

General Information

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

UB and UA are the two main unemployment payments. For both payments a person must be:

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

In September 2006, Unemployment Benefit and Unemployment Assistance changes to the Jobseekers Benefit and Jobseekers Allowance respectively.

Available for, Capable of and Genuinely Seeking Work

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

Contact the INOU for further information or visit our Welfare Rights web page: www.inou.ie/welfareinfo

Unemployment Benefit (UB)

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

Qualifying For UB

A person has an entitlement to UB if they have:

- Experienced a loss of employment of at least one day which includes a loss of income
 - 52 weeks paid PRSI contributions since starting work **and either**
 - 39 weeks paid or credited PRSI contributions in the Relevant Tax Year* **or**
 - 26 weeks paid PRSI contributions in the Relevant Tax Year* **and**
 - 26 weeks paid PRSI contributions in the Tax Year prior to the Relevant Tax Year*
- ☞ A person may re-qualify for UB if they have 13 paid contributions since their previous UB claim finished. This is subject to satisfying certain conditions. Contact the INOU for further information.

* The relevant tax/contribution year is determined by contributions in the tax year two years prior to the year in which a person makes a claim for unemployment benefit. For instance when making a claim for UB in 2006, the relevant tax/contribution year is 2004, and the number of paid or credited contributions made in 2004 determines entitlement to UB in 2006.

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

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

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

The amount a person receives on UB will be based on their gross average weekly earnings. The 2006 UB rates are shown in the table below.

Unemployment Benefit 2006 Rates

Average Weekly Earnings	Personal Rate	Qualified Adult Rate	Child Dependent Rate	Half Child Dependent Rate
Less than €80	€74.50	€71.30	€16.80	€8.40
€80-124.99	€107.10	€71.30	€16.80	€8.40
€125-149.99	€129.90	€71.30	€16.80	€8.40
Over €150	€165.80	€110.00	€16.80	€8.40

Unemployment Assistance (UA)

If there are insufficient PRSI contributions to qualify for a UB payment a person may be entitled to UA if they:

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

Means Test

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

- Cash Income
- Capital
- Property
- Benefit and Privilege

Almost all cash income will be taken into account. There are some exceptions including Child Benefit and Rent or Mortgage Interest Supplement. A certain amount of money from paid employment may be allowed before payment is affected. This is called an income disregard. The value of any property, *other than a person's own home*, investments, savings and capital can be assessed in the means test. Benefit and Privilege is an assessment of the benefit received from living in a parent's home. This does not apply to people aged 25 or over who are living with their parents.

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

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

Habitual Residence – UA only

Generally an applicant who has been legally present in Ireland for 2 years or more, works in Ireland and has a settled intention to remain in Ireland and make it his/her permanent home will satisfy the habitual residence condition. This may be subject to change. For further information please contact the INOU.

As of November 2005, EU citizens who have been working in Ireland and who do not satisfy the Habitual Residence criteria *may be* able to claim a basic Supplementary Welfare Allowance (SWA) payment and access Rent Supplement, provided they:

- Have been employed in Ireland
- Have lost their job *and*
- Meet other relevant qualifying conditions for SWA.

Each case should be determined on its own merits.

Credits or Credited PRSI Contributions

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

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

Checklist

– What a person needs to do when they become unemployed

- ✓ Apply for UB or UA at their local Social Welfare Office immediately
 - ✓ Register with FÁS
 - ✓ If an unemployed person is not entitled to either UB or UA, they may be entitled to a Supplementary Welfare Allowance payment* from the Community Welfare Officer at the local HSE Health Centre. This may also apply to EU workers who do not satisfy the Habitual Residence rule.
 - ✓ If an unemployed person is not entitled to UB or UA they should sign-on at their local Social Welfare office for credits
- * This is subject to satisfying the GSW rule.

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

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

– Keeping UB or UA

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

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

Secondary Benefits

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

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

- Rent/Mortgage Interest Supplement
- Medical Card / Doctor Only Visit Card
- ☞ Other Secondary Benefits a person might be entitled to are:
 - Fuel Allowance
 - Smokeless Fuel Allowance
 - Back to School Clothing & Footwear Allowance
 - Christmas Bonus
 - Differential Rent
 - Diet Supplement
 - Rental Accommodation Scheme (RAS)

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