



Irish National
Organisation of
the Unemployed

18th Edition
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WORKING FOR

WORK

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

18th Edition

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, 17th Edition 2010, 18th Edition 2011.

ISBN: 1 901909 15 9

Designed & Printed by Printwell Co-operative, Dublin 1.
Tel: 01 855 0873 www.printwell.ie



FOREWORD

The INOU is very pleased to publish the 18th 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 Information Officers Aidan McCarthy, Joanne O'Reilly and Richard MacRichie 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 Protection, Department of Education and Skills, 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 Protection, FÁS and the Department of Education and Skills for the funding provided to publish Working for Work.

All social welfare rates referred to in this book are valid from January 2011.

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 dependants. 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 190 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 dependants at a national level
- Campaign for an acceptable standard of living for all unemployed people and their dependants
- 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 information 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
INO Membership**



Individual copies of Working for Work are **FREE**. If you wish to order more than one copy, postage-only rates will apply. See page 170 for further information on how to order copies of Working for Work.

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CHAPTER 1

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Introduction

The Social Welfare system in Ireland has become more complex and complicated. 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 Protection 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 Protection – (DSP)

The Department of Social Protection (DSP) administers and manages the delivery of statutory and non-statutory social and family schemes and services in Ireland. Its 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)
- Maternity Benefit
- Adoptive Benefit
- Health and Safety Benefit
- Invalidity Pension (IP)
- State Pension (Transition)
- State Contributory Pension
- Widows/Widower's / Surviving Civil Partner's Contributory Pension
- Treatment Benefit
- Bereavement Grant
- Guardian's Payment (Contributory)
- Carer's Benefit

2. Social Assistance Payments

- Jobseeker's Allowance (JA)
- Pre-Retirement Allowance (PRA)
- 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 for more information on the payments listed. They will help you determine if you qualify for any of these payments and assist you in applying for them.

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 is usually your spouse/civil partner/cohabitant. You can get an allowance for your spouse/civil partner/cohabitant once they are mainly or fully supported by you.

- **Benefit payments:** If your Qualified Adult is earning €310.00 gross (before tax) or less per week, they will be regarded as a qualified adult for payment. If a spouse/civil partner/cohabitant earns less than €100 gross per week then you are entitled to a full Qualified Adult 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.

- **Allowance Payments:** Allowance payments are means tested, and income from Qualified Adult is assessed. See Chapter 4 for more information.
- You cannot claim for your spouse/civil partner/cohabitant as a qualified adult if they are: claiming a social welfare payment* or taking part in a non-craft full-time FÁS course or designated vocational training courses.

* Certain exceptions may apply in the case of Disablement Benefit (Disablement Benefit does not pay for a Qualified Adult or Qualified Child), Death Benefit in respect of an Orphan, Guardian's Payment (Contributory and Non-Contributory), Child Benefit, Domiciliary Care Allowance, Foster Care Allowance. Contact the Department of Social Protection for further information. Website: www.welfare.ie or telephone: (01) 704 3000

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 the total amount 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/civil partner/cohabitant 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/civil partner/cohabitant. 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 dependant increase and your spouse/civil partner/cohabitant earns up to €310 you may qualify for a full child dependant increase. If your spouse/civil partner/cohabitant earns between €310 and €400, you may qualify for half the child dependant increase. There is no upper limit on the amount of earnings a Qualified Adult

may have on Invalidity Pension. This applies to Jobseeker's Benefit, Occupational Injury Benefit and Disability Benefit (Incapacity Supplement). If you are the only adult in the family you will receive a full rate of payment for your child.

You can only 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
- Supplementary Welfare Allowance (SWA).

Child Dependants in Education: 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:

- Long-term Jobseeker's Allowance (after 15 months)
- Deserted Wife's Benefit, or
- Any other long-term Social Welfare payment
- Short-term payments, after six months* receiving the payment

* The six month period may be reduced in cases where you received a previous qualifying Social Welfare payment.

Child Dependants – One Parent Families: The Social Welfare (Miscellaneous Provisions) Act, 2010, which was enacted on 21 July 2010, provided for significant reforms to the One-Parent Family Payment (OPFP). These changes came into effect on 27 April 2011.

Under these new rules new claimants will only be paid for Child Dependants up to the age of 14. There will be no change for existing customers to their OFP entitlement for the years 2011 and 2012, provided that they continue to satisfy the conditions of payment. The age limit for receipt of payment will then reduce on an annual basis, to age 14 in 2016, as follows:

- From January 2013, payment will stop when the youngest child reaches 17 years of age. If the child is in full-time education, and aged between 17 and 22 years, payment will continue until the end of the 2012-2013 academic year.
- From January 2014, payment will stop when the youngest child reaches 16 years of age.
- From January 2015, payment will stop when the youngest child reaches 15 years of age.
- From January 2016 and beyond, payment will stop when the youngest child reaches 14 years of age.

School Leavers: 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 payment until the young person can sign-on in their own right.

Social Insurance Payments

People in employment, and self-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 Protection 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.

Classes of Social Insurance Contributions

There are a total of 11 types of PRSI 'classes' in the Social Welfare system. Generally speaking, however, there are usually two main types of Social Insurance 'classes' relevant to people who are employed or self-employed:

PRSI Class A – This class of contribution covers employees under the age of 66 in industrial, commercial and service-type employment who have reckonable pay of €38 or more per week from all employments as well as Public Servants recruited from 6 April 1995. Participants on Community Employment pay class A8 or A9 PRSI, but this still counts as a full Class A PRSI contribution. Participants on FÁS Training Courses do not pay PRSI contributions, but receive credited contributions for the duration of the training course.

Social Insurance Payments – Class A

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

PRSI Class S – This applies to self-employed people including certain company directors, people in business on their own account and people

with income from investments and rents. It only covers a limited number of social insurance payments.

Social Insurance Payments – Class S

- Widows/ers on Surviving Civil Partner's Contributory Pension
- Maternity Benefit
- Guardian's Payment (Contributory)
- Adoptive Benefit
- State Pension (Contributory)
- Bereavement Grant

For information on the full range of PRSI Classes visit the Department of Social Protection website www.welfare.ie

Claiming a Social Insurance Payment

Qualifying for a 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 genuinely seeking work.

Benefit Year

This is the calendar year in which you are making your claim for a Social Insurance Payment i.e. a claim for Illness Benefit, Jobseekers Benefit etc. in March 2011. The Benefit Year starts on the first Monday in January.

Relevant Tax Year/Governing Contribution Year

In order to qualify for a social insurance payment you must have the required number of PRSI contributions in the Relevant Tax Year/Governing Contribution Year (GCY). For all Social Insurance payments (benefit payments), except Invalidity Pension, the Relevant Tax Year/Governing Contribution Year is two years before the year in which you make your claim.

Benefit Year

1st Monday in January 2011
 1st Monday in January 2012
 1st Monday in January 2013

Contribution/Tax Year

1st Jan. 2009 – 31st Dec 2009
 1st Jan. 2010 – 31st Dec 2010
 1st Jan. 2011 – 31st Dec 2011

- **Invalidity Pension:** The Relevant Tax Year/Governing Contribution Year for Invalidity Pension is the year before the benefit year. So, for example, claims made in 2011 will use 2010 as the Relevant Tax Year/Governing Contribution Year.

Types of Social Insurance Contributions

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.

Voluntary PRSI Contributions

Voluntary Contributions are Pay Related Social Insurance (PRSI) contributions you can opt to pay if you are between the age of 16 and 66 and are no longer covered by compulsory PRSI by way of insurable employment, self-employment or credited contributions. Payment of Voluntary Contributions can help maintain or improve your contributory pension entitlements. They do not provide cover for any short term benefits such as Jobseekers, Illness, Maternity or Treatment Benefit.

You may choose to pay voluntary contributions, provided you meet certain conditions if you:

- are no longer covered by a PRSI scheme on a compulsory basis in Ireland,
- are no longer covered by a PRSI scheme on a compulsory or voluntary basis in any other EU country,
- are under age 66,
- satisfy qualifying conditions.

To become a voluntary contributor you must have paid at least 260 weeks PRSI in either employment or self-employment **and** apply within 12 months of the end of the contribution year during which you last paid compulsory insurance or you were last awarded a credited contribution **and** agree to pay voluntary contributions from the start of the contribution week that follows the week in which you leave compulsory insurance.

You can pay voluntary contributions as a lump sum before the end of a contribution year or by an instalment every three or six months during a contribution year. There are three different rates of voluntary contributions – High, Low and Special rate. Please contact the INOU for more information – (01) 856 0088.

Credits

Homemaker’s Scheme – From 6 April 1994, if you have left the workforce for a long 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.

Leaving Work due to Illness – If you are unfit for work because of illness, injury or disability, you may be entitled to ‘credits’. ‘Credits’ are normally awarded automatically, if you are getting Illness Benefit, Invalidity Pension or Occupational Injury Benefit. If you work in the Public Service and pay PRSI at class B, C or D and you have to give up work because of ill-health, you can maintain your social insurance record by sending in medical certificates once a year. Contact the INOU for more information.

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 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 dependant, your spouse/civil partner/cohabitant’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

Generally speaking, people who have become ill, disabled, who act as a carer, are elderly, unemployed or are lone parents and do not have the necessary PRSI contributions can qualify for specific Social Assistance payments from the Department of Social Protection.

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 (subject to various disregards)
- satisfy the habitual residence condition
- satisfy the medical criteria, e.g. for Disability Allowance

The following are Social Assistance payments:

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

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/civil partner/cohabitant
- Any property you have (other than your own home)
- Income from the Rent A Room Scheme (certain disregards apply)
- The value of any savings, investments, pension 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 includes income from you or your spouse/civil partner/cohabitant's employment, private pension, short-term letting on land owned.

Income not assessed for the means test

- payments from the Department of Social Protection
- 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 on (01) 856 0088 for further information or details on any additional exceptions.

Income disregards

There are certain disregards allowed on income for example, 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.

Pensions: The value of a pension fund is only assessable for means when a person has access to the pension fund. Any benefits in the form of a regular payment will be treated as income for means purposes. The value of any cash otherwise available from a pension fund will be assessed on the basis of the capital valuation of that fund. Where a Personal Retirement Bond or Buy-Out-Bond is held, a bond which offers a lump-sum payment at a specific point in time, the terms of this bond will determine what and when benefits are payable to the holder of the bond.

A person should provide details of the bond to the Department in order to prove that they do not have access to any of the benefits of the bond – i.e. cash income.

b. Property

The Department will assess the capital value of any property you or your spouse/civil partner/cohabitant 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.

Income from the Rent A Room scheme will be assessed, but certain disregards will apply. Contact the INOU on (01) 856 0088 for more information.

c. Investments, savings, shares or land

The capital value of any money you or your spouse/civil partner/cohabitant 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

NOTE: The disregard for Disability Allowance is €50,000

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
– Assessable savings (€25,000 - €20,000)	€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 value of this €5,000 is €5.00 per week.

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

- State Pension (Non-Contributory)
- Widow/er's Non-Contributory Pension
- Prisoner's Wife's Allowance (PWA)
- One Parent Family Payment (OPFP)

Up to €190,500 made on the sale of your main home will not be counted against your means-tested payment provided the sale is agreed after you reach 66 years of age.

If the Department know, or suspect, that you deliberately got rid of any money (without just cause, good reason or without acceptable documentary evidence) or property in order to qualify for a payment, you will be assessed with the value of the means. 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.

d. Maintenance

If you are separated from your spouse/civil partner/cohabitant and receive maintenance from them, this will be assessed. However, for Jobseeker's Allowance, One Parent Family Payment and several other schemes, vouched housing costs up to a maximum of €95.23 can be deducted from the maintenance payment and half 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 24 years of age and under 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 JA 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.

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 included 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 the Universal Social Charge)
- 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 €188.00. 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>
Total Allowances per week	€780
Means assessable (€900 minus €780) =	€120.00
Means assessed (€120 x 34%) =	€40.80
Jobseeker's Allowance: (€188.00 - €40.80)	€147.20

Please note: If John was under 20 his Jobseeker's Allowance would only be €100 per week. Under this example the Benefit and Privilege rule would reduce his payment to €59.20. This also applies to new claimants aged 20-21. For those new claimants aged 22-24, the Jobseeker's Allowance is €144.00. Accordingly, after Benefit and Privilege is applied, their payment is €103.20

- 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
- capable of full-time employment
- fully unemployed for at least 3 days in any period of 6 consecutive days
- available for full-time work
- genuinely seeking employment

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 to 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.

Capable of Work (JB and JA)

In order to qualify for a jobseeker's payment you must prove that you are Capable of Work. For a day to be regarded as a day of unemployment the person claiming a Jobseekers payment must be capable of work on that day.

A person is considered to be capable of work if there is no evidence to the contrary (e.g. unless he/she states otherwise), or where, on request, he/she fails to produce a final medical certificate from their doctor following a period of illness.

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.

Trade Disputes (JB and JA)

You cannot claim a jobseeker's payment if you are participating in a trade dispute, or strike, at your place of work. If you are refused JA or JB you have

the right to take your case 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/civil partner/cohabitant may be entitled to a Supplementary Welfare Allowance payment from the local Health Board for her/himself and any children you have under age 18, or between 18-22 years and in full-time education.

Working and Claiming a Jobseeker's Payment



Please see chapter 4 for detailed information on working and claiming a Jobseekers payment.

Even if you work only one hour in a day 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 these cases Saturday and Monday would be counted as days of employment.

Remember: Sunday is not considered a day of employment, so if you work on a Sunday you will not lose a portion of your weekly Jobseekers payment for this day – other conditions apply, please see Chapter 4 for more information.

Jobseeker's Benefit (JB)

Jobseekers Benefit is a payment available to unemployed jobseekers who are out of work, have enough PRSI contributions (see following pages) to qualify for the payment and satisfy the 'Genuinely Seeking Work' conditions. Jobseekers Benefit is not 'means tested', so any income you have from savings or investments or property other than your own home will not affect your payment. Jobseeker's Benefit is not paid for the first 3 days you are unemployed.

You may qualify to receive an additional payment for your spouse/civil partner/cohabitant and any dependant children under the age of 18. If your partner is employed and earning between €100.01 and €310.00 per week you may receive a reduced payment for them. If they earn more than €310 you will not receive any payment for them.

Maximum Rates of Payment – Jobseeker's Benefit

Main Claimant:	€188.00
Qualified Adult:	€124.80
Each Qualified Child	€ 29.80

Jobseeker's Benefit rates are graduated on earnings in the relevant tax year. Reduced rates may be payable – see Wage Band Limits and Relevant Tax Year in this chapter.

Duration of payment

- 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.
- 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

If you exhaust your claim for Jobseekers Benefit, if you do not re-qualify for Jobseekers Benefit (see Re-qualifying for Jobseekers Benefit in this chapter) and you are unemployed and 'Genuinely Seeking Work' you can apply for Jobseekers Allowance. Jobseekers Allowance is a means tested payment and will take into consideration you and your spouse/civil partner/cohabitants savings, investments, property other than your own home and any income from employment/self-employment either you or your partner may have – see Jobseekers Allowance in this chapter for more information.

PRSI Requirements

To make a claim 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 ⁽ⁱ⁾) **or**
- Have 26 paid contributions in the relevant tax year and 26 paid contributions in the year immediately preceding it

(i) 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.

Wage Band Limits

Jobseeker's Benefit rates are graduated according to earnings in the relevant tax year. 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 2011 the relevant tax year is 2009.

Weekly payment for new claims in 2011			
Average weekly earnings	Personal Rate	Qualified Adult	Each Child*
Less than €150	€84.50	€80.90	€29.80
€150 - €219.99	€121.40	€80.90	€29.80
€220 - €299.99	€147.30	€80.90	€29.80
€300 or more	€188.00	€124.80	€29.80

**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.
- If your spouse/civil partner/cohabitant is receiving a social welfare payment it may be better to remain as a qualified adult on their claim.

Issues that may affect your claim

Depending on a variety of circumstances, your application for Jobseekers Benefit may take a number of weeks to be processed. While awaiting processing of your claim you may be able to make a claim for Supplementary Welfare Allowance from the Community Welfare Officer in your local Health Centre. This is a means tested payment and will take into consideration you and your spouse/civil partner/cohabitants savings, investments, property other than your own home and any income from employment/self-employment either you or your partner may have.

Any monies paid to you under these circumstances will be recovered from the Department of Social Protection by the HSE from any arrears accrued in the processing of your Jobseekers Benefit claim.

For more information contact the INOU on (01) 856 0088.

P45 issues

P45 not issued: A P45 is a statement of your pay and the tax and PRSI deducted by your employer. You must be given your P45 if you lose your

job or are made redundant. If you are not given a P45 when you leave your job you should first ask your employer for it. If the employer does not supply it you should contact your local tax office. Revenue will contact the employer and obtain your P45 for you. If you have started a new job, Revenue will send you a new tax credit certificate so you will not have to pay emergency tax in your new job.

If you have not been given your P45 and you think that your PRSI contributions have not been paid you should inform your local social welfare inspector by contacting your local social welfare office or the Scope section of the Department of Social Protection – telephone (01) 704 3000.

Period of Notice: You may be entitled to notice if you are being let go from your job. This means that you are given notice that your job will end, and a date in the near future when this will come into effect. The length of notice you are entitled to, will depend, in the first instance, on your contract of employment and your statutory entitlement under employment law.

If you are not required to work your 'notice' period but are paid for the notice period you will not be 'officially' unemployed until the date your employment is terminated according to your P45. As such you would not be able to claim a Jobseekers Payment, either Benefit or Allowance, until the date of termination of employment as listed on your P45. See Your Rights at Work in Chapter 4 for details of statutory notice periods.

Jobseeker's Benefit and Europe

Living or Working in Northern Ireland

If you have been working in Northern Ireland, this is treated as working in another EU country. However, **special rules also apply** to cross-border workers who work in one EU country, and who return to their home country at least once a week. Contact the INOU on (01) 856 0088 for more information on cross-border workers entitlement to Jobseekers payments.

Payment while Jobseeking Abroad

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.

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 **last** coming to Ireland.

Jobseeker's Benefit and Self-Employment

Self-employed people would not normally qualify for a Jobseekers Benefit payment. Paying class S PRSI as a self-employed person only covers a limited number of social insurance payments; Jobseekers Benefit is not one of them. If, however, you were an employee before becoming self employed you may have some entitlement to a Jobseekers Benefit payment – contact the INOU on (01) 856 0088 for more information.

Deregistering as Self-employed

If you have been self-employed and your business has had to close down or if the business has reduced so much that it no longer provides you with a sufficient income you may qualify for a Jobseekers Allowance payment.

You **do not** need to de-register as self-employed to get a social welfare payment.

