



## CHAPTER 1

### Social Welfare Payments

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## Introduction

In our work with affiliates, information providers 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 other state agencies. 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 qualify for and the conditions you must satisfy to receive payment. More in-depth information about specific payments and issues is provided 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, for more information on these supports visit [www.gov.ie/welfare](http://www.gov.ie/welfare):

1. Social Insurance Payments
2. Social Assistance Payments
3. Supplementary Welfare Allowance Payments
4. Universal Supports

### 1. Social Insurance Payments

- Jobseeker's Pay-Related Benefit (JPRB) – from 31/03/2025
- Jobseeker's Benefit (JB)
- Jobseeker's Benefit (Self-Employed) (JBSE)
- Illness Benefit (IB)
- Occupational Injuries Benefit (OIB)
- Maternity Benefit
- Health and Safety Benefit
- Invalidity Pension (IP)
- Carer's Benefit
- Widow's / Widower's / Surviving Civil Partner's Contributory Pension
- Treatment Benefit
- Parent's Benefit
- Guardian's Payment (Contributory)
- Adoptive Benefit
- Benefit Payment for 65-year-olds
- State Pension (Contributory)
- Paternity Benefit
- Partial Capacity Benefit (PCB)

### 2. Social Assistance Payments

- Jobseeker's Allowance (JA)
- State Pension (Non-Contributory)
- Guardian's Payment (Non-Contributory)
- One-Parent Family Payment (OFP)
- Disability Allowance (DA)
- Widow's / Widower's / Surviving Civil Partner's (Non-Contributory) Pension
- Jobseeker's Transitional Payment (JST)
- Blind Person's Pension
- Farm Assist
- Fuel Allowance
- Carer's Allowance

### 3. Supplementary Welfare Allowance Payments

- Basic Supplementary Welfare Allowance
- Urgent / Exceptional Needs Payments
- Rent Supplement
- Additional Needs Payment

### 4. Universal Supports

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

## Employment Supports for Jobseekers – DSP



#### Jobseeker's Pay-Related Benefit (JPRB) – from 31st March 2025

Jobseeker's Pay-Related Benefit has replaced Jobseeker's Benefit as the Social Insurance payment for full-time Jobseeker's from the 31st March 2025. Persons in receipt of Jobseeker's Benefit prior to the 31/03/2025 will continue to receive Jobseeker's Benefit for the duration of their entitlement to JB – either 6 or 9 months.

The Department of Social Protection provides a number of supports and services to assist jobseekers in their search for work. Activation services are provided for those jobseekers on the Live Register on a one-to-one case managed basis to help them look for full time sustainable jobs.

These particular activation services are provided internally in the Department by the Intreo Employment Personal Advisors / Job Coaches, and will also be provided as part of the Intreo Partners Services – see Chapter 3 for more information on Intreo Partners Services.

Jobseekers' supports are also provided through the [JobsIreland.ie](https://www.jobsireland.ie) website, part of the Department of Social Protection's Public Employment Service. [JobsIreland.ie](https://www.jobsireland.ie) connects people looking for work with potential employers. It links anyone who is looking for employment, or thinking about changing job or career direction with employers who are advertising vacancies and actively hiring. The [www.JobsIreland.ie](https://www.jobsireland.ie) service includes a network of staff providing expert guidance and resources to both jobseekers and employers. They can help jobseekers to create their CV and find their ideal job, while helping employers to promote jobs and match their requirements to jobseeker profiles using the latest technology.

## Your Family and Social Welfare

The Irish Social Welfare system is organised around the family. If you qualify for a Social Welfare payment you receive a payment for yourself, which is called the Personal Rate of payment. You may also receive extra payments for adult and child dependants – called "Increase for a Qualified Adult" and "Child Support Payment".

### Personal Rate:

The Personal Rate of payment is paid to you, as the applicant under a specific Social Welfare scheme. In order to qualify for and retain the payment, you must meet all of the initial underlying qualification requirements and any ongoing or further requirements which are part of the qualifying criteria.

