job Seekers Services – (FÁS Jobs Ireland) – Freephone Service for Job Seekers - 1800 611 116. If you wish to put up your Curriculum Vitae on the FÁS website www.fas.ie select Find Job and register as a job seeker. Employers use this facility to make contact with potential job seekers and has resulted in a large number of successful job placements.

Internet: All the services offered by FÁS can be accessed on www.fas.ie which includes job vacancies (including Northern Ireland vacancies), course information, allowances etc. If you do not have internet access from home you can still access the FÁS website from any Library or Internet café or from the touch screen kiosks in any FÁS Office.

Information in FÁS Offices

FÁS offices can be very useful sources of information for jobseekers. As information on vacancies and employment schemes are frequently updated we recommend that you regularly use your local FÁS offices.

- **Noticeboard:** Each FÁS office will have a notice board displaying advertisements for jobs, Community Employment Schemes, and other employment schemes. All local offices provide a free service where you can use their telephones when phoning about work.

- **Touch Screen Kiosks:** FÁS have touch screen kiosks with print facilities in each Employment Services Office that give information on jobs and training. It guides you through the information in a step-by-step manner.
- **Newspapers:** FÁS display all job adverts from newspapers on a daily basis.
- **'Career Directions'** is an interactive tool that can help you select a job or career. It provides details on the nature of the work, the qualifications needed and where to go for further information. 'Career Directions' can be accessed over the Internet on the website www.careerdirections.ie.
- **Information on FÁS Services and Living and Working in Ireland:** Available in all accession languages.

Working in Europe

If you are interested in working in the European Economic Area (European Union, Norway, Iceland and Liechtenstein), there are over 16 Advisors throughout FÁS who will give specialist advice through the EURES (European Placement Services) system.

Details of jobs in other European countries are also available on the internet at <http://europa.eu.int/eures> as is information on living and working conditions in these countries.



You may be entitled to transfer your Jobseeker's Benefit to another European Economic Area country for a period of up to three months while looking for work there. You cannot transfer Jobseeker's Allowance

Jobs Clubs

Jobs Clubs are available as a support to job seekers who require some assistance in preparing their CV's, improving their interview skills or in identifying possible job opportunities. Part-time job seeking / interview skills and the support of experienced staff are available on a structured basis for a period of up to 5 weeks. Thereafter, participants can avail of the facilities of the Jobs Club until such time as they find a suitable job. Jobs Club participants retain their Social Welfare entitlements and receive an additional bonus while on the formal Jobs Club modules.

• Formal Training

These courses can range from three to five weeks in length depending on the needs of the group. They run on a part-time basis from 9.00am - 1.00pm three to five days per week. Each course covers a range of areas including: C.V. preparation, Writing Cover letters, Completing Application Forms, finding and following Job Leads, Telephone Skills, Interview Preparation and Interview Skills.

• Resource Centre

In addition to the Formal Training available the Jobs Club will provide you with a range of long-term support services and facilities to help you look for

work. These include: typing cover letters, updating and amending C.V.'s and assisting with photocopying/faxing and postage.

- **Sourcing Jobs**

The Jobs Club will help you to build up a good knowledge of how and where to find jobs. Through its extensive contacts with FÁS and other organisations it will match you with existing job vacancies and be aware of potential vacancies in the future. For more information on Jobs Clubs please contact your local FÁS Employment Services Officer.

The Local Employment Service (LES)

Local Employment Service's were set up throughout the country in response to the need to help long-term unemployed people find jobs (see Chapter 7). The overall aim of the service is to enable you to explore the range of education, training and employment options available and to plan your use of these options to help you progress from welfare to work.

Your local LES offices, or Contact Points, are identifiable by the 'OBAIR Local Employment Service' sign. Through these Contact Points you can access the services of mediators and guidance counsellors who are available to assist you in accessing the jobseeking services and supports you need.

The mediator will work with you in developing your C.V. and jobseeking skills. They will develop a jobseeking plan that will focus on your skills and abilities, to help you find the type of job you want. Mediators have extensive contacts with local employers and can be helpful in finding local employment opportunities.

LES guidance counsellors can provide you with information about training, further education and second chance educational programmes. They will talk to you about your career options and identify any training programmes that may be of benefit to you. The guidance counsellor will work with you, helping to evaluate the various options available and support you in your decisions.

Through the services of both the mediator and guidance counsellors you will be able to look at the various employment schemes that might be suitable for you now and make plans for getting work after you finish the scheme(s). If you feel you want to make a longer-term plan and do some training or go back to school or college the LES will also be able to help you consider your options. Some of the LES's offer access to childcare facilities, operate Jobs Clubs and can offer specialised training courses.

Area Based Partnership Companies

Partnership Companies were established to tackle growing unemployment in particular areas of the country. Each Partnership Company is made up of representatives from the business community, state agencies and community groups (see Chapter 7).

These established Partnerships combat unemployment, and the causes of unemployment, in their area by developing and supporting services to unemployed people and through involvement in other special programmes.

Social Welfare Facilitators

The role of the Facilitator is to help inform and assist people in using their employment options to move from welfare to work. As part of the Employment Support Unit of the Department of Social and Family Affairs they are based at local Social Welfare Offices around the country.

Facilitators will regularly co-operate with mediators, Jobs Clubs and Partnership Companies in helping unemployed people to progress to employment. For more information contact your local Social Welfare Office, or Employment Support Services (01) 704 3165.

Other Sources of Information on Jobs

The INOU website (www.inou.ie)

The INOU website is a useful source of current and archive material on unemployment issues and contains research conducted by the INOU into the barriers faced by long-term unemployed people in making the transition from welfare to work.

Newspapers

Newspapers, particularly the Sunday Independent, The Irish Independent (Thursday), The Irish Times (Friday), The Irish Examiner (Friday), Evening Herald, The Star and Job News are all useful sources of jobs. Local newspapers can also be a good source for job adverts. Call into your local FÁS office, Centre for the Unemployed or Library where copies of the papers are usually available to read.

Recruitment Agencies

You will find lists of Recruitment Agencies in the Golden Pages. As most of these agencies have websites or e-mail addresses you can send in your C.V. by e-mail. Ask for your local Jobs Club or Local Employment Service (LES) for assistance in e-mailing your C.V. Be sure to ask the Recruitment Agencies if there is a fee for using their services.

Voluntary Work

If you are unemployed you can take up voluntary work while signing-on. This can be a very satisfying and rewarding way of using your time and skills to help others. Voluntary work can help you gain new skills and can in turn greatly increase your chances of getting a job. Contact Volunteering Ireland on (01) 872 2622 or visit their website (www.volunteeringireland.com) for more information on the range of volunteering options available.

Under the **Voluntary Work Option** with Social Welfare you can take up voluntary work in a community organisation and keep your Jobseekers Allowance or Jobseekers Benefit. Once you find an organisation interested in

your services, you and the organisation must fill out the VW1 form available from your local Social Welfare office.

To use this option, you must still be genuinely seeking work and remain available to take up work. This is important as being a volunteer should not be seen as a long term replacement for a full time adequately paid job.

Applying for Jobs

Once you have spotted the job you want you will need to spend some time preparing your application. Contact your local Jobs Club or LES for help with writing covering letters, filling out application forms, updating your C.V. and preparing for interviews.

Remember employers spend time trying to find the best person for the job, so you will need to spend time telling them, as clearly as possible, that you are that person.

Read the advert a few times before you write your covering letter or decide on what to include in your C.V. It is important to contact the employer and ask for details of the job advertised (a job description if they have one) and background information on the company or organisation. Talk to people who work for the company or who do a similar job elsewhere. This will help you to focus on the details you need to stress in your C.V. and at an interview.

FÁS Jobseeker Pack

As part of the ongoing development of self-service aids and facilities, an updated Jobseeker Pack is now available on the FÁS Intranet and gives advice on topics such as

- General information for Jobseekers
- Guide on how to use the job search facility on FÁS Jobs Ireland
- How to fill out an application form
- How to find a job through the FÁS Network
- Location of FÁS, LES, Job Club and Training Centres
- Guide to using CV facility
- Preparing a CV
- Tips on a covering letter
- Tips on how to prepare for a Job Interview
- Useful websites

Identifying Your Skills

You should point out your skills that are relevant to the job and mention anything that you have done to improve or up-date them. Any education or training you have done while you were unemployed or 'between jobs' will show that you are interested and motivated in improving your abilities.

Point out any work experience you have had during your period of unemployment. Include details of any voluntary work, part-time work, special responsibilities and duties, etc. – even if it was unpaid an employer may still be interested.

Highlight your key skills, achievements or qualifications, including those gained through education or training. You might like to add positive ways in which you have changed – increased maturity, improved self-confidence, etc.

The Covering Letter

This is the letter you send with your C.V. or Application Form. Remember the cover letter is the first thing that the employer will read. It should be short (one A4 size page) and to the point. It should say where you saw the job advert, why you are applying and stressing why you are suited to the job. The covering letter should not be more than 200 words and can be typed or written. Some employers may want a hand-written cover letter so be sure to read the details of the advertisement carefully.

Application Forms

Some employers may ask you to fill out an application form instead of sending in a C.V., in other cases you may be asked to do both. These application forms allow employers to ask you very precise and specific questions to determine if you are the right person for the job. You should always ensure that you fully complete the form as instructed.

If you are filling out an Application Form

- Read through the form carefully before you write anything.
- Photocopy, or copy down questions and answer them in rough before you fill in the form.
- Follow any instructions, e.g. if you are asked to use black ink then make sure you do.
- Make sure you answer **all parts of every question**. If the question does not apply to you, then mark it “Not Applicable” or “NA”. Otherwise the employer may think you simply forgot to fill in the answer.
- If you are asked to outline facts, e.g. “Give details of your work history to date”, you can attach a separate sheet of paper if you run out of space on the application form.
- If you are asked to give an opinion, e.g. “List the qualities which make you the most suitable person for the job”, try to keep within the space provided on the form.

Your Curriculum Vitae (C.V.)

The purpose of your C.V. is to show an employer that you have the necessary experience, qualities and qualifications to do the job you are applying for. Your local Jobs Club, LES or local Resource Centre will be able to help you prepare or update your C.V. and assist you in photocopying, faxing or e-mailing it to an employer. The aim of your C.V. is to get you an interview with an employer, so it needs to clearly show that you have:

- The skills and experience needed for the job
- The personal qualities for the position
- An understanding of the requirements of the job.

The best way to make sure your C.V. gets read is to:

- Keep it short. Not more than two A4 pages.
- Keep it clear. Make it easy to read. Your C.V. should always be typewritten and well laid out with wide margins. It should have clear section headings and the information should be organised in a logical and easy to follow manner.
- Keep it relevant. The employer usually has two main questions in mind when looking at an employee or potential employee: Is this person able to do the job? Will this person fit in with the rest of us?

SECTION OF CV	SHOULD CONTAIN
Personal Details	<ul style="list-style-type: none"> - Name - Address - Telephone Number or Contact Number - Date of Birth (Optional)
Work Experience	<ul style="list-style-type: none"> - List all the jobs you have had.
Employment Record	<p><i>(Put your most recent job first)</i></p> <ul style="list-style-type: none"> - Start and finish date of each job. - Name and Address of each Employer. - Job title and brief description of duties. <p><i>(Highlight the tasks you did that make you suitable or fit for the job for which you are applying)</i></p> <ul style="list-style-type: none"> - Include relevant voluntary work experience.
Education	<p><i>(Similar to section on work experience)</i></p> <ul style="list-style-type: none"> - Begin with the most relevant qualification/ course - List schools and years you were there, starting with your last school.
Training	<ul style="list-style-type: none"> - Include all relevant courses or training you have done.
Hobbies/Interests	<ul style="list-style-type: none"> - List two or three hobbies or interests but only include ones you know you can talk about in the interview.
Referees	<ul style="list-style-type: none"> - Give at least two names of people who will give you a reference. - Give current addresses and telephone numbers.

Interviews

Your C.V. may get you an interview, but it is your interview that will get you a job. When it comes to your interview it is important to be prepared. You should contact your local Jobs Club or LES for assistance in developing your interview skills and techniques.

Remember

- You will be asked questions about your C.V., so know the contents of your C.V. Be prepared and able to answer questions on every item.
- Answering questions about your C.V. can be an opportunity for you to steer questions, and their answers, in your favour.
- Research the company/organisation you will be interviewed by.
- Find out as much as possible about the job you have applied for.
- Prepare your own answers based on the particulars of the job.
- Practice your answers, either alone or with a partner playing the role of interviewer. Your local Jobs Club or LES may be able to run a 'mock' interview for you.
- You should look neat and tidy, wearing something that allows you to feel comfortable and confident.
- Arrive at least 15 minutes early. This allows you a few minutes to compose yourself before the interview.
- Make eye contact.
- Be positive, be confident and smile!

Questions that you might ask

Interviewers expect the applicants to ask questions about the job. You should ask questions which;

- show your interest and understanding of the job
- clarify any areas of confusion about the job
- highlight your knowledge of the employer and the job

For example you could ask about;

- the prospects for promotion or advancement in the job
- what they expect of the successful applicant
- general employment conditions
- staff training and development opportunities
- job security, health benefits and company pension plans
- when you will know the outcome of the interview.

Follow up after the interview

After a certain amount of time has passed, you may wish to follow up your interview by contacting the interviewer to enquire about the position. This is particularly acceptable if it is past the agreed date for notifying candidates.

You can use this opportunity to express your continued interest in the job.



CHAPTER 4

Welfare to Work

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Exploring your options

When taking-up a job or a scheme it is important that you are aware of the full range of supports that are available to you. We also recommend that you seek further information and support before you make any changes to your circumstances.

If you are returning to work from a Social Welfare payment it is important to remember that time spent on a range of Social Welfare payments, approved training courses or education/employment schemes can be used to help you keep your secondary benefits. Contact the INOU or your local Resource Centre for more information.

Basic Supplementary Welfare Allowance – SWA

Supplementary Welfare Allowance is a basic weekly Social Assistance payment to eligible people who have little or no income (see chapter 2 for more information on Social Assistance payments).

This payment is used as the basic rate of payment for most Social Assistance Payments such as Jobseeker's Allowance, One Parent Family Payment and Disability Allowance.

The Supplementary Welfare Allowance (SWA) rates are:

— Personal rate	€204.30
— Qualified Adult Allowance	€135.60
— Qualified Child (formerly child dependant)	€26.00

So, for example, a couple with one child would have an SWA income of $€204.30 + €135.60 + €26.00 = €365.90$. If the combination of a Social Welfare payment and income from earnings exceed the SWA total the secondary benefits may be affected.

Work and Secondary Benefits

A person who is working part-time may qualify for a reduced payment in the following schemes – Jobseeker's Allowance, Jobseeker's Benefit, One Parent Family Payment, Disability Allowance and Carer's Allowance. A reduced payment may also apply for a Qualified Adult on a person's claim.

Each scheme has its own conditions as to how it treats the number of hours/days worked and how money earned from working is assessed. Secondary benefits may be affected by income from working.

Rent and Mortgage Interest Supplement

– Working Under 30 hours per week

If you receive a Rent or Mortgage Interest Supplement and take-up part-time work (under 30 hours) the first €75 of your wages will not be counted as means against your payment. In addition, 25% of income over that €75 is not counted, but the remaining 75% of the income is counted against the Rent/Mortgage Supplement.

Example: **Income from work = €150**

Step 1:	disregard the first €75	= balance counted €75
Step 2:	then disregard 25% of balance	= €18.75 (€75 - 25%)
Step 3:	total disregard	= €93.75 (€75 + €18.75).

Assessable Income = €56.25 (€150 - €93.75).

Reduced SW payment: If a person is on a reduced basic SW payment the additional income disregard is applied to income in excess of the basic SWA rate appropriate to their family size

– Working Over 30 hours per week

You will not normally qualify for a Rent Supplement if you work over 30 hours per week (full-time employment), unless you are assessed as 'in need of housing' under the Rental Accommodation Scheme (RAS) through the local authority.

Once on the Rental Accommodation Scheme (RAS), recipients' rent will be calculated using the Differential Rent Schemes operated by their Local Authorities.

– Maintenance and Rent Supplement

Maintenance is assessed as additional household income and the household income disregard is used to find out how much of your maintenance is taken into account as means.

For example, if your only additional income is maintenance, all of your maintenance payment up to €95.23 per week is assessed in full. The next €75, which is any maintenance between €95.23 and €170.23, is not taken into account. 25% of all maintenance over €170.23 is also not taken into account.

Medical Card

If you have been receiving an unemployment payment or a One Parent Family Payment for 12 months or more you can take a full-time job and keep your Medical Card for three years. The amount you earn from work will not affect your entitlement to keep your medical card.

If you take up full-time employment you will retain your medical card for 3 years from the date you start work. If you take up part-time

employment the three-year period starts from the date your income exceeds the relevant medical card guideline.

If you have not been receiving an unemployment payment or a One Parent Family Payment for 12 months or more and take up part-time employment your entitlement to a 'full' medical card may be affected by your income. If you are not entitled to a 'full' medical card you may be entitled to the GP Visit Card. See Chapter 2 for more information on the Medical Card.

Back to School Clothing and Footwear Allowance (BTSCFA)

The Back to School Clothing and Footwear Allowance helps towards the cost of uniforms and footwear for school children. The scheme operates from 1 June to 30 September each year. This is a means tested payment and income from the following sources will be taken into consideration – full-time or part-time employment, the Back to Work Allowance scheme, Community Employment (CE), Job Initiative (JI), the Back To Work Enterprise Allowance, Revenue Job Assist and the Community Services Programme.

Fuel Allowance

You will continue to qualify for a Fuel Allowance as long as you pass the means test and continue to receive some of your Jobseeker's Allowance, Disability Allowance or Carer's Allowance and provided no one else in the household is working or receiving a payment that would affect the payment.

If you are in receipt of a non-means tested payment (i.e. State Contributory Pension, State Pension (Transition), Widow/er's Contributory Pension, Blind Pension or Invalidity Pension) and receive a Fuel Allowance, any assessable income of up to €100 generated by either you, or any member of your household, will not be counted. If you have a combined assessable income of more than €100 you may not qualify for the Fuel Allowance.

Other Considerations

The following are not strictly Secondary Benefits. However, the impact of employment on Local Authority Differential Rents and on access to SWA payments is often a consideration for persons in receipt of welfare payments in making the transition from Welfare to Work.

Local Authority Rent

Local Authority Rent – Differential Rent Scheme

Local authority rents are related to a percentage of household income. Therefore any increase in the household income could result in an increase in rent payable to the local authority.

Exceptional or Urgent Needs Payments (SWA)

Exceptional Needs Payment (ENP's)

This payment is not normally available to persons in full-time employment. Persons participating in Back to Education or Back to Work schemes may apply.

Urgent Needs Payment (UNP)

This is a special payment available to all persons to meet an Urgent Need, for example, arising from a fire or flood – see Chapter 2 for details. There is no automatic entitlement to this payment.

Working and claiming a Social Welfare payment

Many types of Social Welfare payment allow you to work part-time and continue to receive some of your Social Welfare payment. In this section we outline some of the most common payments.

Working and Unemployment Payments

If you are unemployed and in receipt of either Jobseeker's Allowance or Jobseeker's Benefit you can accept an offer of part-time work and may be able to claim some of your JA/JB payment for the days that you are unemployed. If you have been working full-time and your employer reduces the number of days you work because of a downturn in business, you may be able to make a claim for the days that you are unemployed.

However, you must be unemployed for at least 3 days in any 6 consecutive days and demonstrate that you are still genuinely seeking full-time employment and that you are available for work in respect of the remaining days you are unemployed.

Working for any part of a day, even only for one hour, is counted as a day of employment by the Department of Social and Family Affairs (DSFA). You must advise the Department of any work you undertake while receiving either Jobseeker's Allowance or Jobseeker's Benefit.