Jobseeker's Benefit and Redundancy

Genuinely Seeking Work

Although being made redundant would normally mean that a person would have sufficient PRSI contributions to qualify for Jobseekers Benefit, applicants must also satisfy the Genuinely Seeking Work conditions. You are reasonably expected to be Genuinely Seeking Work immediately after your redundancy, there is no facility to take 'time out' or 'time off' from job seeking following a redundancy.

Statutory Redundancy and Jobseekers Benefit

Where a person has been made statutorily redundant, i.e. where an employee's job no longer exists and they are not replaced having worked for the same employer for 2 years or more and receive an RP50 form, they would normally have enough PRSI contributions to qualify for a Jobseekers Benefit payment. For more information contact the INOU on (01) 856 0088

Voluntary Redundancy and Jobseekers Benefit

A voluntary redundancy situation arises when an employer requires fewer workers and asks for employees to volunteer for redundancy. An employee who takes voluntary redundancy from their job will not be disqualified from claiming Jobseekers Benefit and will retain entitlement to their full term of Jobseekers Benefit. For more information contact the INOU on (01) 856 0088.

Re-qualifying for Jobseekers Benefit

If you have used up your entitlement to Jobseeker's Benefit, you may 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 and you satisfy the other conditions for Jobseeker's Benefit. In this instance you must have been in employment, and paying Class A PRSI, while in receipt of a Jobseekers Benefit payment.

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 accept a redundancy payment of over €50,000. The disqualification period can be from one week up to 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.

Not Genuinely Seeking Work (GSW)

Persons in receipt of Jobseekers Benefit are required to satisfy the 'Genuinely Seek Work' (GSW) conditions in order to continue to qualify for the payment. People in receipt of Jobseekers Benefit can be called for interview by the Department of Social Protection to determine if they are meeting the GSW requirements in accordance with the department's guidelines. If the Department form the opinion that you are not Genuinely Seeking Work your claim can be refused and payment can be stopped. If this happens you can appeal this decision and seek a Supplementary Welfare Allowance payment (SWA) while making your appeal. Please contact the INOU on (01) 856 0088 for information and assistance.

Refusing Employment or Training

If you refuse an offer of employment, education or training without just cause or good reason the Department of Social Protection may refuse your claim and stop payment of your Jobseekers Benefit payment. Please contact the INOU on (01) 856 0088 for information.

Jobseeker's Allowance

Jobseekers Allowance is a payment available to unemployed jobseekers who are out of work, who do not have enough PRSI contributions to qualify for Jobseekers Benefit and who satisfy the 'Genuinely Seeking Work' conditions. Jobseekers Allowance is 'means tested', so any income you have from savings or investments or property other than your own home may affect

your payment.

You may qualify to receive an additional payment for your spouse/civil partner/cohabitant (Qualified Adult) and any dependant children under the age of 18. If the Qualified Adult works, €60 is disregarded and 60% of the balance is assessed as income and is deducted from the family rate of payment. This process is fully explained in Chapter 4.

Maximum Rates of Payment – Jobseeker’s Allowance

Main Claimant:	€188.00
Qualified Adult:	€124.80
Each Qualified Child	€29.80

Jobseeker’s Allowance may be affected by any additional income from employment, self-employment, savings, investments, pensions and property other than your own home.

Duration of payment:

Jobseekers Allowance is paid up to the age of 66 as long as you continue to satisfy the qualifying criteria – that you are fully unemployed or unemployed at least 3 out of 6 days, that you are fit, able and available for work, that you are Genuinely Seeking Work, that you are willing to accept any reasonable offer of training, re-training, education or work experience and that you continue to satisfy the means test.

Jobseeker’s Allowance – under 25 years of age

There are differing rates of payments for persons claiming Jobseeker’s Allowance who are under the age of 25.

Full-Rate Payment – under 25

The full rate payment of Jobseeker’s Allowance will be paid to claimants under 25 who are:

- Participating in a full-time Youthreach course for early school leavers
- Participating in a full-time course in a Senior Traveller Centre
- Participating in a full-time FÁS training course
- Qualifies for the Back to Education Allowance to pursue a full-time second level course or a 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 €188.00 is payable only for the duration of the course e.g. where a person under 25 years has completed a FÁS course he/she will return to the appropriate rate of Jobseekers Allowance.



There are reduced rates of JA (see below) for people under 25. But the full rate of Jobseeker’s Allowance will be paid to those under 25 years of age in the following circumstances:

People who **WILL NOT** be affected by this change are:

- Those with dependent children (Qualified Child on JA payment)
- Those who qualify for Jobseeker’s Benefit or whose Jobseeker’s Benefit payment has exhausted and they are transferring from Jobseeker’s Benefit to Jobseeker’s Allowance
- Those who sign off Jobseeker’s Allowance because they found work and, having lost their job, makes a repeat claim within 12 months.
- Those 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 18.
- Those who were under 20/22 on the 30th of the 12th 2009 and whose payment commenced prior to the 30th of the 12th 2009.

Jobseeker’s Allowance maximum weekly rates for people aged 25 and over			
New and Existing Claimants	Personal Rate	Increase for a Qualified Adult	Increase for a Qualified Child
Maximum Rate	€188	€124.80	€29.80

Jobseeker’s Allowance maximum weekly rates for people under 25 years of age			
New and Existing Claimants (Maximum Rate)	Personal Rate	Increase for a Qualified Adult	Increase for a Qualified Child
18-19	€100.00	€100.00	—
20-21	€100.00	€100.00	—
22-24	€144.00	€124.80	—

Issues that may affect your claim

Processing times for Jobseekers Allowance claims

Depending on a variety of circumstances, your application for Jobseekers Allowance may take a number of weeks to be processed. While awaiting the processing of your claim you may be able to make a claim for Supplementary Welfare Allowance from the Community Welfare Officer in your local Health Centre. This is a means tested payment and will take into

consideration you and your spouse/civil partner/cohabitants savings, investments, property other than your own home and any income from employment/self-employment either you or your partner may have.

Any monies paid to you under these circumstances will be recovered from the Department of Social Protection by the HSE from any arrears accrued in the processing of your Jobseekers Allowance claim. For more information contact the INOU on (01) 856 0088.

Jobseeker's Allowance and Europe

Payment while Jobseeking Abroad

Unlike Jobseekers Benefit, you cannot claim a Jobseekers Allowance payment if you wish to go to another EU country to look for work. You must be resident in the country to claim Jobseekers Allowance.

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 may satisfy the habitual residence condition.

Persons who have lived in other parts of the Common Travel for two years or more and then move to Ireland with the intention of settling here may satisfy the habitual residence condition.

PLEASE NOTE: Section 246 of the Social Welfare Consolidation Act 2005 provides that: *"it shall be presumed, until the contrary is shown, that a person is not habitually resident in the State at the date of the making of the application concerned unless he has been present in the State or any other part of the Common Travel Area for a continuous period of 2 years ending on that date."* The presumption in Section 246 (1) does not mean that an applicant is automatically considered to be habitually resident in the State because he or she has been here (or in another part of the Common Travel Area) for 2 years or more.



The onus is always on applicants to provide sufficient evidence to support their claims for a social welfare payment. Please see the HRC criteria (Part 4 Habitual Residence – National Law) on the department's website at:

www.welfare.ie/EN/OperationalGuidelines/Pages/habres.aspx#hrlaw

Refusal of a payment on Habitual Residence conditions can be appealed to the Social Welfare Appeals Office. Contact the INOU on (01) 856 0088.

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.

Disqualification from payment

– Not Genuinely Seeking Work (GSW)

Persons in receipt of Jobseekers Allowance are required to satisfy the 'Genuinely Seek Work' (GSW) conditions in order to continue to qualify for the payment. People in receipt of Jobseekers Allowance can be called for interview by the Department of Social Protection to determine if they are meeting the GSW requirements in accordance with the department's guidelines. If the Department form the opinion that you are not Genuinely Seeking Work your claim can be refused and payment can be stopped. If this happens you can appeal this decision and seek a Supplementary Welfare Allowance payment (SWA) while making your appeal. Please contact the INOU on (01) 856 0088 for information and assistance.

– Failure to disclose information

Persons in receipt of Jobseekers Allowance are required to advise the Department of Social Protection of any change to their circumstances, particularly those in relation to their availability for work or means i.e. savings, investments, property and partners income. Failure to disclose such information could result in a Jobseekers Payment being suspended or disqualified. If this happens you may be able to appeal this decision please contact the INOU on (01) 856 0088 for information.

– Refusing Employment or Training

If you refuse an offer of employment, education or training without just cause or good reason the Department of Social Protection may refuse your claim, may reduce your payment or may stop your Jobseeker's Benefit/Jobseeker's Allowance payment completely. If this happens you may be able to appeal this decision please contact the INOU on (01) 856 0088 for information.

How to apply for Jobseeker's Benefit or Jobseeker's Allowance

When applying for a Jobseeker's payment the following checklist will help you in making your claim:

1. 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/civil partner/cohabitant'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 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. (See also P45 issues on page 18) – this applies to both Jobseeker's Benefit and Jobseeker's Allowance.
4. 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 as accurate as possible 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 e-mails or letters from employers and jobs that you have applied for.
5. 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 (SWA) payment. Applications for SWA payments should be made to the Community Welfare Officer at your local Health Centre.
 - If you are refused an SWA payment you should apply to the Community Welfare Officer (CWO), in your local health centre, for a Basic Weekly Payment. Also, under the legislation governing the scheme, the HSE may make a single payment to meet an exceptional need to people on Social Welfare or HSE payments. This is a once-off payment to meet an unforeseen or special need that cannot be met from a person's basic income. Assistance in the form of an Urgent Needs Payment (UNP) can be also made to persons who would not normally be entitled to SWA, to assist, for example in cases of flood damage with immediate needs such as food, clothing, fuel, household goods and perhaps shelter. Contact the INOU on (01) 856 0088 for information and assistance.
6. 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 Jobseeker's Benefit (if you have the right number of contributions and satisfy the normal Jobseeker's Benefit qualification conditions). In this case you would receive half the personal rate of Jobseeker's Benefit along with your other payment. You will be required to satisfy all of the conditions of Jobseeker's Benefit 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 records 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 dependant 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 negotiate with the Department as to how you should repay the money and agree 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 Jobseeker's Allowance/ Benefit, see Chapter 4 and Chapter 6.

The National Employment Action Plan (NEAP)

All unemployed people who reach the three-month threshold of unemployment should be referred from the Department of Social Protection (DSP) 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 on (01) 856 0088 for information.

The Interview Process under the NEAP:

- DSP 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 DSP. The DSP 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 DSP through regular tracking reports **and you may be recalled for an interview.**

The Department of Social Protection (DSP) 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 DSP must interview you yourselves 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 DSP will be informed. The DSP may call you for interview about your claim and your efforts to seek work.

As part of the increased activation role of the Department of Social Protection and a re-invigoration of the NEAP process a new community work placement scheme, Tús (see Chapter 4) will be rolled out with a maximum of 5,000 places. Unemployed people who are eligible for the scheme will be identified and contacted by their local social welfare office and offered a place. If the unemployed person takes the place their name will then be referred to their local development company who in turn will try and match up the person with a suitable job registered with them by local community and voluntary organisations.

If you experience any problems during the National Employment Action Plan (NEAP) process, please contact the INOU on (01) 856 0088 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.

– Training Courses and Education

If you are in receipt of Jobseeker's Benefit and you take up an approved course of training or education, your 'claim' will be frozen at the point you enter the course. You will be able to claim the remaining period of entitlement to Jobseeker's Benefit, subject to satisfying the qualifying criteria, after the course is over. There are conditions/qualifications on this if the course is longer than one year.

For example, if you were in receipt of Jobseeker's Benefit for 6 months and qualified for an approved course of training or education your claim for Jobseekers Benefit would stop when you start the course. When you finish the course, you can continue your claim for Jobseeker's Benefit for the remaining 6 months of the maximum 12.

Collecting Your Payment

All new applications for Jobseeker's Benefit or Jobseeker's Allowance are paid through the Post Office. 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.

As a general rule, the option of having your JA/JB payment paid into your bank account after 6 months is **no longer** available. However, a payment can only be changed from a post office payment to a bank account if there are particular circumstances preventing you from collecting your payment in the post office. This change is at the discretion of your local Social Welfare office.

What to do if your payment is stopped

On occasion Jobseeker's payments, or other Social Welfare payments, may be stopped at the point of payment in the post office, without receipt of prior notice or reason. If this happens you should:

- Confirm with the person in the post office that the payment has been officially stopped. Please note, the post office staff will not be able to make any other payment to you or provide any additional information about why your claim was stopped.
- Contact the relevant section in the Department of Social Protection (telephone: (01) 704 3000) to enquire why your payment has been stopped, ask if any letters informing you of the stoppage of payment were sent out to you and, if you did not receive such letter/notice, ask for a decision or reason in writing to be sent to you immediately. Depending on the reason given, you may need to seek to have a decision reviewed or to lodge an appeal to the Social Welfare Appeals Office – see Social Welfare Appeals at the end of this chapter.
- Apply to the Community Welfare Officer in the local Health Centre for an Exceptional or Urgent Needs payment (these are means tested) while you are attempting to resolve the issue. If it appears that the matter may take more than a week to resolve you may need to apply for a regular weekly Supplementary Welfare Allowance (SWA) payment from the Community Welfare Officer.
- Contact the INOU for information and assistance if your payment has been stopped or if you are having difficulties accessing a Supplementary Welfare Allowance payment from the Community Welfare Officer – telephone: (01) 856 0088 or through our website on www.inou.ie

The Appeals System

The people who make decisions about your claim at the Department of Social Protection (DSP) are known as 'Deciding Officers'. If you are unhappy with a decision made on your claim you have a number of options in seeking to address and resolve the problem or issue.

Asking for a Review of a Decision

You have the right to ask the deciding officer to review their original decision, and receive a fair and unbiased review, if:

- You have new or additional information which was not available to you or the deciding officer at the time of the original decision, which if had been available at the time of the original decision you feel may have resulted in a different decision.
- The stated interpretation of the facts or information you provided which are contained in the deciding officers decision are 'subjectively' incorrect and need clarification
- The decision of the deciding officer is factually incorrect or inaccurate based on matter of fact.

The Deciding Officers must adhere to internal departmental guidelines and to legislation when making a decision on your claim. They must also act in a manner which applies due process, natural justice and fair procedure in reviewing the original decision. Copies of the department's guidelines are available on the Department's website (www.welfare.ie) in the Freedom of Information section. Where appropriate, you should always ask the original Deciding Officer to review their decision before making an official appeal to the Appeals Office.

If the review process is unsuccessful you may wish to consider making a formal appeal.

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 Protection on questions relating to entitlement to social welfare payments and insurability of employment under the Social Welfare Acts, **and**
- Officers of the Health Service Executive 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. The 'Appeals Officer' 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.

Payment while Appealing a Decision

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 (SWA) payment from the Community Welfare Officer in your local health centre. The type of payment and amount you receive will depend on your individual circumstances. Contact the INOU on (01) 856 0088 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.

Practical Steps in making your Appeal

If possible, contact the INOU for assistance **before** you lodge your appeal.

- Appeal within 21 days of receiving the Deciding Officer's decision.
- You can ask for your appeal to be held as an oral hearing, this is done by simply writing 'I wish to have my appeal held as an oral hearing'
- When going to an oral hearing, you can bring a friend or advice worker to provide support or help you present your case. You do not have to have a solicitor to represent you, but you can if you wish. 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.
- You should 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 of the hearing, 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.

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.

The main social welfare payments that ARE taxable are:

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



If you are claiming a taxable social welfare payment 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; it is taken from your other income.

See Chapter 5 for information on Income Tax and Social Welfare.

Do you need
Free • Confidential • Impartial
information on ...

- Jobseeker's Payments
- Social Welfare Payments
- Rent Supplements
- Mortgage Interest Supplements
- Back to Work Supports
- Employment Supports
- Self-Employment Supports
- Training Options
- Education Options
- Social Welfare Appeals
- Redundancy Entitlements

Contact the INOU:

- telephone: (01) 856 0088
- e-mail: welfareinfo@inou.ie
- website: www.inou.ie



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 Protection, and the scheme is administered by Community Welfare Officers. 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 (but students aged 21 or over studying under an approved educational scheme can apply) see Chapter 6.
- 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 Needs Payments and in some instances may apply for Urgent Needs Payments.

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 Protection 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
- For more information see HRC and EEA/EU workers on www.welfare.ie

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 €186.00 for the claimant, €124.80 for the Qualified Adult and €29.80 for each Qualified Child (formerly Child Dependant).

Persons aged 18 – 19 years, and without children receive €100 for the claimant, and €100 for Qualified Adult (this applies to new and existing claimants); new claimants aged 20-21, and without children, receive €100 as the personal rate and €100 for the Qualified Adult; and the rate for those aged 22-24 is €144.00 for the claimant, €124.80 for the 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 may 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 on (01) 856 0088.

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.

NB: Because the personal rate of SWA is €186 and Jobseeker's Benefit and Allowance, OPFP etc is €188, recipients of these payments will have their rent supplements reduced by a further €2.

Many recipients pay more than €24 because they are required, subject to income disregards, to contribute any assessable means that they have over and above the appropriate basic SWA rate towards their accommodation costs.

- The minimum contribution that individuals and families make towards their rent is €24
- Rent Supplement is restricted to individuals who have been an existing or in homeless accommodation for 6 months or who already had a local authority assessment that they are eligible for and in need of social housing.

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. These measures have applied to all applicants since July 2009.

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

Landlord Registered for Tax

Under recent changes all landlords offering private rented accommodation must be registered for tax with the Revenue Commissioners in order for their tenants to qualify to receive a Rent Supplement.

- New Applications for Rent Supplement. The landlord must be registered for tax in order to apply for/qualify for rent supplement for private rented accommodation. If the landlord is not registered the application may be refused
- Existing Recipients. Those currently in receipt of Rent Supplement will have up to mid-2013 to obtain tax registration documents from the landlord confirming they are registered for tax.

Rent / Mortgage Interest Supplement Scheme

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 scheme i.e. CE, BTWA, BTWEA or FÁS course
- Family Income Supplement (previously not assessed as means is now to be assessed as means)
- Maintenance Payments of over €95.23 Payments in excess of €170.23 (€95.23 max maintenance limit + €75 'additional household income') are assessed as 'additional household income', with the amount over €170.23 disregarded at 25% of its value.