This can include satisfying the Habitual Residence Condition (HRC), being resident in the country, satisfying a means test or satisfying specific PRSI contribution requirements.

It may also mean that you may be required to be Genuinely Seeking Work if a Jobseeker, that you have a qualified child if seeking a family-related payment or that you satisfy a medical assessment / exam if claiming an Illness or Disability payment.

### Qualified Adult:

A Qualified Adult is your spouse, civil partner or cohabitant who is living with you. You can get an allowance for them once they are mainly or fully supported by you, or separately because of a relationship breakdown (such as divorce or separation).

- **Jobseekers Pay Related Benefit (JPRB):** Claims for Jobseekers Pay Related Benefit (JPRB) payment do not include any payment for a Qualified Adult.
- **For Jobseeker's Allowance (JA), Disability Allowance (DA), Farm Assist (FA) and Supplementary Welfare Allowance (SWA):** Any income a qualified adult may have from employment, self-employment, pensions, savings, or investments will be assessed as means under the means test for the payment type. Please see Chapter 4 for more information on the Means Test.
- **All other payments:** If your qualified adult has an income of €310.00 or less per week, they will be regarded as a qualified adult for payment. If a spouse, civil partner, or cohabitant earns up to €100.00 gross per week, you qualify for a full qualified adult increase. If they earn between €100.01 and €310.00 gross (before tax) per week, a tapered qualified adult payment will be paid.
- You cannot claim for your spouse, civil partner, or cohabitant as a qualified adult if they are claiming a Social Welfare payment in their own right. The only exceptions to this rule are where your spouse, civil partner or cohabitant is in receipt of:
  - Disablement Benefit
  - Domiciliary Care Allowance.
  - Foster Care Allowance payment from Tusla (Child and Family Agency).
  - Guardian's Payment (Contributory) and (Non-Contributory).
  - Half-rate Carer's Allowance
  - Occupational Injuries and Death Benefit in respect of an orphan

You cannot claim for them if they are taking part in a full-time SOLAS course or designated vocational training courses.

- **Habitual Residence Condition:** The Habitual Residence Condition does not apply to payment for qualified adults on your claim. This means that qualified adults do not have to satisfy the Habitual Residence Condition for you to receive a payment for them.

**Separate Payments / Individualised Payments** – If you are a qualified adult and you feel that your spouse, civil partner, or cohabitant is not making sufficient contribution towards your maintenance, you can ask at the local Intreo Centre / Branch Office for ‘Separate Payments’.

This means that the Personal Rate and Increase for a Qualified Adult rate will be added together and then split evenly between you and your spouse, civil partner, or cohabitant, or that allowances will be paid directly to you or to your spouse, civil partner, or cohabitant. The full rate of any qualified child payments on the claim, may be given in full to one member of the couple.

**NB:** If the qualified adult on a jobseeker's claim opts for ‘Separate Payments,’ the person who made the claim will have to satisfy the standard qualifying conditions of the scheme as normal, but the qualified adult on the claim will not. For Social Assistance payments, the means test will apply to the family. Being on Separate payments does not mean that they are both signing on as unemployed people.

### Qualified Child:

You can also claim a payment for any qualified children on your claim.

- **Jobseekers Pay Related Benefit (JPRB):** Claims for Jobseekers Pay Related Benefit (JPRB) payment do not include any payment for a Qualified Adult
- **Full-Rate payment:** If you are in receipt of Jobseeker's Benefit, Occupational Injury Benefit, Disablement Benefit (Incapacity Supplement) or Invalidity Pension and your spouse's, civil partner's or cohabitant's income is between €100 and €310 per week, you may receive a full rate payment for any qualified children. This does not apply to Jobseeker's Allowance or Disability Allowance.
- **Half-Rate payment:** If you are in receipt of Jobseeker's Benefit, Illness Benefit, Occupational Injury Benefit, Disablement Benefit (Incapacity Supplement) or Invalidity Pension and your spouse's, civil partner's or cohabitant's income is between €310.01 and €400.00 per week, you will only receive a half-rate payment for any qualified child. This does not apply to Jobseeker's Allowance or Disability Allowance.
- **Income over €400:** If you are in receipt of Jobseeker's Benefit, Illness Benefit, Injury Benefit, Health and Safety Benefit, Disablement Benefit (Incapacity Supplement), Invalidity Pension or Carer's Benefit and your spouse's, civil partner's or cohabitant's income is more than €400 per

week, you will not receive payment for any qualified child. This does not apply to Jobseeker's Allowance or Disability Allowance.