Part-time work and Jobseeker's Benefit

If you are claiming Jobseeker's Benefit or have suffered a loss of employment in your job you can work for up to three days a week and continue to receive payment for the days you are unemployed, provided you continue to satisfy the qualifying conditions for JB. You will not be paid JB for the days you are employed. Sunday is not considered as a day of employment, so if you work on a Sunday you will not lose a portion of your weekly payment for this day. However, if your spouse/partner works on Sunday their earning from all employment will be assessed to determine if you qualify for an adult dependent or child dependent increase.

You are still required to prove that you are Genuinely Seeking full-time employment, and that you are actively seeking work for the other days you are claiming Jobseeker's Benefit. See Chapter 2 to find out about claiming Jobseeker's Benefit.

Part-time work and Jobseeker's Allowance (JA)

Jobseeker's Allowance is a means tested payment. Income from employment will be assessed. The JA week runs for 6 days – from Wednesday to Tuesday (excluding Sundays). A person can work for up to 3 days per week and still claim JA for the other three days they are unemployed. You do not have to suffer a loss of employment and earnings to claim Jobseeker's Allowance.

If you or your spouse is in employment your earnings are assessed by taking your gross weekly earnings and deducting payments for PRSI, pensions (including the pension levy) and union subscriptions. €20.00 a day is also disregarded for each day worked up to a maximum of 3 days (€60.00) then the balance is multiplied by 60% and the answer is the weekly means from insurable employment. If you are claiming and have earnings from part-time work then the local office will work out your daily means from earnings and this amount is deducted from your payment for every day that you work.

In order to receive a payment, for the days of unemployment, the claimant's means must not exceed the family rate payable. Claimants must continue to prove that they are Genuinely Seeking full-time employment for the days they are unemployed.

The following examples demonstrate how this is done:

Example 1

Mary is a single person on Jobseeker's Allowance, normally entitled to a payment of €204.30 a week. When she finds two days full-time (8 hrs. per day) work, her assessable earnings after the allowable deductions are €200. Her new rate of JA is calculated as follows:

Earnings (€200) minus two days daily disregard	€200 - €40.00
This gives an assessable income of	€160
60% of that €160	= €96
Mary's weekly means is	€96
Her daily earnings means is worked out as follows	
€100 (€200 ÷ 2 days worked) – €20 (disregard for 1 day)	= €80
60% of €80	= €48
Mary's daily means is €48	

Continued ⇨

€48 is deducted from Mary's JA payment for every day that she works giving her a new weekly JA rate of €108.30

Two days assessable earnings	€200.00
Plus JA payment	+ €108.30
New Total Household income	€308.30

Example 2

Paul is claiming Jobseeker's Allowance, he is claiming an increase for Anne and two qualified children. The family weekly JA rate is €391.90. Anne finds three days work. Her assessable earnings after the allowable deductions are €220.00 a week. The family's new JA rate is calculated as follows:

Original JA family rate	€391.90
Assessable income from three days earnings	€220.00
Less JA Disregard €60 (3 days x €20 per day)	€160.00
€160 at 60%	€96.00
New JA rate (€391.90 - €96.00)	€295.90
Plus assessable earnings from employment	€220.00
New Total Household income (reduced JA + net Wages)	€515.90

- Anyone in receipt of JA, JB cannot get FIS at the same time. However, if your spouse/partner is working part-time they may be entitled to make a claim for FIS.
- Your secondary benefits may be affected, see Chapter 2 for more details.

Jobseekers payments where a Qualified Adult is working

The spouse/partner of a person in receipt of a Jobseeker's payment is referred to as a Qualified Adult (QA). A Qualified Adult may take up either full-time or part-time employment while their partner is in receipt of a Jobseeker's payment. A Qualified Adult is not subject to the genuinely seeking work condition that applies to the claimant.

While the amount of hours/days the QA works will not affect the Jobseeker's payment, the amount of money the QA earns may affect the family rate of payment.

- Married couples and co-habiting couples are assessed in the same way by the Department of Social and Family Affairs.

Jobseeker's Benefit

If you are claiming Jobseeker's Benefit and your spouse/partner (Qualified Adult) works their gross earnings will be assessed as follows:

- Spouse/partner earns **up to and including €100.00** a week – JB Claimant will receive a full Qualified Adult payment
- Spouse/partner earns **between €100.01 and €310.00** per week – JB Claimant will receive a tapered QA rate in their payment
- Gross earnings over €310. A Qualified Adult payment is no longer payable.

Qualified Child Payment

If your spouse/partner's gross income is between €310 and €400 per week you will receive a half-rate Qualified Child payment. If your spouse partner's gross income is more than €400 you will not receive any payment for your children.

Family Income Supplement (FIS)

- If you are claiming a tapered Qualified Adult increase for your spouse/partner on your JB claim, your spouse/partner can opt to apply for FIS instead of a tapered Qualified Adult payment if the FIS payment is more beneficial. However, claimants who receive Jobseeker's Benefit and work cannot claim FIS themselves.

Jobseeker's Allowance

If you are claiming Jobseeker's Allowance and your spouse/partner (Qualified Adult) works their gross earnings will be assessed as follows:

- PRSI, pension payments and union subscriptions are deducted from your spouse/partner's gross weekly income.
- €20 will be disregarded for each day worked up to a maximum of €60 (3 days). This €20 daily disregard will only apply up to a maximum of 3 days per week, no matter how many days they work.
- Then 60% of the balance will be assessed against the family weekly rate of Jobseeker's Allowance.
- There is no restriction on the amount of hours/days a Qualified Adult may work.

Qualified Adult – Working 3 days

Liz, a mother of two children, is a qualified adult on her partner Tom's Jobseeker's Allowance claim. Tom receives €391.90 long-term JA for the family. Liz finds three days part-time insurable work. Her assessable earnings after the allowable deductions are €120.00, the family's new rate of JA is calculated as follows.

— Current Jobseeker's Allowance (JA) Family rate:	€391.90
— Liz's earnings (3 days at €40 per day):	€120.00
— 3 day disregard (€20 per day x 3 days):	€60.00

Continued ⇨

— Liz's Assessable income after disregard: (€120 - €60)	€60.00
— Assess 60% of net remainder (€60 assessed at 60%)	€36.00
— New JA rate (€391.90 - €36 assessable earnings):	€355.90
— Plus Liz's earnings	€120.00
New Household Income: (reduced JA + net Wages)	€475.90

Qualified Adult – Working 5 days

John and Mary have two children and have a family JA rate of €391.90. Mary finds work over five days. Her assessable earnings after allowable deductions are €200. Their new JA rate is decided as follows. —

— Current Jobseeker's Allowance (JA) Family rate:	€391.90
— Mary's earnings (5 days at €40 per day):	€200.00
— Less disregard (only allowed for 3 days at €20 per day)	€60.00
— Mary's Assessable income after disregard (€200 - €60):	€140.00
— Assess 60% of remainder (€140 assessed at 60%)	€84.00
— New JA rate (€391.90 - €84.00 assessable earnings)	€307.90
— Plus Mary's earnings	€200.00
New household income (reduced JA + net Wages)	€507.90

Family Income Supplement (FIS)

If a Qualified Adult works s/he can apply for FIS instead of a tapered Qualified Adult payment if the FIS payment is more beneficial to the family rate. However, people receiving Jobseekers Allowance and working cannot claim FIS.

NB: Remember there is no tapered Qualified Adult Rate for Jobseeker's Allowance – payment is based on the family rate minus means from all sources.

Options for Qualified Adults (QA's)

If a spouse or partner is receiving a Qualified Adult increase on a JA claim the Qualified Adult is not subject to the Genuinely Seeking Work condition and there is no restriction on the number of hours/days worked by the Qualified Adult.

However if a Qualified Adult wants to claim JA in their own right they would need to meet all of the conditions to receive a Jobseeker's Allowance payment.

Jobseeker's Allowance – Both Adults claiming JA

While it is normally the case that only one partner claims full rate JA for the household, this does not prevent the Qualified Adult from

applying for their own JA payment and establishing their own entitlement to training, education and employment options now or in the future.

While both adults may seek to claim a Jobseeker's Allowance payment in their own right, they will not receive two full rates of payment. Instead they will each receive half of the family rate (€339.90 at 50% = €169.95 each).

In this instance each person will have to satisfy the conditions of JA in their own right. Both JA claimants must be available for, capable of and genuinely seeking full-time work.

Income from any employment may affect their partner's JA payment, but would not affect their partner's payment if they are receiving a Jobseeker's Benefit (JB) payment.

Claiming JA where spouse/partner is working

If your spouse/partner is working you may be able to claim JA in your own right if you satisfy all of the conditions of the scheme. This includes Genuinely Seeking Work (GSW) criteria, see Chapter 2 for details.

- A spouse/partner's earnings from employment on a CE scheme are assessed in the same manner as any other earnings from insurable employment.

The example below outlines how entitlement to Jobseeker's Allowance is calculated where a spouse/partner is working.

Claiming JA when spouse/partner is working

John and Mary are a couple with two children. John is working for four days per week in insurable employment, his assessable earnings after allowable deductions are €260.00. Mary applies for Jobseeker's Allowance. The family's rate of JA is calculated as follows.

Jobseekers Allowance (Family Rate)	€391.90
John's assessable earnings from employment	€260.00
John's Earnings Disregard (€20 per day x max limit 3 days)	€60.00
John's Assessable Earnings	€200.00
Mary's Jobseeker's Allowance (€391.90 – €120.00)	€271.90
Plus John's assessable earnings from employment	€260.00
New Total Household income	€531.90

Separate Payments – Jobseeker’s Allowance & Jobseeker’s Benefit

Where a couple are residing in the same house, but there is not equitable access to or sharing of the Social Welfare payment, an application can be made to the Department of Social and Family Affairs to issue separate payments.

A Qualified Adult can request a separate payment which would be equal to half the family rate. In the best interest of the family, the Qualified Adult can also request that they receive the full Child Dependant increase on their payment. A qualified adult may also qualify for certain education and training programmes based on the spouse/partner’s claim.

One-Parent Family Payment (OPFP) and Work

The One-Parent Family Payment (OPFP) is a payment for both men and women who, for a variety of reasons, are bringing up a child, or children, without the support of a spouse or partner. A person who is unmarried, widowed, a prisoner’s spouse, separated, divorced or whose marriage has been annulled and who is no longer living with his/her spouse can apply for this payment.

The One-Parent Family Payment is a means tested payment (see Chapter 1 for details of the means test) made up of a personal rate and increases for qualified children. Unlike Jobseeker’s Allowance and Jobseeker’s Benefit, persons on the OPFP do not have to satisfy the *Genuinely Seeking Work* condition to qualify for the payment.

OPFP Earnings Disregard from employment

If a person’s gross weekly earnings are less than €425 then they can make a claim. Deductions are allowed for Superannuation, PRSA’s, AVCs, Public Service Pension Levy and trade union subscriptions. The first €146.50 of weekly income is disregarded and the balance is divided by two, the deciding officer will then compare this figure to a means bands chart to get the actual means that will be assessed. The new rate of payment is calculated by using the sliding payment scale as listed in the Department of Social and Family Affairs Rate Book (SW 19). Means from all sources including insurable employment are assessed.

If a person has been claiming OPFP for 52 consecutive weeks or more and their earnings increase above €425 a week they may be entitled to half rate OPFP for 26 weeks and then the payment will stop completely. A person claiming OPFP for less than 52 weeks, with earnings over €425 will no longer qualify for One-Parent Family Payment.

One Parent Family Payment and EU Regulations

From 5 May 2005 EU citizens, EEA citizens, and Swiss nationals who are employed or self-employed in Ireland and paying into the Irish Social Insurance System or who are claiming Jobseeker's Benefit at the time of making their OPFP claim will automatically satisfy the habitual residence condition.

One Parent Family Payment and Working

Jane is a lone parent with one child receiving a One-Parent Family Payment of €230.30, who finds work. Her assessable earnings after allowable deductions are €220 per week. Her new rate of One Parent Family Payment is calculated as follows:

Jane's gross earnings	€220.00
Less disregarded	- €146.50
Total	€73.50
Divided by 2	€36.75
Jane's weekly OFP rate	€230.30
Less Means deducted for €36.75 =	€30.00
New weekly rate	€200.30
Jane's gross earnings	€220.00
Plus revised One Parent Family Payment rate	+ €200.30
Total household income	€420.30

OPFP and Family Income Supplement (FIS)

If a person claiming OPFP is working for an employer and is on low income, s/he may be entitled to FIS in addition to OPFP. The usual conditions in relation to hours of work and duration of employment would apply. OPFP is assessable as means for FIS purposes.

Family Income Supplement (FIS)

Family Income Supplement is a weekly tax-free payment for families, including one-parent families, at work on low pay. The Department of Social and Family Affairs administers this payment.

To be entitled to FIS you must:

- Be working for at least 19 hours a week or 38 hours every fortnight and not getting Jobseeker's Benefit or Allowance. Both partners' hours can be added together to make up the 19 hours.
- Expect to be employed for at least three months.
- Have at least one qualified child i.e. a child under the age of 18,

or aged 18-22 if in full-time education, who is normally living with you and being supported by you.

- Satisfy a means test. Your net income (after tax, PRSI and Health Contributions) will be compared to a specific rate considered a suitable wage for your family size.

FIS Means Test – what is counted as means

The means test to qualify for FIS will count all of your income (including rental income from property) and your partner's income. The following payments are not counted:

Child Benefit, Carer's Allowance, Guardian's payments, Supplementary Welfare Allowance, Domiciliary Care allowance, Foster Child Allowance, Rent Supplement, Mortgage Interest Supplement, income from employment as a HSE Home Help.

Other income that is not counted includes: income from a charitable organisation (unless from employment), unearned income (for example interest on savings) and income from providing accommodation to students studying Irish in Gaeltacht areas under a scheme administered by the Minister for the Gaeltacht.

Family Size	Department's Net Income Guidelines
One child	€500
Two children	€590
Three children	€685
Four children	€800
Five children	€920
Six children	€1,030
Seven children	€1,160
Eight or more children	€1,250

FIS Means Test – How much you can get

If your net (after tax and deductions) wage is less than the set figure for your family size, you will receive 60% of the difference. See the following example:

Working and claiming FIS

Conor and Niamh have 4 children. Conor is employed over 19 hours and earns €250 per week net. If Conor applies for a FIS payment based on his family size and net wages his new total household income is calculated as follows:

Continued ⇨

Set FIS rate for family of four children	€800.00
Less Conor's Income	-€250.00
Income Difference	€550.00
Weekly FIS (60% of €550)	€330.00
Plus Conor's earnings	+€250.00
Total household income	€580.00

FIS and your Partner claiming Jobseeker's payment

If your partner is claiming a Jobseeker's payment, but is not claiming for you as a Qualified Adult, you can claim FIS if you are working and satisfy the normal qualification criteria, see above. Any FIS payment received will not affect your partner's Jobseeker's payment.

Important points to remember

- FIS is not taxable.
- FIS is paid for 52 weeks while you remain employed for at least 19 hours per week (or 38 hours per fortnight). This includes those on Job Initiative schemes, the Community Services Programme (formerly the Social Economy Programme) and Part-Time Job Incentive Scheme.
- If your earnings increase you will still retain FIS for the rest of the year.
- A person who job shares and works at least 38 hours over a two-week period and fulfils all the other conditions can also apply for FIS.
- Where both spouses/partners are working, their hours can be added together to total 19 hours for the household to qualify for FIS.
- If you have another child the FIS payment will be increased.
- The minimum FIS payment is €20 per week
- You cannot claim FIS if you are self-employed or on Community Employment
- At the end of the 52 weeks you should re-apply for FIS if you think you are still eligible. Always check – you may be losing out on a payment you are entitled to.

FIS and Reduced Working hours/Losing your Job

If your pay from work is reduced your Family Income Supplement (FIS) payment will stay the same. It will not increase. However, when your FIS payment ends you can re-apply giving details of your new reduced income. (FIS is usually paid for 52 weeks. At the end of the 52 weeks, you can re-apply for FIS).

If the number of hours you work each week is reduced to below 19 hours (38 hour per fortnight) you are no longer entitled to FIS. You should notify the FIS section if your hours fall below the minimum requirement.

If you lose your job you are no longer entitled to FIS. You must notify the FIS section.

Carers and part-time work

Persons who are looking after someone who is in need of support because of age, physical or learning disability, or illness (including mental illness) may qualify for a Carers Payment. Persons in receipt of a Carers payment may work part-time.

Carer's Allowance (CA)

Carer's Allowance is a means tested payment that can be paid to carers on low incomes who live with and look after people who need full-time care and attention. If you are looking after more than one person you may be entitled to an additional 50% of the maximum rate of Carer's Allowance each week. If you qualify for the Allowance, you will also qualify for the free Household Benefits Package (Electricity/Natural Gas/Bottled Gas allowances/Free TV licence/Free Telephone rental allowance) and a Free Travel pass.

Carer's Benefit (CB)

Carer's Benefit is the payment made to insured people who leave the work place to care for a person or persons in need of full time care and attention. Carer's Benefit can be paid for a total of 104 weeks for each person being cared for.

Carer's Payments and Working

Persons in receipt of Carer's Allowance and Carer's Benefit can engage in part-time work and continue to receive a Carer's Payment. The person must have permission from the Department of Social and Family Affairs before taking up any work. The following is allowed, if during your absence, adequate care has been arranged for the person you are caring for:

- voluntary or community work for up to 15 hours a week
- paid part-time as a Home Help for the Health Service Executive for up to 15 hours a week (your earnings will not be assessed as means)
- limited self-employment in your own home (any earnings will be assessed as means)
- employment outside your home for up to 15 hours a week (any earnings will be assessed as means)
- education or training courses up to 15 hours per week.



Note: Income from Employment may affect your Secondary Benefits.

Working and Claiming a Disability Payment

There are three main types of Disability/Illness payments available. Each has its own qualification requirements.

- **Disability Allowance (DA):** A weekly allowance paid to people with a disability. The disability must be expected to last for at least one year. It is subject to a medical assessment and a means test.
- **Illness Benefit (IB):** A weekly benefit paid to people with a disability who are/have been in insured employment and who cannot work due to illness. It is based on PRSI contributions, it is not means tested – but is subject to a medical assessment.
- **Invalidity Pension (IP):** Invalidity Pension is a payment for people who are permanently incapable of work because of an illness or incapacity. It is based on PRSI contributions, it is not means tested – but is subject to a medical assessment. Qualified persons will usually progress from Illness Benefit to this payment in the event of a permanent illness/incapacity.

All disability payments are made on the understanding that the claimant is not capable of work; and as a general rule, you cannot work in mainstream part-time or full-time employment while on a disability payment.

Rehabilitative Work

A person in receipt of DA/IB/IP can take-up rehabilitative work while on a disability payment if that work contributes to an improvement in their condition or increases their ability to cope with their illness or disability. The person must have permission from the Department of Social and Family Affairs before they take-up any rehabilitative work.

Disability Allowance and Work

People in receipt of Disability Allowance are allowed to participate in approved rehabilitative work and retain some or all of their Disability Allowance payment. Secondary benefits may be affected by income.

Assessment of Earnings from Rehabilitative Work

Income from rehabilitative work is assessed as follows. The first €120 per week will not affect the DA payment. Earnings between €120 and €350 are assessed at 50 per cent and subject to a sliding scale rate (see SW19). Income over €350 is fully assessed euro for euro – for example:

Income from rehabilitative work	= €200
Rehabilitative earnings disregard	= €120
Balance (assessed at 50%)	= €80
Actual assessable income from employment	= €40
Result - DA payment will be reduced by	= €40 per week

Disability Allowance and Community Employment

Persons on DA are allowed to participate on Community Employment. Income from rehabilitative work under the Community Employment scheme is classed as income from employment (see above).

Disability Allowance and Secondary Benefits

Secondary benefits such as Rent Supplement and Medical Card may be affected by extra income from employment.



Please Note: You should always check your continued entitlement to Secondary Benefits before you take up any employment or training schemes.

Disability Allowance and Means Test

The means test to qualify for DA is the same as Jobseeker's Allowance (see Chapter 1), with the exception that the capital disregard for DA is €50,000.