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 Jobseeker’s Allowance (€186.00) with no other income

Single Rate Jobseeker’s Allowance	€188.00
Basic SWA rate for a single person	- €186.00
Additional income above Basic SWA rate	€2.00
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	- €2.00
Rent Allowance payable (HSE)	€89.00

Example 2: Single person on Jobseeker’s Allowance 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	€186.00
Earnings from Employment over 3 days	€150.00
Revised Jobseeker’s payment based on assessment of earnings	€132.00
*(see Chapter 4 for Jobseeker’s Allowance and assessment of additional income)	
New Total Income (Jobseeker’s Allowance and income from work)	€282.00
Additional Household Income above SWA rate (SWA rate €186.00)	€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.

Non-dependent household members

Rent Supplement and Mortgage Interest Supplement

Since January 2011, non-dependent household members, i.e. children or other family members, receiving a social welfare payment in their own right, must contribute €24 towards the rent or mortgage interest supplement (Unless they have already been subjected to the Benefit and Privilege assessment).

Where non-dependent household members are working, their assessable income (i.e. gross, less PRSI and travel to work expenses) is divided by the appropriate rate of SWA (€186 for a single person) which is then multiplied by €24 to establish their liability.

Example:

John is living in the family home and his parents receive a Rent Supplement/Mortgage Interest Supplement. John earns €600 a week. He has a monthly bus pass, costing €100.

Step 1:	€600
Deductions:	Travel = €25
	PRSI = €19
Assessable Income:	€556
Assessable Income Valuation:	€556 divided by €186 = €2.99
	€2.99 divided by €24 = €71.76

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

If you are on Disability Allowance, Illness Benefit or Invalidity Pension and have permission to engage in rehabilitative employment, up to €120 of earnings from rehabilitative employment can be disregarded. However, this disregard cannot be applied 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 pay. 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 Community Welfare Officers have the power 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 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 the INOU on (01) 856 0088.

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 reasonable travel expenses and is as follows:

Back to School Clothing and Footwear Allowance Income Limits

Children Couple*	1 Child	2 Children	3 Children	4 Children
	€563.60	€593.40	€623.20	€653.00*
	*Each extra child €29.80			
Lone Parent**	€410.10	€439.90	€469.70	€499.50**
	**Each extra child €29.80			

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 Qualified Child Payment is payable.

From June 2011, €200.00 is paid for each eligible child aged between 2-11 years before 1st October 2011 and €305.00 is paid for each eligible child aged between 12-22 years on or before 1st October 2010.

In 2010, an additional €215 was paid for children aged 18, if this child was included on your Social Welfare payment or your Family Income Supplement (FIS) payment. This was a once off payment and will not be paid in 2011.

Administrative changes for 2011: if you qualify you should receive notification from the Department of Social Protection, if you do not you have to make an application.

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.

In certain areas Rent Supplement is dealt with by a specific office, not the Community Welfare Officer, and can only be applied for by post through a PO Box number. Please contact the HSE for more information on your local HSE Office or Rent Supplement Office on 1850 24 1850 or the INOU on (01) 856 0088

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. Contact the INOU on (01) 856 0088 for more information.

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 the 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.

Appeals Processing Times

Processing times for appeals can vary depending on the nature and detail of the issue under appeal. Standard HSE appeals, without an oral hearing, can be completed in a number of weeks. Where an oral hearing is granted, this can take several weeks longer.

Appeals to the Social Welfare Appeals office are experiencing significant delays. Standard appeals can take a number of months and appeals that have requested an oral hearing can take up to 12-18 months.

Payment Pending Appeal

Where a person is appealing a refusal of a weekly SWA payment, it may be possible to apply for an 'interim' SWA weekly payment from the HSE pending the outcome of the original appeal. Please contact the INOU for more information on (01) 856 0088.

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.

As of Friday October 1st 2010 all medical card holders have to pay a charge of 50c per item dispensed by pharmacists. There are no exceptions to this charge.

If you are solely dependant 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 dependant 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 (FIS) is not counted when working out if you are within the income guidelines.

If you live in the Republic of Ireland and work in Northern Ireland, you are entitled to a medical card regardless of your income.

If you are under 25 and living at home with your parents, you will normally not receive a medical card unless your parents have one.

GP Visit Medical Cards

In extending the provision of the medical card scheme a 'Doctor Visit only' medical card was 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	€276.00
Single person under 66 living with family	€246.00
Couple under 66 (+ Lone Parent)	€400.00
Couple 66-69 (+ Lone Parent)	€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 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 on 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 results in your pay / hours being reduced to 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 Jobseeker's payment from the Department of Social Protection. Sunday is not taken into account in calculating days of employment, for both Jobseeker's Benefit and Jobseeker's Allowance. So working on Sunday will not effect your 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 (FIS) if you have a family and your pay or hours are reduced.

Entitlement to Redundancy

Employed – for 104 weeks continuously

Employees who have more than 104 weeks continuous service are entitled to a Statutory Redundancy payment by law.

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 basic salary, regular overtime, payment-in-kind) up to a weekly maximum of €600 per week.

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 Innovation. 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.

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.
- The payment is normally calculated on earnings at the time of the redundancy*

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

* If you were made redundant within a year of being put on reduced hours or pay, your redundancy payment would be based on your earnings for a full week. If you are made redundant after working reduced hours for more than a year, how your payment will be calculated depends on whether you accepted being on reduced hours or not. If you fully accepted the reduced working hours as your normal week and never asked to return to full-time work, then your redundancy payment will be based on your gross pay for the reduced working hours. If, on the other hand, you never accepted the reduced working hours as your normal hours and continually asked to be put back on full-time working, your payment would be based on your normal weekly earnings.

The employer must pay the lump-sum directly to the employee. Any lump-sum payable does not depend on the redundancy payment rebate that the employer is expecting to receive from the Department of Enterprise, Trade and Innovation.

Redundancy Payments and Tax

The basic statutory redundancy payment is not subject to tax. Any amount over the basic statutory redundancy payment may be subject to tax (subject to the following exemptions)

Basic Exemption

There is a basic exemption of €10,160, plus €765 for each complete year of service.

Example:

Joe is 45 and is being made redundant. He has worked for the employer for 12 years. His redundancy payment is €27,000:

Total Redundancy Payment:	€27,000
Statutory Entitlement	
— Two week's pay X 12 years	24 weeks
— Plus one week's bonus pay	+ 1 week
Total Statutory Entitlement	25 weeks pay
Total Statutory Amount (25 weeks x €600) Tax Free	€15,000
Additional Payment	
Ex-gratia/extra payment	€22,000
— Basic Exemption	€10,160
— Basic Exemption (at €765 for each years service x 12)	<u>+€9,180</u>
Total Basic Exemption	<u>€19,340</u>
*Amount liable for tax (€22,000 - €19,340)	€2,660

*As Joe has been working for 12 years, he will probably also qualify for the Increased Exemption – as explained below. So more than likely Joe will not pay any tax on his total Redundancy payment.

Basic Exemption plus Increased Exemption

An additional €10,000, called the Increased Exemption, is also available in the following certain circumstances:

- If you have not received a tax-free lump sum in the last 10 years
- If you have never received a tax-free lump sum and you are not getting a lump sum pension payment

For further information in relation to taxation of Redundancy Payments please contact the Central Telephone Information Office of the Revenue Commissioners at 1890 60 50 90 or the INOU on (01) 856 0088.

Voluntary Redundancy

Voluntary Redundancy occurs when an employer, faced with a situation where s/he requires a smaller workforce, asks for volunteers for redundancy. The people who then volunteer for redundancy are, if they fulfil the normal conditions, eligible for statutory redundancy. There must be a genuine redundancy situation in the first place. Persons who take a voluntary redundancy are entitled to claim Jobseeker's Benefit, and cannot be disqualified from seeking to claim Jobseeker's Benefit because they volunteered for redundancy.

Redundancy Forms

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 Innovation.

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 Innovation for payment. The Department pays the full amount direct to the employee from the Social Insurance Fund (S.I.F.).

RP9 Form

The RP9 Form is used where a short-time or lay-off situation has arisen. The Employer fills out section A of the form to notify an employee of a temporary short-time or lay-off. Part B is filled out by the Employee notifying the Employer of their intention to claim redundancy based on their short-time or lay-off situation.

Department of Enterprise, Trade and Innovation

For further information on Employment Rights or Redundancy Payments contact the National Employment Rights Authority (NERA) on 1890 80 80 90 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



- Find out your rights and entitlements if you are about to be made redundant or if your working conditions have changed.

Publications available include:

- **'Know your Welfare Rights'** leaflet aimed at employees who are about to become unemployed as a result of redundancy.
- **'Looking for Work'** leaflet which identifies services, supports and advice to help unemployed people with their jobseeking.



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.

Local Development Companies

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

Local Development Companies 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 Protection 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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Working and claiming a Social Welfare payment

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. Given the changing nature of the traditional workplace opportunities to engage in part-time employment may arise more frequently than full-time employment. Part-time employment can prove a valuable source of income, provide practical and beneficial work experience and training, and can, in some instances, lead to full-time employment. Many types of Social Welfare payments 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 to which this applies.

- Jobseeker's Benefit (JB)
- Qualified Adult (JB)
- One Parent Family Payment
- Carers Payments
- Jobseeker's Allowance (JA)
- Qualified Adult (JA)
- Disability & Illness Payments

If you are returning to work while on, or coming from, a Social Welfare payment it is important to remember that you should review how any additional income may affect your secondary benefits including social welfare payments, rent allowance/mortgage interest supplement or other secondary benefits (See Chapter 2 for more information). Contact the INOU on (01) 856 0088 for more information.

Working and Unemployment Payments

If you are unemployed and in receipt of either Jobseeker's Benefit or Jobseeker's Allowance you can accept an offer of part-time work and may be able to claim some of your Jobseeker's Benefit /Jobseeker's Allowance payment for the days that you are unemployed.

Working part-time is allowed, providing that you are:

- unemployed for at least 3 days in any 6 consecutive days
- genuinely seeking full-time employment
- available for work in respect of the remaining days of unemployment

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

If you are engaged in part-time employment 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 or Jobseeker's Allowance.

If you accept part-time work and do not continue to genuinely seek full-time employment, or cannot provide evidence of your efforts to seek full-time employment, your claim for Jobseeker's Benefit or Jobseeker's Allowance may be disallowed. See Chapter 1 for more information about claiming Jobseeker's Benefit/Jobseeker's Allowance.

Moving from Jobseeker's Benefit to Jobseeker's Allowance

While a person in receipt of a Jobseeker's payment can engage in part-time employment, how the income is assessed will depend on the payment you are receiving – Jobseeker's Benefit or Jobseeker's Allowance. If you are about to exhaust your claim for Jobseeker's Benefit and intend to apply for Jobseeker's Allowance it is very important that you check out if your entitlement will be affected by:

- any part-time employment/self-employment you are engaged in
- employment/self-employment your partner or spouse is engaged in.

In addition, Jobseeker's Benefit is a non-means tested payment, whereas Jobseeker's Allowance is means tested, so you will also need to take into consideration the value of any other income, savings, capital, investments or property other than your own home and how this could affect your entitlement to Jobseeker's Allowance.

Revenue Job Assist

If you are claiming Jobseeker's Benefit or Jobseeker's Allowance for 12 months or more, and you are returning to employment you may be able to claim additional tax allowances under the Revenue Job Assist scheme. An extra tax allowance can be claimed for each qualifying child. The tax allowance can be claimed for 3 tax years and may begin with either the tax year in which the employment commences or the following tax year.

It is important to note that you **will not** qualify for this scheme if you have had even one days employment in the last 12 months prior to applying for/taking up the scheme.

Part-time work and Jobseeker's Benefit (JB)

If you are claiming Jobseeker's Benefit 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 normal qualifying conditions for JB (See Chapter 1 for more information on Jobseeker's Benefit). You will not be paid JB for the days you are employed, but your earnings from employment will not affect your remaining Jobseeker's Benefit payment. Sunday is not considered a day of employment, so if you work on a Sunday you will not lose a portion of your weekly Jobseeker's Benefit payment for this day.

Self Employment: You can engage in self-employment while in receipt of Jobseeker's Benefit, for up to 3 days per week. Due to the nature of self-

employment it can be difficult to quantify or measure the amount of time or effort involved in the operation or management of your own business. You cannot pursue self-employment as a full-time option while in receipt of Jobseeker's Benefit, and must continue to satisfy the 'Genuinely Seeking Work' requirements of payment. If you fail to Genuinely Seek Work or fail to provide evidence, to the satisfaction of the Department, of your efforts to seek employment your payment can be disallowed.

If you wish to pursue self-employment as a full-time option you can apply for the Back to Work Enterprise Allowance or the Short-Term Enterprise Allowance through the Department of Social Protection.

Reduced Hours or Pay: 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 Jobseeker's Benefit for the days that you are unemployed. See Reduced Hours or Pay (Short-time and Lay off) in Chapter 2.

Spouse Working: If your spouse/civil partner/cohabitant works while you are in receipt of JB their earnings from employment will not affect your entitlement to Jobseeker's Benefit. However, their earnings from employment, self-employment and any capital/savings or other assessable income, will be assessed to determine if you qualify to continue to receive payment of a Qualified Adult for them or any Qualified Child payment.

Education Options: You cannot attend full-time education while in receipt of Jobseeker's Benefit, unless you participate in the Back to Education Allowance scheme or other approved scheme. You can engage in part-time education, as long as you continue to satisfy the Genuinely Seeking Working requirements (see Chapter 1).

Re-qualifying for Jobseeker's Benefit

If you engage in part-time work while in receipt of Jobseeker's Benefit you may re-qualify for Jobseeker's Benefit if you:

- Have used up your full entitlement to Jobseeker's Benefit on your current claim
- Have paid 13 class A PRSI contributions (i.e. worked for 13 weeks in insurable employment) after you have claimed Jobseeker's Benefit for more than 156 days
- Satisfy all other statutory conditions (see Chapter 1).

If you are a part-time or systematic short-time worker you are specifically required to have suffered a 'substantive loss of employer' in order to re-qualify for Jobseeker's Benefit. The Department will look at your pattern of employment over the last 13 weeks or another representative period to find out whether you have suffered a substantial loss of employment. For the purposes of re-qualifying for JB the Department of Social Protection define Systematic short-time and Part-time employment as follows:

Systematic short-time employment occurs when an employee normally works full-time in a firm but because of a temporary reduction of work in the business, his or her hours per week are reduced for a temporary period.

Part-time employment occurs when an employee normally works full-time in a firm but because of a temporary reduction of work in the business, his or her hours per week are reduced and there is no expectation that they will return to full-time employment.

Casual workers can also seek to re-qualify for Jobseeker's Benefit under these conditions. Casual workers are not required to have suffered a substantive loss of employment to re-qualify for Jobseeker's Benefit, but must meet all other statutory conditions. While there is no definition of 'casual employees' in employment law in Ireland, for the purposes of re-qualifying for Jobseeker's Benefit casual employment can generally be defined as follows:

Casual employment occurs when an employee has irregular hours of work, with no set pattern of hours or days and is called upon to work as and when required. For more information on re-qualifying for Jobseeker's Benefit contact the INOU on (01) 856 0088.

Part-time work and Jobseeker's Allowance

If you are claiming Jobseeker's Allowance 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 means test and the normal qualifying conditions for Jobseeker's Allowance (See Chapter 1 for more information on Jobseeker's Allowance).

Sunday is not considered a day of employment, so if you work on a Sunday you will not lose a portion of your weekly Jobseeker's Allowance payment for this day. However, if your earned income from employment for up to 3 days plus any income from work on a Sunday exceeds the maximum family rate of Jobseeker's Allowance in your circumstances you will no longer be entitled to Jobseeker's Allowance.

Your earnings from employment are assessed by taking your gross weekly earnings and deducting payments* for:

- PRSI (Pay Related Social Insurance)
- Pensions (including the pension levy)
- Trade Union subscriptions

*The Universal Social Charge – USC – is not deducted.

A daily disregard of €20.00 a day is applied for each day worked up to a maximum of 3 days (€60.00). This daily disregard is combined for the number of days worked and deducted before income assessment.

After subtracting the allowable deductions and applicable daily disregards the value of the remaining balance is assessed at 60% and taken as the weekly means from insurable employment. (Please see the example on this page).

Spouse Working: If your spouse/civil partner/cohabitant works, or is engaged in self-employment or has any capital/savings or other assessable income, while you are in receipt of Jobseeker’s Allowance their earnings from employment or assessable means can affect the amount of Jobseeker’s Allowance the family unit receives.

Self Employment: You can engage in self-employment while in receipt of Jobseeker’s Allowance for up to 3 days per week. There is no €20 daily disregard for self-employment, as is available to those engaged in employment. If you have been self-employed, paying a Class S PRSI contribution, you do not have to de-register, wind up or close your business in order to receive Jobseeker’s Allowance while self-employed part-time. If you wish to pursue self-employment as a full-time option you may qualify for the Back to Work Enterprise Allowance. For more information, contact the INOU on (01) 856 0088.

Example: Part-time work and Jobseeker’s Allowance

Mary is a single person on Jobseeker’s Allowance, normally entitled to a payment of €188.00 a week. When she finds two days full-time (8 hours. per day) work, her assessable earnings, after the allowable deductions, is €200. Her new rate of Jobseeker’s Allowance (JA) is calculated as follows:

Earnings for two days (€100 per day x 2 days)	€200.00
Earnings disregard for two days (€20 per day x 2 days)	€40.00
Assessable income from employment (earnings €200 – disregard €40)	€160.00
Income assessed at 60% (€160 @ 60%)	€96.00
Mary’s weekly means is	€96.00
Mary’s new rate of Jobseeker’s Allowance (€188 - €96 means)	€92.00
Two days assessable earnings	€200.00
Plus JA payment	+€92.00
New Total household income	€292.00

- Persons in receipt of Jobseeker’s Benefit or Jobseeker’s Allowance cannot qualify for a Family Income Supplement Payment (FIS).
- Your secondary benefits may be affected, see Chapter 2 for more details.

Jobseeker's payments where a Qualified Adult (QA) is working

The spouse/civil partner/cohabitant of a person in receipt of a Jobseeker's payment is referred to as a Qualified Adult. 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. There is no restriction on the number of hours or days that a Qualified Adult may work.

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

- Married couples and co-habiting couples are assessed in the same way by the Department of Social Protection. Married couples and co-habiting couples are treated differently by the Revenue Commissioners for tax purposes.