- **Leaving Education:** If your child is 18 years of age or over, you can continue to receive a payment for them for three months after they leave second-level education or finish the Leaving Certificate. However, if your child is in receipt of a Social Welfare payment in their own right, you will not receive a payment for them.
- **In Education:** You can apply for a child support payment for a child between 18 and 22 years of age in full-time education, up to the end of the academic year, or where they reach 22, whichever comes first.

#### Qualified Child – not living with you:

- The other parent is **NOT** in receipt of a Social Welfare payment including Working Family Payment (WFP) or Back to Work Family Dividend (BTWFD), and
- You pay at least €50 maintenance each week, for a child under 12 years, and €62 per week for children over 12 years, in cash or in-kind equivalents.

This condition also applies to Disability Allowance, Supplementary Welfare Allowance and a number of other payments.

**Child Support Payment – One-Parent Families:** The age limit of the qualifying child for receipt of payment on One-Parent Family Payment is 7 years; this means that an OFP claimant must have at least one child under the qualifying age of 7.

### Both Partners Claiming a Jobseeker's Payment

**Individual Claims** – If a couple are living together, each person can make a claim for a Jobseeker's payment in their own right, as long as they each satisfy the conditions of the payment that they have applied for.

**Jobseeker's Allowance** – Where a couple are both claiming Jobseeker's Allowance, the total amount they receive cannot be more than the family rate which would be payable if only one person claimed for the family, that is, the total of payment for Claimant + Qualified Adult + Qualified Child/ren.

If both persons of a couple wish to claim Jobseeker's Allowance, both persons of the couple can claim as individuals if they are both Genuinely Seeking Work (see the Genuinely Seeking Work condition in this chapter). Although the couple will not end up with any more money, in this instance, they may have more options open to them if they are both registered as unemployed.

If both partners of a couple are signing on for a Jobseeker's Allowance payment, they can both be 'activated' and referred to for appropriate training, re-training, education or employment support.

**Jobseeker's Benefit (JPRB) and (JB)** – Where a couple are both claiming Jobseeker's Benefit, each person will receive the full personal rate of Jobseeker's Benefit for a 9 or 6-month period as appropriate, subject to satisfying the qualification conditions, including Genuinely Seeking Work.

**Jobseeker's Transitional Payment – One-Parent Families:** If your One-Parent Family Payment is due to end because of the age of your youngest child, you may qualify for Jobseeker's Transitional Payment. To qualify for this payment, you must have at least one qualified child between the ages of 7 and 13 years, until the youngest child reaches 14 years of age – see One-Parent Family Payment and Work in Chapter 4 for more information.

## Social Insurance Payments

People in 'insurable' 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 keeps a record of all social insurance payments, both paid and credited, under your Personal Public Service (PPS) number. Your PPS number is particularly 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. 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 aged between 16 and pensionable age, currently 66 years of age, and those born on or after 1 January 1958 aged between 66 and 70 years who have not been awarded the State Pension (Contributory) 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 6th April 1995.

Participants on Community Employment and TÚS schemes pay class A8 or A9 PRSI, but this still counts as a full Class A PRSI contribution. Participants on SOLAS Training Courses do not pay PRSI contributions, but they receive credited contributions for the duration of the training course, provided that they have paid or credited contributions prior to commencing the course / scheme.