Disability Allowance and Maintenance

Persons receiving maintenance while on Disability Allowance may count up to €95.23 of maintenance against rent or mortgage costs, with half the remaining amount assessed as means. Proof of rent/mortgage payments is required.

SWA Payments

The Community Welfare Officer may have the discretion to allow a person to access certain SWA payments, if a case can be made to show that a special need exists.

Disability Allowance and Family Income Supplement (FIS)

If a person on DA engages in approved rehabilitative work (not including Community Employment) for more than 19 hours per week s/he may apply for the weekly tax-free Family Income Supplement payment (see FIS in this Chapter).

Invalidity Pension/Illness Benefit and Work

People in receipt of Illness Benefit or Invalidity Pension are allowed to participate in approved rehabilitative work (see Rehabilitative Work above) and retain their Social Welfare payment. This only applies to part-time employment. Secondary benefits may be affected by income.

Assessment of Earnings from Rehabilitative Work

Income from rehabilitative work does not affect either Illness Benefit or Invalidity Pension payments.

Community Employment

Persons on Invalidity Pension and Illness Benefit are allowed to participate on Community Employment. Income from rehabilitative work under the Community Employment will not affect any IP or IB payment.

Secondary Benefits and Working

Persons on Invalidity Pension will keep the 'Free Schemes' associated with their payment while undertaking approved rehabilitative work.

Persons on Illness Benefit may have entitlement to secondary benefits, such as Rent Supplement and Medical Card, affected by extra income from employment.

SWA Payments from the Health Service Executive

Where a person does not qualify for SWA under the means assessment, the Community Welfare Officer has the discretion to allow a person to access certain SWA payments, if a case can be made to show that a special need exists.

Family Income Supplement (FIS)

If a person on Illness Benefit or Invalidity Pension engages in approved rehabilitative work (not including Community Employment) for more than 19 hours per week s/he may apply for the weekly tax-free Family Income Supplement payment (see FIS in this Chapter).

Employment Supports for Persons with Disabilities

Employers wishing to employ persons with disabilities may take advantage of the following supports:

Wage Subsidy Scheme (WSS)

This scheme, operated by FÁS, provides financial incentives to employers, outside the public sector, to employ disabled people who work more than 20 hours per week.

A person on the Wage Subsidy Scheme is subject to the same conditions of employment as other employees. These conditions include PRSI contributions, annual leave, tax deductions and the going rate for the job.

Subsidies available through this scheme are structured under 3 separate strands and employers can benefit under one or all, simultaneously.

Strand 1 subsidy is a general subsidy for any perceived productivity shortfall in excess of 20% for a disabled person, in comparison to a

non disabled peer. An employee must work a minimum of 21 hours per week up to a maximum of 39 hours per week. The rate of subsidy is €5.30 per hour and is based on the number of hours worked, giving a total annual subsidy available of €10,748 per annum based on a 39 hour week.

Strand 2 applies where a company employs more than two disabled people. The company can avail of a grant to cover the additional supervisory, management and other work based costs. This top-up is based on the overall number of disabled employees employed and will range on a sliding scale from an additional 10% of wage subsidy for 3 to 6 disabled employees to a maximum of 50% of wage subsidy for 23+ disabled employees.

Strand 3 is where an employer employs 30 or more disabled workers. The employer can avail of a grant of €30,000 per annum towards the expense of employing an Employment Assistance Officer.

This programme is not available to the Public Sector as defined by the Disability Act 2005.

Workplace Equipment/Adaptation Grant

This scheme is paid to assist employers to make the workplace more accessible to persons with disabilities. It is also available to self-employed people with disabilities. This grant is restricted to the private sector and the maximum award is normally €6,348.70.

Supported Employment Programme (SEP)

The Supported Employment Programme provides additional assistance for disabled persons to find and obtain employment. Support is provided through a range of organisations and included among the supports are Job Coaches who assist disabled persons and their employers.

- Under its Job Interview Interpreter Grant Scheme FÁS will normally pay a set fee for a three hour period to provide for the services of an interpreter to support speech or hearing impaired persons who wish to attend job interviews. Travel costs for the interpreter are paid at a fixed rate.
- The Personal Reader Grant enables blind or partially sighted people to employ a personal reader to assist them with work related reading. A fee per hour in line with the national minimum wage can be made for a maximum of 640 hours per annum.

Contact your local FÁS office or Local Employment Service (LES) for further information on these supports. Alternatively consult the Disability Portal on the FÁS website at www.fas.ie

Employment and Self-Employment Supports

A number of schemes exist to support long-term unemployed people and those in receipt of other payments (OPFP, DA, IP, etc.) to return to work.

Back to Work Allowance (BTWA)

This scheme is closed to new applicants. Participants currently on the scheme will continue under the same conditions.

People participating in this scheme keep a percentage of their social welfare payment along with “secondary benefits” for a period of up to three years. The percentage of your payment you keep is called the Back to Work Allowance. The Back to Work Allowance part of your income is not subject to taxation or social insurance (PRSI).

Revenue Job Assist

The Revenue Job Assist scheme provides additional tax-free allowances for people who receive qualifying Social Welfare payments and are returning to employment. Under this scheme the employee receives an additional tax-free credit and the employer will also receive additional tax relief.

- Revenue Job Assist only applies if you are taking up a job. It does not apply if you are becoming self-employed.
- If you change jobs once during the 3 years you can still keep the allowance. If however, you move on to a third job you will lose the allowance.
- You can only claim this relief for one 3 year period. If you claim the relief, become unemployed and then return to work again in the same 3 year period, you can continue to claim. If you claim the relief, become unemployed and return to work after the three year period, you cannot claim the relief.

Extra Tax-Free Allowances

Under this scheme the additional tax relief is available for a three-year period on a tapered basis as follows:

	Extra Personal Tax Credit	Extra Tax Credit for each qualifying child
Year 1	€3,810	€1,270
Year 2	€2,540	€850
Year 3	€1,270	€425

The additional tax allowances are an extra personal tax allowance and a child tax allowance for each qualifying child. These allowances are marginally rated which means they are allowed at the individual's highest rate of tax and appear as an increase to your tax credits and Standard Rate Cut Off Point on the Tax Credit Certificate.

The Revenue Job Assist is added to your other tax credits and Standard Rate Cut Off Point and can be claimed for three years. Also, this tax allowance can be claimed irrespective of your marital status. To work out how much income tax you will pay see Chapter 5.

Qualifying for the Revenue Job Assist

Different qualification requirements apply to different Social Welfare payments – but under this scheme you must be employed for a minimum of **30 hours a week** and the job must be capable of lasting at least 12 months.

- **Jobseeker's:** Jobseekers will qualify for this scheme after 12 months on either Jobseeker's Allowance or Jobseeker's Benefit.
- **Other Social Welfare Payments:** In receipt of one of the following payments for 12 months or more, One Parent Family Payment, Disability Allowance or Blind Person's Pension for 12 months. In receipt of Invalidity Pension for 12 months or Illness Benefit for 3 years or more
- **Ex-prisoners:** will qualify after 12 months or more (once an underlying entitlement to JA is established before starting employment).

Other Qualification Conditions

- You will not qualify for Revenue Job Assist if you have even had one day's employment in the past year.
- You will not qualify for Revenue Job Assist if you have been made redundant in the last 6 months
- Time spent on Job Initiative, Community Employment, certain FÁS training courses and the Back to Education Scheme can also make up part of the 12-month period, and do not count as employment when assessing eligibility.

Secondary Benefits

- Participants on Revenue Job Assist who have a Rent Supplement will be assessed on New Rent Supplement regulations – See Chapter 2. If it is more beneficial, they can continue to be assessed under the previous rules.

- Those remaining on Rent Supplement may qualify for consideration for accommodation on the Rental Accommodation Scheme.
- You will retain your Medical Card for three years.
- You may be eligible for FIS (see FIS section in this Chapter).

Further information on Revenue Job Assist can be obtained from your local tax office or www.revenue.ie. You could also check with your local FÁS Placement Office for any jobs notified by employers under Revenue Job Assist.

Contact your Jobs Facilitator in your local Social and Family Affairs Office, the Local Employment Service or local Resource Centre to find out which is the best option for you (see Chapter 7 for contact numbers).

Part-time Job Incentive Scheme

If you have been claiming JA for 15 months or more the part-time job incentive scheme is to help a person get back into the workplace in the short-term by doing part-time work under 24 hours a week. Instead of Jobseeker's Allowance, you may be able to claim a Part-time Job Allowance for one year, which may be extended for a further period. While on this scheme you must continue your search for full-time work. You cannot claim an allowance for any children and you can only keep your secondary benefits if you pass the standard means test.

You can apply for this scheme if you:

- Are on Long-Term Jobseeker's Allowance (LTJA) for 15 months or more and receiving a higher Jobseeker's payment than the appropriate part-time Job Incentive supplement payable.
- Have found a job with less than 24 hours employment a week, lasting for at least two months.
- You must pay a PRSI contribution at class A or J on your earnings from employment. (If you are in insurable employment and your earnings are €38 or more per week you will pay a PRSI contribution at class A. If your earnings are under €38 then you will pay a Class J contribution).

Your Part-time Job Allowance will be paid at €129.40 per week (single person), or €210.90 per week (with an adult dependant). Your earnings from your job will not effect your rate of payment. Your wages will be taxable and you will pay a Class A PRSI.

- You will keep your medical card for the duration of the PTJA scheme regardless of your earnings (up to a maximum of 3 years).

- If you are working between 19 and 24 hours a week check to see if you are entitled to FIS (see Chapter 4).

Self Employment

Self-employment can be an alternative 'return-to-work' option for many unemployed people and others receiving Social Welfare payments. While this section of Working for Work is not intended to be a comprehensive guide to starting your own business, it does offer some useful starting points.

Back to Work Enterprise Allowance (BTWEA)

The Back to Work Enterprise Allowance encourages unemployed people and those receiving other Social Welfare payments to take up self employment opportunities by allowing them to retain a proportion of their social welfare payment, plus secondary benefits.

Under the new measures (from May 1st, 2009):

- The amount of time you can participate on the BTWEA is reduced from 4 years to 2 years.
- The qualifying period required for BTWEA will be reduced from 2 years to 12 months provided you have an underlying entitlement to Jobseeker's Allowance
- You will receive 100% of your Social Welfare payment for the first year, and 75% for the second year.
- If you have previously participated in the BTWEA Scheme and exhausted your entitlement, you can participate a second time after a period of at least 5 years has elapsed.

Keeping your Social Welfare payment and Self Employment

People who were on the scheme prior to May 1st 2009 retain their social welfare payment at the following rates:

- | | |
|---------------------------|---------------------------|
| – 100% for the first year | – 50% for the third year |
| – 75% for the second year | – 25% for the fourth year |

From 1st May 2009 all new applicants for the BTWEA will retain

- | | |
|---------------------------|---------------------------|
| – 100% for the first year | – 75% for the second year |
| – Then the payment stops. | |

Qualifying for the BTWEA

You will qualify for the BTWEA if you:

- Are setting up a self-employment business that has been approved

in advance in writing by a Job Facilitator or Partnership Company

And

- Are 2 years unemployed and getting Jobseeker's Benefit or Allowance during this time. From May 1st 2009, you can get BTWEA if you are on a payment for 12 months

Or

- Getting One Parent Family Payment, Disability Allowance, Blind Pension, Farm Assist, Incapacity Supplement, Pre-Retirement Allowance, Invalidity Pension, Carer's Allowance, Widow's/Widower's (Non-Contributory) Pension, Deserted Wife's Benefit/Allowance, or Prisoner's Wife Allowance for at least 12 months

Or

- Getting Illness Benefit for 3 or more years
- Getting Farm Assist, providing that the self-employment is now in relation to the holding and not the continuation of an existing operation
- A person released from prison who satisfies the eligibility criteria for the scheme.

Qualified Adults – Spousal Swap

The Qualified Adult of a person who is eligible for the BTWEA may be able to do a 'spousal swap' to allow the Qualified Adult to take up self employment under the BTWEA. This involves the main claimant and the Qualified Adult exchanging places on the welfare payment. It is important to ensure this is done properly, please check with the INOU or your local Social Welfare office before doing anything.

Note: Once entitlement to BTWEA is established, a qualified adult is free to take up employment without affecting the BTWEA.

Helping you Qualify for BTWEA

- Periods spent on FÁS or Fáilte Ireland training courses, Community Employment, Community Services Programme, Rural Social Scheme, FIT, FÁS Jobs Initiative and VTOS, count towards the qualifying period – only if you received a qualifying Social Welfare payment before participating in any of these.
- Periods spent in receipt of Supplementary Welfare Allowance and Direct Provision count towards the qualifying period - only if you are receiving a qualifying Social Welfare payment after these periods.
- Periods spent on Live Registers in the E.U. can be accepted as periods of unemployment provided you have signed the Live Register here for at least 13 weeks.

- Time spent on other Social Welfare payments can be combined to make up the qualifying period and other additional qualification exceptions may apply, subject to your circumstances. Please check with the INOU for more details.

Not Qualified

- Periods on the Revenue Job Assist or FÁS 'Job Start' are not considered as periods of unemployment and do not qualify persons for the BTWEA.

Additional supports available

- Technical Assistance grants, of up to €1,000, are available to assist you in preparing a business plan, doing market research or product development.
- Training grants are available to give you the skills necessary to run your business e.g., computer skills, management skills etc.
- County/City Enterprise Boards develop enterprise in their area and are responsible for grant aiding and supporting new businesses with less than 5 employees (see Chapter 7).

Short-term Enterprise Allowance

A new Back to Work scheme called the Short-term Enterprise Allowance started on 1st May 2009.

There is no qualifying period. You can get immediate access to the allowance but you must meet the qualifying conditions

- To qualify you must have an entitlement to Jobseeker's Benefit and have 104 contributions paid in the past two years or qualify for a statutory redundancy payment
- The Allowance will be paid for a maximum of 1 year. It will end when your entitlement to Jobseeker's Benefit ends (that is, at either 9 months or 12 months)

If you are already on Jobseeker's Benefit, the period remaining to you on JB will decide the length of your short-term BTWEA. Your JB will be paid at the full rate (100%) of JB while on the Short-term Enterprise Allowance.

Secondary Benefits and the BTWEA/Short-term Enterprise Allowance

Participants may retain any secondary benefits they were in receipt of prior to participation on either scheme.

Rent Supplement/Rental Accommodation Scheme.

You may retain entitlement to a Rent Supplement. Your wages and payment on the Back to Work Enterprise Allowance will be taken into consideration when deciding on your entitlement to a rent supplement.

See chapter 2 for details of the Rent Supplement means test. Persons receiving BTWEA and Rent Supplement may qualify for consideration for accommodation on the Rental Accommodation Scheme.

Medical Card:

You will keep your medical card for 3 years.

Other Benefits:

You may retain your entitlement to: Fuel Allowance and Back to School Clothing and Footwear Allowance if your gross household income is less than €317.43 per week, not including the BTWEA payment.

Taking up the BTWEA

Contact your local Facilitator to find out how to apply for the Back to Work Enterprise Allowance and to find out about additional supports. Your local Social Welfare Office will be able to put you in touch with your Facilitator or you can ring Employment Support Services at (071) 967 2698.

If you live in a Partnership Area, you will need to have your application approved by your Local Partnership Company. Other supports such as access to training, funding etc., can also be sourced through the Partnership.

An Enterprise Officer or Jobs Facilitator will look at your business proposal and may discuss certain aspects of it with you. You must not take up self-employment until you have received written approval from a Partnership Company or the Department of Social and Family Affairs. If you are accepted on to the Back to Work Enterprise Allowance scheme, you must register as self-employed with the Revenue Commissioners

Community Employment (CE)

Community Employment schemes are Active Labour Market Programmes (ALMP) supported by FÁS. These schemes provide training and work experience, primarily to long-term unemployed people and those on the One Parent Family Payment, with some other groups of people also being eligible. Those on CE work for an average of 19.5 hours per week (or 39 hours per fortnight).

Local sponsors – community groups, local authorities or non-profit companies working in the voluntary sector or local authorities – manage CE projects. CE is divided into two options that have different eligibility rules and conditions. The type of work varies considerably from project to project. Jobs are advertised through FÁS, LES offices and local Job Clubs. Visit www.fas.ie for further details.

CE Part-Time Integration Option

The objective of the Part-time Integration Option is to help ensure that participants find a job or enter full time training/education normally after one year on Community Employment. If you decide to take a place on this option you may qualify for one year on the scheme.

Who is eligible?

- Anyone 25 years of age or over and currently in receipt of Jobseekers Allowance/Jobseekers Benefit or One Parent Family Payment for 12 months or more.
- Anyone 25 years of age or over in receipt of either Widows/Widowers pension (Contributory or Non-Contributory), Farm Assist or Deserted Wife's Benefit for 12 months or more.
- Anyone 25 years of age or over who is a Qualified Adult Dependant of an eligible person who is currently in receipt of either JA, JB, or Farm Assist for 12 months or more. (This does not apply to a Qualified Adult Dependant of those on Disability Allowance, Illness Benefit, Invalidity Pension or Blind Pension).
- All Refugees (Convention and Programme) aged 18 years and over, as authenticated by the Department of Justice, Equality & Law Reform (i.e. Green Card or Garda Registration Certificate with Stamp 4) without the requisite number of weeks in receipt of payments from the DSFA.
- Travellers of any age, unemployed and in receipt of JA/JB for any period, or OPFP for one year or more. For Travellers aged 16 to 17 years, a minimum of 12 months spent in a Travellers Training Workshop will suffice for eligibility.
- Persons of 18 years of age or over and in receipt of either Disability Allowance or Blind Pension or Invalidity Pension, (who obtain approval from the DSFA, to engage in employment of a rehabilitative nature), or Illness Benefit for 6 months or more (who obtain approval from DSFA to engage in work of a rehabilitative nature).
- Persons aged 18 years or over referred by the Drugs Task Force.
- Ex-offenders, aged 18 or over, referred by the Probation Service. Also, Ex-offenders aged 18 or over and not referred by the Probation Service and in receipt of JA or JB for a period of one year or more.
- Persons aged 18 years or over inhabiting the off-shore islands
- Persons aged 25 years or over who were in receipt of a Carer's Allowance, or a combination of Carer's Allowance and either JA, JB or OPFP, for 12 months or more prior to application to join CE, and who have now ceased caring responsibilities.

CE Part-Time Job Option

On the Part-time job option you may be eligible to work up to three years compared to the standard 1-year available to other participants. The 3-year option recognises the need to provide access to a part-time placement for extended periods for older persons who have been unable to secure regular employment for some time.

If you decide to take a place on this option you may be taken on for one year initially and depending on your work performance and availability of places, you can be re-engaged for further periods, up to a maximum of 3 years subject to approval by FÁS.

Who is eligible?

Eligibility for CE Part-Time Job Option is the same as for the CE Part-Time Integration Option with the exception of the following; that the age requirement is 35 years of age rather than 25:

- Persons aged 35 years or over who were in receipt of a Carer's Allowance, or a combination of Carer's Allowance and either JA, JB or OPFP, for 3-years or more prior to application to join CE, and who have now ceased caring responsibilities.
- Anyone 35 years of age or over who is a Qualified Adult Dependant of an eligible person who is currently in receipt of either JA, JB, or Farm Assist for 3 years or more may avail of the Spousal Swap option. (This does not apply to Qualified Adult Dependents of those on Disability Allowance, Illness Benefit, Invalidity Pension or Blind Pension) (Spousal Swap).
- Travellers of 18 years or over in receipt of JA, JB or OPFP for one year or more. For Travellers aged 16 to 17 years, a minimum of 12 months spent on a Travellers Training Workshop will suffice for eligibility.
- Ex-offenders aged 35 years or over, who are referred by the Probation Service. Also, ex-offenders aged 35 and over not referred by the Probation Service and in receipt of Jobseeker's Allowance or Jobseeker's Benefit for 3 years or more. Time spent as a prisoner is regarded as reckonable when considering duration of unemployment.
- Persons 35 years of age or over in receipt of either Disability Allowance or Blind Pension or Invalidity Pension (who obtain approval from the DSFA, to engage in employment of a rehabilitative nature) or Illness Benefit for 6 months or more (who obtain approval from DSFA to engage in work of a rehabilitative nature).