Jobseeker's Benefit and Qualified Adult Working

The rates of payment for Jobseeker's Benefit are linked to the claimant's average weekly earnings in employment. This also applies to the Qualified Adult payment on Jobseeker's Benefit. Where the main claimants average weekly earnings were:

- Less than €300 per week, the Qualified Adult payment is €80.90 per week
- €300 or more per week, the Qualified Adult payment is €124.80 per week

Qualified Adult in Employment – (PRSI Class A employee)

If you are claiming Jobseeker's Benefit and your spouse/civil partner/cohabitant (Qualified Adult) works their gross earnings will be counted as follows (please note PRSI, pension payments and union subscriptions are not deducted from the gross):

- spouse/civil partner/cohabitant earns **up to and including €100.00** a week – Jobseeker's Benefit Claimant will receive a full Qualified Adult payment
- spouse/civil partner/cohabitant earns **between €100.01 and €310.00** per week – Jobseeker's Benefit Claimant will receive a tapered* Qualified Adult rate in their payment.
- Gross earnings **over €310**. A Qualified Adult payment is no longer payable.

*Tapered rates of payment are a reducing scale of payments for Qualified Adults based on the level of their assessable income. The rates are listed on the Social Welfare Website at: www.welfare.ie/EN/Publications/sw19/Documents/sw19.pdf

Qualified Adult Self-employed – (PRSI Class S)

If you are claiming Jobseeker’s Benefit and your spouse/civil partner/cohabitant (Qualified Adult) is engaged in Self-employment their earnings will be assessed as follows:

- Earnings are assessed as gross income less work related expenses over 12 months.
- Expected annual earnings from self-employment is divided by 52 to find your spouse/civil partner/cohabitants weekly means from self-employment.
- ‘Drawings’ taken from the business is not an allowable expense.
- If the ‘drawings’ from the business are greater than the level of income calculated, the ‘drawings’ are assessed as cash income.

There is no exhaustive list of all expenses allowed because expenses vary with the nature and extent of the self-employment. However a full list is available from the Department of Social Protection www.welfare.ie

The Department of Social Protection may request copies of your partner’s audited business accounts for the most recent trading year in addition to other documentation. If you fail to provide this information your application for Jobseeker’s Allowance cannot be processed.

Qualified Adult – Working 3 days

Liz, a mother of two children, is a qualified adult on her partner Tom’s Jobseeker’s Allowance (JA) claim. Tom receives €372.40 JA on behalf of the family. Liz finds three days part-time insurable work. Her assessable earnings after the allowable deductions are €120. The family’s new rate of JA is calculated as follows:

Current Jobseeker’s Allowance (JA) Family rate:	€372.40
– Liz’s earnings (3 days at €40 per day):	€120.00
– 3 day disregard (€20 per day x 3 days):	€60.00
– Liz’s Assessable income after disregard: (€120 - €60)	€60.00
– Assess 60% of net remainder (€60 assessed at 60%)	€36.00
– New JA rate (€372.40 - €36 assessable earnings):	€336.40
– Plus Liz’s earnings	€120.00
New Household Income: (reduced JA + net Wages)	€456.40

Qualified Adult – Working 5 days

John and Mary have two children and have a family JA rate of €372.40. 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:	€372.40
- 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 (€372.40 - €84.00 assessable earnings)	€288.40
- Plus Mary's earnings	€200.00
New household income (reduced Jobseeker's Allowance + net Wages)	€488.40

Family Income Supplement (FIS)

If your spouse/civil partner/cohabitant is working and you are claiming a Qualified Adult increase on your Jobseeker's payment for him/her your spouse/civil partner/cohabitant can opt to apply for FIS instead if the FIS payment is more than the Qualified Adult increase. However, people receiving Jobseeker's Allowance and working cannot claim FIS.

Options for Qualified Adults (QA's)

There are a number of additional options available to the Qualified Adults of persons in receipt of Jobseeker's payments. If a spouse or partner is receiving a Qualified Adult payment on a Jobseeker's payment 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.

- Both partners claiming Jobseeker's Allowance (JA)
- Claiming Jobseeker's Allowance (JA) when spouse/civil partner/cohabitant working
- Claiming Jobseeker's Benefit (JB) and Jobseeker's Allowance (JA)
- Separate Payments – equitable access
- Spousal Swap – Access to other schemes

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

Jobseeker's Allowance (JA) - Both Adults claiming JA

While it is normally the case that only one partner claims the full rate Jobseeker's Allowance for the household, this does not prevent the Qualified Adult from applying for their own Jobseeker's Allowance 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 (€312.80 at 50% = €156.40 each) plus half rate for each Qualified Child (€29.80 ÷ 2) = €14.90 each.

In this instance each person will have to satisfy the conditions of Jobseeker's Allowance in their own right. Both claimants must be available for, capable of, and genuinely seeking full-time work. Both claimants must be able to provide proof of their jobseeking efforts to the satisfaction of the Department. Income from any employment may affect both Jobseeker's Allowance payments.

Claiming Jobseeker's Allowance where spouse/civil partner/cohabitant is working

If your spouse/civil partner/cohabitant is working, or self-employed, you may be able to claim Jobseeker's Allowance in your own right. Your application will be subject to the standard means test and you must satisfy all the conditions of the payment, including the Genuinely Seeking Work (GSW) criteria, see Chapter 1 for details. A spouse/civil partner/cohabitant's earnings from employment on a Community Employment (CE) Scheme are assessed in the same way as any other earnings from insurable employment.

The Department of Social Protection may request copies of your partner's audited business accounts for the most recent trading year in addition to other documentation. If you fail to provide this information your application for Jobseeker's Allowance cannot be processed.

The example below outlines how entitlement to Jobseeker's Allowance is calculated where means are assessed when a spouse/civil partner/cohabitant is working or in self-employment.

Claiming JA when spouse/civil partner/cohabitant 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.

Jobseeker's Allowance (Family Rate)	€312.80
John's net 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
Assessed at 60%	€120.00
Mary's Jobseeker's Allowance (€312.80 - €120.00)	€192.80
Mary's new JA rate	€192.80
Plus John's net earnings from employment	€260.00
New Total Household income*	€452.80

*In this example John could apply for FIS, where his Jobseeker's payment would be €205.20.

Jobseeker's Benefit and Jobseeker's Allowance

The Qualified Adult of a claimant on Jobseeker's Benefit may seek to make a claim for Jobseeker's Allowance in their own right. Any entitlement to a Jobseeker's Allowance will be subject to a means test, application of the Genuinely Seeking Work criteria, in addition to other standard qualifying conditions.

The total amount payable to the family unit in this instance will only be equal to the maximum amount payable for the family size under the Jobseeker's Benefit payment. They will not receive two full rates of payment. If the Qualified Adult establishes an entitlement to Jobseeker's Allowance payment the maximum they will receive is €124.80 and half rate payment for each Qualified Child (€14.90)

Any income from any employment may affect both claims for Jobseeker's Benefit and Jobseeker's Allowance, see information on Jobseeker's Benefit/Jobseeker's Allowance in this chapter.

Separate Payments – Equitable Access

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 Protection 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/civil partner/cohabitant's claim.

Spousal Swap – Access to other Schemes

It may be possible for Qualified Adults to participate on certain schemes using a 'spousal swap'. This literally means that the Main Claimants entitlement to participate in these schemes is transferred or 'swapped' with the Qualified Adult, swapping positions/status to access the scheme.

In effect the Main Claimant would become the Qualified Adult on the scheme, while the Qualified Adult would become the Main Claimant on the relevant scheme.

This can apply to:

- Community Employment
- Back to Work Enterprise Allowance
- Back to Education Allowance
- Rural Social Scheme

Jobseeker's and Work – A useful checklist

Genuinely Seeking Work:

- ✓ If you take up part-time employment while the Main Claimant on Jobseeker's Allowance or Jobseeker's Benefit you must be able to show that you are Genuinely Seeking Work and continue to seek full-time employment while working part-time.
- ✓ You must be registered with and regularly using FÁS to look for employment or training opportunities. Evidence of this might be required if your claim for a Jobseeker's payment is being reviewed by the Department under Genuinely Seeking Work conditions.

Part-time Work:

- ✓ Would you be better off claiming a Family Income Supplement (FIS) instead of a Qualified Adult payment if you are working?
- ✓ Would you be better off claiming a Family Income Supplement (FIS) instead of a Qualified Adult payment if your spouse/civil partner/cohabitant is working?

Secondary Benefits:

- ✓ While there is no limit on the number of hours your Qualified Adult can work while you are on Jobseeker's Benefit or Allowance, if your Qualified Adult works for 30 hours or more you may not qualify for a Rent Supplement.
- ✓ How will income from employment or self-employment affect your entitlement to Rent Supplement or Mortgage Interest Supplement?
- ✓ How will my spouse/civil partner/cohabitants income from employment or self-employment affect your entitlement to Rent Supplement or Mortgage Interest Supplement?
- ✓ How will any additional income from employment (you or your spouse/civil partner/cohabitant) affect your Local Authority Rent?

Revenue Job Assist:

- ✓ You will not qualify for this scheme if you have had even one days employment in the last 12 months.

For more information:

- ✓ Contact the INOU on (01) 856 0088 or at www.inou.ie

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. To be eligible for this payment a person must be either:

- widowed (includes a person divorced from spouse prior to spouse's death and not remarried or person whose civil partnership has been dissolved prior to civil partner's death and who has not registered in a new civil partnership)
- separated (or divorced)
- unmarried (including one whose marriage has been annulled or civil partnership has been dissolved) or
- a prisoner's spouse/civil partner

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 payment for qualified children. Unlike Jobseeker's Allowance and Jobseeker's Benefit, persons on the One Parent Family Payment do not have to satisfy the Genuinely Seeking Work condition to qualify for the payment.

Key Points:

- You cannot claim the One Parent Family Payment (OPFP) if you are cohabiting. Cohabiting means in a relationship and living with another person of the same or opposite sex
- Do not satisfy the Habitual Residence Condition, or
- Are residing outside of Ireland.
- If you earn up to €146.50 from employment it will not affect your One Parent Family payment, but you must inform the Department that you are working
- If you earn between €146.50 and €425.00, you may qualify for a reduced payment. If you earn over €425.00 per week you will continue to receive transitional half-rate payment for 6 months
- The first €75 from employment is not counted against your Rent Supplement or Mortgage Interest Supplement. 25% of the balance is not counted. The remainder is counted euro for euro. If you take up full-time work (over 30 hours per week) you may lose your Rent Supplement.
- A disregard will apply for PRSI, Superannuation, Personal Retirement Savings Accounts (PRSA) together with additional voluntary contributions (AVCs) to PRSA, and trade union subscriptions made by the customer.

- There is **no** disregard in respect of the Universal Social Charge.
- Income from employment may affect your Local Authority Rent.
- Claimants can receive the One Parent Family Tax Credit, which is double the single person's tax credit.
- If you take up full-time work (over 30 hours per week) you may be able to retain your Medical Card for up to 3 years.
- Participating on a Community Employment (CE) Scheme or a FÁS training course will reduce your One Parent Family Payment, but will increase your income. Your Rent Supplement/Mortgage Interest Supplement could also be affected
- If you are employed for 19 or more hours per week (or 38 or more hours per fortnight), and your income is below a certain limit for your family size you can apply for the Family Income Supplement (FIS)

Changes to the payment from April 2011

New Applicants

From April 2011 all new applicants for the One Parent Family Payment will only be paid the One Parent Family Payment until the youngest child reaches the age of 14. When the youngest child reaches 14 the One Parent Family Payment will stop completely.

Where the person no longer qualifies for a One Parent Family Payment they may be able to seek an alternative Social Welfare payment, subject to satisfying the qualifying conditions of the particular payment/scheme. If unemployed they can apply for either Jobseeker's Allowance or Jobseeker's Benefit. If unfit for work they can apply for Disability Allowance, Illness Benefit or Invalidity Pension. If providing care they can apply for Carer's Allowance or Carer's Benefit.

Existing Recipients

Those in receipt of the One Parent Family Payment before April 2011, will continue to be paid until the youngest child is 18, or 22 if in full time education.

For those already in receipt of payment before the changes come into effect payment of OPFP will cease when the youngest child reaches the following age:

- 2012 – payment stops when youngest child reaches 18
- 2013 – payment stops when youngest child reaches 17
- 2014 – payment stops when youngest child reaches 16
- 2015 – payment stops when youngest child reaches 15
- 2016 – payment stops when youngest child reaches 14

Transition period for existing customers						
Year	2011	2012	2013	2014	2015	2016
Age of youngest child	U-18	U-18	U-17	U-16	U-15	U-14

Those in receipt of payment who have their payment stopped because of finding employment or returning to education under BTEA can return to the payment on the basis of the above age limits.

Special arrangements apply to those in receipt of Domiciliary Care Allowance and to parents who have been recently bereaved.

Earnings Disregard from employment

If a person's gross weekly earnings are less than €425 they can make a claim, for the One Parent Family Payment. Deductions are allowed for PRSI, pension payments, 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 band 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 Protection rate book (SW19). 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.

Revenue Job Assist: This is an additional tax allowance available for One Parent Families where the claimant is returning to employment. An extra tax allowance can be claimed for each qualifying child. The tax allowance can be claimed for 3 tax years and may begin with either the tax year in which the employment commences or the following tax year. Contact the INOU for further information.

Maintenance: A person who claims One-Parent Family Payment is required to seek maintenance from her/his spouse or the other parent of the child. Maintenance payments are assessed as means. Vouched housing costs of up to €95.23 per week for rent or mortgage may be offset against maintenance payments. Half of the remaining balance of any maintenance payment will be assessed as means in establishing the rate of One-Parent Family Payment due.

Reduced Hours or Pay: 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 entitled to an increase in the rate of payment on your One Parent Family Payment. To get an increase in your One-Parent Family Payment send a current payslip (showing your reduced pay) with a letter

from your employer, confirming your new work situation, to the Social Welfare Local Office dealing with your claim.

Family Income Supplement (FIS): If you are employed for 19 or more hours per week (or 38 or more hours per fortnight), and your income is below a certain limit for your family size you can apply for the Family Income Supplement (FIS). Your wages and One Parent Family Payment will be treated as means in deciding if you have any entitlement to FIS.

Medical Card: You may be able to retain your medical card for up to 3 years if you return to full-time or part-time work while in receipt of the One Parent Family Payment – contact the INOU for more information.

Income from Self-Employment: If your gross earnings are below €425 per week, minus allowable expenses (PRSI, pension payments, and trade union subscriptions), you will retain some/part of your One Parent Family Payment.

Habitual Residence Condition: Persons applying for the One Parent Family Payment must satisfy the Habitual Residence Condition. From 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. Contact the INOU on (01) 856 0088 for more information.

One Parent Family Payment and Working

Jane is a lone parent with one child receiving a One Parent Family Payment of €217.80, who finds work paying €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 OPFP rate	€217.80
Less Means deducted for €36.75 (valued at €30) =	€30.00
New weekly rate	€187.80
Jane’s gross earnings	€220.00
Plus revised One Parent Family Payment rate	+ €187.80
Total household income	€407.80

Losing your One Parent Family Payment

Employment: In some instances recipients of the OPFP will no longer qualify for the payment because of the amount of their earnings from employment. If you earn over €425.00 per week you will receive a half-rate payment for 6 months and your payment will stop.

No Qualified Children: If you do not have at least one qualified child under the age of 18 (unless in full-time education in 2011), or up to age 14 for new claimants from April 2011, you will no longer receive a One Parent Family Payment. There is no 'replacement' payment for the One Parent Family Payment. If you are unemployed you may apply for a Jobseeker's Allowance payment, if you are ill or incapable of work you may apply for Disability Allowance, Illness Benefit or Invalidity Pension subject to meeting other qualifying conditions.

Married or Co-habiting: You will not qualify for payment of the One Parent Family Payment if you are co-habiting or living as part of a couple of same or opposite sex. Your entitlement to the payment will stop as and from the date of marriage/remarriage or date registered in a civil partnership or date registered of a new civil partnership following dissolution of a civil partnership.

Working and Claiming a Disability Payment

There are three main types of Disability/Illness payments available from the Department of Social Protection. Each payment type 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. The payment is made for the duration of the person's disability and may be subject to further medical reviews.
- **Illness Benefit (IB):** A weekly benefit paid to people who are/have been in insured employment and who cannot work due to illness. It is based on PRSI contributions, paid for a maximum of 2 years and it is not means tested – but is subject to a medical assessment and the provision of medical evidence.
- **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.

Not Capable of Work

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 Disability Allowance, Illness Benefit and Invalidity Pension 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 apply for and receive permission from the Department of Social Protection before taking-up any 'rehabilitative' work.

Exemptions for Rehabilitative Work

An exemption to engage in rehabilitative work can last for up to 12 months, or the specific duration of the rehabilitative employment. You must reapply for a further exemption when it runs out. While it would appear that there is no official limit on the number of exemptions which may be granted, the Department of Social Protection will consider any future benefits of rehabilitative work and the person's disability in determining if any further exemptions should be given.

Community Employment (CE)

Persons on Disability Allowance, Illness Benefit and Invalidity Pension are allowed to participate on Community Employment as 'rehabilitative' work. Income from Community Employment will be assessed as means for Disability Allowance, but will not affect any Invalidity Pension or Illness Benefit payment. Contact the INOU for further information on Community Employment.

FÁS Training Courses

Persons on Disability Allowance, Illness Benefit and Invalidity Pension are allowed to participate on FÁS Training Courses, subject to approval of the Department of Social Protection. How income from/participation on a FÁS Training course is assessed is dealt with on the following pages.

Moving from Illness Benefit to Disability Allowance

If you are advised by the Department of Social Protection that you about to exhaust your entitlement to an Illness Benefit payment (after a maximum of 2 years payment) you may be able to apply for Disability Allowance. As this is a means tested payment you will need to check out if your payment will be affected by:

- any rehabilitative employment you are engaged in, or
- employment/self-employment your partner or spouse is engaged in.

Both Illness Benefit and Invalidity Pension are non-means tested payments, whereas Disability Allowance is means tested, so you will also need to take into consideration the value of any other income, savings, capital, investments or property other than your own home and how this could affect your entitlement to Disability Allowance. The capital disregard for Disability Allowance is €50,000.

Disability Allowance (DA) and Work

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

Rehabilitative Work

A person in receipt of Disability Allowance must apply for and receive permission from the Department of Social Protection before taking-up any 'rehabilitative' work. Any decision to grant permission will be based on the nature of the persons disability and the rehabilitative work proposed.

Limits on Hours Worked

While no restriction has been placed on the number of hours you may work you should use a maximum of 20 hours a week as a guideline. If you work for more than 20 hours per week your payment could be suspended. You will not qualify for payment of Disability Allowance if you engage in full-time employment or Self-employment.

Assessment of Earnings from Rehabilitative Work

Income from rehabilitative work is assessed as follows. The first €120 per week will not affect the Disability Allowance payment. Earnings between €120 and €350 are assessed at 50%. Income over €350 is fully assessed euro for euro – for example:

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

Disability Allowance and Community Employment

Persons on Disability Allowance 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 FÁS Training Courses

Persons on Disability Allowance are allowed to participate on FÁS Training Courses. The Disability Allowance payment is suspended for the duration of

the course and a FÁS Training Allowance will be paid instead. Participants will receive a training bonus of €20 per week. When the course is over the person will go back on their Disability Allowance.