Being insured under Class A can help people qualify for the following:

### Social Insurance Payments – Class A

- Jobseeker's Benefit (JB) – for claims up to 31/03/25 for those fully unemployed. Jobseeker's Benefit remains available to part-time/casual/short-time workers, people who are temporarily laid off, including retained fire-fighters, seasonal workers and those in the education sector who claim Jobseeker's Benefit during holiday periods after 31/03/25
- Jobseeker's Pay Related Benefit (JPRB) – for claims after 31/03/25 for those fully unemployed
- Illness Benefit (IB)
- Disability Benefit (Incapacity Supplement)
- Guardian's Payment (Contributory)
- Parent's Benefit
- Partial Capacity Benefit (PCB)
- Treatment Benefit
- Health and Safety Benefit
- Benefit Payment for 65-Year Olds
- Widow/er's or Surviving Civil Partner's Contributory Pension
- Occupational Injuries Benefit (OIB)
- Maternity Benefit
- Invalidity Pension (IP)
- Carer's Benefit (CB)
- State Pension (Contributory)
- Adoptive Benefit
- Paternity Benefit

**PRSI Class S** – This applies to self-employed people, including certain company directors, certain persons in receipt of Approved Retirement Funds (ARF), 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

- Jobseeker's Benefit (Self-Employed) JBSE
- State Pension (Contributory)
- Maternity Benefit
- Guardian's Payment (Contributory)
- Adoptive Benefit
- Partial Capacity Benefit (PCB)
- Widow/er's or Surviving Civil Partner's Contributory Pension
- Carer's Benefit - (from 1 Jan 2025)
- Parent's Benefit
- Paternity Benefit
- Treatment Benefit
- Invalidity Pension

For information on the full range of PRSI classes visit the Department of Social Protection website [www.gov.ie/welfare](http://www.gov.ie/welfare).

### Benefit Payment for 65-year-olds

Benefit Payment for 65-Year Olds is a payment for people aged 65 who have ceased employment or self-employment and who satisfy the pay-related social insurance (PRSI) contribution conditions.



Benefit Payment for 65-Year Olds may be paid from the date of your 65th birthday until the date of your 66th birthday, as long as you satisfy the conditions of this payment.

If you qualify for this payment, you:

- are no longer required to be available for full time work
- are no longer required to look for employment
- are no longer required to sign-on
- can participate in a course of education, once you inform the Department of Social Protection
- can continue in subsidiary employment

### How to Qualify Benefit Payment for 65-year-olds

To qualify for Benefit Payment for 65-year-olds, you must:

- be 65 years of age
- have ceased employment / self-employment
- be resident in the Republic of Ireland
- satisfy the (PRSI) contribution conditions below:

If you were in insurable employment, you must:

- have paid at least 104 PRSI insurable employment contributions at Class A, Class H or Class P: **OR**
- have paid at least 156 PRSI self-employment contributions at Class S:

### AND

- Have paid at least 39 PRSI contributions at Class A, H or P or have at least 39 credited contributions in the governing contribution year. At least 13 of these contributions must be paid from employment in the governing contribution year, the two years before this, the last year or the current tax year: **OR**
- 26 PRSI contributions paid in the governing contribution year and 26 paid in the year immediately before this.
- Governing Contribution Year (GCY) is the second last complete tax year, for example, for a claim in 2025 the second last complete tax year in 2023.

If you were self-employed, you must:

- have paid at least 156 PRSI self-employment contributions at Class S: **OR**
- have paid at least 104 PRSI insurable employment contributions at Class A or H:

### AND

- have paid 52 PRSI self-employment contributions at Class S in the governing contribution year.

Benefit Payment for 65-year-olds	Rate
Full weekly personal payment	€244
Increase for a Qualified Adult	€162
Increase for a Qualified Child (under 12)	€50 (full rate) €25 (half rate)
Increase for a Qualified Child (12 and over)	€62 (full rate) €31 (half rate)

### Duration – Benefit Payment for 65-year-olds

Benefit Payment for 65-year-olds will be paid between a person's 65th and 66th birthday as long as that person continues to satisfy the conditions for the payment.

### Holidays – Benefit Payment for 65-year-olds

Persons in receipt of Benefit Payment for 65-Year Olds can take 2 weeks holidays (12 days excluding Sundays) in any calendar year. You are required to inform your Intreo Centre / Branch Office two weeks in advance of your departure. You must give a minimum of 10 days' notice, and you cannot apply more than 21 days in advance.