The minimum rates of pay on CE projects are:

Personal Allowance	€228.70
– Qualified Adult Dependant	€135.60
– Each Qualified Child	€26.00
– Each half-rate Qualified Child	€13.00

Important Points to remember

- If you are earning less than €352 per week you are exempt from paying PRSI - but a PRSI contribution is made by your employer. If you earn more than €352, there is a PRSI disregard on the first €127 you earn per week. PRSI is paid at a rate of 4% on all weekly earnings over €127.
- The new Income Levy of 2% (from 1st May 2009) does not count income from Community Employment as part of your 'gross' income.
- To make up your qualifying time for Community Employment you can combine a period of time spent on a recognised training, education or employment programme. Time spent in prison may also count as time unemployed.
- The capping of participation on CE, as outlined below, does not apply to periods spent on CE before April 3rd, 2000
 - Lifetime participation for those participating on the CE, is 'capped' at three years for those aged under 55 and at six years for those aged 55 and over who may participate for up to 6 years in total (with the exception of the cases outlined below).
 - Lifetime participation for those participating on the CE and qualifying as a result of receipt of a DSFA disability linked benefit, is 'capped' at four years for those aged under 55 and at seven years for those 55 and over.
- The normal 'waiting period' for those wanting to repeat a one-year term on CE is 12 months.

If you finish a scheme and apply for an unemployment payment you can choose the payment of most benefit to you, either long-term Jobseeker's Allowance or Jobseeker's Benefit. If you choose Jobseeker's Benefit, you will lose entitlement to long-term secondary benefits such as the Fuel Allowance.

What About My Secondary Benefits?

If you started your Community Employment Scheme **before** 6th June 2007 you should keep all of the Secondary Benefits you had before you started your Community Employment scheme **if** your total income is below €317.43 per week.

If your CE commenced after 6th June 2007 then the new means assessment applies for rent supplement recipients. If you are on CE and also in receipt of a Social Welfare payment, it is unlikely you will receive the Back To School Clothing and Footwear Allowance. Fuel Allowance may be payable by FÁS if the DSFA confirm eligibility to this payment to FÁS.

Rent Supplement

If you are receiving Rent Supplement, the combination of income from CE and your Social Welfare payment will also affect your Rent Supplement. Please see Chapter 2 for a comprehensive review of the new Rent Supplement assessment.

Medical Card

You will keep your medical card while on CE no matter how much you earn.

Training on Community Employment

Each Community Employment project currently has a training and development budget for participants of €500 per CE place per year.

Training is available to participants in four categories: Project-related training, Progression-related training, Core Skills training and Return to Education training (literacy and numeracy).

'Project related' training includes training and development of the participants' skills to enable them to carry out their work on the CE scheme. 'Progression related' training provides for training which will enable participants to improve existing skills or learn additional skills necessary to progress into employment. 'Core Skills' training aims to provide additional personal and technical skills to help access employment. Return to Education training is offered to participants who feel they would benefit from such training.

The CE Individual Learner Plan (ILP) system is used to record each individual participant's training and work experience activities throughout their time on CE.

When you are undertaking training try to ensure that:

- The training is relevant and beneficial to your general skills and will prove useful in seeking employment after your scheme;
- The training and development modules you choose offer a recognised certificate or qualification;
- You obtain a relevant up-to-date reference from your CE Supervisor outlining the training you received and the experience you have gained. A summary "Record of Achievement" document is now issued to each participant by the Supervisor recording successfully completed training as part of the CE Individual Learner Plan.

Additional Employment

You can take up additional employment outside of your CE scheme. Income from this work is subject to tax, PRSI and the Income Levy in the normal way (see Chapter 5 for information on tax and PRSI). Any additional income may affect your secondary benefits, in particular your Rent Supplement (see Chapter 2).

What happens after I finish my CE options?

- Under the Part-Time Integration Option you may be entitled to another year on Community Employment. There is no automatic entitlement to an extension and only 20% of the total number of CE places can be extended for a second year. You should talk to your CE Supervisor if you feel that another year would increase your chances of getting a job later on. Your sponsor must request the extension from FÁS at least 8 weeks before your finish date.
- You should speak with your FÁS Employment Services Officer or LES office, if there is one in your area, before you finish your scheme to discuss your options for getting work.
- If you are unemployed after your CE scheme, you may qualify for either JB or long-term JA. You can choose the payment of most benefit to you.
- If you want to return to education after your scheme there are a number of programmes you may qualify for (see Chapter 6). If you are in receipt of an unemployment payment it is very important that you inform the local Department of Social and Family Affairs Office of any application you make to participate on any of these programmes. If you are successful in securing a place on a programme you should inform the local Department of Social and Family Affairs Office and confirm arrangements to ensure your social welfare payment is continued.

CE Employment Rights

The INOU encourages CE participants to join a trade union in order to protect their employment rights.

- If you are dismissed you have the right to receive a written notice outlining the reason for dismissal once you have completed a continuous year's service. If you feel you have been sacked unfairly, you can take a case to the Labour Relations Commission and make a complaint under the Unfair Dismissal Act. An employee generally requires one year's continuous service to claim under the Act.
- You are not required to work weekends or irregular hours unless this is a requirement of the job and was explained to you at your interview, and/or is specified in your job description.
- While the project sponsor decides sick leave policy, FÁS reimburses the sponsor for a total of 7 full day's sick leave if you supply a doctor's certificate. If you have the necessary PRSI contributions you can claim Illness Benefit, otherwise you will have to apply for Supplementary Welfare Allowance from your Community Welfare Officer at your local Health Centre.
- All women are entitled to statutory maternity leave on CE. If you do not qualify for Maternity Benefit i.e. if you don't have enough PRSI contributions, you should go to your local Social and Family Affairs Office and sign on. You can apply for the One-Parent Family Payment if you are a lone parent when your child is born. You may be entitled to claim Supplementary Welfare Allowance if you are waiting for either of these payments.

Holidays

- A participant engaged for the full duration of a CE scheme is entitled to 10.5 full days (81 hrs) holidays and pro-rata where a lesser period is worked.
- Holidays must be taken within the 52-week period or not at all.
- Participants may qualify to receive payments in lieu of holidays.
- Arrangements for taking holidays are a matter of agreement between the sponsor and the participants.



If you are on CE, the project sponsors (your employers) must follow the legislation relevant to part-time workers.

Complaints Procedures

If you have difficulties while on your scheme, FÁS prescribes that each project should have procedures in place to deal with these difficulties. FÁS is currently in the process of revising all their complaints procedures and when this is completed the results will be published on the FÁS internet web site.

Job Initiative (JI)

This programme is no longer recruiting participants.

There is a prior commitment from the Department of Enterprise, Trade and Employment that there will be no compulsory lay-offs on JI. Those participants who remain on JI may have their contracts renewed until they reach 66 years of age, when FÁS would cease funding them. Community Employment (CE) participants may replace people who leave JI voluntarily, depending on circumstances.

Community Services Programme

The Community Services Programme is administered by POBAL for the Department of Community, Rural and Gaeltacht Affairs. The Community Services Programme aims to support the economic and social regeneration of local communities and to provide employment opportunities for the unemployed or other disadvantaged persons.

Funded organisations are required to:

- Operate on a not for profit basis
- Prioritise the unemployed in their recruitment processes. As a general principle, 70% of people recruited by the project must be from specific catchment groups (as identified below)

Who is eligible?

To be eligible to participate in the Community Service Programme (CSP) persons must be:

- Unemployed and in receipt of Jobseeker's Benefit, Jobseeker's Allowance or One Parent Family Payment
- In receipt of Disability Allowance, Invalidity Pension or Blind Persons Pension.
- Travellers in receipt of Jobseeker's Benefit, Jobseeker's Allowance or One Parent Family Payment.
- Ex-prisoners and Stabilised addicts

What about my secondary benefits?

- Qualifying grant-aided employees may be eligible to apply for Family Income Supplement (FIS).
- Persons can retain their Medical Card for the duration of the programme
- When a person takes up employment following a Community Services position they may qualify for the Back to Work Allowance. In order to do this, 50% of the qualifying period for their circumstances must have been spent in receipt of a qualifying Social Welfare payment.
- Persons on Rent Allowance will be assessed under the new Rent Supplement Assessment (See Chapter 2) where €75 (and 25% of income over €75) is disregarded. If it is more beneficial, they can continue to be assessed under the previous rules.
- They may qualify for consideration for accommodation on the Rental Accommodation Scheme

For further details contact POBAL at (01) 240 0700.

Your Rights at Work

A regular part-time worker is entitled to the same range of employment rights as a full-time worker. See chart below for a summary of these rights.

A regular part-time employee is a person who has:

- Worked for at least 13 weeks with the same employer, and is normally expected to work at least eight hours a week for that employer.

You have a right to:	When?
A written statement of terms and conditions of employment	After 2 months
Protection against unfair dismissal	After 1 year
Protection against unfair dismissal resulting wholly or mainly from pregnancy, trade union membership or trade union activities	No qualifying period
From March 1st 2007, 26 weeks Maternity Benefit	No qualifying period
Time off for ante/post natal care	No qualifying period
Full (unpaid) parental leave – 14 weeks leave	After 1 year
Reduced (unpaid) parental leave – 1 weeks leave per month of service	After 3 months
Arrears of pay, holiday pay and certain other awards where an employer becomes insolvent (i.e. unable to pay debts) where statutory entitlement exists.	After 13 weeks

You have a right to:	When?
A minimum period of notice before dismissal*	Period of continuous employment
— one weeks notice	After 13 weeks
— two weeks notice	After 2-5 years
— four weeks notice	After 5-10 years
— six weeks notice	After 10-15 years
— eight weeks notice	After 15 years
Statutory redundancy	After 2 years
Vote in the elections for worker directors in certain state enterprises	After 1 year

*This does not apply to employees who are normally expected to work for less than eight hours a week.

Holidays

The Organisation of Working Time Act 1997 improved the rights of regular part-time/full-time workers to annual leave. In order to qualify for 4 weeks (20 days) annual leave, the employee must have worked:

- at least 117 hours per calendar month for the employer
- at least 1,365 hours for the same employer during the calendar year.

Employees' holiday entitlements must be calculated by one of the following methods:

Days worked per week	Holiday Entitlement
5 Days	20 Days
Part-time	8% of hours worked

Public Holidays

Instead of giving the public holiday, employers can give any one of the following:

- an extra days annual leave, or
- an additional day's pay, or
- a paid day off within a month of the Bank Holiday, or
- a paid day off on the nearest church holiday.

This only applies to those who have worked a minimum of 40 hours in the 5 weeks ending on the day before the public holiday. For further information contact: The National Employment Rights Authority (NERA) on 1890 80 80 90 or www.employmentrights.ie.

The Minimum Wage

Since April 2000 all experienced adult workers are entitled to the national minimum hourly wage. If you are under 18, in your first job or participating in training you may be paid a reduced rate.

The National Minimum Wage rates in effect are as follows:

Employee	Minimum hourly rate of pay from 1st July 2007
Experienced Adult worker	€8.65
Under 18	€6.06
Over 18 – 1st year in employment	€6.92
Over 18 – 2nd year in employment	€7.79
Over 18 – in structured training or study undertaken in normal working hours	1st one third period €6.49 2nd one third period €6.92 3rd one third period €7.79



Each one third period of training must be at least 1 month, and no longer than 12 months

It is unlawful for an employer to pay an experienced adult worker less than the minimum hourly rate of pay. If you are not being paid the proper rate complaints can be made to a Rights Commissioner of the Labour Relations Commission or to the Labour Inspectorate of the Department of Enterprise, Trade and Employment Tel: (01) 631 2121.



CHAPTER 5

Income Tax and Social Insurance

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Introduction

When you take up a job there are some key questions you need to look at:

- How much will I earn?
- How much income tax and social insurance will I pay?
- After deductions, for tax and social insurance, what is my 'take-home' pay?
- What Welfare 'benefits' can I claim if I become sick or unemployed?

Knowing how much income tax and social insurance you pay allows you to understand how much of your wages you will 'take-home'. This chapter should help you to calculate the amount of tax you will pay and how much your net wages will be.

Gross Pay: Salary/wages before any deductions

Net Pay: Salary/wages after deductions (Tax, PRSI, etc.)

This chapter is intended as a guide only, so it is very important that you check with your local tax office to make sure you are claiming all the tax relief/credits that you are entitled to, as you may be able to claim additional allowances or credits depending on your circumstances.

You will find contact details for the Revenue Commissioners in Chapter 7. You can access a comprehensive directory of Revenue Offices on the Revenue website: www.revenue.ie.

About the new Income Levy (more information on page 102)

The Income Levy was introduced from 1st January 2009. It is a tax on your income, but is calculated separately from income tax.

The levy is payable on gross income from all sources before any tax reliefs, capital allowances, losses, pension contributions or PRSI are taken into account.

If you are a PAYE taxpayer your employer is responsible for deducting the levy from your wages. You should receive an 'Income Levy Certificate' from your employer if you are leaving a job.

From 1st May 2009 the levy rates are:

2% rate applies to gross income over €15,028

4% rate applies to gross income over €75,038

6% rate applies to gross income over €174,980

Pay Related Social Insurance (PRSI)

When you are in employment you make Pay Related Social Insurance (PRSI) contributions each week, often referred to as “Stamps”, which are deducted directly from your wages. These contributions provide for the payment of ‘benefit’ social welfare payments in the event that you become unemployed (Jobseekers Benefit) or if you are ill (Illness Benefit, etc.) and unable to work. These PRSI contributions can also count towards your contributory old age pension in the future. The PRSI and social insurance system is managed by the Department of Social and Family Affairs.

Employees:

Most employees pay a Class A PRSI contribution and are covered for all Social Welfare benefits and pensions. This applies to people in industrial, commercial and service type employment that are employed under a contract of service. It also applies to civil and public servants recruited from 6 April 1995.

Self-Employed:

Self-employed people normally pay Class S PRSI. Self-employed people do not qualify for Jobseekers Benefit or Illness Benefit. They are covered for certain pensions, Maternity and Adoptive Benefit, Guardian's Payment (Contributory) and the Bereavement Grant.

How much PRSI will I pay?

PRSI is calculated on your gross earnings, and is deducted on a weekly basis.

- Earning under €352 gross per week:
You will not pay any PRSI.
- Earning between €352.01 and €500 gross per week:
No PRSI paid on the first €127 of gross income. PRSI paid at the rate of 4% on the balance, after the first €127.

(From the 1st May 2009 to 31st December 2009)

- i PRSI paid at the rate of 4% on the first €127 per week. (4% is Health Levy)
- ii PRSI paid at the rate of 8% on income between €127.01 and €1,443 per week. (4% is Health Levy and 4% is PRSI)
- iii PRSI paid at the rate of 9% on income exceeding €1,443 per week. (5% is Health Levy and 4% is PRSI)

If you earn over €500 per week and hold a medical card, or receive a Widow's/Widow's pension, One-Parent Family payment or Deserted Wife's Benefit/Allowance, you may pay a lower rate of PRSI called Subclass A2.

Once you are earning more than €38.00 per week you will still get a Class A PRSI Contribution or “stamp” as your employer will be paying social insurance for you.

Example PRSI on earnings of €400 gross per week

Gross weekly earnings	€400.00
Less weekly PRSI allowance	- €127.00
Assessable earnings	€273.00
Your PRSI contribution (4% of €273) =	€10.92

The Health Contribution

If you earn over €500 gross per week you have to pay the health contribution in addition to your PRSI and tax.

(1st May 2009 to 31st December 2009)

The amount of Health Contribution that you pay is 4% of all earnings. An additional 1% Health Contribution has been placed on earnings exceeding €1,443 per week (equivalent to €2,886 per fortnight and to €6,253 per month).

Certain categories of people do not pay the Health Contribution. These are:

- Full Medical Card holders
- Those in receipt of the One Parent Family Payment (OPFP), Widow/Widower's Pension or Deserted Wife's Benefit from the Department of Social and Family Affairs.



Make sure you let your employer know if you are in receipt of any of the above payments/benefits otherwise you may have the contribution taken from your wages.

Tax and Social Welfare

Many social welfare payments are treated as taxable income. This means that if you, or your spouse/partner, earn any extra income your social welfare payment will use up either all, or some, of your tax credits.

The main social welfare payments that ARE taxable are:

- Jobseeker's Benefit
- One Parent Family Payment
- Illness Benefit
- Invalidity Pension
- Blind Pension
- Deserted Wife's Benefit
- State Pension Contributory/ Non-Contributory
- State Pension (Transition)
- Guardian's Payment Contributory/ Non-Contributory
- Widow / Widowers Contributory/ Non-Contributory



If you are claiming a taxable social welfare payment (see above) you must notify the tax office of any additional income either you or your partner / spouse have from earnings or other sources. The tax office will 'code-in' details of your social welfare payment and apply it to the tax charged on your other income. Any taxes due are not deducted from the social welfare payment; they are taken from your other income.



If your only income is a social welfare payment, you will not pay tax.

Certain payments from the Department of Social and Family Affairs are not treated as taxable income.

The main social welfare payments that are NOT taxable are:

- Jobseeker's Allowance
- Back to Work Allowance
- Child Benefit
- Disability Allowance
- Qualified Child increases payable with Jobseeker's Benefit and Illness Benefit
- Family Income Supplement
- Maternity Benefit
- HSE Payments

Paying Tax

Most employees are Pay As You Earn or PAYE workers. In practice this means that any income tax you owe is deducted from your wages by your employer.



It is your legal responsibility to ensure that your tax affairs are in order.



Self-employed people are responsible for their own tax returns and should seek advice from the local tax office as to how the tax system operates for self-employed people.



Unlike the social welfare system the tax system does not recognise co-habitation. This means that unless you are legally married you are treated as a single person for tax purposes.

Tax Credits and Tax Bands

Once you start a job the Revenue Commissioners should send you a 'Determination of Tax Credits and Standard Rate Cut-off Point Notice'. This notice gives you the information that will allow you to work out how much tax you will pay on your earnings. The tax year runs from the 1st of January 2009 to 31 December 2009, in line with the calendar year.

The two main tax rates for the tax year that started on the 1st January 2009 are 20% (standard) and 41% (higher).

The Tax Credit system

Under the 'tax credit' system your liability for tax is calculated on your total gross income. You receive 'tax credits' based on your circumstances (see tax credits table below). These 'tax credits' are then deducted from your overall tax liability.

The tax due is calculated by adding together any applicable tax credits and subtracting them from your overall tax liability.

Don't worry if this seems a little confusing, if you follow the steps below and see the general examples on the following pages you will find it easier to understand.

1. Calculate your gross income.
2. Calculate your tax liability. **(See Tax Rates and Bands in this chapter)**
3. Add together any tax credits that apply to your circumstances.
4. Subtract the amount of your tax credits (step 3) from the amount of your tax liability (step 2) to identify your yearly tax bill.
5. Divide the result of step 4 by fifty-two to obtain your weekly tax bill.

You may also be able to claim other allowances depending on your circumstances - please check with your local tax office – see chapter 7 or www.revenue.ie

Tax Credits 2009

Single Person's Tax Credit	€1,830.00
Married Couple's Tax Credit	€3,660
Home Carer's Tax Credit (maximum)	€900.00
Widowed, qualifying for One Parent Family Tax Credit	€1,830
Widowed (without dependent children)	€2,430
Lone Parent's Tax Credit (see LP tax credit in this chapter)	€1,830
PAYE Tax Credit	€1,830

Home Carer's Allowance for Married Couples

If you are married and your partner is working at home to care for your children under age 18, an elderly person or someone "permanently incapacitated by reason of mental or physical infirmity", you can claim the "Home Carers" tax credit. The full tax credit is €900 per year. If the Home Carer earns income of up to €5,080 in his/her own right for the tax year, the full tax credit may be claimed. Where the income is between €5,080 and €6,620 some

measure of relief will still be given. This tax credit is not available to married couples who are taxed as single persons.