Disability Allowance and Secondary Benefits

Entitlement to retain part or all of your secondary benefits may be affected by the source of the additional income, the following outlines how your secondary benefits are affected by various sources of additional income.

Rehabilitative Employment			
Fuel Allowance:	Not Affected	Rent Supplement:	May be affected
Household Benefits:	Not Affected	Medical Card:	May be affected
Community Employment			
Fuel Allowance:	Not Affected	Rent Supplement:	May be affected
Household Benefits:	Not Affected	Medical Card:	Not Affected
FÁS Training Course			
Fuel Allowance:	Not Affected	Rent Supplement:	Not Affected
Household Benefits:	Not Affected	Medical Card:	Not Affected

Disability Allowance and Means Test

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

Disability Allowance and spouse/civil partner/cohabitant Working

If your spouse or partner works, is engaged in self-employment or has an income from a course of training or education, their income could affect your Disability Allowance payment – even if you are not claiming for them as a Qualified Adult on your Disability Allowance payment. Their weekly earnings are gross earnings less PRSI, superannuation and union dues.

€20 per day (up to a maximum of €60) from work is deducted from your spouse/civil partner/cohabitant's average weekly earnings and then 60% of the balance is assessed as weekly means. The weekly means is then deducted from the combined total of your personal rate of Disability Allowance and the maximum payment for a Qualified Adult.

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.

Disability Allowance and SWA Payments

The Community Welfare Officer (CWO) 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, this includes the Back to School Clothing and Footwear Allowance, Exception Needs Payments and Urgent Needs Payments.

Disability Allowance and Family Income Supplement (FIS)

If a person on Disability Allowance 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).

Disability Allowance and Residential Care

If you are getting Disability Allowance and go into hospital or residential care you will continue to get your payment as long as you meet the qualifying conditions. If you were not getting Disability Allowance before living in residential care you can now qualify for Disability Allowance once you meet the qualifying conditions.

Illness Benefit/Invalidity Pension and Work

People in receipt of Illness Benefit and Invalidity Pension are allowed to participate in approved 'rehabilitative' work and retain their payment.

Rehabilitative Work

- You must be in receipt of Illness Benefit for at least 6 months before you can apply to the Department of Social Protection for an exemption to engage in rehabilitative employment.
- You do not have to be in receipt of Invalidity Pension for a specific amount of time in order to apply for an exemption to engage in rehabilitative work.

Assessment of Earnings from Rehabilitative Work

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

Limits on Hours Worked

You can work for up to 20 hours per week while in receipt of Illness Benefit or Invalidity pension. If you work for more than 20 hours per week your payment could be suspended. You will not qualify for payment of Illness Benefit or Invalidity pension if you engage in full-time employment.

Tax and Income from Employment

If you are getting Invalidity Pension or Illness Benefit and take up rehabilitative work you can keep your payment in full, but you may have to pay income tax on your total income – that is your social welfare payment and your income from employment.

Community Employment (CE)

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

Benefit payment, but you may have to pay tax on your total income – social welfare payment plus Community Employment payment.

FÁS Training Courses

Persons on Illness Benefit and Invalidity Pension are allowed to participate on FÁS Training Courses. The recipient will continue to receive their Illness Benefit/Invalidity Pension payment in addition to the standard FÁS Training Allowance. You may have to pay income tax on your total income – that is your social welfare payment and your income from the FÁS Training Allowance.

Secondary Benefits and Working

Secondary Benefits, such as Fuel Allowance, Rent Supplement, Household Benefits Package and Medical Card, Free Fuel etc., may be affected by part-time rehabilitative work including participation on Community Employment (CE) and FÁS Training Courses. Please check with the INOU (01) 856 0088 for further information.

Illness Benefit/Invalidity Pension and spouse/civil partner/cohabitant Working

If your spouse or partner works, is engaged in self-employment or has an income from a course of training or education, that income will not affect your payment. However, if you are receiving a Qualified Adult payment for your spouse/civil partner/cohabitant any earnings over €100 your spouse/civil partner/cohabitant has will affect the Qualified Adult payment you receive for them. If your adult dependant is earning between €100 and €310 you will get a reduced-rate Qualified Adult payment. If your Qualified Adult is earning more than €310 you will not receive any payment for them.

Illness Benefit/Invalidity Pension and Maintenance

Receiving maintenance while on Illness Benefit or Invalidity Pension will not affect your payment, but may affect other Secondary Benefits.

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). Please note that FIS is not payable together with Illness Benefit. If a person qualifies for both they can chose the most financially beneficial payment to them.

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.

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.

Supported Employment has four main phases:

- **Phase A:** A needs assessment
- **Phase B:** Job sourcing and development
- **Phase C:** Matching the jobseeker with a suitable employer
- **Phase D:** Aftercare and follow-up

There are a range of grants available for people with disabilities and employers including:

- **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. This scheme is administered by FÁS and applications should be made at your local FÁS office.

- **Job Interview Interpreter Grant:** 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.
- **Personal Reader Grant:** The Personal Reader Grant (PRG) 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

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.

Carers Payments and Working

Persons in receipt of Carers Allowance and Carers Benefit can engage in part-time employment or self-employment and continue to receive a Carers payment. The carer must have permission from the Department of Social Protection before taking up any work.

The following is allowed, if during the carers absence, adequate provision of care has been arranged for the person being cared 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.
- for Carer's Benefit you cannot earn more than €332.50 per week from employment

Carer's Allowance (CA)

Carer's Allowance is a means tested payment that can be paid to carers on low incomes who 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.

There is no Qualified Adult payment with the Carers Allowance.

Carer's Allowance Means Test

The means test for the Carer's Allowance involves assessing your income from savings, investments, property (excluding your home) and your spouse/civil partner/cohabitants income. For a single person claiming the Carer's Allowance the amount of weekly income that is not taken into account is €332.50. For married couples, civil partners or cohabitants, (except for social welfare payments from other states, to which special rules apply) the first €665 of their combined weekly income is disregarded.

Carer's Allowance and other Social Welfare payments

If you are getting certain social welfare payments and you are providing full time care and attention to another person, you can keep your main social welfare payment and get half-rate Carer's Allowance as well. If you were getting another social welfare payment before claiming Carer's Allowance, you may get your original payment reinstated and also get half-rate Carer's Allowance.

If you are getting Carer's Allowance and subsequently become entitled to another payment, you can claim the other payment and get half your rate of Carer's Allowance - but only if the other payment is a qualifying payment for half-rate Carer's Allowance.

Half-rate Carer's Allowance is not payable with the following Social Welfare Payments – Jobseeker's Benefit, Jobseeker's Allowance, Family Income Supplement, Back to work Allowance, Back to Education Allowance, Carer's Benefit or Supplementary Welfare Allowance. Contact the INOU for more information on (01) 856 0088.

Carer's Allowance and FÁS training courses

A training bonus of €20 per week is payable to person's in receipt of Carer's Allowance for 12 months or more prior to participating on a FÁS training course.

Carer's Allowance and Qualified Adult payment

If you are being claimed for as a Qualified Adult on your spouse/civil partner/cohabitant's social welfare payment and you are providing full time care to another person, you may apply for half-rate Carer's Allowance and your spouse/civil partner/cohabitant may retain the full Qualified Adult payment for you on their Social Welfare payment.

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. To qualify you must satisfy a number of conditions including:

- You satisfy the PRSI Contribution requirements
- You have been in employment for at least 8 weeks in the previous 26 weeks before becoming a carer. You must have worked for a minimum of 16 hours per week or 32 hours per fortnight.
- You give up work to be a full-time Carer (but still allowed to take up employment/self-employment/training/education for up to 15 hours per week with the approval of the Department of Social Protection)

Carer's Benefit can be paid for a total of 104 weeks for each person being cared for.

Carers Benefit is a non-means tested payment, meaning that any savings, investments or property other than your own home is not assessed, but if you engage in employment you may not earn more than €332.50 per week.

Carer's Benefit and other Social Welfare payments

You cannot claim Carers Benefit and another Social Welfare payment at the same time. There is no half-rate or reduced rate of Carers Benefit payable with any other Social Welfare payment.

Carer's Benefit and Carers Leave from Work

The Carer's Leave Act 2001 allows employees to leave their employment temporarily to provide full-time care for someone in need of full-time care and attention. Carers Leave is unpaid leave. The minimum period of leave is 13 weeks and the maximum period is 104 weeks.

- Carers leave is unpaid leave from employment
- You do not have to qualify for Carers Benefit to apply for Carers Leave
- You must have been in employment with your employer for 12 months or more to apply for Carers Leave
- You must give your employer at least 6 week's notice of your intention to take carer's leave
- **You cannot be dismissed** for exercising your right to carer's leave.

If you are on carer's leave, you must give notice in writing to your employer 4 weeks before the date you will return to work, that you intend to return to work. You are to be treated as if you had been in work during your period of carer's leave except that you are not entitled to pay while on Carers Leave. You are only entitled to annual leave and public holidays in respect of the first 13 weeks of carer's leave.

For more information on Carers Benefit and Carers Leave contact the INOU on (01) 856 0088

Family Income Supplement (FIS)

Family Income Supplement (FIS) is a weekly tax-free payment for families, including one-parent families, at work on low pay. The Department of Social Protection 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, Universal Social Charge (USC) and Superannuation Contributions to PRSA(s), and Public Service Levy) 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	€506
Two children	€602
Three children	€703
Four children	€824
Five children	€950
Six children	€1,066
Seven children	€1,202
Eight or more children	€1,298

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

Set FIS rate for family of four children	€824.00
Less Conor's Income	– €250.00
Income Difference	€574.00
Weekly FIS (60% of €574)	€344.40
<u>Plus Conor's earnings</u>	+ €250.00
Total household income	€594.40

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. Any FIS payment received will not affect your partners 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 the Job Initiative scheme, 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. Hours from self employment are not included.
- The spouse/civil partner/cohabitant with the greatest income is the spouse who makes the application 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 (CE) Scheme.
- 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.

Employment and Self-Employment Supports

A number of schemes exist to support long-term unemployed people and those in receipt of other payments (One Parent Family Payment, Disability Allowance, Invalidity Pension, etc.) to return to work.

Work Placement Programme

This programme has been introduced to bring employers and the unemployed together for a nine month work experience placement. It allows you to apply your skills and gain valuable experience in a workplace setting, enhancing your prospects of getting a job in the future. If you are unemployed and have not secured paid work, the programme allows you to apply your existing skills and gain new competencies and valuable experience in a workplace setting.

To apply to join this programme you must be registered with FÁS, and record an ‘expression of interest’ in joining the programme. You can do this at any local FÁS Employment Office, or Local Employment Service (LES) Office.

If you are already registered with FÁS you can record your ‘expression of interest’ over the phone by calling Freephone 1800 611 116 or direct call 046 9738000.

Who is Eligible?

The Work Placement Programme is open to both Graduates and Non Graduates. Anyone who is unemployed is eligible to apply for the Work Placement Programme. There are two streams in the Work Placement Programme.

Stream 1

In Stream 1 there are 1,000 places for graduates. To be eligible for Stream 1 of the Work Placement Programme you must:

- Have been awarded a qualification at level 7 or higher on the National Framework of Qualifications, in 2009 or earlier.
- Be unemployed. You do not have to be getting a social welfare payment.

Stream 2

In Stream 2 there are 1,000 places for unemployed people, with 250 of these places reserved for those aged under 34. To be eligible for Stream 2 of the Work Placement Programme you must be unemployed. You do not have to be getting a social welfare payment.

- You do not have to be a graduate, but graduates can apply.

If you are an unemployed graduate with a level 7 qualification you can apply for both the graduate placement (WPPI) and the non-graduate placements (WPP2) Otherwise, you can apply for all non-graduate placements (WPP2).

Do I get paid?

No. The placement is unpaid and voluntary. However, if you are already in receipt of certain social welfare payments, you may be allowed to retain your payment while on a placement.

- People who are not getting a social welfare payment, or who are on a payment for less than 3 months, are eligible to take part, but will not be paid while on the programme.

Keeping your social welfare payment

If you are already getting a social welfare payment, you must notify the Department of Social Protection that you are starting a placement, as this changes your status. If you are getting a qualifying social welfare payment for at least 3 months, you may be able to keep your payment while on the Work Placement Programme. You must first receive the approval of the Department of Social Protection. Arrangements have been made to allow participants on the Work Placement Programme to sign on by post if they are claiming Jobseeker's payments.

The qualifying payments are:

- Jobseeker's Allowance
- Disability Allowance
- Invalidity Pension
- One-Parent Family Payment
- Jobseeker's Benefit
- Blind Pension
- Illness Benefit

If you are getting Disability Allowance, Blind Pension, Invalidity Pension or Illness Benefit you will need written approval from the Department of Social Protection to do rehabilitative work before you can apply for the Work Placement Programme.

If you are on Illness Benefit you must be getting a social welfare payment for six months before you can apply for the programme.

How many places are available on Work Placement?

The Work Placement Programme was expanded in 2010 to provide an additional 5,000 places in the public service and a further 500 placements for graduates in the private sector. The total number of places available on the Work Placement Programme is:

Sector	WPP Stream	No of places
Private Sector	WPP 1 (Graduate)	1,500
Private Sector	WPP 2 (Non-Graduate)	1,000
Public Sector	WPP 1 and WPP 2 (Graduate and Non-Graduate)	5,000
TOTAL		7,500

For further information on the Work Placement Programme (WPP) and to view placements visit the FÁS website www.fas.ie or drop into your local FÁS Employment Services Office.

Tús – Community Work Placement Initiative

The Tús initiative is a community work placement scheme providing short-term working opportunities for unemployed people. The work opportunities are to benefit the community and are to be provided by community and voluntary organisations in both urban and rural areas. The Tús initiative is managed by local development companies and Údarás na Gaeltachta for the Department of Social Protection, which has overall responsibility for the scheme.

5,000 places in the Tús scheme will become available during 2011. Unemployed people who are eligible to participate in the scheme will be selected and contacted by the Department of Social Protection

Working conditions

Participants will work for 19.5 hours a week and the placement lasts 12 months. They will receive the same statutory annual leave and public holiday entitlement as other employees. When the placement finishes, they should sign on again with their local social welfare office. They cannot participate in the Tús scheme again for 3 years

To be eligible to participate in the Tús scheme you must:

- Have been continuously unemployed for at least 12 months and “signing on” on a full-time basis; and
- Have been receiving a jobseeker's payment (Jobseeker's Benefit or Jobseeker's Allowance) from the Department of Social Protection for at least 12 months; and
- Be currently receiving Jobseeker's Allowance.

Unlike other schemes where people have to apply for a place, the DSP will identify potential participants who will be contacted by their social welfare local office and offered a placement on the Tús scheme. They will be referred to their local development company or Udaras na Gaeltachta and will be recruited when a suitable place becomes available.

Payment while participating on Tús

Participants on Tús will receive the full Jobseeker's Allowance rate plus €20 a week. Participants aged under 25 will be paid the maximum rate of Jobseeker's Allowance plus €20.

Personal rate	€208.00	Qualified Adult rate	€124.80
Qualified Child: full-rate	€29.80	Qualified Child: half-rate	€14.90

Participants will retain any secondary benefits and the medical card provided they are still eligible.

Selection process

Unemployed people who are eligible for the scheme will be identified and contacted by their social welfare local office and offered the opportunity to participate in the scheme.

If they agree to participate in the Tús scheme they will be referred to their local development company or Údarás na Gaeltachta where they will be recruited for a suitable placement when it becomes available. You can read more about the selection process on the Department of Social Protection website at www.welfare.ie

As there are only a limited number of places available on the scheme, not all eligible unemployed people will be contacted.

Refusal of work placement

Under the National Employment Action Plan someone getting Jobseeker's Allowance (JA) is required to take up work opportunities such as the offer of a Tús work placement. If they refuse a work opportunity without good reason, they may have their social welfare payment reduced or terminated. If, following a refusal of a placement, someone's payment is reduced or terminated they may appeal this decision to the Social Welfare Appeals office within 21 days.

Other work

Participants on Tús can take up other employment provided it does not interfere with the work and times of the Tús work placement. If participants are offered alternative work or training they may terminate their work placement contract if they wish.

- The Tús payment is taxable but the amount payable depends on individual circumstances. Class A PRSI contributions will be paid for all participants.

- Participants on the Tús scheme are exempt from the Universal Social Charge.

National Internship Scheme

A new National Internship Scheme will provide work experience opportunities for 5,000 unemployed people. The scheme is expected to start on 1 July 2011 and is aimed at those who have been either getting a jobseeker's payment or signing for credits for at least 3 months. Participants in the scheme will be offered an internship of between 6 and 9 months with a host organisation. Under this scheme, if they take up an internship they will keep their social welfare payment and will get an extra €50 per week.

To apply you must complete an expression of interest form. Once you have submitted your form you will receive an acknowledgment. When the scheme commences you will be contacted and advised on how you can advertise your internship opportunity. See www.fas.ie for more information.

Gradlink

The Gradlink programme, which is operated by the Irish Business and Employers Confederation (IBEC) offers internships to provide work experience for recent graduates. The programme is designed to assist graduates to improve their skills during the current downturn – see 'How to apply' below.

The Department of Social Protection has announced that participants on the Gradlink programme will be treated similarly to graduates participating in the FÁS Work Placement Programme in retaining social welfare benefits.

When applying for an internship you should check the list on the Gradlink website www.ibec.ie/Sectors/GIP/GradLink.nsf. When you have identified a suitable internship you should send your CV directly to the company using the email address or contact point listed.

Back to Work Allowance (BTWA)

This scheme is closed to new applicants since 1/5/2009. 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.

- **Jobseekers:** 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. In receipt of Invalidation Pension for 12 months or Illness Benefit for 3 years or more.

A person may not get Invalidation Pension and participate in the Revenue Job Assist Scheme. If you are on Invalidation Pension and wish to take up the Revenue Job Assist Scheme you are obliged to give up your Invalidation Pension.

- Ex-prisoners: Ex-prisoners will qualify after 12 months or more (once an underlying entitlement to Jobseeker's Allowance 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 Welfare office, the Local Employment Service or the INOU on (01) 856 0088 to find out which is the best option for you (see Chapter 7 for contact numbers).

Part-time Job Incentive Scheme (PTJIS)

If you have been claiming Jobseeker's Allowance 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 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 €124.10 per week (single person), or €202.30 per week (with an adult dependant). Your earnings from your job will not affect 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 PTJI 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).