### Leaving the State – Benefit Payment for 65-year-olds

You may leave the State for more than 2 weeks. However, the absence must be temporary, and you must not take up employment or self-employment while temporarily absent from the State. You are required to inform your Intreo Centre / Branch Office two weeks in advance of your departure. You must give a minimum of 10 days' notice, and you cannot apply more than 21 days in advance.

## Claiming a Social Insurance Payment

### Jobseeker's Pay-Related Benefit (JPRB):

Jobseeker's Pay-Related Benefit replaced Jobseeker's Benefit as the Social Insurance payment for full-time Jobseeker's from the 31st March 2025. Persons in receipt of Jobseeker's Benefit prior to 31/03/2025 continue to receive Jobseeker's Benefit for the duration of their entitlement to JB – either 6 or 9 months – see earlier in this Chapter.

### Social Insurance – Qualifying for a payment

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; and
- A specific number of paid or credited PRSI contributions in the relevant tax year, also known as the Governing Contribution Year, or other prescribed periods.
- To satisfy the qualifying conditions for the payment for example, for Illness

Benefit you must produce medical certificates, for Jobseeker's Benefit you must prove that you are Genuinely Seeking Work. Specific qualifying conditions apply for each scheme.

### Social Insurance – Benefit Year

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

### Social Insurance – Relevant Tax Year / Governing Contribution Year

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	Contribution / Tax Year
1st Monday in January 2025	1st Jan. 2023 – 31st Dec 2023
1st Monday in January 2026	1st Jan. 2024 – 31st Dec 2024
1st Monday in January 2027	1st Jan. 2025 – 31st Dec 2025

**Invalidity Pension:** The Relevant Tax Year / Governing Contribution Year for Invalidity Pension is different. For Invalidity Pension the Relevant Tax Year / Governing Contribution Year is:

- Any date after the completion of one year of continuous incapacity for work, or
- Any lesser period that may be prescribed, subject to the conditions and in the circumstances that may be prescribed where the insured person has entered a continuous period of incapacity for work, and he/she is subsequently proved to be permanently incapable of work.

## Types of Social Insurance Contributions

### • Credited PRSI Contributions

Credits or credited contributions are social insurance contributions awarded 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.

### • Voluntary PRSI Contributions

Voluntary Contributions are contributions you can opt to pay if you are under the age of 66 and are not 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 Jobseeker's, Illness, Maternity or Treatment Benefit.

**For more information on Voluntary PRSI Contributions visit:**

[www.gov.ie/welfare](http://www.gov.ie/welfare)

### **Non-payment of PRSI by an employer**

If you have been employed and you are made redundant or have simply lost your job, your PRSI contributions paid during employment may qualify you for a social insurance payment such as Jobseeker's Pay-Related Benefit (JPRB) or Jobseeker's Benefit (JB). If, however, your employer was not making the required PRSI contributions while you were employed, you may be awarded those appropriate PRSI contributions by the Department of Social Protection following an investigation.

### **PRSI Credits**

**Homemaker's Scheme** – From 6th April 1994, if you left the workforce for a long period of time to care for a child/ren under 12 years of age, or to look after an incapacitated person, you may qualify to have this period disregarded for the purpose of pension calculation. You must have paid a PRSI contribution that would cover you for the State Pension (Contributory) and satisfy all scheme conditions. You should register as a homemaker in the year after you leave the workforce. Applications for Carer's Allowance / Benefit and Carer's Support Grant will be treated as you having been registered as being a homemaker.

**Leaving Work due to Illness** – If you are unfit for work because of illness, injury or disability, you may qualify for 'credits'. 'Credits' are normally awarded if you are getting Illness Benefit, Invalidity Pension or Occupational Injury Benefit. To get credits while on Disability Allowance (DA), you must have paid or credited contributions in the last two years before your claim for DA. 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. You can continue to get credits during illness, if you take part in the Back to Education Allowance Scheme (BTEA).

**Pre-Entry Credits** – are credited to a person's record when they first start paying full rate PRSI and cover you from the start of the year when you start to work until the actual date you start work, as well as the previous two full years.