Lone Parent's Tax Credit

The Lone Parent's tax credit is made up of two parts; the single person's tax credit and the lone parents tax credit.

Lone Parents tax credit

Single Persons tax credit	€1,830
Lone Parent tax credit	+ €1,830
Total tax credit =	€3,660

An additional PAYE tax credit of €1,830 can be added to give a total of €5,490 in tax credits. Lone parents with income (including PAYE earnings and other sources) of less than €27,450 do not pay income tax

If a couple separate it is sometimes possible for both to qualify for the Lone Parents' tax credit. The person seeking the Lone Parent's tax credit must prove that the child lives with her/him for whole or part of the year. If either party co-habits s/he would not qualify for the tax credit.

PAYE

Pay As You Earn (PAYE) income tax is charged on a tax yearly basis (unlike PRSI, Income Levy and Health Contribution) so your tax credits are averaged out over the tax year. It is important to remember that if you take up a job at any stage in the tax year, you can still avail of your full annual allocation of tax credits. This is called 'cumulative' tax credits. You cannot carry credits into the next year.

Income from any source including employment, self-employment, pensions and some social welfare payments will be assessed for tax purposes.


- Every employee who is a Pay As You Earn (PAYE) worker receives an additional PAYE tax credit of €1,830 per year. Certain conditions may apply to proprietary directors, their spouses and children of proprietary directors - contact the Revenue Commissioners for more information. People availing of the Tax Exemption Limits have their PAYE credit already included in the Exemption Limits
- If you are paying a mortgage you are entitled to tax relief, which is applied at source i.e. the bank or building society credits tax relief and in this manner you get the relief. Mortgage Interest relief will only be available now for the first seven tax years from the date on which a mortgage is taken out. This means that any taxpayer who has received mortgage interest relief for more than 7 tax periods will no longer be eligible for such relief from 1 May 2009.

- There are a variety of personal credits available for widowed people, depending on the year of bereavement and the number of dependant children.
- There are additional credits available for blind persons, those with dependant relatives, incapacitated children and those who are incapacitated and employing a carer. There is also relief available for medical expenses, contributions to pension schemes and health insurance which is applied at source.

Example 1:

A single person with no children who is a PAYE worker has a personal tax credit made up of the following:


Single Person's tax credit	€1,830.00
PAYE tax credit	+ <u>€1,830.00</u>
Total tax credits per year	€3,660.00
Total tax credits per week	€70.38

 At present, single people with a total annual income of up to €18,300 (including PAYE earnings and other sources) do not pay income tax. If their income exceeds €15,028 they **ARE** subject to the 2% income level.

Example 2:

A couple with no children, where one partner is a PAYE worker, has a personal tax credit made up of the following:


Married couple's tax credit	€3,660.00
PAYE tax credit	+ <u>€1,830.00</u>
Total tax credits per year	€5,490.00
Total tax credits per week	€105.58

 At present, couples with one partner working and with a total annual income of up to €27,450 (including PAYE earnings and other sources) do not pay income tax. They will pay the income levy of 2%.

Example 3:

A couple with no children, where both partners are PAYE workers, has a personal tax credit made up of the following:

Married couple's tax credit	€3,660.00
PAYE tax credit (single credit of €1,830 x 2)	+ <u>€3,660.00</u>
Total tax credits per year	€7,320.00
Total tax credits per week	€140.77

 At present, couples with one partner working and with a total annual income of up to €27,450 (including PAYE earnings and other sources) do not pay income tax. They **will** pay the income levy of 2%.

Example 4:

A couple with a child/children, where one partner is a PAYE worker and the other is a home carer, has a personal tax credit made up of the following:

Married couple's tax credit	€3,660.00
PAYE tax credit	+ €1,830.00
Home carer's credit	+ €900.00
Total tax credits per year	€6,390.00
Total tax credits per week	€122.88



At present, couples with one partner working and one partner caring for a child/children or elderly person in the home and with a total income of up to €31,950 (including PAYE earnings and other income sources) do not pay income tax. They **will** pay the income levy of 2%.

Revenue Job Assist

If you are unemployed for one year or more and take up a job you may be entitled to an additional tax-free allowance under Revenue Job Assist. The scheme runs for three years and the tax-free allowance is tapered out over the three-year period at the following rates;

Revenue Job Assist — tax free allowances

Year 1:	€3,810 plus €1,270 for each child dependant
Year 2:	€2,540 plus €850 for each child dependant
Year 3:	€1,270 plus €425 for each child dependant

The Revenue Job Assist allowances are not restricted to the standard rate of tax and are subtracted from the tax owed on your gross taxable income.

To qualify for Revenue Job Assist you will have to satisfy certain conditions (see Chapter 4 for details). Your employer will also receive tax relief.

Income Tax Rates and Bands

There are two main rates of income tax, the 20% standard rate and the 41% higher rate. To work out how much of your income will be taxed at 20% and how much will be taxed at 41% you need to look at the income tax bands.

Tax Rates/Bands 2009

Single and widowed people without children	€36,400.00 @ 20%	balance @ 41%
Single and widowed people with children qualifying for:		
One Parent Family tax Credit	€40,400 @ 20%	balance @ 41%
Married couple with one income	€45,000 @ 20%	balance @ 41%
Married couple with two incomes	*€72,800.(Max) @ 20%	balance @ 41%

- i** The standard rate cut-off point for married couples for 2009 is €45,400 subject to an increase of up to €27,400 where both spouses are working. The increase is limited to the lower of €27,400 or the amount of the income of the spouse with the smaller income. The increase in the standard rate cut-off point interacts with the Home Carer's Tax Credit. However, if the increased standard rate cut-off point is more beneficial, you can claim the increased standard rate cut-off point instead of the Home Carer's Tax Credit. In practice your Regional Revenue Office will grant you whichever is the more beneficial.

Once your income goes over a certain level, you will start paying tax at the higher rate of 41%. This level is called a "tax band". Different tax bands apply to different types of household. For example:

- A single person earning €26,000 per year will be taxed at the 20% rate only, if his/her income is less than €36,400 per year. All of the income will be subject to the 2% income levy.
- A single person earning €40,000 will have the first €36,400 of his/her income taxed at the 20% rate and the balance of €3,600 taxed at 41% rate. All of the income will be subject to the 2% income levy.

The examples below give you a more in-depth idea of how the calculations are made (they do not include PRSI calculations):

Example 5:

John is single, with no child dependants. He is a PAYE worker and earns €22,000 gross per year. John's tax bill is calculated as follows (not including PRSI):

John's taxable earnings	€22,000.00
- taxed @ 20% standard rate =	€4,400.00
Tax due before John's tax credits are deducted	€4,400.00
Single Person's Tax credit	€1,830.00
Plus PAYE credit	<u>+ €1,830.00</u>
John's total tax credits	€3,660.00
Tax owed before credits deducted	€4,400.00
Minus John's total tax credits	<u>- €3,660.00</u>
John's tax bill per year	€740.00
Plus the new 2% Income Levy* (€22,000 at 2%)	<u>+ €440.00</u>
John's total yearly tax liability	€1,180.00
John's tax per week (€1,180.00 divided by 52)	€22.69

* John is subject to the 2% Income Levy as his income is in excess of €15,028

Example 6:

Michael is single, with no child dependants. He is a PAYE worker and earns €40,000 gross per year. Michael's tax bill is calculated as follows (not including PRSI):

Michael's taxable earnings	€40,000.00
Michael's earnings taxable at the standard rate = €36,400.00	
- taxed @ 20% standard rate =	€7,280.00
Michael's earnings taxable at the higher rate = €3,600.00	
- taxed @ 41% higher rate =	<u>+ €1,476.00</u>
Total tax due before Michael's tax credits are deducted	€8,756.00
Single Person's Tax credit	€1,830.00
Plus PAYE credit	<u>+ €1,830.00</u>
Michael's total tax credits	€3,660.00
Tax owed before credits deducted	€8,756.00
Minus Michael's total tax credits	<u>- €3,660.00</u>
Michael's tax bill per year	€5,096.00
Plus the new 2% Income Levy* (40,000 at 2%)*	<u>€800.00</u>
Michael's total yearly tax liability	€5,896.00
Michael's tax per week (€5,896.00 divided by 52)	€113.38

* Michael is subject to the 2% Income Levy as his income is in excess of €15,028

Tax Exemption Scheme

There is a tax exemption scheme of benefit to people with incomes below certain limits. This applies to people both under and over 65.

Income Tax Exemption Limits for 2009

	Under 65	65 or over
Single/widowed	€5,210	€20,000
Married Couple	€10,420	€40,000
Child Dependent Rates		
First child	€575.00	
Second child	€575.00	
Third and subsequent children	€830.00	



You cannot avail of the Tax Exemption Scheme and Revenue Job Assist at the same time.

Childminding Relief

Where an individual minds up to three children in the minder's own home, no tax will be payable on the childminding earnings providing the amount is less than €15,000 per annum. If the income exceeds that amount income will be taxable, as normal, under self-assessment.

The exemption must be claimed in the annual return and must be accompanied by evidence that the service provider has notified the appropriate person, recognised by the Health Service Executive (HSE), that they are providing child-minding services.

Marginal Relief

If you are availing of the Tax Exemption Scheme and your annual income goes over the scheme's limits, you will pay tax at 40% on the additional income. This is called Marginal Relief. Although this is a very high rate of tax, the Tax Exemption Scheme may be of benefit to some people whose total income only slightly exceeds the limit. It is important that you check with the tax office to find out if the Tax Exemption Limits are better for you.

For further information see leaflet IT8 - 'Tax Exemption and Marginal Relief' (Revenue Commissioners).

The Income Levy

The income levy, which came into effect on 1 January 2009, is a levy payable on gross income, including notional pay, before any relief for any capital allowances, losses or pension contributions.

All individuals are liable to pay the income levy if their gross income exceeds the threshold of €15,028 p.a., (€289 per week) or if they exceed the income exemption limit of €20,000 p.a. for an individual aged 65 or over.

Employers are responsible for deducting the income levy from their employees' salaries. Self-employed individuals will make a payment of income levy along with their preliminary tax payment, and any balance will be collected when the final assessment issues.

Income Exempt from the Income Levy

- all social welfare payments including social welfare payments received from abroad
- payments that are made in lieu of social welfare payments such as Community Employment Schemes paid by the Department of Enterprise and Employment or Back to Education Allowance paid by the Department of Education.

- Full medical card holders
- Individuals aged 65 or over whose annual income does not exceed €20,000

Redundancy and the levy

Statutory redundancy payments are exempt from the levy. In addition, ex-gratia redundancy payments in excess of the statutory redundancy amount are exempt from income tax, and therefore also the income levy, up to certain limits. These limits are up to €10,160 plus €765 per complete year of service in excess of the statutory redundancy. The basic exemption as outlined above can be further increased by up to €10,000 if the person is not a member of an occupational pension scheme.

Example to show how much tax you might pay

The following example offers a guide to help you work out your tax. It is important to remember to talk to someone in your local tax office to ensure that you are claiming all the tax credits you are entitled to.

Example 7:

Tom and Jane are married with 3 children. Tom had been claiming JA for over 12 months, but is now taking up a job with an annual salary of €27,500 and overtime of €4,500. Tom has also qualified for Revenue Job Assist. Jane remains at home caring for their children. Tom's tax bill is calculated as follows;

Calculating PAYE

Tom and Jane's gross income (Wages + Overtime)	€32,000.00
Taxed @ 20% standard rate	€6,400.00
Tom and Jane's tax owed before tax credits are deducted	€6,400.00
Tom's Revenue Job Assist personal allowance	€3,810.00
Revenue Job Assist child allowance (€1,270 x 3)	€3,810.00
Revenue Job Assist total	€7,620.00
@ 20% standard rate	€1,524.00
Married couple's tax credit	€3,660.00
Plus Tom's PAYE tax credit	€1,830.00
Plus Revenue Job Assist credit	€1,524.00
Plus Jane's home carer's tax credit	<u>€900.00</u>
Tom and Jane's total tax credits	€7,914.00
Tax owed before credit deducted	€6,400.00
Minus tax credits	<u>- €7,914.00</u>
Tom and Jane's tax bill per year	€0.00

Income Levy: Because Tom's income is more than €15,028 he will be subject to the 2% income Levy = €640



Note: Tom and Jane's Tax Credits were more than their tax owed, so they do not have to pay any tax. The Revenue Job Assist tax allowance is reduced over a three-year period. In the second year it reduces to two thirds and reduces to one third in the third and final year.

Calculating PRSI

Tom's gross weekly income ($€32,000 \div 52$)	€615.38
Minus weekly PRSI allowance	<u>- €127.00</u>
PRSI assessable weekly income	€488.38
PRSI @ 4% of assessable earnings (Sub-class A2 see *below)	<u>x .04</u>
Weekly PRSI deduction	€19.54
Annual PRSI deduction ($€19.54 \times 52$)	€1,016.08

Calculating Tom's net annual income after PAYE and PRSI and Income Levy

Tom and Jane's total gross annual income	€32,000.00
Minus PAYE	- €0.00
Minus PRSI	- €1,016.08
Minus Income Levy	<u>- €640.00</u>
Tom and Jane's net annual income	€30,343.92
Tom and Jane's net weekly income ($€30,343.92$ divided by 52) =	€583.54



***Note:** Because Tom was claiming JA for over 12 months, he will keep his Medical Card entitlement for three years. When Tom no longer qualifies for Revenue Job Assist, he will no longer be eligible for a Medical Card and will pay the 4% health levy.



CHAPTER 6

Training & Education Options

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Introduction

Thousands of adults have successfully returned to education and training to learn new skills, develop existing abilities and improve their chances of getting the job they want.

In this chapter we identify the range of training and education opportunities available to unemployed people and explain how you can take up education or training while keeping your social welfare payment.

In addition we look at what you can do and where you can go to find help or guidance with literacy issues.

Training

This section outlines 3 different types of training options. These are:

- Industry related training
- Training for people with disabilities
- Training for young people

The content, style and certification of training courses will differ from course to course. Weigh up your options to make sure you choose the course that suits you best. Your life experience and work experience may help you get on to certain courses. If you are not ready for specific job related training then a Return to Work Course may be the best option for you.

Return to Work Courses

These courses are for people who have been out of the work place for a long time – e.g. women who have spent the last number of years working in the home. These courses concentrate on personal development and skills training (contact your local FÁS Employment Services Office for details).

Work Placement Programme

The Work Placement Programme, administered by FÁS, is a six-month work experience programme for an initial 2,000 individuals who are currently unemployed. Under this programme there will be two streams each consisting of an initial 1,000 places. The first stream is for graduates who before this year have attained a full award at level 7 or above on the National Framework of Qualifications and who have been receiving Job Seeker's Allowance for the last six months.

The second stream will be open to all other individuals who have been receiving Job Seeker's Allowance for the last six months. Under this stream 250 places are being ring fenced for those under 25 years of age.

Participants on both streams of the Work Placement Programme will continue to receive their existing social welfare entitlements from the Department of Social and Family Affairs for their duration on the programme. Contact your local FÁS office for more information.

Short Time Working Training Programme

The pilot Short Time Working Training Programme, administered by FÁS will provide two days training a week for 277 workers over a 52-week period. Under this scheme, workers who are on systematic short time working for 3-days a week and receiving social welfare payments for the two days they are not working will receive training for these two days. Participants on this programme will continue to receive their existing social welfare entitlements from the Department of Social and Family Affairs. Contact your local FÁS office for more information.

A. Industry Related Training

FÁS Specific Skills Training Courses

FÁS run a large number and range of training courses through its national network of training centres.

These courses are run in the daytime and evenings, with some Safe Pass courses run on Saturdays. They are aimed at people who wish to acquire new skills or up-date existing skills. There are a vast range of Specific Skills and Traineeship courses available including office/computer based, electronics, business, construction, personal services, pre-employment/job clubs and many others (Visit the FÁS website for a full listing www.fas.ie).

The duration of Courses can vary, but typically last 4-6 months. To apply, register with your local FÁS Employment Services Office where you will receive a guidance interview to determine the most relevant training available for you. Most FÁS courses are certified with FETAC Awards or other vocational awarding body certificates.



Priority on Daytime courses are for people who are unemployed, other applicants may be identified through the guidance interview. The evening time and Saturday courses are open to everyone, but in most cases there is a fee.

While on a daytime FÁS training course you are entitled to:

Personal Rate	Full-time	Part-time
18 years and over	€204.30	€117.60
17 – 18 years.	€104.00	€59.90
15 – 16 years.	€83.25	€47.95

Persons who declare they have a disability on registration with FÁS will be considered a priority case for training. Any specialist equipment/adaptation that a disabled trainee may require FÁS will endeavour to have in place before commencement of training, if prior notice has been given. Any such requirements should be discussed with your Employment Services Officer.

- If your present Social Welfare payment is above the FÁS personal rate, then FÁS will increase the training allowance to match your Social Welfare payment.
- If you have been in receipt of JA/JB for 12 months, or progress to FÁS training having spent 12 months on CE or Job Initiative, or a minimum period of 12 months in a combination of the above you will receive an additional €31.80 weekly allowance while on the course. You can also receive the allowance if you have been in receipt of Carer's Allowance for 12 months or more before starting the course.
- Some money may be paid towards accommodation costs if you are living away from home during the course. The maximum rates are - Daily Rate €13.98 Weekly Rate €69.90.
- A travel allowance may be paid if the Training Centre is three or more miles from where you live.
- A lunch allowance of €4.00 a week may be paid (for lunch outside the Training Centre).
- If the partner of a person who is claiming a Social Welfare payment takes part on a FÁS non-craft training course then the qualified adult portion of the Social Welfare payment is automatically lost.
- If you are claiming a Rent or Mortgage Supplement, talk to your CWO before taking up the course (see Chapter 2 for Rent Supplement Assessments and Chapter 7 for contact details for CWOs).

How to apply

You must be registered with and apply through FÁS to participate in any of their training courses. Your Employment Services Officer (ESO) at your local FÁS office can advise you on the range of training options available to you. Following a guidance interview you can be referred or booked on a relevant course and FÁS will contact you when a place becomes available. You should keep in regular contact with your ESO about training opportunities. The interview with your local ESO will assist you in looking at the options available.

Traineeship Programme

Traineeships are skill development programmes run in partnership between FÁS and employers in many sub-sectors of employment.

They seek to use the best match of FÁS Certificates in named occupations by FETAC, the Further Education and Training Awards Council.

Industry agreed standards for in-company training is reflected in the work place training record, which specifies the workplace training elements. The structure of the programme and recognition of its certification enables participants to progress to further training, education and employment opportunities and supports the development of clear “career paths” for individuals in an occupational field. Standard FÁS training allowances are paid. Employer resources and expertise are utilised to provide a quality-training programme for unemployed people.

Traineeships comprise training in a FÁS or FÁS approved training centre combined with training in the workplace with a host employer. Research has shown that Traineeship enjoys a very high rate of work placement for programme participants.

Essential elements of Traineeships include the involvement of employers in the selection of trainees, development of the curriculum, certification and on-the-job training. Training is standards based and leads to the award of National Skills qualification.

Apprenticeships

An Apprenticeship is a way of combining work experience and training to get a “trade” or become a qualified craftsperson.

During the apprenticeship your employer provides you with on-the-job training and work experience. You also receive off-the-job training in a local FÁS training centre or educational college.

Apprentice rates differ depending on the trade and stage of the apprenticeship of the participant.

To obtain an apprenticeship you must:

- be at least 16 years old and
- have at least a grade D in any 5 subjects in the Junior Certificate (or equivalent grades in other approved examinations), and
- you must obtain a job as an apprentice with a suitable employer, who can offer you an apprenticeship in your chosen occupation, and
- your employer must register you with FÁS as an apprentice at the start of your apprenticeship, within two weeks of your recruitment.

If you do not meet these requirements there are a number of ways in which it is still possible to qualify for an apprenticeship.

- You can satisfactorily complete a preparation and training course approved by FÁS and are successful at an assessment interview.
- You may qualify if you are over 18 years of age, have a minimum of 3 years work experience relevant to your chosen occupation and are successful at an assessment interview.