Employer Job (PRSI) Incentive Scheme

The Employer Job (PRSI) Incentive Scheme means that when an employer hires additional eligible workers, they will not have to pay employer's PRSI in respect of their employment for 12 months from the date the employee is approved for the scheme. Under this scheme, employers are limited to a maximum of 5% of their existing workforce or five employees, whichever is greater. To qualify, the employee must be a person who is in receipt of one of the following payments for continuous period of at least six months:

- Jobseeker's Benefit
- Jobseeker's Allowance
- One Parent Family Payment
- Disability Allowance

OR

– On the Work Placement Programme administered by FÁS for at least three months.

The job must be new and additional to the existing work-force; be for at least 30 hours per week and last for at least six months.

For more information or to apply for the scheme contact:
Employer Job (PRSI) Incentive Scheme, Department of Social Protection,
Floor 2, Shannon Lodge, Carrick-on-Shannon, Co. Leitrim.
LoCall: 1890 927 999

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.

- The amount of time you can participate on the BTWEA is 2 years.
- The qualifying period required for BTWEA is 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.

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 12 months getting Jobseeker's Benefit or Allowance. If you are on jobseekers benefit you must have an underlying entitlement to jobseekers allowance. If there is no jobseekers allowance entitlement, the qualifying period for jobseekers benefit is two years.

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

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. 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

There is a Short-term Enterprise Allowance for those not long on a jobseeker’s payment and anxious to get started. 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
- 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 Jobseeker's Benefit will be paid at the full rate (100%) 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 phone Employment Support Services at LoCall 1890 927 999.

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

An Enterprise Officer or 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 Local Integrated Development Company or the Department of Social Protection. If you are accepted on to the Back to Work Enterprise Allowance scheme, you must register as self-employed with the Revenue Commissioners.

Employer Incentives to Recruit Unemployed People

Research has shown that unemployed people who return to the workplace do so with a high degree of motivation and commitment to their jobs. If an employer is thinking of employing new staff, they may not be aware of the

range of incentives and services available when recruiting unemployed people. A number of incentives have been established which can support an employer in the creation and development of jobs. It can prove useful for both unemployed people and employers to be aware of the benefits of these incentives.

Revenue Job Assist Scheme

The Revenue Job Assist Scheme offers an employer financial incentives to recruit unemployed people through tax savings.

Employers may claim a double deduction in calculating their taxable income on:

- Qualifying employees' wages, and
- Employer's PRSI contributions for qualifying employees

This means that double the amount of the wages of a qualifying employee and double the amount of the employer's PRSI contribution for that employee can be deducted by the employer from the company's taxable income

- These deductions can be claimed for up to 3 years
- There is no limit on the number of qualifying employees an employer can take on under the scheme, providing they take up qualifying jobs.

For more information on the Revenue Job Assist Scheme contact the INOU on (01) 856 0088 or see the Revenue website: www.revenue.ie

Employer Job (PRSI) Incentive Scheme

The Employer Job (PRSI) Incentive Scheme means that when an employer hires additional eligible workers, they will not have to pay employer's PRSI in respect of their employment for 12 months from the date the employee is approved for the scheme. Under this scheme, employers are limited to a maximum of 5% of their existing workforce or five employees, whichever is greater. To qualify, the employee must be a person who is in receipt of one of the following payments for continuous period of at least six months:

- Jobseeker's Benefit
- One Parent Family Payment
- Jobseeker's Allowance
- Disability Allowance

OR – On the Work Placement Programme administered by FÁS for at least three months.

The job must:

- Be new and additional
- Be for at least 30 hours a week
- Last for at least six months

For more information or to apply for the scheme contact:

Employer Job (PRSI) Incentive Scheme, Department of Social Protection, floor 2, Shannon Lodge, Carrick-on-Shannon, Co. Leitrim. LoCall: 1890 927 999

Community Employment (CE)

Community Employment schemes are Active Labour Market Programmes (ALMP's) 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. You can apply for a CE position through your local FÁS office, LES or Job Club. 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 Jobseeker's Allowance/Jobseeker's 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 may avail of the Spousal Swap Option. (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 and Equality (i.e. Green Card or Garda Registration Certificate with Stamp 4) without the requisite number of weeks in receipt of payments from the DSP.
- 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 DSP, to engage in employment of a rehabilitative nature), or Illness Benefit for 6 months or more (who obtain approval from Department of Social Protection) to engage in work of a rehabilitative nature).

- Persons aged 18 years or over referred by the Drugs Task Force.
- Ex-offenders, aged 18 years or over, who are referred by the Probation Service. Also, Ex-offenders aged 18 and over not referred by the Probation Service and in receipt of Jobseeker's Allowance or Jobseeker's Benefit for 1 year or more. Time spent as a prisoner is regarded as reckonable when considering duration of unemployment.
- Persons aged 18 years or over inhabiting the off-shore islands
- Persons aged 25 years or over who were in receipt of Carer's Allowance, but caring responsibilities must have ceased and the person must currently be in receipt of either Jobseekers Allowance, Jobseekers Benefit or One Parent Family Payment for a combined total of 12 months or more.

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.
- 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 16-17 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 DSP, to engage in employment of a rehabilitative nature) or Illness Benefit for 6 months or more (who obtain approval from DSP to engage in work of a rehabilitative nature).

The maximum rates of pay on CE projects are:

Personal Allowance	€208.00
- Qualified Adult Dependant (at Maximum Rate)	€124.80
- Each Qualified Child	€29.80
- Each half-rate Qualified Child	€14.90

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 Universal Social Charge 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 DSP 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 the income of your partner/spouse changes after you start the CE Scheme you will continue to receive the qualified adult and child dependent rates that you received when you first went on to the scheme. If you have additional children you may receive a further qualified child payment.

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 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, to Jobseeker clients only, if the DSP confirm eligibility to this payment to FÁS. Lone parents and persons in receipt of a disability-related payments continue to receive Fuel Allowance via their DSP payment.

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. 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 Community Employment (CE) Individual Learner Plan (ILP) system is used to record each individual participant's training and work experience activities throughout their time on Community Employment (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 Universal Social Charge 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 eligible for another year on Community Employment. There is no automatic eligibility 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 Jobseeker’s Benefit or long-term Jobseeker’s Allowance. 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 Protection 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 Protection Office and confirm arrangements to ensure your social welfare payment is continued.

Community Employment (CE) Rights

The INOU supports and promotes the rights of 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 office of the Department of Social Protection 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 hours) 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, Jobs and Innovation 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 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.
- Members of the Travelling community in receipt of Jobseeker’s Benefit or 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 Supplement 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 (RAS).

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 a minimum period of notice before dismissal*

Min. Notice	When	Min. Notice	When
- 1 weeks notice	After 13 weeks	- 6 weeks notice	After 10-15 years
- 2 weeks notice	After 2-5 years	- 8 weeks notice	After 15 years
- 4 weeks notice	After 5-10 years	- Statutory redundancy	After 2 years

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

Holidays

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 as below:

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 from are as follows:

Employee	Minimum hourly rate of pay	
	Up to 30th June 2011	From 1st July 2011
Experienced Adult worker	€7.65	€8.65

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 Innovation Tel: (01) 631 2121.

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 Payment 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 Social Welfare payment: If a person is on a reduced basic Social Welfare payment the additional income disregard is applied to income in excess of the basic SWA rate appropriate to your 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 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 1st June to 30th 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 continue to receive some of your Jobseeker's Allowance, Disability Allowance or Carer's Allowance or living with other people getting one of the qualifying payments who would also be eligible for a Fuel Allowance in their own right.

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.

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Statistics	Publications	Useful Links	Self Employed


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.



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CHAPTER 5

Income Tax and Social Insurance

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Introduction

As a result of the introduction of the Universal Social Charge (USC) in this year's Budget, every person with means in excess of €77 a week now enters the tax net. In addition, the shrinking of tax credits and tax rates and bands will affect the income of those in work and those taking up a job.

The Universal Social Charge (USC), which applied from January 1st, replaces the Health Levy and the Income Levy, both of which have been abolished.

In this chapter we help you calculate:

- How much income tax, social insurance and USC you will pay?
- How much your 'take-home' pay will be after those deductions?

Gross Pay: Salary/wages before any deductions

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

The Income Levy

The Income Levy has been abolished as has the Health Levy, with both being replaced by the Universal Social Charge. (The Income Levy rates were 2% on income up to €75,036, 4% on income between €75,037 and €174,980, and 6% on income in excess of that figure. There was an exemption for medical card holders and those earning less than €15,028)

The Universal Social Charge (USC)

This charge applies to all annual gross income in excess of €4,004 (€77 a week) and applies to all PAYE workers, even those with Income Tax exemptions.

The USC will be applied as follows to gross income of €4,005 or more:

- 2% on all gross income up to €10,036
- 4% on gross earnings between €10,037 and €16,016
- 7% on gross income in excess of €16,016

The USC will be applied to all earnings, even those under €4,004. People earning less will have to apply for a rebate at the end of the tax year.

(People aged 70 or more, and those holding a medical card, will have a maximum rate of 4% USC, regardless of income)

Example

John has gross income of €35,000. The USC will be applied as follows:

- > €10,036 at 2% = €200.72
- > Income between €10,036 and €16,016 (€5,980) at 4% = €239.20
- > Balance (€18,984) at 7% = €1,328.88

Total Universal Social Charge: €1,868.80

People entitled to a full medical card, who were not subject to the Income Levy, are not excluded from the USC, although the maximum rate of 4% will be applied.

Payments made by the Department of Enterprise, Trade and Innovation, such as Community Employment and Jobs Initiative, and which are linked to social welfare payments, are not subject to the charge.

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 Protection.

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. This year the contribution increased from 3% to 4%. 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.
- Earnings over €352.01: No PRSI on the first €127, 4% on income above this amount.

With the introduction of the Universal Social Charge, the employee's annual earnings ceiling has been abolished and PRSI is payable on **all** income.

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	<u>€273.00</u>
Your PRSI contribution (4% of €273)	= €10.92

Health Levy

The Health Levy and the Income Levy **have** been replaced by the Universal Social Charge.

(The rates applicable were 4% to income between €26,000 and €75,036 and 5% to income above that level.)

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
- Carer's Allowance
- Widow / Widowers Contributory/ Non-Contributory
- Injury Benefit

i If you are claiming a taxable social welfare payment (see page 122) 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; it is taken from your other income.

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

Certain payments from the Department of Social Protection are not treated as taxable income.

The main social welfare payments that are NOT taxable are:

- Jobseeker’s Allowance / Farm Assist
- 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
- Supplementary Welfare Allowance

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.

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

i 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.

i 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 2011 to 31st December 2011, in line with the calendar year. The two main tax rates for the tax year that started on the 1st January 2011 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.

While this might seem a little confusing at first, following the steps below and 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 visit the Revenue website at: www.revenue.ie

Tax Credits 2011

– Single Person's Tax Credit	€1,650
– Married Couple's Tax Credit	€3,300
– Home Carer's Tax Credit (maximum)	€810
– Widowed, qualifying for One Parent Family Tax Credit	€1,650
– Widowed (without dependent children)	€2,190
– One Parent Family Tax Credit	€1,650
– PAYE Tax Credit	€1,650

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 €810 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 €6,700 some measure of relief will still be given. If the home carer earns €6,700 or more for a tax year, then you cannot claim the Home Carer's Tax Credit. This tax credit is not available to married couples who are taxed as single persons.

Carer's Allowance is not taken into account when determining the home carer's income but it is a taxable source of income. This means that if you are claiming Carer's Allowance, it will make up part of your jointly assessed income.

One Parent Family Tax Credit

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

One Parent Family tax credit

Single Persons tax credit	€1,650
Lone Parent tax credit	+ €1,650
Total tax credit =	€3,300

An additional PAYE tax credit of €1,650 can be added to give a total of €4,950 in tax credits. Lone parents with income (including PAYE earnings and other sources) of less than €27,750 do not pay income tax

If a couple separate it is sometimes possible for both to qualify for the One Parent Family tax credit. The person seeking the One Parent Family tax credit must prove that the child lives with her/him for whole or part of the year. If either party cohabits 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 €1,650 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. The Programme for Government proposed bringing forward the date for abolition of relief for new buyers to June 2011. The Programme also proposed to increase the rate of mortgage interest relief to 30% for first-time buyers who took out mortgages in the period 2004-2008. However, these measures in the Programme are

unlikely to be introduced before Budget 2012.

- There are a variety of personal credits available for widowed people, depending on the year of bereavement and the number of dependent children.
- There are additional credits available for blind people, 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	€1,650.00
PAYE tax credit	+ <u>€1,650.00</u>
Total tax credits per year	€3,300.00
Total tax credits per week	€63.46



At present, single people with a total annual income of up to €16,500 (including PAYE earnings and other sources) do not pay income tax. If their income exceeds €4,004 they **ARE** subject to Universal Social Charge.

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	€3,300.00
PAYE tax credit	+ <u>€1,650.00</u>
Total tax credits per year	€4,950.00
Total tax credits per week	€95.19



At present, couples with one partner working and with a total annual income of up to €24,750 (including PAYE earnings and other sources) do not pay income tax. They **will** pay the Universal Social Charge.

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	€3,300.00
PAYE tax credit (single credit of €1,830 x 2)	+ <u>€3,300.00</u>
Home carer's credit	<u>€6,600.00</u>
Total tax credits per week	€126.92

i At present, couples with both partners working and with a total annual income of up to €33,00 (including two PAYE earnings and other sources) do not pay income tax. They **will** pay the Universal Social Charge.

Example 4:

A couple with a child, 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	€3,300.00
PAYE tax credit	+ €1,650.00
Home carer's credit	<u>+ €810.00</u>
Total tax credits per year	€5,760.00
Total tax credits per week	€110.76

i 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 €28,800 (including PAYE earnings and other income sources) do not pay income tax. They **will** pay the Universal Social Charge.

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 2011

Single and widowed people without children	€32,800 @ 20%	balance @ 41%
Single and widowed people with children qualifying for:		
One Parent Family tax Credit	€36,800 @ 20%	balance @ 41%
Married couple with one income	€41,800 @ 20%	balance @ 41%
Married couple with two incomes	€65,600.(Max) @ 20%	balance @ 41%

i The standard rate cut-off point for married couples for 2011 is €41,800 subject to an increase of up to €27,400 where both spouses are working. The increase is limited to the lower of €23,800 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 €32,800 per year. All of the income will be subject to the Universal Social Charge.
- A single person earning €40,000 will have the first €32,800 of his/her income taxed at the 20% rate and the balance of €7,200 taxed at 41% rate. All of the income will be subject to the Universal Social Charge.

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	€1,650.00
Plus PAYE credit	<u>+ €1,650.00</u>
John's total tax credits	€3,300.00
Tax owed before credits deducted	€4,400.00
Minus John's total tax credits	<u>- €3,300.00</u>
John's tax bill per year	€1,100.00

Universal Social Charge

€10,036 at 2%	€200.72	
€16,016 – €10,036 (€5,980) at 4%	€239.20	
Balance (€5,980) at 7%	€418.86	
Total Universal Social Charge		€858.52
Combined PAYE and Universal Social Charge		€1,958.52
John's tax per week (€1,958.52 divided by 52)	€37.67	

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 = €32,800.00	
— taxed @ 20% standard rate =	€6,560.00
Michael's earnings taxable at the higher rate = €7,200.00	
— taxed @ 41% higher rate =	<u>+ €2,952.00</u>
Total tax due before Michael's tax credits are deducted	€9,512.00
Single Person's Tax credit	€1,650.00
Plus PAYE credit	<u>+ €1,650.00</u>
Michael's total tax credits	€3,300.00
Tax owed before credits deducted	€9,512.00
Minus Michael's total tax credits	<u>- €3,300.00</u>
Michael's tax bill per year	€6,212.00

Universal Social Charge

€10,036 at 2%	€200.72	
€16,016 - €10,036 (€5,980) at 4%	€239.20	
Balance (€23,984) at 7%	€1,678.88	
Total Universal Social Charge		€2,118.80
Michael's total yearly tax liability (PAYE + USC)		€8,330.80
Michael's tax per week (€8,330.00 divided by 52)		€160.21

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 2011

	Under 65
Single/widowed	€18,000
Married Couple	€36,000
Qualified child increases	
– First child	€575
– Second child	€575
– Third and subsequent children	€830



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).

Redundancy and the Universal Social Charge

Statutory redundancy payments are exempt from the USC. In addition, ex-gratia redundancy payments in excess of the statutory redundancy amount are exempt from income tax, and therefore also the USC, 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.

Examples to show how much tax you might pay

The following examples offer 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	€3,300.00
Plus Tom's PAYE tax credit	€1,650.00
Plus Revenue Job Assist credit	€1,524.00
Plus Jane's home carer's tax credit	€810.00
Tom and Jane's total tax credits	€7,284.00
Tax owed before credit deducted	€6,400.00
Minus tax credits	- €7,284.00
Tom and Jane's tax bill per year	€0.00

The Universal Social Charge (USC):

€10,036 @ 2%	€200.72
€16,016 - €10,036 (€5,980) @ 4%	€239.20
Balance (€11,484) @ 7%	€803.88
Total USC	€803.88



Note: Tom and Jane's Tax Credits were more than their PAYE owed, so they do not have to pay any PAYE. 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, PRSI and USC

Tom and Jane's total gross annual income	€32,000.00
Minus PAYE	- €0.00
Minus PRSI	- €1,016.08
Minus Universal Social Charge (USC)	<u>- €803.88</u>
Tom and Jane's net annual income	€30,180.04
Tom and Jane's net weekly income ($€30,180.04$ divided by 52) =	€580.38



***Note:** Because Tom was claiming Jobseeker's Allowance 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.



CHAPTER 6

Training and 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.

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).

The Work Placement Programme

The Work Placement Programme is a Government supported programme that brings employers and the unemployed together for a work experience placement for a maximum duration of nine months.

If you are unemployed and have not secured paid work, the programme allows you to apply your existing skills and gain new competencies and valuable experience in a workplace setting.

Is the Work Placement Programme only for graduates or can non-graduates apply?

Yes, the Work Placement Programme is open to Graduates and Non Graduates e.g.

Stream 1 — aimed at Graduates who have been awarded a qualification at Level 7 or higher on the National Framework of Qualifications

Stream 2 — aimed at those who are unemployed for three months

Will I get paid?

There is no payment for a placement on the Work Placement Programme. However, if you are in receipt of a Social Welfare Payment, you can retain this payment.

How many places are available?