**Student Credits** – may be awarded when a person re-enters insurable employment following completion of a course in full-time education subject to certain conditions. These are only reckonable for short term benefits. You may get credits for time spent in full-time education, for example: third level-if you have worked before starting the course and have paid PRSI contributions at Class A, started the course before reaching age 23, and have returned to full-time insurable employment. You can only get Student Credits once.

**Carer's Credits** – normally automatically awarded if you have left work and are in receipt of Carer's Benefit or Carer's Allowance.

**Family Leave** – You can also get credits if you are on unpaid Maternity Leave, Parental Leave or Adoptive Leave. You should make the application for credits when you return to work.

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.

## Social Assistance Payments

People who have become unemployed, ill, disabled, who act as carers, are elderly or are lone parents and do not have the necessary PRSI contributions may qualify for specific social assistance payments from the Department of Social Protection.

### To qualify you must:

- prove you are eligible for a particular payment, for example, for One-Parent Family Payment a person must not be cohabiting and must have at least one qualified child.
- satisfy a means test (subject to various disregards).
- satisfy the Habitual Residence Condition.
- satisfy the medical criteria where this is a requirement, such as for Disability Allowance.

### The following are Social Assistance payments:

- Jobseeker's Allowance (JA)
- Jobseeker's Transitional Payment (JST)
- One-Parent Family Payment (OFP)
- Disability Allowance (DA)
- Carer's Allowance (CA)
- Fuel Allowance
- State Pension (Non-Contributory)
- Blind Persons Pension
- Farm Assist
- Guardian's Payment (Non-Contributory)
- Widows / Widowers or Surviving Civil Partner's (Non-Contributory) Pension

## 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.

If you are not happy with a decision on the means test and feel you are being treated unreasonably, you may seek a Review of any statutory decision made by the Department and any new evidence or information provided to the Department will be considered as part of this review. You may also have the right to appeal the decision if a Review is unsuccessful or if you do not seek a Review (See Appeals later in this chapter). The following income is taken into account for the means test:

- Cash income belonging to you or your spouse, civil partner, cohabitant and cash in hand.
- Any property you have (other than your own home).
- Property partly occupied by the claimant, such as when the claimant rents out a portion of his/her home (certain disregards apply).
- The value of any savings, investments, pension shares or land, Credit or Debit Cards (including pre-paid cards).
- Any maintenance paid to you by an ex-spouse or civil partner.
- Parental income if you are 24 years of age or under and living in your parents' home.

This is not an exhaustive list. The legislation states that income from all sources will be included in the means test unless there is a specific exclusion clause or disregard for this in the statutory rules. See the published guidelines on **Means Assessment** on [www.gov.ie](http://www.gov.ie) for more information.

### Means Test – Cash income

This can include any income you or your spouse, civil partner or cohabitant receive from employment, pensions, rental income from property (not second properties which is assessed under capital assessment means rules), renting a room in your home (partially occupied) or the short-term letting of land owned.

### Income not assessed for the means test

For a complete list of income not assessed please visit the following link:

<https://www.gov.ie/en/department-of-social-protection/publications/operational-guidelines-means-assessment/>

### Means Test – 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 contributions and union subscriptions are deducted from their gross earnings before the means test is done. There are a range of different income disregards for different types of payment. These are explained in Chapter 4.

### Means Test – 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, taking into account penalties for early encashment.

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. This can be provided by supplying the department with a copy of the Annual Benefit Statement associated with the bond.

Some pensions restrict access to funds until the beneficiary of the pension reaches the age of 60, and cannot be assessed as means or as a source of income for the means test.

If a person knowingly invests money in a fund that is not accessible in order to qualify for a payment from the Department, the issue of depriving themselves of an income is considered.

### **Means Test – Property:**

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

Property which you do not live in is assessed at its capital value. This is the likely sale value of the property minus any outstanding mortgage. The capital value of the property may be assessed by the Department based on similar properties for sale in the area.