A special Bursary Payment of €2,667 aimed at encouraging women into apprenticeships is available, please contact your local FÁS office for further information.

FÁS will endeavour to have in place before commencement of training any appropriate specialist equipment/adaptation that a disabled trainee may require, if prior notice has been given. Any such requirements should be discussed with your Employment Services Officer.

Redundancy & Apprentices

FÁS with the support of the Social Partners is providing a temporary Employer Based Redundant Apprentice Rotation Scheme for apprentices who have been made redundant due to the reduction in activity in the Construction Industry.

The current scheme will run until December 2009. Contact FÁS for more information.

Teagasc

Teagasc is Ireland's agricultural and food development authority. It provides research, advisory and training services to the agricultural and food industry. There are fees for meals and accommodation at residential courses. Teagasc pay the colleges a maintenance grant but students must pay the balance. There is no fee for non-residential students. There is a fee for courses that do not have a residential option.

There are no minimum education entry requirement for Teagasc courses.

After completing their first year, students should obtain a FETAC Level Four Vocational Certificate and can usually go on to study for a second year to earn a FETAC Level Five Certificate. For more details, contact TEAGASC at (059) 917 0200.

Bord Iascaigh Mhara (BIM)

BIM is the agency responsible for vocational training of personnel in all sectors of the Irish seafood industry. Training is provided through a coastal training services, which encompasses the National Fisheries College, the Regional Fisheries Centre and two mobile Coastal

training Units. For more information on training and education services available contact BIM at (01) 214 4100.

Fáilte Ireland

Fáilte Ireland is the National Tourism Development Authority to guide and promote the evolution of tourism as a leading indigenous component of the Irish economy.

Skills Training

The Skills Training Division provides entry-level skills for those joining the tourism industry. Typically these training programmes are offered in a variety of formats and cover key operational areas such as culinary skills, restaurant services skills, and bartending skills.

Programmes are run at Fáilte Ireland's permanent Training Centres in Dublin, Cork, Limerick and Waterford. A number of temporary training centres are regularly established at other regional locations each year in conjunction with community groups, Area Partnerships and industry organisations. Core elements of the service include:

- **Accredited training:** The programmes lead to a recognised award from the Further Education and Training Awards Council (FETAC), and in most cases position graduating trainees to pursue their craft education to a higher award level in the Institute of Technology sector
- **Return to Work:** All programmes support those wishing to secure the skills required to get back in to full-time or part-time employment. Related to this is a growing interest in programmes that equip third level students with some of the elementary skills required to work safely on a part-time basis in tourism and hospitality

For more information on courses call Fáilte Irelands "People in Tourism" centre on callsave 1850 256 256

B. Training for People with Disabilities

FÁS training courses are available for people with Disabilities. In addition, there are 53 Specialist Training Providers contracted by FÁS to provide training courses exclusively for people with disabilities as some people with disabilities may require additional supports to meet their training needs e.g. longer duration of training, adaptation of the training approach and facilities.

On a FÁS course, delivered by either a Specialist Training Provider or a FÁS Training Centre, you will receive;

- A weekly training allowance equivalent to the person's social welfare payment
- An additional weekly training allowance of €31.80.
- A weekly travel allowance.
- If you are in receipt of Illness Benefit or Invalidity Pension, you will continue to receive that payment in addition to your FÁS training allowance, if you have obtained an exemption from the Department of Social and Family Affairs
- Your entitlement to secondary benefits are retained, but may be affected

For further information contact your local FÁS Employment Services Office or the Disability Support Unit, FÁS, 27 Upper Baggot Street, Dublin 4. Telephone (01) 607 0500. Alternately, you can visit the FÁS website at www.fas.ie.

C. Training for Young People

FÁS has an overall Early School Leavers Programme including a range of schemes for young people who have left school early.

Youthreach is a programme run by FÁS and the VECs for 15 to 20 year olds who have left school early without any formal qualifications. These courses generally last from 1 to 2 years although they can be flexible, depending on your individual needs. The length of the course depends on both the starting point of the individual and the level of certification the person wishes to attain. A training allowance is paid to trainees, depending on age.

In the first phase, basic skills training is combined with practical work experience and general education. In the second phase, participants have the option of taking part in specific skills training, work placements or community training programmes. The course can lead to a FETAC qualification or to the Junior or Leaving Certificate or to a number of other recognised certificates such as City and Guilds of London.

Payments on FÁS Early School Leavers Programme

Participants are paid the basic FÁS training allowance, a lunch allowance and may also qualify for a travel allowance. If you have been in receipt of JB or JA for 12 months, you will receive an additional weekly allowance of €31.80 while on the course.

Skills Foundation Programme

Courses on this programme provide basic skills training and last for up to 7 months. Participants may then move on to mainstream FÁS training courses.

Community Training Centres (CTCs)

FÁS fund CTCs which are managed by local voluntary boards representing the community. These Centres provide work experience and training for early school leavers, between 16 and 21 years of age, in their local communities. If you take up this option you will be paid the standard FÁS training allowance.

Local Training Initiatives (LTI)

Local Training Initiatives are set up by FÁS in order to help the local communities carry out valuable projects to benefit their communities while at the same time providing work experience and training for participants.

Participants receive the standard FÁS training allowance and all training on LTIs leads to FETAC certification.

These projects are full-time, 35 hours a week and the duration of the projects vary. Participants must be unemployed and over 16 years of age.

Education

The rest of this chapter explores a range of options available if you are considering returning to education. These options will allow you to keep your Social Welfare payment while studying.

Adult Educational Guidance Initiative

This initiative which was launched in 2000 provides information and guidance regarding adult education opportunities to people attending the Vocational Training Opportunity Scheme, Back To Education Initiative, literacy schemes and those participating in other adult and community education programmes. The service is available to survivors of residential abuse and their families. There are currently 40 projects operating nationwide.

The AEGI service offers information advice and guidance on an individual and group basis in respect of personal, educational and career guidance and covers the pre-entry, entry, ongoing and pre-exit stages. The development of the guidance service in education provides an important contact point for providers in the FÁS Employment Services. Contact the National Centre for Guidance in Education (01) 869 0715 or the Further Education Section at the Department of Education and Science (090) 648 4250 or (090) 648 4249 for further information.

The Vocational Training Opportunities Scheme (VTOS)

VTOS is the main second-level adult education programme designed for people who are unemployed. The Vocational Education

Committees (VECs) run VTOS on behalf of the Department of Education and Science. There are 5,000 annual places available nationwide on VTOS. To be eligible you must be:

- Aged 21 or over and
- In receipt of JA/JB, Illness Benefit (subject to DSFA approval), One Parent Family Payment, Invalidity Pension or Disability Allowance for 6 months
- Signing for PRSI 'Credits' for at least 6 months.
- If they are the spouse/partner of somebody claiming one of these payments for 6 months.
- People in receipt of Carer's Allowance who have ceased caring responsibilities may also be eligible.
- Time spent on a FÁS training course or CE scheme can count towards the six-month qualifying period. Periods spent on Job Initiative, Youthreach programmes or time spent in prison can count towards this six-month qualifying period, but a person must be getting one of the relevant Social Welfare payments before starting the programme.
- People in receipt of the following categories of payments are also eligible to join VTOS provided they are at least 21 years of age and have not been engaged in paid work for at least six months: Blind Person's Pension; Deserted Wife's Allowance / Benefit; Widow/Widower's Contributory/Non-Contributory Pension; Prisoner's Wife's Allowance.

Payment on VTOS

- There are no course fees.
- You will be paid a standard rate each week - equal to the maximum rate of Jobseeker's Benefit, which is €204.30 for a single person in place of JA/JB. People in receipt of other categories of payment will continue to receive payment from the Department of Social and Family Affairs
- You will not receive a payment if you are signing on for PRSI 'credits' only.
- If you work part-time or casually during your studies, this will not affect your payment.
- If on JA/JB you will no longer have to "sign-on".
- Travel and meal allowances are paid at FÁS rates.
- An additional allowance of €31.80 is payable if you have been in receipt of a qualifying Social Welfare payment for at least one year directly before participating in VTOS.
- Some assistance with book and course materials is provided.

If you receive a rent/mortgage interest supplement and take up part-time work while on VTOS, Rent Supplement Assessment rules will apply, i.e. disregard the first €75 of income from employment and 25% of any income over €75 is counted against your rent/mortgage interest supplement – See Chapter 2 for details.



If you receive the additional allowance of €31.80 on VTOS (see box above) and take up part-time work, the rent/mortgage interest supplement earnings disregard of €75.00 will be reduced from €75.00 to €43.20

People on VTOS, Youthreach and Senior Travelling Training Programmes may qualify for some financial assistance towards childcare costs. You must use a registered childcare provider. Contact your local VEC for more information.

How to apply

- Contact your local LES, local Library or your nearest VEC.
- VTOS courses usually begin in September/October, but it may be possible to start at other times.
- Each VEC has a VTOS Co-ordinator who can assist you with information and advice on suitable courses.

Studying on VTOS

The main courses available are Junior and Leaving Certificate Courses, Foundation Courses, Post Leaving Certificate (PLC) Courses and Special Skills training. The range and content of courses tends to vary from school to school so you should contact your local VEC for more details. Many VEC's offer short "taster" courses that allow you to "try-out" VTOS before making a full commitment. These courses are run from Easter onwards.

The main types of courses are as follows:

- Basic education courses with one-to-one or small group tuition in literacy, numeracy, study skills and personal effectiveness – these are available in a limited number of centres.
- Foundation courses based mainly on the Junior Certificate or on the National Foundation Certificate of the NCVA.
- Leaving Certificate courses based on Leaving Certificate subjects with short courses on specific topics including computer applications.

- A vocational preparation and training course at roughly post Junior Certificate level. Topics will include computer skills, catering skills, heavy goods vehicle driving, enterprise skills, marketing skills and care of the elderly.
- A Post-Leaving Certificate (PLC) vocational preparation and training course. This is available where a participant has completed senior cycle, or equivalent, and requires further training to enhance their chances of gaining employment. Post-Leaving Certificate (PLC) is also available to adults returning to education who may not have completed the senior cycle but are deemed by the provider to have the necessary competencies and capacity to undertake the programme. The vocational studies are chosen from a large variety of options including commerce, construction, engineering, secretarial, catering, agriculture, craft and design.
- An enterprise course where participants develop business skills in a variety of ways, e.g. practice company, enterprise or mini-company, with a view to progressing to self-employment.
- A course made up of activities drawn from a very wide range of local facilities. Each course will 'tailor' a learning package to suit the particular requirements of individuals with specific goals.

Senior Traveller Training Centres

The Department of Education and Science supports 33 Senior Traveller Training Centres. These centres provide a two-year programme of integrated education, training and work experience. A training allowance is paid to trainees according to age.



Trainees previously in receipt of JA/JB for 12 months, or who have progressed to a Senior Traveller Training Programme having spent 12 months on CE or Job Initiative, will receive an additional weekly allowance of €31.80 while on the programme.

To get more information, visit: www.sttc.ie or contact your local VEC.

Back to Education Allowance (BTEA)

The Department of Social and Family Affairs administer the Back to Education Allowance. This scheme allows you to keep your Social Welfare payment and return to approved full-time second and third level courses.

There are two education options available:

- Second level option
- Third level option

Second Level Option

You can attend a second level course at any community,

comprehensive, secondary or vocational school. The course must be full-time and lead to a certificate recognised by the Department of Education and Science or approved by the Further Education and Training Awards Council (FETAC), e.g. Junior Certificate, Leaving Certificate, Post-Leaving Certificate or a City and Guilds Certificate.

Other Second Level BTEA options

- Certain City and Guilds courses
- Foundation/Access courses at Universities or Institutes of Technology
- Business and Technology Education Council (BTEC) courses

Please check with the school or college before you take up the course.

Third Level Option

You can attend a third level course of education at any university; third level college or institution provided that the course is a full-time day course of study and is approved under any of the following;

- The Department of Education and Science Higher Education Grant scheme, *or*
- The Vocational Educational Committee's Scholarship Scheme, *or*
- The Third Level Maintenance Grant Scheme for Trainees, *or*
- If it receives Higher Education and Training Awards Council (HETAC) recognition.

BTEA Postgraduate option

If you already have an undergraduate third-level qualification, (i.e., you have a degree) your application for the BTEA while pursuing post-graduate education will only be considered if you are doing a Higher Diploma in any discipline or the Postgraduate Diploma in Education Primary or Secondary teaching only.



There have been no changes to the BTEA programme with regard to Postgraduate qualifications since 2003, however you are advised to check with DSFA before taking up any further education options.

Payment on the BTEA

The Back to Education Allowance will only be paid for the 9-month academic year, for those in receipt of Jobseeker's payments. It is **NOT** payable for the 3-month Summer period between academic years. BTEA participants who are unable to find employment during the Summer period may be entitled to claim an unemployment payment. They will be required to satisfy the normal qualifying

conditions, including the standard 'Genuinely Seeking Work' conditions – see Chapter 1.

Monitoring Arrangements

You must provide the Department of Social and Family Affairs with a certificate from the school/college confirming your registration, commencement and attendance as a full-time student on the course. You must supply this information to DSFA before payment on the BTEA can begin. During the course of the academic year, you may be asked to provide confirmation that you are still taking part in the course.

Who is eligible for the Back to Education Allowance?

You will be eligible for the Back to Education Allowance if you are:

- Aged 21 and in receipt of one of the qualifying payments, **or**
- Aged 18 and in receipt of a (specified) disability payment, **or**
- Aged between 18 and 21 years of age and out of formal education for at least two years **or**
- Awarded statutory redundancy payment and are entitled to one of the qualifying social welfare payments.

Second Level option (SLO)

- Aged 21 or over getting one of the following payments for at least 3 months and be a jobseeker. Jobseeker's Allowance, Jobseeker's Benefit, Farm Assist, One-Parent Family Payment, Deserted Wife's Allowance/Benefit, Widow's/Widower's contributory, Non-contributory pension, Prisoners' Wife's Allowance or Carers Allowance
- Aged 18 or over and getting one of the following payments for at least 3 months Blind Pension, Disability Allowance, Invalidity Pension or Incapacity Supplement; **or**
- Aged between 18-20 and out of formal education for two years and getting one of the following payments for at least 3 months; JB, JA or One-Parent Family Payment **or**
- Aged 18 or over and in receipt of Illness Benefit for 2 years or more

Third Level option (TLO)

- Aged 21 or over and getting one of the following payments for at least 12 months: JA, JB, Farm Assist, One-Parent Family Payment, Deserted Wife's Allowance / Benefit, Widow's / Widower's contributory, Non-contributory pension, Prisoners' Wife's Allowance or Carers Allowance

- You may access BTEA after 9 months if you have been recommended by the Department's Job Facilitator or if you are a participant in the National Employment Action Plan (NEAP) process co-ordinated by FÁS
- Aged 18 or over and getting one of the following payments for at least 12 months: Blind Pension, Disability Allowance, Invalidity Pension or Incapacity Supplement; or
- Aged between 18 and 20 and out of formal education for two years and getting one of the following payments for at least 12 months; JB, JA or One-Parent Family Payment or
- Aged 18 or over and in receipt of Illness Benefit for 2 years or more



Under no circumstances will the BTEA be awarded to a person who already holds a postgraduate qualification.

Other Qualifying Periods

Periods spent on VTOS, FÁS Training Courses, Youthreach, C.E., Back to Work Allowance, FÁS Job Initiative or Revenue Job Assist may count towards the qualifying period to qualify for the BTEA. You may access the BTEA Scheme directly from one of these schemes under certain conditions.

Periods spent in receipt of Supplementary Welfare, Direct Provision or periods spent in prison may count towards the qualifying period for BTEA, but you must establish an entitlement to a Social Welfare payment **before** you commence your course of study.

If you finish one of the above mentioned schemes, and there is a break over 4 weeks between finishing the scheme and beginning an approved course of study you must establish an entitlement to a relevant qualifying Social Welfare payment in order to qualify for the BTEA.

Payment on the Back to Education Allowance

- Back to Education Allowance (BTEA) is paid at a standard rate. If you are currently getting a reduced rate of payment on your existing social welfare payment you will be entitled to a higher standard weekly rate on BTEA.
- If you are getting JA, JB or Farm Assist you will be paid BTEA equal to the highest standard rate of Jobseeker's Benefit, i.e. €204.30 for a single person. You will not have to 'sign on' while on the BTEA.
- If you are getting the One-Parent Family Payment, Deserted Wife's Allowance, Deserted Wife's Benefit, Widows/Widowers contributory/non-contributory pension, Prisoners Wife Allowance, Illness Benefit, Blind

Pension or Carer's Allowance, you will be paid BTEA at a rate equal to the highest rate of your current social welfare payment. You will not receive two payments.

- If you are a Qualified Adult Dependant of a person who is eligible for BTEA you can qualify for BTEA in your own right. You will receive an allowance equal to the highest standard personal rate your spouse/partner would receive.
- In addition to your weekly payment, you will receive an annual €500 cost of education allowance.
- If you work part-time or casually, this will not affect your BTEA payment as long as you maintain your full-time student status.
- If you receive a rent/mortgage interest supplement the SWA income assessment rules will apply i.e. first €75 disregarded and 25% of balance over first €75 will also be disregarded.
- You will keep any entitlement to any secondary benefits you have - Fuel Allowance, Diet Supplement, under the Supplementary Welfare Allowance Scheme (subject to the conditions above).
- Your BTEA is not affected by any Maintenance Grant that you may receive.

How to apply for a place

- Contact the colleges directly to get information about courses. The Area Based Partnerships (see Chapter 7), the local VEC and your LES will be willing to help you do this and can help with general information. In addition, they may help you with financial assistance towards the application fees.
- Contact the student officer at the colleges Students Union Office for information and suggestions.
- Most applications are made through the Central Applications Office (CAO). Some colleges may also ask you to make a separate application to them directly. Ask if this is necessary.
- The college may ask you to attend an interview to assess your knowledge of the subjects you wish to study. During this interview they might ask about your motivation and commitment to staying in college for the duration of the course.
- When you receive a letter offering you a place at college, fill out Form BTE1 available at your local Social Welfare Office.

How to apply for a maintenance grant

- Contact your local Corporation or County Council office and apply for a maintenance grant. These grants are means tested. If your only income is from your social welfare payment you

should qualify for the grant, and still keep your social welfare payment.

- There are two rates of maintenance grant. The adjacent rate (if you live less than 15 miles from the college) and the non-adjacent rate (if you live more than 15 miles from the college). Booklets explaining the grants are available from your local authority (either your County Council or Corporation).

There are grants available from the VECs, Area Based Companies and Leader companies. The European Social Fund also makes grants available to some colleges for specific courses. Ask your Local Employment Service (LES) for assistance in applying for these grants.

Students on Post-Leaving Certificate courses are now eligible to apply for grants from their Local Authority or VEC.

Back to Education Initiative

Free tuition is available to any adult with less than upper second level education.

The Back to Education Initiative commenced in October 2002 to provide for an expansion of flexible part-time options across Further Education. Its priority is those adults with less than upper second level education. The programme's aim is to give adults who wish to return to education an opportunity to combine their return to learning with family, work and other responsibilities. It offers Post-Leaving Certificate, VTOS, Youthreach, Senior Traveller Training Centre programmes on a part-time basis.

Courses offered can include subjects in the Junior or Leaving Certificate and a wide range of modules such as Communications, Personal Development, Business, Computing, Childcare, Art and Craft, Tourism, Catering, Sport and Leisure etc. For information contact the Adult Education Officer, Community Education Facilitator or Adult Guidance Information Officer at your local VEC.

Education, Training and Development Courses

You may be able to take up education, training or development courses not normally covered by the BTEA by going through the Jobs Facilitator at your local Social Welfare Office.

- Eligibility criteria are similar to those for the Back to Education Allowance (See leaflet SW70), however periods spent on VTOS, FÁS Training Courses, Youthreach, C.E., Back to Work Allowance, FÁS Job Initiative or Revenue Job Assist do not count towards the qualifying period.