The Work Placement Programme was expanded in 2010 to provide an

additional 5,000 places in the public service and a further 500 placements for graduates in the private sector. The total number of places available on the Work Placement Programme is:

Sector	Work Placement Programme	Number of Places
Private Sector	WPP 1 (Graduate)	1,500
Private Sector	WPP 2 (Non-Graduate)	1,000
Public Sector	WPP 1 & WPP 2 (Graduate and Non-Graduate)	5,000
Total		7,500

How can I find out more?

You can log onto www.fas.ie and go to the Job Bank or drop into your local FÁS Employment Services Office.

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 Protection. Contact your local FÁS office for more information.

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.

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.

FÁS Training Allowances

Persons participating in FÁS Training Schemes may be entitled to a FÁS training allowance.

Jobseeker's Benefit/Jobseeker's Allowance: Your payment is suspended. You will receive a FÁS training allowance of the same amount.

You will get a training bonus of €20 per week if you: Have been getting Jobseeker's Benefit or Jobseeker's Allowance for 12 months or more, or Are progressing from at least 12 months on a FÁS Community Employment (CE) or Job Initiative (JI) programme or have been involved in a combination of the above. For example, if you have been getting Jobseeker's Benefit for 6 months and have been on a Community Employment scheme for another 6 months of the previous year.

Disability Allowance or Blind Pension: Your Disability Allowance or Blind Pension is suspended but you will get a FÁS training allowance of the same amount. You will get a training bonus of €20 per week. You will keep any secondary benefits, such as your medical card or travel pass.

Illness Benefit or Invalidity Pension: You will keep your Illness Benefit or Invalidity Pension (but you must get an exemption from the Department of



Social Protection authorising you to do the FÁS course). You will get a FÁS training allowance. You will not get a training bonus. You will keep your secondary benefits.

One-Parent Family Payment: You will keep your One-Parent Family Payment (but it will be reduced as your FÁS training allowance will be assessed against it as income). You will get a FÁS training allowance. You will not get a training bonus of €20 per week, unless you are progressing from at least 12 months on a CE Scheme or Job Initiative programme.

Please Note: 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.

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

Personal Rate	Full-time	Part-time
18 years and over	€188.00	€108.20
17 years.	€95.75	€55.10
16 years.	€76.65	€44.10

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 you have been in receipt of Carer's Allowance for 12 months or more before starting the course you will receive an additional €20.00 weekly allowance while on 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 or five kilometers or more from where you live.
- A lunch allowance of €4.00 a week may be paid to full time course participants (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 – but the person on the course will receive a training allowance.
- 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 and 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.

Contact FÁS for more information visit www.fas.ie

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 the 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 Ireland's "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, please note the following:

- If you are in receipt of Disability Allowance or Blind Person's Pension, FÁS will pay a training allowance equivalent to your social welfare payment for the duration of your attendance on the course. In addition, FÁS will pay you a training bonus.
- If you are in receipt of Illness Benefit or Invalidity Pension, you must obtain an exemption from the Rules of Behaviour from the Department of Social Protection before you can engage in FÁS training. Provided you have obtained this exemption, you will retain your social welfare payments in addition to receiving the FÁS training allowance. However, you will not receive the FÁS training bonus.
- Participants on FÁS training courses continue to receive any secondary benefits they were in receipt of before taking up the FÁS training course. Also, the Department of Social Protection will restore your social welfare payment, if, for any reason you are unable to continue your training.

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. Alternatively, you can visit the FÁS website at www.fas.ie.

C. Training for Young People

Youthreach

Youthreach is an integrated programme of education, training and work experience, introduced jointly by the Department of Education and Skills (DES) with FÁS in 1989, for young people between 15 and 20 years of age who have left school early without any qualifications or vocational training. There are almost 6,000 places available nationwide under the Youthreach umbrella, all funded by the DES. Almost 3,700 of these are operated by VECs in around 100 Youthreach centres and the majority of the remainder are operated by FÁS in around 30 Community Training Centres (CTCs).

The programme usually provides two years integrated education, training and work experience, 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.

Basic skills training, practical work training and general education are features of the programme, and the application of new technology is integrated into all aspects of programme content. There is a strong emphasis on personal development, on the core skills of literacy/numeracy, communications and IT, along with a choice of vocational options and a work experience programme.

Courses can lead to a FETAC qualification, to the Junior or Leaving Certificate, or a number of other recognised certificates such as City and Guilds of London. For further information contact your local VEC or FÁS.

Payments to Youthreach participants

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 Jobseeker's Benefit or Jobseeker's Allowance for 12 months, you will receive an additional weekly allowance of €20.00 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.

Local Training Initiatives (LTIs)

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.

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.

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 (AEGI)

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 also 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. You should contact your local VEC for further information for opportunities in further education or for further information about the AEGI, contact the National Centre for Guidance in Education (01) 869 0715 or the Further Education Section at the Department of Education and Skills (090) 648 3600.

The Vocational Training Opportunities Scheme (VTOS)

VTOS is a second chance education initiative designed specifically for the unemployed. It is funded by the Department of Education and Skills and operated by VECs. There are 5,000 places available on VTOS. To be eligible to participate on VTOS you must be:

- Aged 21 or over and
- In receipt of Jobseeker's Benefit/Allowance, Illness Benefit (subject to approval of the Department of Social Protection), One Parent Family Payment, Invalidity Pension or Disability Allowance for 6 months
- Signing for PRSI 'Credits' for at least 6 months
- The spouse/civil partner/cohabitant of somebody claiming one of these payments for 6 months
- In receipt of Carer's Allowance and have ceased caring responsibilities
- 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: One Parent Family Payment, 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 €188 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 Protection
- 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 €20 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 may be 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 €20.00 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 €50.00

Childcare

People on VTOS, Youthreach and Senior Travelling Training Programmes may be able to access free childcare under the Childcare Education and Training Scheme (CETS) provided by the new Department of Children and Youth Affairs. Contact your local VEC or Childcare Committee for more information.

Studying on VTOS

Programmes offered under VTOS are education-led, vocationally-oriented and progression-focussed. The programmes give participants the opportunity of:

- raising their education levels

- gaining certification with the National Framework of Qualifications
- developing knowledge and skills relevant to the workplace and
- progressing to employment or to further education or training leading to employment.

The range of learning opportunities provided by VTOS centres include:

- Junior Certificate
- Leaving Certificate and
- Courses leading to FETAC and equivalent awards at Levels 3, 4, 5 and 6 on the National Framework of Qualifications.

A variety of subject areas is offered at Junior and Leaving Certificate levels. Vocational designations covered in the FETAC awards are chosen from a wide range of designations, including new technologies, commerce, media, engineering, administration, theatre, arts craft and design.

How to apply

- Contact your nearest VEC, AEGI, local LES or your local library
- 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

Senior Traveller Training Centres Programme

Budget 2011 announced that the Senior Traveller Training Centre provision is being phased out by summer 2012. STTCs cannot enrol any new learners from 1 January 2011.

Post Leaving Certificate Programme (PLC)

The Post Leaving Certificate (PLC) programme provides an integrated general education, vocational training and work experience programme for young people who have completed their Leaving Certificate and adults returning to education. Its purpose is to enhance their prospects of gaining employment or progressing to further or higher education.

Post Leaving Certificate courses are full-time one year programmes of integrated education, training and work experience provided in schools and colleges outside the third level sector.

National Certification at FETAC Levels 5 and 6 or equivalent is available and the courses cover a large range of options e.g. Business and Secretarial Skills, Computer Studies, Art Craft and Design, Multi-Media, Childcare and

Community Care, Sport and Leisure, Tourism and Catering. PLC courses are provided predominantly in the VEC sector, but some Community and Comprehensive schools and Secondary schools also offer courses.

Applicants should contact their local VEC or school offering PLC courses.

Back to Education Initiative (BTEI)

The Back to Education Initiative provides for an expansion of flexible part-time options across Further Education. Its priority is those adults with less than upper second level education and it aims 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, STTC programmes on a part-time basis. Courses are free for any adult with a less than upper second level education.

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 or Adult Guidance Information Officer at your local VEC.

Back to Education Allowance (BTEA)

The Department of Social Protection 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

– Redundancy

If you are awarded statutory redundancy, you can have immediate access to the BTEA. You must be entitled to a qualifying social welfare payment before starting your course.

– 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 Skills 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 Skills 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.



You are advised to check with Department of Social Protection 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 Protection 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 DSP 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 a statutory redundancy payment and are entitled to a qualifying social welfare payment before starting your course.

– Second Level option (SLO)

- Aged 21 or over getting one of the following payments for at least 3 months and be in receipt of 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; Jobseeker's Benefit, Jobseeker's Allowance 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 9 months: 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 12 months: Blind Pension, Disability Allowance, Invalidity Pension or Incapacity Supplement **or**
- Aged between 18 and 20, out of formal education for two years and in receipt of: Jobseeker's Allowance, Jobseeker's Benefit or One-Parent Family Payment for at least 12 months **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.

– Returning to the Back to Education Allowance (3rd Level Only)

Until now, a person could only apply for BTEA in respect of a 3rd level course, providing they were commencing their course at year 1. As of Monday 19th July, 2010 this changed as follows:

- A person will now be able to avail of BTEA where they previously did not complete their course (they may have ‘dropped out’) and are returning to the second or subsequent year of their 3rd level course.
- This also applies to people who are granted an exemption from a period of their 3rd level course because, for example, of their participation in a previous course. An example of this is where a person may previously have pursued a 3rd level course of education to higher certificate level. If they are planning to return to education to pursue their course to, say, degree level, they may avail of the BTEA for this.
- Where a person completed earlier year(s) of their 3rd level course on a part-time basis but is now getting a Jobseeker’s payment, they may apply for BTEA to continue their course on a full-time basis.

For further information on these changes to the Back to Education Allowance, please visit the Department of Social Protection website at www.welfare.ie

– 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 Allowance (SWA), 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 Jobseeker's Benefit, Jobseeker's Allowance or Farm Assist you will be paid BTEA equal to the highest standard rate of Jobseeker's Benefit, i.e. €188.00 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 (after your caring responsibilities have finished), 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/civil partner/cohabitant 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. However, income from part-time or casual employment could affect your entitlement to Rent or Mortgage Interest Supplement.
- You will keep any entitlement to any secondary benefits you have – Fuel Allowance, Diet Supplement, under the Supplementary Welfare Allowance (SWA) Scheme (subject to the conditions above)

– 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

- You should apply for a student grant to the local authority or Vocational Education Committee (VEC) in your home area, not the area where the college is located. These grants are means tested. To be eligible for financial assistance under the student grant schemes, you must be entering an approved full-time course in an approved institution. You must also satisfy the eligibility conditions for the relevant scheme which include age, nationality, residence, academic progression and means
- There are two rates of maintenance grant. The adjacent rate (if you live less than 45 kilometres from the college) and the non-adjacent rate (if you live more than 45 kilometres from the college). Detailed information on financial supports for students can be found on the website www.studentfinance.ie
- From January 2010 student grants and scholarships were reduced by 5%. This applies to all existing and new grant holders
- Support under the Millennium Partnership Scheme has been withdrawn with effect from the 2010/2011 academic year
- From September 2010, all new applicants who are in receipt of the Back to Education Allowance and the VTOS Allowance for those pursuing PLC courses will be ineligible for student maintenance grants. The cost of the student services charge and any fees payable to colleges will continue to be met for eligible students by the Exchequer on their behalf. **This does not occur automatically, you must apply.**
- A number of social welfare payments, which have been excluded in the means-testing process, will now be included as reckonable income in assessing eligibility for student grants i.e. Back to Education Allowance (this is in addition to the measure where students cannot hold the BTEA and student maintenance grant simultaneously) and the One Parent Family Payment (OPFP) except where it is payable to the student
- The income tax adjustment for farm stock relief will be disregarded in calculating reckonable income for the means test

- For grant eligibility the student must be resident in the State for 3 of the past 5 years
- For re-entry as an independently assessed mature student the duration of the break in studies has increased to 3 years
- Introduction of an administrative deadline for the submission of grant appeals

Grants and Funds available for Mature Students

If you wish to enter or return to third-level education and you are over 23 years of age, Irish third-level colleges have places on their courses for mature students. You will have to consider the costs of fees and maintenance depending on whether you are going to do a full-time or a part-time course. If you are leaving work to study full-time you may be eligible for a third-level maintenance grant.

If you do not qualify for a maintenance grant and you are doing a full-time undergraduate course you may be eligible for free fees. (If you are applying for an undergraduate course you are not eligible for a maintenance grant or free fees if you have already completed an undergraduate course.)

If you are applying for a postgraduate course you will have to pay fees unless you get a maintenance grant. You will also have to pay fees if you are intending to study part-time or do a distance learning course. If you do have to pay fees you may be able to get tax relief at the standard rate.



People who are getting Back to Education Allowance and those on Post-Leaving Certificate courses who are getting VTOS allowances will not be eligible for student support grants. However, this does not affect any entitlement they may have to exemption from college fees or student support charges. This applies to all new grant-holders from 2010 onwards.

–Help with Fees and Maintenance

The main schemes that apply to mature students (generally persons over 23 years of age) are:

- The Higher Education Grants Scheme, which is available to students who plan to study full time on approved third-level courses (of at least two years' duration), including mature students
- The Vocational Education Committees' Scholarship Scheme, which generally applies to students who have completed a Level 6 (National Certificate) or a Level 7 (National Diploma) course and are progressing to an approved degree course

- If you are getting an unemployment, one-parent family or disability payment the Back to Education Allowance (BTEA) allows you to study at second and third level without losing your benefits. You must meet certain criteria to be eligible for the BTEA

Other Funds

There are a number of other funds available to support you in your return to third-level education. These include:

– Fund for students with disabilities

If you have a physical disability, you may be entitled to some financial support. The Department of Education and Skills administers a special fund that helps students with disabilities during the period of their studies.

– Student Assistance Fund

The Student Assistance Fund is for students who, having commenced a third-level course, experience financial hardship and, therefore, may be unable to continue their third-level studies. Applications for funding should be made by the individual student to the access/disability officer in their institution. The Fund is administered on a confidential, discretionary basis.

Where to apply

- Contact the mature students officer or the admissions officer at the college of your choice
- Apply to your local VEC for the Vocational Education Committees' Scholarship Scheme
- For the Special Fund for People with Disabilities apply to the Student Counsellor or Disability Support Officer at the college of your choice
- Apply to your local authority for the Higher Education Grants Scheme

FIT (Fastrack to Information Technology)

FIT is a unique initiative which was set up for unemployed people to access training and pursue employment opportunities requiring skills in Information Technology (IT). FIT is supported by industry and involves major companies (AIB, Alchemy, AOL, Eircom, HP, IBM, Microsoft, O2, Oracle, Siemens, Skillssoft and Symantec) who are actively committed to the integration of marginalised job seekers into the workforce through gaining IT skills. To this end all FIT Programmes, which have been developed by industry (currently 24 ICT curricula, covering technical skills and personal/professional development), are run throughout Ireland.

FIT provides ongoing support to the graduates of its programmes and views its primary objective is not just the securing of a job but the commencement of a career. To join a FIT course applicants do not need any formal education or professional experience, just an interest in IT and a willingness to learn. To find out more information on the wide range of courses on offer, to check the eligibility criteria and to enroll on a FIT course contact: FIT Ltd. at (01) 882 5570. Website: www.fit.ie

Skillnets

Skillnets enables groups of companies within the private sector to set up training networks. Training delivery is industry driven. The majority of training courses will be open to people on a Jobseeker's Allowance or Jobseeker's Benefit payment or self-employed people who have ceased trading. For further information contact Skillnets on: (01) 207 9630. Website: www.skillnets.ie

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 Facilitator must approve the course you wish to take up
- You must satisfy the Facilitator that the course will specifically improve your chance of getting a job

Part-Time Education options

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, you have the right to pursue training, re-training or education which may improve your ability to seek and find work, while you continue to look for 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 or bookshop.

Springboard

If you are unemployed, you may want to continue your education or take part in a training course to develop your skills and improve your chances of getting back to work.

The Higher Education Springboard Programme was launched in May 2011. It provides 6,000 higher education places for unemployed people.

The places will be on a range of part-time courses from certificate to master's degree levels – Levels 6 to 9 on the National Framework of Qualifications. The National Framework of Qualifications (NFQ) provides a way to compare qualifications, and to ensure that they are quality assured and recognised at home and abroad. For more information visit the NFQ website: www.nfq.ie

The Springboard programme is aimed at people who have previously been employed in construction, manufacturing or other sectors of the economy where employment levels are unlikely to recover to pre-recession levels.

Courses are offered in information and communications technology (ICT); the green economy and qualifications for the bio-pharma-pharmachem sectors. There are also some courses aimed at developing innovative business and entrepreneurship skill. In order to qualify for Springboard, you must:

- Be getting Jobseeker's Benefit, Jobseeker's Allowance or One-Parent Family Payment for a period of at least 6 months before the course start date, **or**
- Be signing for social insurance credits for a period of at least 6 months before the course start date, **and**
- Have a previous history of employment, **and**
- Be actively seeking and available to take up employment

– Costs

No course fees or charges are payable by participants on a Springboard course for the duration of time that they are unemployed. Participants may be required to pay for books or other course materials.

– Qualified Adults

Qualified Adults of persons in receipt of qualifying payments cannot participate in the Springboard programme. There is no ‘Spousal Swap’ option available. People who are not directly in receipt of one of the eligible allowances are not eligible to apply.

– Self Employed

If you have been self-employed and are signing for unemployment credits, even if you have not been receiving a Jobseeker’s payment, for six months or longer you are eligible to participate on a Springboard course.

– Social Welfare Payments

You will continue to receive your existing Social Welfare payment while participating on a Springboard course, providing you continue to meet the qualifying conditions for that payment.

Applicants in receipt of a Springboard course offer should visit their local Social Protection office without delay to get confirmation of the duration of time that they have been in receipt of one of the eligible payments, or signing for contribution. A copy of the confirmation letter can be downloaded from www.bluebrick.ie/springboard. Applicants who do not submit this confirmation to the provider cannot not be registered on their course.

– How to apply

Applications for the Springboard programme can only be made online through the website: www.bluebrick.ie Applications cannot be made directly to colleges participating in the Springboard scheme. Please contact individual colleges for further information on courses available.

Back to College Initiative for Jobseekers

The scheme is now closed to new entrants, but students already on the courses will be able to complete them.