If you believe the actual 'sale' value of your property varies from the Department's valuation because of specific issues, such as BER rating, condition of the property, or other concerns that may arise, you can seek to have this valuation reassessed. You will be required to produce evidence of the 'real' value of the property such as estate agents' valuation, estimate for repairs, or other factors that may affect property value.

If a property is in negative equity, it is not assessable. You will have to provide documentary evidence to support your position that negative equity exists.

In a situation where a person offers his/her principal home for sale and it is lying idle, no capital value can be assessed for two years from the date the property has been put on the market. If the property is let / rented out, then the capital value of the property is assessable. Confirmation must be obtained that the property is up for sale and will be reviewed periodically.

Property partly occupied by the claimant when the claimant rents out a portion of his/her property the rent is assessed as means, with disregards for certain property maintenance expenses such as repairs for wear and tear.

### Means Test – Investments, savings, shares or land:

The capital value of any money you or your spouse, civil partner or cohabitant have in the bank or credit union, stocks, bonds, shares or land will also be assessed. The method of assessing capital for entitlement to social assistance payments is as follows:

Capital	Weekly Means Assessed
First €20,000	Disregarded / Not counted
Next €10,000	€1.00 per €1,000
Next €10,000	€2.00 per €1,000
Balance	€4.00 per €1,000

- **Disability Allowance:** The first €50,000 is disregarded
- **Carer's Allowance:** The first €50,000 is disregarded
- **Supplementary Welfare Allowance:** The means test for Supplementary Welfare Allowance is different—only first €5,000 disregarded—See Chapter 2.

#### 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 weekly means that applies to the €5,000 capital is €5 per week.

You will be asked to provide documentation such as bank statements for the means test. If you fail to provide this information without just cause or good reason, the Deciding Officer will not be able to make a decision on your claim and you may not receive any payment based on your application.

If there is any extended delay in providing requested information your claim may be closed and any future application would be treated as a new application. If you deliberately dispose of income or property to qualify for a payment, you will be assessed with the value of this income and property.

### Means Test – Maintenance

**Child Maintenance:** Any child maintenance a person receives is no longer assessed in the means or income test for any social welfare payments.

**Other Maintenance Payments:** If a person is getting a maintenance payment that is not child maintenance, this will continue to be assessed as means.



### Means Test – Benefit and Privilege

If you apply for Jobseeker's Allowance (JA) or Supplementary Welfare Allowance (SWA) and you are under 25 years and are living in your parent or step-parent's home, your parents' or step-parent's income will be considered 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.

#### Means Test – Benefit and Privilege does not apply:

- To persons 25 years of age or over on Jobseeker's Allowance living in their parents' home.
- Where a person is claiming Jobseeker's Allowance and is living in their parents' home with a spouse, civil partner or cohabitant.
- To a person with qualified children.
- If you return to the parental home having had an independent lifestyle elsewhere in Ireland or abroad for at least 3 years, Benefit and Privilege is assessed at €7.

#### Assessing Benefit and Privilege:

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

#### Income counted for Benefit and Privilege:

Income from the following is counted when assessing Benefit and Privilege: - insurable employment, self-employment, all pensions, rental income from property or land, maintenance payments, Social Welfare payments (few exceptions), some Health Service Executive (HSE) Payments, SOLAS training allowances and from Community Employment (CE) schemes.

The Department of Social Protection will allow the following deductions:

- Income tax (Including the Universal Social Charge).
- Health Insurance Contributions.
- PRSI.
- Rent / mortgage payments.
- Pension Levy.
- Superannuation / PRSA.
- Union subscriptions.
- Income Levy

#### 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:

In cases where parents have property other than the family home, the current market value of the property is assessed as capital in the means assessment. Where that property is yielding an income, the net income of that property is assessed where a property is being rented, rental income less expenses such as mortgage repayments, insurance costs, and repairs is assessed.