- A Jobs Facilitator must approve the course you wish to take up.
- You must satisfy the Jobs Facilitator that the course will specifically improve your chance of getting a job.

Part-Time Education Option

If you are a Jobseeker, you can take on part-time study and retain your Jobseekers payment. Although this option is not part of any return-to-education programme or course, it is your 'right' as an unemployed person to pursue training, re-training or education which may improve your ability to seek and find work.

To be eligible:

- You will still need to be '*Genuinely Seeking Work*' (see Chapter 1).
- If you are offered a place on a course, you will need a letter from the College or School stating that the course is part-time. Make sure you bring this with you when you go to your local Social Welfare Office.

There are many part-time courses, usually called 'Adult Education Courses', available in schools and colleges. There is usually a small fee for these courses, but very often a reduced rate fee applies to people on low incomes. Ask about possible fee reductions.

These courses are listed in The Guide to Evening Classes, available in your local library/bookshop.

Aontas

Aontas is the National Association of Adult Education. It exists to promote the development of a learning society through the provision of a quality and comprehensive system of adult learning and education that is accessible to all people. It is a voluntary membership organisation. Membership of Aontas is offered to unemployed people at a nominal fee of €2.00.

Aontas offers a free information service to the public providing information on courses, funding, application procedures and other areas specific to the needs of adults. It produces several publications aimed at helping mature students back into education. Contact: Aontas, 2nd Floor, 83-87 Main Street, Ranelagh, Dublin 6. Tel: (01) 406 8220/1. Website: www.aontas.com



CHAPTER 7

Finding Information

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Introduction

This Chapter aims to help you identify many of the information sources available to you. When phoning or asking for information from any Government Department or Community organisation the following could be useful:

- Have your (and your spouses') RSI/PPS number, date of birth and details of dates on which you applied for any payments written down so that you can refer to them.
- Ask them to return your call if possible, as phone charges can be expensive.
- Always ask for the name of the person you are talking to. They may ask you to phone back, or offer to follow up on an enquiry for you, and it may be difficult to find them at a future date.
- Have any letters or paperwork related to your enquiry at hand – they may contain information, names or a reference number you may need when making your enquiry.
- Before you phone think about what you need to ask or find out about so that you are as clear as possible. It can be very useful to write down a list of questions, as it's very easy to forget them when you are on the phone.
- A number of Government Departments/Offices operate a Lo-Call service. Calls are charged at a local rate from anywhere in the country. Numbers starting with the digits 1890 are Lo-Call numbers.

Appeals, Legal Advice & Complaints

Social Welfare Appeals Office

D'Olier House, D'Olier Street, Dublin 2.
Tel: (01) 671 8633 (Lo-Call) 1890 747 434
e-mail: swappeals@welfare.ie

Office of the Ombudsman

18 Lower Leeson Street, Dublin 2.
Tel: (01) 678 5222
e-mail: ombudsman@ombudsman.gov.ie

FÁS Complaints Co-ordinator

Baggot Street, Dublin 4.
Tel: (01) 804 4600
e-mail: info@fas.ie

FÁS Independent Client Services Commissioner

27-33 Upper Baggot Street, Dublin 4.
Tel: (01) 607 0500
e-mail: info@fas.ie

Free Legal Advice Centre

13 Lower Dorset Street, Dublin 1.
Tel: (01) 874 5690 Local: 1890 350 250
e-mail: info@flac.ie

Legal Aid Board

Law Centre, District Court Service, 2nd Floor,
Dolphin House, East Essex Street, Dublin 2
Tel: (01) 888 6957 / (01) 888 6998

Legal Aid Board (Head Office)

Quay Street, Cahirciveen, Co. Kerry.
Tel: (066) 947 1000

Northside Community Law Centre

Northside Civic Centre,
Bunratty Road, Coolock, Dublin 17.
Tel: (01) 847 7804
e-mail: info@nclc.ie

Consumers Association of Ireland

44 Chelmsford Road, Ranelagh, Dublin 6.

Tel: (01) 497 8600

e-mail: cai@consumerassociation.ie**European Consumer Centre**

13A Upper O'Connell Street, Dublin 1.

Tel: (01) 809 0600

e-mail: info@eccireland.ie**Office of the Director of Consumer Affairs**

4 Harcourt Road,

Dublin 2.

Tel: (01) 402 5555 Lo-Call: 1890 432 432

Employment Appeals Tribunal

Davitt House,

65a Adelaide Road,

Dublin 2.

Tel: (01) 631 3347

e-mail: eat@entemp.ie**The Labour Relations Commission**

Tom Johnson House,

Haddington Road,

Dublin 4.

Tel: (01) 613 6700

Lo-call 1890 220 227

e-mail: info@labourcourt.ie info@lrc.ie

Disability

Forum of People with Disabilities

21 Hill Street,

Dublin 1.

Tel: (01) 878 6077

e-mail: info@fpd.ie**Disability Federation of Ireland**

Fumbally Court, Fumbally Lane,

Dublin 8.

Tel: (01) 454 7978

e-mail: info@disability-federation.ie

Employment Rights

Department of Enterprise, Trade & Employment

23 Kildare Street, Dublin 2.

Tel: (01) 631 2121

Lo-Call 1890 220 222

e-mail: info@entemp.ie**Equality Authority**

2 Clonmel Street, Dublin 2.

Tel: (01) 417 3333

Lo-Call 1890 245 545

e-mail: info@equality.ie**Department of Justice, Equality & Law Reform**

Pinebrook House,

71-74 Harcourt Street,

Dublin 2.

Tel: (01) 602 8202 Lo-Call 1890 221 227

e-mail: info@justice.ie**National Employment Rights Authority**

O'Brien Road,

Co. Carlow.

Tel: 1890 80 80 90

website: www.employmentrights.ie

Employment Support Services & Agencies

Social & Family Affairs,

Employment Support Services,

Shannon Lodge

Carrick on Shannon

Co. Leitrim

Tel: (01) 704 3000

FÁS

Head Office,

27-33 Upr. Baggot Street, Dublin 4.

Tel: (01) 607 0500

e-mail: info@fas.ie

COUNTY ENTERPRISE BOARDS

Area	Phone	Area	Phone
Carlow	(059) 913 0880	Limerick City	(061) 312 611
Cavan	(049) 437 7200	Limerick County	(061) 496 520
Clare	(065) 684 1922	Longford	(043) 427 757
Cork City	(021) 496 1828	Louth	(042) 932 7099
Cork North	(022) 43235	Mayo	(09490) 24444
Cork South	(021) 497 5281	Meath	(04690) 78400
Cork West	(023) 34700	Monaghan	(047) 71818
Donegal	(07491) 60735	Offaly	(0579) 35 2971
Dublin City	(01) 635 1144	Roscommon	(09066) 26263
Fingal	(01) 890 0800	Sligo	(07191) 44779
Dublin South	(01) 405 7073	Tipperary (Nth. Riding)	(067) 33086
Dun Laoghaire/Rathdown	(01) 494 8400	Tipperary (Sth. Riding)	(052) 29466
Galway County/City	(091) 565 269	Waterford City	(051) 852 883
Kerry	(066) 718 3522	Waterford County	(058) 44811
Kildare	(045) 861707	Westmeath	(044) 934 9222
Kilkenny	(056) 775 2662	Wexford	(053) 912 2965
Laois	(057) 866 1800	Wicklow	(0404) 67100
Leitrim	(07196) 20450		

LOCAL EMPLOYMENT SERVICES (LES) AREAS

Area	Phone	Area	Phone
Ballyfermot	(01) 623 5612	KWCD	(01) 405 9300
Ballymun	(01) 866 7000	Limerick (P.A.U.L.)	(061) 412999
Blanchardstown	(01) 820 6379	Mayo	(094) 9256745
Bray	(01) 286 8266	Monaghan	(047) 52994
Canal Communities	(01) 453 7229	Northside (Dublin)	(01) 848 5630
Clare	(065) 686 9050	South Kerry	(066) 947 3068
Clondalkin	(01) 457 7308	Southside (Dun Laoghaire)	(01) 284 1977
Cork City	(021) 430 2310	Freephone Number	1800 200 501
Drogheda	(041) 984 4755	Tallaght	(01) 462 2747
Dublin Inner City	(01) 855 7207	Tralee	(066) 712 9675
Dundalk	(04293) 28897 / 932 8898	Waterford	(058) 54646
Finglas/Cabra	(01) 836 1666	Waterford City	(051) 304 951
Galway City	(091) 566 617	Wexford County	(053) 923 7020
Kildare	(045) 861707		

AREA BASED PARTNERSHIP COMPANIES

Area	Phone	Area	Phone
Ballyfermot	(01) 620 7165	Drogheda	(04198) 42088
Ballymun	(01) 842 3612	Dublin Inner City	(01) 872 1321
Blanchardstown	(01) 820 9550 / 820 6379	Dundalk	(04293) 27099
Bray	(01) 286 8266	Finglas/Cabra	(01) 836 1666
Canal Communities	(01) 473 2196	Galway City	(091) 773 466
(Kilmainham/Bluebell/Inchicore)		Galway Rural Dev.	(091) 844 335
Cavan	(049) 433 1029	Inishowen Partnership Co.	(07493) 62218
Clondalkin	(01) 450 8748	KWCD	(01) 405 9300
Cork City	(021) 430 2310	(Kimmage/Walkinstown Crumlin/Drimnagh)	
Donegal	(07497) 23368		
(Local Development Company)			

Leitrim	(071) 962 0005	Sligo Leader	(07191) 4 1138
Paul Partnership	(061) 419 388	South Kerry	(066) 947 2724
Longford	(043) 45555	(Caherciveen)	
Meitheal Mhaigheo	(094) 925 6745	Southside	(01) 230 1011
Monaghan	(04297) 4 9500	(Dun Laoghaire)	
Northside	(01) 848 5630	Tallaght	(01) 466 4280
(Coolock/Darndale/Kilbarrack)		Tra Li	(066) 718 0190
Offaly North/Kildare West	(0405) 32688	Waterford	(051) 841 740
(OAK)		Waterford County	(058) 54646
Pairtiocht Chonamara	(091) 574 353	West Limerick	(069) 62222
Pairtiocht Gaeltacht Thir Chonail		Westmeath	(044) 934 8571
(Letterkenny)	(075) 32017	Wexford County	(054) 37033
Roscommon	(090662) 7424		

HSE (Health Service Executive)

Do you have a question about your health services, your entitlements, or how to access HSE health or social services in your area? Contact the HSE infoline:



1850 24 1850

Hours: 8am to 8pm

Days: Monday to Saturday

Health

Dublin Aids Alliance

53 Parnell Square West, Dublin 1.

Tel: (01) 873 3799

e-mail: info@dublinaidalliance.com

Alcoholics Anonymous

Unit 2, Block C Santry Business Park,
Swords Road, Dublin 9. Tel: (01) 842 0700

e-mail: gso@alcoholicsanonymous.ie

Department of Health & Children

Hawkins House, Poolbeg Street, Dublin 2.

Tel: (01) 635 4000

e-mail: info@health.ie

Health Promotion Unit

Department of Health & Children

Hawkins House, Poolbeg Street,
Dublin 2.

Tel: (01) 671 4711

e-mail: healthpromotionunit@health.ie

Parentline – Parents under Stress

Carmichael House,
North Brunswick Street, Dublin 7.

Tel: 1890 927 277

e-mail: talk@parentline.ie

Housing

Threshold

21 Stoneybatter, Dublin 7.

Tel: (01) 678 6096

e-mail: info@threshold.ie

8 Fr. Mathew Quay, Cork.

Tel: (021) 4271 250

e-mail: info@threshold.ie

3 Victoria Place, Merchant's Road, Galway.

Tel: (091) 563 080

e-mail: thresholdgalway@eircom.net

Advice for landlords and tenants.

Ozanam House,

53 Mountjoy Square West, Dublin 1

Tel: 01 874 2804 e-mail: ozanamhouse@iol.ie

Focus Ireland

14a Eustace Street, Dublin 2.

Tel: (01) 671 2555 e-mail: info@focusireland.ie

Department of the Environment, Heritage and Local Government

Custom House, Custom House Quay, Dublin 1.

Tel: (01) 888 2000 (Lo-Call) 1890 202 021

e-mail: connor_falvey@environ.ie

Simon Community

4th Floor, Callaghan House, 13-16 Dame Street,
Dublin 2.

Tel: (01) 635 4800

e-mail: dsjobs@dublinsimon.ie

INOUE Affiliates Organisations

The INOU was founded in 1987 and now comprises over 180 local centres, community based organisations, branches of unemployed people and other groups throughout the country.

The affiliate organisations provide a very broad range of services and advocacy work. Affiliate organisations include local unemployed groups, welfare rights information services, national non-government organisations, trade unions/councils, area based partnerships, congress centres, citizens information centres, training and education providers, youth services, local employment services, community development projects, family resource centres, enterprise support organisations and others.



The section below lists, by county the INOU Affiliated organisations that provide welfare rights/welfare to work services. These affiliates are also listed on the INOU website: www.inou/affiliates/

If your organisation or group would like information about becoming affiliated to the INOU please contact us:
Telephone: (01) 856 0088 or Email: info@inou.ie



INOUE Affiliates Organisations

Providing welfare rights information/welfare to work services

CAVAN

Cavan Information and Opportunities Centre

81 Church Road, Cavan, Co. Cavan.
Tel: (049) 437 2021 Fax: (049) 437 2804
e-mail: cavcentreunp@eircom.net

CLARE

Obair

Newmarket on Fergus Ltd, Newmarket, Co. Clare.
Tel: (061) 368030 Fax: (061) 368717
e-mail: helen.derham@obair.org

Congress Information and Opportunities Centre

Elevation Business Park, Clon Road, Ennis, Co. Clare.
Tel: (065) 684 1009 Fax: (065) 684 2132
e-mail: cioc@eircom.net

Co. Clare Citizens Information Service

Bindon Lane, Bank Place, Ennis, Co. Clare
Tel: (065) 684 1221 Fax: (065) 684 0372
e-mail: ennis.cic@citizensinformation.ie

North West Clare Family Resource Centre

Monastery House, Ennistymon, Co. Clare
Tel: (065) 707 1144 e-mail: efrc@eircom.net

CORK

Ballyphephane Community Resource Centre

Lower Friars Walk, Ballyphephane, Co. Cork
Tel: (021) 432 1571 Fax: (021) 431 9085
e-mail: btcdp@eircom.net

Bantry Resource Centre

Glengariff Road, Bantry, Co. Cork
Tel: (027) 51315 Fax: (027) 50034
e-mail: bantrycommunity@eircom.net

Bantry Citizens Information Centre

Glengariff Road, Bantry, Co. Cork
Tel: (027) 52100
e-mail: bantry.cic@citizensinformation.ie

Cork Council of Trade Unions Empl Res Centre

13 North Main Street, Cork, Co. Cork
Tel: (021) 427 5876 e-mail: cctu@eircom.net

Citizens Information Phone Service

Block B, Heritage Business Park, Bessboro Road,
Blackrock, Co. Cork
Lo-Call 1890 777121 (021) 452 1604
e-mail: information@citinfo.ie

Cork CIC

80 South Mall, Cork, Co. Cork
Tel: (021) 427 7377 e-mail: cork.cic@citinfo.ie

Southill Community Action Centre

Southill House, Roxboro Road, Limerick
Tel: (061) 415340 e-mail: frank@southill.ie

Togher Pre-school and Family Centre

6 Maglin Gr., Deanrock Estate, Togher, Co. Cork
Tel: (021) 431 6766 Fax: (021) 484 7989
e-mail: togherfamilycentre@eircom.net

West Cork Community Partnership

Unit 13, Enterprise Centre, Ropewalk, Bantry,
Co. Cork.
Tel: (027) 52266 e-mail: info@wccp.ie
Welfare Rights information by appointment

DONEGAL**Action Inishowen**

Millbray, Carndonagh, Co. Donegal
Tel: (07493) 74529 Fax: (07493) 74711
e-mail: info@actioninishowen.com

Letterkenny Resource Centre

Unit 4 Pearse Road, Letterkenny, Co. Donegal
Tel: (074919) 28010 (07491) 29491
e-mail: marieveronica@eircom.net

DUBLIN**Ballyfermot Local Employment Services**

4 Drumfinn Park, Ballyfermot, Dublin 10
Tel: (01) 623 5612 e-mail: obair@bles.ie

Ballyfermot Youth Services

3 Drumfinn Park, Ballyfermot, Dublin 10
Tel: (01) 623 5612 e-mail: info@ballyfermotys.ie

Ballymun Jobs Centre

Unit 36, Ballymun Town Centre, Dublin 11
Tel: (01) 866 7000 Fax: (01) 842 0134
e-mail: info@bmunjob.ie

Ballymun Unemployed & Welfare Rights Centre

Axis, Main Street, Ballymun, Dublin 11
Tel: (01) 883 2138 Fax: (01) 883 2139
e-mail: aine.rooney@access-ballymun.ie

Blanchardstown Centre for the Unemployed

1-2a Corduff Shopping Centre,
Blanchardstown, Dublin 15
Tel: (01) 821 0552 e-mail: bcuinfo@ireland.com

Bohernabreena Community Enterprise

14 Allenton Drive, Ballycragh, Tallaght, Dublin 24
Tel: (01) 452 0685 e-mail: boher14@gmail.com

Choices

3 Quinns Road, Shankill, Co. Dublin
Tel: (01) 282 0110 e-mail: info@choicesalc.ie

Canal Local Employment Service (LES)

Goldenbridge Integrated Complex, St Vincent's
St. West, Inchicore, Dublin 8.
Tel: (01) 4537229 e-mail: emerck@canallesn.ie

Clondalkin Centre for the Unemployed

Áras Rualach, Neilstown Road, Clondalkin, D 22.
Tel: (01) 623 3629 Fax: (01) 623 6839
e-mail: grwills@eircom.net

Connolly Centre

80/82 The Coombe, Dublin 8.
Tel: (01) 453 0803 Fax: (01) 454 0091
e-mail: cicu@eircom.net

Crosscare Emigrant Project

1a Cathedral Street, Dublin 1
Tel: (01) 873 2844 Fax: (01) 872 7003
e-mail: migrantproject@crosscare.ie

Crumlin Citizen's Information Centre

146 Sundrive Road, Crumlin, Dublin 12.
Tel: (01) 454 6070 Fax: (01) 473 1749
e-mail: crumlin.cic@citizensinformation.ie

Dolebusters

5 Gardiner Row, Dublin 1
Tel: (01) 872 5103 Fax: (01) 878 8703
e-mail: dolebusters@eircom.net

Dublin 8 – Bluebell CIS

90 Meath Street, Dublin 8
Tel: (01) 473 4671 Fax: (01) 473 1749
e-mail: dublin8bluebell@citizensinformation.ie

Dublin 12 Congress Centre

155a Drimnagh Road, Drimnagh, Dublin 12
Tel: (01) 405 9377 Fax: (01) 405 9198
e-mail: d12@gofree.indigo.ie

Dublin 15 Citizens Information Centre

Westend House, Westend Office Park
Snugborough Rd. Extension, Dublin 15
Tel: (01) 822 0449 Fax: (01) 812 8702
e-mail: blanchci@gofree.indigo.ie

FIT Ltd (Fastrack to IT)

22 Tolka Valley Business Park, Ballyboggan Rd.,
Glasnevin, Dublin 11.
Tel: (01) 882 5570 e-mail: info@fit.ie

The Fingal Centre for the Unemployed

5 Cardiffsbridge Road, Finglas West, Dublin 11
Tel: (01) 884 5228 e-mail: fingoccu@iol.ie

Fountain Resource Group

c/o Presbytery Group, James Street, Dublin 8
Tel: (01) 473 1388 e-mail: frg@iol.ie

Irish Trade Union Trust

Liberty Hall, Eden Quay, Dublin 1
Tel: (01) 878 7272 e-mail: itut@iol.ie

Larkin Unemployed Centre

57/58 North Strand Road, Dublin 3
Tel: (01) 836 5544/836 5404 Fax: (01) 836 6819
e-mail: rightsandinfo@larkinctr.com

Liberties CIC

90 Meath Street, Dublin 8
Tel: (01) 473 5178 e-mail: liberties.cic@citinfo.ie

Mountwood Fitzgerald Park Resource Centre

71/73 Maple House, Mountown,
Dun Laoghaire, Co. Dublin
Tel: (01) 284 5722 e-mail: mfcddp@gofree.indigo.ie

Northside Centre for the Unemployed

Glin Road, Bonnybrook, Dublin 17
Tel: (01) 847 9463 e-mail: nctc@eircom.net

Northside Community Law Centre

Northside Civic Centre
Bunratty Road, Coolock, Dublin 17
Tel: (01) 847 7804 e-mail: info@nclc.ie

South Inner City Community Development Association (SICCCA)

90 Meath Street, Dublin 8
Tel: (01) 453 6098 e-mail: info@siccca.ie

SWIC Local Employment Centre

108 James' Street, Dublin 8
Tel: (01) 511 1260 Fax: (01) 511 1269
e-mail: catherinebyrne@swiclec.ie

Tallaght Centre for the Unemployed

St. Dominic's Hall, Main Street, Tallaght, D 24
Tel: (01) 451 2983 Fax: (01) 452 6094
e-mail: madeleinemoralee@eircom.net

West Tallaght Resource Centre

16 Glenshane Lawns, Tallaght, Dublin 24
Tel: (01) 452 2533 e-mail: wtrc@eircom.net

GALWAY

Ballinasloe Community Information Centre

Emerald Hall, McNevin Avenue,
Ballinasloe, Co. Galway Tel: (0906) 44390
e-mail: bsloecic@eircom.net

Cumas Teo

Ionad Fiontair, Rosmuc, Co. Galway
Co. Galway Tel: (091) 574 353
Fax: (091) 574 047 e-mail: joe@cumas.ie

Galway Peoples Resource Centre

Canavan House, Nuns Island, Galway, Co. Galway
Tel: (091) 564 822 e-mail: gcuc@eircom.net

Galway Rural Development Co. Ltd.