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. 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

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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') 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.
- Always ask for the name of the person you are talking to.
- 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 write down a list of questions about what you need to ask or find out about so that you are as clear as possible.
- A number of Government Departments/Offices operate a Lo-Call service. 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) 639 5600 Lo-Call: 1890 223 030
e-mail: ombudsman@ombudsman.gov.ie

Northside Community Law Centre

Northside Civic Centre,
Bunratty Road, Coolock, Dublin 17.
Tel: (01) 847 7804 / 847 8692
e-mail: info@nclc.ie

Free Legal Advice Centre (FLAC)

13 Lower Dorset Street, Dublin 1.
Tel: (01) 874 5690 Lo-Call: 1890 350 250
e-mail: info@flac.ie

Legal Aid Board

Quay Street, Cahirciveen, Co. Kerry
Lo-Call 1890 615 200
e-mail: info@legalaidboard.ie

Employment Appeals Tribunal

Davitt House,
65a Adelaide Road,
Dublin 2.
Tel: (01) 631 3006 Lo-Call: 1890 220 222
e-mail: eat@deti.ie

The Labour Relations Commission

Tom Johnson House,
Haddington Road,
Dublin 4.
Tel: (01) 613 6700
Lo-Call 1890 220 227
e-mail: 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 Jobs, Enterprise and Innovation
23/28 Kildare Street, Dublin 2.
Tel: (01) 631 2121 Lo-Call 1890 220 222
e-mail: info@defi.ie

National Employment Rights Authority
O'Brien Road,
Co. Carlow.
Tel: 1890 80 80 90
website: www.employmentrights.ie

Employment Support Services & Agencies

**Employment Support Services,
Department of Social Protection**
P.O. Box 3840, Dublin 2
Tel: (01) 704 3165
e-mail: alice.sherlock@welfare.ie

FÁS
Head Office,
27-33 Upr. Baggot Street, Dublin 4.
Tel: (01) 607 0500
e-mail: info@fas.ie

Local Employment Services (LES) AREAS

Area	Phone	Area	Phone
Ballyfermot	(01) 623 5612	KWCD	(01) 409 5082
Ballymun	(01) 862 2707	Limerick (P.A.U.L.)	(061) 412999
Blanchardstown	(01) 820 6373 / 820 9550	Mayo	(094) 902 6468
Bray	(01) 286 8266	Monaghan	(047) 72191
Canal Communities	(01) 453 7229	Northside (Dublin)	(01) 848 5630
Clare	(065) 684 0333	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 3590
Dublin Inner City	(01) 872 1321	Tralee	(066) 712 9675
Dundalk	(042) 932 8897 / 933 0055	Waterford	(058) 45750
Finglas/Cabra	(01) 836 1666	Waterford City	(051) 304 951
Galway City	(091) 566 617	Wexford Town	(053) 915 5800
Kildare	(045) 895 555	Wexford County	(053) 923 7020

HSE (Health Service Executive)

For information about health services, entitlements, how to access social services contact the HSE infoline:



1850 24 1850

Health

Dublin Aids Alliance
53 Parnell Square West, Dublin 1.
Tel: (01) 873 3799
e-mail: info@dublinaidssalliance.ie

Alcoholics Anonymous
Unit 2 Block C, Santry Business Park,
Swords Road, Dublin 9
Tel: (01) 842 0700
e-mail: ala@indigo.ie

Department of Health & Children
Hawkins House, Hawkins Street, Dublin 2.
Tel: (01) 635 4000
e-mail: info@health.irlgov.ie

Health Promotion Unit
Department of Health & Children
Hawkins House, Poolbeg Street,
Dublin 2.
Tel: (01) 671 4711
e-mail: healthpromotionunit@health.irlgov.ie

Parentline – Parents under Stress
Carmichael House,
North Brunswick Street, Dublin 7.
Tel: (01) 878 7230 Lo-Call: 1890 927 277
e-mail: info@parentline.ie

Housing

Threshold

21 Stoneybatter, Dublin 7.

Tel: (01) 678 6096 e-mail: advice@threshold.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

Dublin Simon Community

St Andrew's House, 28/30 Exchequer Street, Dublin 2.

Tel: (01) 671 1606

e-mail: info@simoncommunity.ie



INO Affiliated Organisations

The INOU was founded in 1987 and now comprises over 190 local centres, community based organisations, branches of unemployed people and other groups throughout the country. 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/

For more information about becoming affiliated to the INOU please contact us: tel: (01) 856 0088 or email: info@inou.ie website: www.inou.ie

Providing welfare rights information/welfare to work services

CAVAN

Cavan Information and Opportunities Centre

16 Bridge Street, Cavan, Co. Cavan.

Tel: (049) 437 2021

e-mail: cs2ue@yahoo.ie

CLARE

Obair

Ennis Rd, Newmarket on Fergus, Co. Clare.

Tel: (061) 368 030 Fax: (061) 368 717

e-mail: info@obair.org

Congress Information and Opportunities Centre

Elevation Business Park, Clon Road, Ennis, Co. Clare.

Tel: (065) 684 1009 e-mail: cicoc@eircom.net

Co. Clare Citizens Information Service

Bindon Lane, Bank Place, Ennis, Co. Clare

Tel: (065) 684 1221 e-mail: ennis@citinfo.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 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 Trade Union Ctr for the Unemployed

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 1600

e-mail: information@citinfo.ie

Cork CIC

80 South Mall, Cork, Co. Cork

Tel: (021) 427 7377 e-mail: cork.cic@citinfo.ie

Cork City Partnership

Heron House, Blackpool Park, Cork, Co. Cork

Tel: (021) 430 2310 fax: (021) 430 2081

e-mail: info@partnershipcork.ie

Togher Pre-school and Family Centre

6 Maglin Gr., Deanrock Estate, Togher, Co. Cork

Tel: (021) 431 6766

West Cork Community Partnership

Unit 13, IDA 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: (074) 911 8010 (07491) 29491
e-mail: marieveronica@eircom.net

DUBLIN

Ballyfermot Local Employment Services

4 Drumfinn Park, Ballyfermot, Dublin 10
Tel: (01) 623 5612 e-mail: mshelley@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@axis-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, D24
Tel: (01) 452 6201 e-mail: boher14@gmail.com

Choices

2-3 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: merk@canallesn.ie

Clondalkin Employment and Education Development Service (CEEDS)

Áras Rualach, Neilstown Rd, Clondalkin, D 22
Tel: (01) 623 3629 e-mail: grwills@eircom.net

Connolly Centre

80/82 The Coombe, Dublin 8.
Tel: (01) 453 0803 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 e-mail: crumlin@citinfo.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@citinfo.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: blanchcici@gofree.indigo.ie

Finglas Cabra MABS

5 Church Street, Finglas Village, Dublin 11
Tel: 864 2148 e-mail: finglas@mabs.ie

FIT Ltd (Fastrack to IT)

7a Bellevue Industrial Estate, Glasnevin, D11
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: info@thefingalcentre.ie

Fountain Resource Group

c/o Presbytery, 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@suptu.ie

Larkin Unemployed Centre

57/58 North Strand Road, Dublin 3
Tel: (01) 836 5544 Fax: (01) 836 6819
e-mail: rightsandinfo@larkinctr.com

Liberties CIC

90 Meath Street, Dublin 8 Tel: (01) 473 5178

Mountwood Fitzgerald Park Resource Centre

71-73 Maple House, Mounttown,
Dun Laoghaire, Co. Dublin Tel: (01) 284 5722
e-mail: reception@mountwood.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
Unit D, Digital Court, off Rainsford St. 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
e-mail: maagdeaton@eircom.net

TBG Learning
Second floor, Distillers Building, New Church
Street, Smithfield, Dublin 7
Tel: (01) 872 7590 e-mail: dublin@jobfit.ie

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 Road, 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: gcu@eircom.net

Galway Rural Development Co. Ltd.
Mellows Campus, Athenry, Co. Galway
Tel: (0915) 64 822 e-mail: doohan@grd.ie

West Training & Development Ltd
Mayoralty House, Merchants Road, Galway,
Co. Galway. Tel: (091) 567 827
e-mail: breda.lymer@westtraining.ie

KERRY

Kerry Supported Employment Ltd
Upper Rock Street, Tralee, Co. Kerry.
Tel: (066) 711 8758 Fax: (066) 711 8646
e-mail: kerrysupportedemployment@eircom.net

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@citinfo.ie

LAOIS

AEGIS
2 Meehan Court, Portlaoise, Co Laois
Tel: (057) 867 2963
e-mail: laoisaeagis@eircom.net

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: nlimensgroup@eircom.net

LIMERICK

Limerick Resource Centre for the Unemployed
Unit 6/7 Hunt's Lane, Dominick St, 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

Suite 3 Unit 9, Watch House Cross S.C., Kileely
Rd., Limerick. Tel: (061) 329133
e-mail: fasclub@eircom.net

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. Tel: (061) 419 388
e-mail: info@paulpartnership.ie

Our Lady of Lourdes Action Centre

Greenfields Cross, Rosbrien, Limerick, Co.
Limerick. Tel: (061) 300079
e-mail: kitty.liddy@communitylink.ie

Southill Community Action Centre

Southill House, Roxboro Road, Limerick
Tel: (061) 415340 e-mail: frank@southill.ie

LONGFORD

Co. Longford Citizens Information Service

Level One, Longford S.C., Longford
Tel: (043) 41069 e-mail: longford@citinfo.ie

Employment Development Information Centre

Unit 11A2, Mastertech Business Park,
Longford, Co. Longford. Tel: (043) 47515
e-mail: infocentre@eircom.net

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

County Louth Supported Employment Partnership Ltd

9b-9c Partnership Court, Dundalk, Co. Louth.
Tel: (042) 938 6718
e-mail: supportededemploymentdlk@eircom.net

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
e-mail: dundalkrcu@eircom.net

MAYO

TACU Family Resource Centre

Glebe St., Ballinrobe, Co. Mayo
Tel: (094) 954 2908
e-mail: ballinrobefrc@eircom.net

MEATH

Meath Job Club

29 Flower Hill, Navan, Co. Meath
Tel: (046) 9078968
e-mail: meathjobclub1@eircom.net

MONAGHAN

Clones Family Resource Centre

4 MacCurtain Street, Clones, Co. Monaghan.
Tel: (047) 52919 e-mail: clomesfrc@gmail.com

Farney Resource & Information Centre

The Work House, Shercock Road,
Carrickmacross, Co. Monaghan
Tel: (042) 9663454 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

Bridgewater House, Rockwood Parade, Co. Sligo
Tel: (071) 913 800 e-mail: sligo@citinfo.ie

TIPPERARY

Knockanrawley Resource Centre

Knockanrawley, Tipperary Town, 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

North Tipperary LEADER Partnership

New Line, Roscrea, Co. Tipperary.
Tel: (050) 523379 e-mail: cconlon@ntlp.ie

WATERFORD

Ballybeg Key Project

Parish Centre, Ballybeg, Waterford, Co. Waterford
Tel: (051) 358 829
e-mail: keyprojectballybeg@hotmail.com

Co. Waterford LES

Lismore Business Park, Lismore, Co. Waterford
Tel: (058) 54646 e-mail: julie.odonnell@wfp.ie

Waterford Citizens Information Centre

37 Lower Yellow Road, Waterford, Co. Waterford
Tel: (051) 351 133 e-mail: waterford@citinfo.ie

WESTMEATH

Dr. Stevens Centre

Lloyds Lane, Athlone, Co. Westmeath
Tel: (09064) 73001 e-mail: joaniefas@eircom.net

Mullingar Congress Centre

Harbour Court, Friarsmill Road, Mullingar, Co.
Westmeath Tel: (044) 934 5060
e-mail: coordinator.mullingar@congresscentres.net

WEXFORD

County Wexford VEC

Adult Education Guidance Service,
100 North Main St., Wexford, Co. Wexford.
Tel: (053) 9152067 e-mail:
adultguidance@cowexfordvec.ie

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
e-mail: kilmuckridgecentre@eircom.net

Raheen FRC

Clonroche, Enniscorthy, Co. Wexford
Tel: (051) 428 805
e-mail: rcdgoutreach@eircom.net

Wexford Local Development

Mill Park Rd., Enniscorthy, Co. Wexford.
Tel: (053) 923 7020
e-mail: info@wexfordpartnership.ie

WICKLOW

Carnew Enterprise Centre

Woolgreen, Carnew, Co. Wicklow.
Tel: (053) 942 6555
e-mail: dermot.kenny@carnewenterprisecentre.ie



Little Bray Resource Centre

Ard Chuallan, Bray, Co. Wicklow
Tel: (01) 286 7644
e-mail: lbrcadmin2@eircom.net

Wicklow Child and Family Project

The Mall, Wicklow, Co. Wicklow
Tel: (0404) 64725 e-mail: wcanfdp@indigo.ie

Wicklow Trade Union Centre for the Unemployed

97 (Rear) Main Street, Bray, Co. Wicklow
Tel: (01) 286 6730
e-mail: bray@congresscentres.net

St. Fergal's Resource Centre

107 Old Court Avenue, Bray, Co. Wicklow
Tel: (01) 276 0376 e-mail: sfresctr@indigo.ie

NORTHERN IRELAND

Organisation of the Unemployed Northern Ireland (OUNI)

c/o 45/47 Donegall Street, Belfast BT1 2FG

Belfast Unemployed Resource Centre

45/47 Donegall Street, Belfast BT1 2FG
Tel: (048) 909 61111
e-mail: barrie.mcclatchie@burc.org

Money Management and Tax

Society of St. Vincent de Paul

Headquarters,
91/92 Sean McDermott Street, Dublin 1
Tel: (01) 855 0022 e-mail: info@svp.ie

Central Revenue Information Office

Cathedral Street, Off O'Connell Street, Dublin 1.
Tel: (01) 865 5000 Lo-Call: 1890 33 34 25
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
Call-Save: 1850 222 300

One Family

Cherish House
2 Lower Pembroke Street, Dublin 2
Tel: (01) 662 9212
e-mail: info@onefamily.ie
Lo-Call: 1890 66 22 12

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

Citizens Information

Citizens Information Board

Ground Floor, George's Quay House,
43 Townsend Street, Dublin 2
Tel: (01) 605 9000 e-mail: info@ciboard.ie

Migrants Rights

Migrants Rights Centre Ireland

55 Parnell Square West, Dublin 1
Tel: (01) 889 7570
e-mail: info@mrci.ie

Training and Education

Aontas

2nd Floor 83-87 Main St., Ranelagh, Dublin 6
Tel: (01) 406 8220 / 406 8221
e-mail: mail@aontas.com

Fastrack to Information Technology

7a Bellevue Ind. Estate, Glasnevin, Dublin 11
Tel: (01) 882 5570 e-mail: info@fit.ie

Department of Education and Skills

Marlborough Street, Dublin 1
Tel: (01) 889 6400

National Adult Literacy Agency

Sandford Lodge, Sandford Close, Ranelagh,
Dublin 6
Tel: (01) 412 7900 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. Helpline: 1800 341 900
e-mail: info@womensaid.ie

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) 8855155
	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) 310 620
	Paul Partnership	(061) 419 388
Longford	Longford Town	(043) 884 5555
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) 451 9630
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)	(01) 670 6555 / 670 4331	North City	(01) 836 6925
	(01) 890 1102 / 890 1106	North East	(01) 867 4892
Fingal		Ballyfermot	(01) 623 5443

RATES OF PAYMENT

Jobseeker's Benefit maximum weekly rates

New and Existing Claimants	Personal Rate	Increase for a Qualified Adult	Increase for a Qualified Child
Maximum Rate	€188.00	€124.80	€29.80

Wage Bands: Weekly payment for new claims in 2011

Average Weekly Earnings (Maximum Rate)	Personal Rate	Increase for a Qualified Adult	Increase for a Qualified Child
Less than €150.00	€84.50	€80.90	€29.80
€150.00 - €219.99	€121.40	€80.90	€29.80
€220.00 - €299.99	€147.30	€80.90	€29.80
€300 or more	€188.00	€124.80	€29.80

Jobseeker's Allowance maximum weekly rates aged **25 and over**

New and Existing Claimants	Personal Rate	Increase for a Qualified Adult	Increase for a Qualified Child
Maximum Rate	€188.00	€124.80	€29.80

Jobseeker's Allowance maximum weekly rates **under 25 years of age**

New and Existing Claimants (Maximum Rate)	Personal Rate	Increase for a Qualified Adult	Increase for a Qualified Child
18-19	€100.00	€100.00	—
20-21	€100.00	€100.00	—
22-24	€144.00	€124.80	—

	Claimant	Qualified Adult	Qualified Child
One Parent Family Payment	€188.00	—	€29.80
Carer's Benefit (Caring for 1)	€205.00	—	€29.80
Carer's Allowance (Caring for 1)	€204.00	—	€29.80
Illness Benefit	€188.00	€124.80	€29.80
Disability Allowance	€188.00	€124.80	€29.80

FAMILY INCOME SUPPLEMENT

1 Child	€506.00	5 Children	€950.00
2 Children	€602.00	6 Children	€1,066.00
3 Children	€703.00	7 Children	€1,202.00
4 Children	€824.00	8 Children	€1,298.00

Rent Supplement Applicants must pay the first €24 of the rent

Maximum MONTHLY Rent Levels from 16th June 2010	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	€390	€400	€529	€800	€930	€1,050	€1,100
Dublin (Fingal)	€350	€390	€529	€770	€930	€1,000	€1,050
Wicklow	€315	€325	€529	€710	€850	€900	€910
Kildare	€320	€325	€485	€600	€750	€850	€900
Longford	€195	€200	€345	€350	€400	€450	€500
Westmeath	€220	€260	€407	€450	€550	€590	€600
Offaly	€220	€240	€407	€485	€550	€590	€600
Laois	€235	€240	€407	€485	€550	€590	€600
Limerick	€255	€260	€446	€500	€605	€650	€700
Tipperary Nth	€260	€265	€407	€450	€550	€640	€655
Tipperary Sth	€250	€255	€468	€455	€555	€645	€650
Clare	€220	€260	€407	€450	€550	€600	€650
Louth	€285	€286	€468	€529	€600	€685	€700
Monaghan	€195	€200	€368	€390	€500	€540	€550
Cavan	€195	€200	€368	€400	€450	€500	€510
Meath	€260	€265	€468	€550	€650	€700	€750
Donegal	€235	€240	€368	€455	€500	€550	€560
Leitrim	€190	€200	€368	€390	€400	€450	€500
Sligo	€220	€240	€407	€485	€540	€550	€600
Wexford	€260	€300	€468	€520	€600	€650	€660
Waterford	€270	€280	€468	€470	€550	€650	€660
Carlow	€260	€300	€468	€500	€600	€650	€660
Kilkenny	€260	€300	€468	€520	€600	€650	€665
Kerry	€235	€240	€407	€500	€550	€640	€650
Cork	€285	€290	€468	€610	€705	€765	€800
Mayo	€220	€225	€450	€455	€550	€600	€610
Galway	€255	€260	€468	€550	€700	€750	€760
Roscommon	€190	€195	€370	€375	€450	€500	€520

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