Mellows Campus, Athenry, Co. Galway
Tel: (0915) 64 822 e-mail: dclohan@grd.ie

KERRY

Tralee LES

1-2 North Circular, Tralee, Co. Kerry
Tel: 066-712 9675 e-mail: info@traleeles.ie

KILKENNY

Kilkenny CIC

4 The Parade, Kilkenny
Tel: (056) 776 2755 Fax: (056) 772 0298
e-mail: kilkenny.cic@citizensinformation.ie

LAOIS

SUIL (Supporting Unemployed in Laois)

12 Colliers Court, Portlaoise, Co Laois
Tel: (0502) 62732 Fax: (0502) 62736
e-mail: rotimiadebari@eircom.net

LEITRIM

Co. Leitrim Job Club, Leitrim Partnership,

Church Street, Drumshambo, Co. Leitrim
Tel: (07196) 41740 Fax: (07196) 41741
e-mail: leitrimjobclub@eircom.net

North Leitrim Men's Group

Bee Park Resource Centre, Manorhamilton,
Co. Leitrim. Tel: (07198) 55347
e-mail: nlmensgroup@eircom.net

LIMERICK

Limerick Resource Centre for the Unemployed

Unit 6/7 Hunt's Lane, Dominick St, Limerick, Co. Limerick.
Tel: (061) 416 056 e-mail: lrcu@eircom.net

M.E.C.O.

St Munchins CC, Kileely Court, Kileely Co. Limerick.
Tel: (061) 327 788 e-mail: aclancy@les.ie

Millennium Jobs Club

Watch House Cross S.C., Kileely Rd., Limerick
Tel: 061-329133 Fax: 061-329154
e-mail: miljobsclub@gmail.com

Moyross Community Enterprise Centre

Moyross, Limerick, Co. Limerick.
Tel: (061) 326 057 Fax: (061) 325 300
e-mail: moyac@communitylink.ie

PAUL (People Action Unemployment Ltd)

Unit 25, The Tait Business Centre,
Dominic Street, Limerick, Co. Limerick.
Tel: (061) 419 388 Fax: (061) 418 098
e-mail: info@paulpartnership.ie

Our Lady of Lourdes Action Centre

Greenfields Cross, Rosbrien, Limerick, Co. Limerick
Tel: (061) 300079 Fax: (061) 227 830
e-mail: caroclarke@eircom.net

LONGFORD**Employment Development Information Centre**

Unit 11A2, Mastertech Business Park,
Longford, Co. Longford
Tel: (043) 47515 Fax: (043) 48823
e-mail: infocentre@eircom.net

Co. Longford Citizens Information Service

Level One, Longford S. C., Longford, Co. Longford
Tel: (043) 41069 Fax: (043) 50918
e-mail: longford.cic@citizensinformation.ie

LOUTH**Ait na nDaoine Teo**

2 Grange Close, Muirhevnamore, Dundalk, Co. Louth
Tel: (042) 932 6645 Fax: (042) 932 6645
e-mail: anthonyejordan@gmail.com

Drogheda Resource Centre

7 North Quay, Drogheda, Co. Louth
Tel: (041) 983 5754 e-mail: drcluinfo@eircom.net

Dundalk People's Centre

30 Clanbrassil Street, Dundalk, Co. Louth
Tel: (042) 933 8820 Fax: (042) 933 0696
e-mail: dundalkrcu@eircom.net

MEATH**Meath Job Club**

29 Flower Hill, Navan, Co. Meath
Tel: (046) 9078968 Fax: (046) 9079970
e-mail: meathjobclub1@eircom.net

MONAGHAN**Farney Resource & Information Centre**

The Work House, Shercock Road,
Carrickmacross, Co. Monaghan
Tel: (042) 966 3454/966 4051
e-mail: farneyinfo@eircom.net

OFFALY**Co. Offaly CIS**

Tullamore CIC, The Bridge Ctr., Tullamore, Co. Offaly.
Tel: 057- 935 2204 e-mail: susan.ryan@citinfo.ie

SLIGO**Sligo Citizens Information Centre**

8 Lower John's Street, Sligo, Co. Sligo
Tel: (07191) 51133 e-mail: sligo.cic@citinfo.ie

TIPPERARY**Knockanrawley Resource Centre**

Knockanrawley, Tipperary, Co. Tipperary
Tel: (062) 52688
e-mail: knockanrawley@eircom.net

Nenagh Community Network

84 Silver Street, Nenagh, Co. Tipperary
Tel: (067) 34900 e-mail: ncn@eircom.net

WATERFORD**Ballybeg Key Project**

Parish Centre, Ballybeg, Waterford, Co. Waterford
Tel: (051) 358 829
e-mail: keyprojectballybeg@hotmail.com

Dungarvan Resource Centre

33 Lower Main Street, Dungarvan, Co. Waterford
Tel: (058) 44099

Waterford Citizens Information Centre

37 Lower Yellow Road, Waterford, Co. Waterford
Tel: (051) 351 133 Fax: (051) 358 250
e-mail: waterford.cic@citinfo.ie

WESTMEATH**Dr. Stevens Centre**

Lloyds Lane, Athlone, Co. Westmeath
Tel: (09064) 73001 e-mail: joaniefas@eircom.net

Mullingar Congress Centre

Mason's Hall, Church Avenue, Mullingar,
Co. Westmeath Tel: (044) 45060
e-mail: congresscentre@eircom.net

WEXFORD**Gorey Unemployed Information Centre**

The Avenue, Gorey, Co. Wexford
Tel: (055) 20037 e-mail: giuc@tinet.ie

Kilmuckridge Family Resource Centre

Kilmuckridge, Gorey, Co. Wexford
Tel: (053) 30393 Fax: (053) 30580
e-mail: kilmuckridgecentre@eircom.net

WICKLOW**Little Bray Resource Centre**

Ardchuallan, Bray, Co. Wicklow
Tel: (01) 286 7644 Fax: (01) 276 0736
e-mail: lbrcadm2@eircom.net

St. Fergal's Resource Centre

107 Old Court Avenue, Bray, Co. Wicklow
Tel: (01) 276 0376 e-mail: sfresctr@indigo.ie

Wicklow Child and Family Project

The Mall, Wicklow, Co. Wicklow
Tel: (0404) 64725 e-mail: wcandfp@indigo.ie

Wicklow Trade Union Centre for the Unemployed

97 (Rear) Main Street, Bray, Co. Wicklow
Tel: (01) 286 6730 Fax: (01) 282 9276
e-mail: bray@congresscentres.net

NORTHERN IRELAND**Organisation of the Unemployed Northern Ireland (OUNI)**

14 May Street, Belfast BT1 4NR
Tel: (048) 903 10862 e-mail: ouni@iol.ie

For details of your local centre:

Belfast Unemployed Resource Centre

45/47 Donegall Street, Belfast BT1 2FG
Tel: (048) 909 61111
e-mail: barrie.mcclatchie@burc.org

Money Advice and Budgeting Service (website: www.mabs.ie)

County	Location of Service	Telephone
Carlow	Carlow Town	(05991) 40977
Cavan	Cavan Town	(049) 436 2900
Clare	Ennis	(065) 684 1991
	Shannon	(061) 360422
Cork	Cork City	(021) 455 2080
	Mallow	(022) 43879
	Dunmanway	(023) 55155
	Charleville	(063) 81603
Donegal	Buncrana	(074) 932 1856
	Letterkenny	(074) 912 9909
	South Donegal	(074) 972 4462
	West Donegal	(074) 956 0747
Galway	Tuam	(093) 24421
	Galway South	(091) 569 349
Kerry	Tralee	(066) 712 9750
Kildare	Kilcock	(01) 628 4466
	Newbridge	(045) 435 558
Kilkenny	Kilkenny	(05677) 61777
Laois	Portlaoise	(05786) 61727
Limerick	Limerick City	(061) 403 109
	Paul Partnership	(061) 419 388
Longford	Longford Town	(043) 45555
Louth	Dundalk	(042) 932 7823
	Drogheda	(041) 984 2810
Mayo	Ballina	(096) 72902
Meath	Navan	(04690) 72836
Monaghan	Castleblaney	(04297) 49189
Offaly	Tullamore	(05793) 23211
Roscommon		(090) 662 7811
Sligo	Sligo Town	(07191) 41022
Tipperary	Thurles	(0504) 23510
	Tipperary Town	(062) 33410
	Clonmel	(052) 6129313
	Nenagh	(067) 41033
Waterford	Waterford City	(051) 857929
	Dungarvan	(058) 44922
Westmeath	Mullingar	(044) 934 0871
	Athlone	(09064) 76616
Wexford	Wexford Town	(053) 912 1504
Wicklow	Bray	(01) 276 0411
Wicklow	Arklow	(0402) 91200

Dublin MABS

Ballymun	(01) 862 0059	Finglas/Cabra	(01) 864 2148
Blanchardstown	(01) 820 6324	Tallaght	(01) 420 3278
Cherry Orchard	(01) 623 3900	Liffey Sth. West	(01) 473 1856
Clondalkin	(01) 457 0550	Dun Laoghaire	(01) 230 2002
Crumlin	(01) 456 0731	Rialto	(01) 473 1856
Dublin South East (Dublin 2 & 4)		North City	(01) 836 6925
	(01) 670 6555 / 670 4331	North East	(01) 867 4892
Fingal	(01) 890 1102 / 890 1106	Ballyfermot	(01) 623 5443

Money Management and Tax

Irish League of Credit Unions

33-41 Lower Mount Street, Dublin 2.
Tel: (01) 614 6700
e-mail: info@creditunion.ie

Society of St. Vincent de Paul

Headquarters,
91/92 Sean McDermott Street, Dublin 1
Tel: (01) 838 6990
e-mail: info@svp.ie

Financial Information Services Centre

Burlington House, Burlington Road, Dublin 4
Tel: (01) 637 7361 / 637 7362
For details of local advice sessions

Central Revenue Information Office

Cathedral Street, Off O'Connell Street, Dublin 1.
Tel: (01) 865 5000
Lo-Call: 1890 60 50 90
e-mail: custserv@revenue.ie

One Parent Family Support Organisations

Barnardo's

Christchurch Square, Dublin 8
Tel: (01) 453 0355 e-mail: info@barnardos.ie

One Family

Cherish House, 2 Lower Pembroke Street,
Dublin 2
Tel: (01) 662 9212 e-mail: info@onefamily.ie

Treoir – National Information Centre for Unmarried Parents

14 Gandon House, Custom House Square,
IFSC, Dublin 1.
Tel: (01) 670 0120 Lo-Call: 1890 252 084
e-mail: info@treoir.ie

One Parent Exchange Network (OPEN)

7 Red Cow Lane, Smithfield, Dublin 7
Tel: (01) 814 8860
e-mail: enquiries@oneparent.ie

Doras Búi

Bunratty Drive, Coolock, Dublin 17.
Tel: (01) 848 1872 / 848 4811
e-mail: info@dorasbui.org

Gingerbread

Carmichael House,
North Brunswick Street, Dublin 7.
Tel: (01) 814 6618
e-mail: info@gingerbread.ie

Other Useful Addresses

Citizens Information Board

Ground Floor, George's Quay House,
43 Townsend Street, Dublin 2
Tel: (01) 605 9000
Fax: (01) 605 9099
e-mail: info@ciboard.ie

A national organisation that co-ordinates the information delivered in over 80 Citizen Information Centres, contact the above for list of Centres.

Department of Social Security Benefits Agency

Tyneview Park
Whitney Road
Benton, Newcastle Upon Tyne
NE98 1BA, England.
Tel: (00-44-191) 218 7777

Migrants, Refugees & Asylum Seekers

Migrants Rights Centre Ireland

55 Parnell Square West, Dublin 1.
Tel: (01) 889 7570 Fax: (01) 889 7579
e-mail: info@mrci.ie

Reception and Integration Agency

Ardilaun Centre, Block C,
St Stephen's Green West, Dublin 2
Tel: (01) 418 3200

Social and Family Affairs Payments & Information Services

MAIN SOCIAL WELFARE PAYMENTS LISTED IN ALPHABETICAL ORDER

Please contact the Social Welfare Information Service Tel: (01) 704 3000

Adoptive Benefit	Information Service
Back to Work Enterprise Allowance	Maternity Benefit
Blind Person's Pension	One Parent Family Payment
Carer's Allowance	Orphan's Pension
Central Records	Old Age Pensions
Child Benefit	PRSI Information
Death Grant	PRSI (refunds of contributions) Section
Deserted Wife's Benefit	Rent Allowance
Disability (sickness) Benefit	Retirement Pension
Disability Allowance	Self Employment Section
Employers' PRSI Exemption Scheme	Social Welfare Inspectors
EU Records	Special Collection System for Non-PAYE Workers
Employment Support Services	Students Summer Jobs Scheme
Free Bottled Gas Allowance	Supplementary Welfare Allowance
Free Electricity/Natural Gas Allowance	Treatment Benefit (Dental, Optical & Aural Benefits)
Free Telephone Rental	Jobseeker's Allowance/Benefit
Free Television Licence	Voluntary & Community Services
Free Travel	Voluntary Contributions
Family Income Supplement	Widow's / Widower's Pension
Invalidity Pension	

Training and Education

Aontas

2nd Floor 83-87 Main St., Ranelagh, Dublin 6
Tel: (01) 406 8220 / 406 8221
e-mail: mail@aontas.com

Department of Education & Science

Marlborough Street, Dublin 1.
Tel: (01) 888 96400

Department of Social & Family Affairs

Back to Education Programme
Shannon Lodge, Carrick on Shannon,
Co. Leitrim
Tel: (01) 874 8444
e-mail: info@welfare.ie

FÁS

Head Office,
27-33 Upper Baggot Street, Dublin 4.
Tel: (01) 607 0500 e-mail: info@fas.ie

Fasttrack to Information Technology

22 Tolka Valley Business Park
Ballyboggan Road, Glasnevin, Dublin 11
Tel: (01) 882 5570
e-mail: info@fit.ie

National Adult Literacy Agency

76 Lower Gardiner Street, Dublin 1.
Tel: (01) 855 4332
e-mail: literacy@nala.ie

Women's Groups

National Women's Council of Ireland

9 Marlborough Court, Marlborough Street,
Dublin 1.
Tel: (01) 878 7248
e-mail: info@nwci.ie

Women's Aid

Everton House,
47 Old Cabra Road,
Dublin 7.
Tel: Admin. (01) 868 4721
Helpline: 1800 341 900
e-mail: info@womensaid.ie

RATES OF PAYMENT

	Claimant	Qualified Adult	Qualified Child
Jobseeker's Benefit	€204.30	€135.60	€26.00

Wage Bands: Weekly payment for new claims in 2009

Average Weekly Earnings	Personal Rate	Qualified Adult	Qualified Child
Less than €150.00	€91.80	€87.90	€26.00
€150.00 – €219.99	€132.00	€87.90	€26.00
€220.00 – €299.99	€160.10	€87.90	€26.00
€300.00 or more	€204.30	€135.60	€26.00
Jobseeker's Allowance	€204.30	€135.60	€26.00
Jobseeker's Allowance (under 20)	€100.00	€100.00	see note*

*Note: If claimant is under 20 and has a Qualified Child they will receive the full rate of Jobseeker's Allowance/SWA

One Parent Family Payment	€204.30		€26.00
Carer's Benefit (Caring for 1)	€221.20		€26.00
Carer's Allowance (Caring for 1)	€220.50		€26.00
Illness Benefit	€204.30	€135.60	€26.00
Disability Allowance	€204.30	€135.60	€26.00

Invalidity Pension	Under 65	Under 66	
	€209.80	€149.70	€26.00
	65 or over	66 or over	
	€230.30	€206.30	€26.00

FÁS Community Employment Scheme

	€228.70	€135.60	€26.00
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Family Income Supplement

1 Child	€500.00	5 Children	€920.00
2 Children	€590.00	6 Children	€1,030.00
3 Children	€685.00	7 Children	€1,160.00
4 Children	€800.00	8 Children	€1,250.00

Rent Supplement

You must pay the first €24 of the rent yourself

	Single Person in shared accommodation	Couple in shared accommodation	Single Person	Couple with no children	Couple with 1 child or one parent family with 1 child	Couple with 2 children or one parent family with 2 children	Couple with 3 children or one parent family with 3 children
Dublin	€92	€92	€122	€186	€930	€1,110	€1,110
Wicklow	€92	€92	€122	€177	€880	€1,110	€1,110
Kildare	€92	€92	€112	€166	€880	€1,110	€1,110
Longford	€66	€66	€94	€112	€131	€144	€158
Westmeath	€66	€66	€94	€112	€131	€149	€163
Offaly	€66	€66	€94	€112	€131	€149	€163
Laois	€66	€66	€94	€112	€131	€149	€163
Limerick	€66	€66	€103	€122	€140	€158	€172
Tipperary Nth	€66	€66	€94	€112	€140	€158	€172
Tipperary Sth	€76	€76	€108	€122	€140	€158	€158
Clare	€66	€66	€94	€112	€140	€158	€172
Louth	€66	€66	€108	€122	€148	€158	€186
Monaghan	€66	€66	€85	€113	€131	€140	€172
Cavan	€66	€66	€85	€113	€131	€140	€172
Meath	€66	€66	€108	€131	€163	€177	€186
Donegal	€66	€66	€85	€112	€131	€138	€158
Leitrim	€66	€66	€85	€112	€131	€138	€153
Sligo	€66	€66	€94	€112	€140	€158	€158
Wexford	€76	€76	€108	€122	€140	€158	€158
Waterford	€76	€76	€108	€122	€140	€158	€158
Carlow	€76	€76	€108	€122	€140	€158	€158
Kilkenny	€76	€76	€108	€122	€140	€158	€158
Kerry	€71	€71	€94	€143	€143	€171	€183
Cork	€71	€71	€108	€143	€163	€177	€189
Mayo	€66	€66	€108	€108	€163	€180	€180
Galway	€66	€66	€108	€131	€163	€186	€186
Roscommon	€66	€66	€108	€108	€163	€180	€180

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