### Example:

John is 23 and claiming an age-related Jobseeker's Allowance, which would normally be €153.70. 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:

<b>Income:</b>	€900.00
<b>Deductions:</b>	
— Personal allowances for a two parent family:	€600.00
— Sibling disregard:	€60.00
— Rent / mortgage payment:	€120.00
<b>Total Allowances per week</b>	<b>€780.00</b>
Means assessable (€900 minus €780) =	€120.00
Means assessed (€120 x 34%) =	€40.80
<b>Jobseeker's Allowance: (€153.70 - €41.00)</b>	<b>€112.70</b>

Please note: John's JA payment is €112.70 per week.

The maximum personal rate payable to 18-24 years is €153.70.

- Benefit and Privilege does not apply to persons claiming One-Parent Family Payment or Disability Allowance who are living in their parent's home.
- If a person's only source of income is from their parents and the assessable means from that parental income is so high that their payment would be less than €40, they will receive a minimum payment of €40 per week.

## Jobseeker's Payments (JA, JPRB, JB and JBSE)

The main Social Welfare payments for unemployed people are either Jobseeker's Pay -Related Benefit (JPRB), Jobseeker's Benefit (JB), Jobseeker's Allowance (JA) or Jobseeker's Benefit (Self-Employed) (JBSE). This section aims to make you familiar with rules in order to apply for and continue to receive these payments.

**How to qualify for Jobseeker's Pay-Related Benefit, Jobseeker's Benefit, Jobseeker's Allowance or Jobseeker's Benefit (Self-Employed)**

*For all Jobseeker's payments you must be:*

- unemployed (unemployed or unemployed for at least 4 days in 7).
- aged between 18 and 66.
- available for and capable of full-time work.
- Genuinely seeking work.
- Willing to accept any reasonable offer of education, training, re-training or

work experience recommended by the Minister for Social Protection, or any persons appointed by the Minister for Social Protection, which is relevant and appropriate to your circumstances.

**For Jobseeker's Pay-Related Benefit (JPRB) you must be;**

- Fully unemployed (not engaged in any employment or self-employment).

**For Jobseeker's Benefit (Self-Employed) JBSE you must also;**

- No longer be self-employed or engaged in any self-employment activity. You must have lost your self-employment involuntarily and not because of a temporary shutdown or seasonal closure.

**For Jobseeker's Allowance you must also;**

- satisfy a means test **and** satisfy the Habitual Residence Conditions (HRC)

**Jobseeker's – Change in Circumstances**

You must inform the Department of Social Protection of any change in your circumstances, and your spouse's, civil partner's or cohabitant's circumstances, including:

- Taking up any paid employment of any sort.
- Engaging in self-employment.
- Taking up voluntary work\* (requires DSP approval).
- Employment on an approved employment programme / training scheme.
- Claiming and receiving any other Social Welfare benefit or assistance.
- Returning to education (including full-time or part-time).
- Leaving the country, including holidays or emergency absences.
- Any changes in your family circumstances that may affect your payment. For example, if a qualified child moves out of the family home or if your spouse, civil partner or cohabitant takes up employment.
- If you are unable / unfit to take up employment.
- Changes to income or means (from savings / investments / pensions / personal injury claims etc.)

*\*Voluntary Work: you cannot engage in voluntary work with a 'for-profit' commercial employer or business.*

**Jobseeker's – Overpayment**

If the Department overpays you in error or because of a change in circumstances where you failed to inform them of a change in circumstances, you will be asked to repay the monies you received.

Where an overpayment has been established, the Department can deduct up to 15% from your Social Welfare payment without your consent to recover the monies owed.

You will be notified of the Department's intention to make this type of deduction from your payment. You will be given the opportunity to put forward any circumstances you feel are relevant to the amount of money the Department are seeking to recover / deduct from your payment each week.

If the error occurred because of the actions / inactions of the Department and

you could not have reasonably been expected to be aware of the error, you may not be liable to repay any overpayment. This may require that you submit an appeal to the Social Welfare Appeals Office. Please contact the INOU for more information on 01 – 8560088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie)

The Department may also seek to have you agree to make an additional repayment on top of the 15% deduction, but you are not obliged to do so. A decision on a person's entitlement to a payment can result in an overpayment being assessed against them. If you appeal the decision, the overpayment may be affected by the outcome of the appeal (in other words, if the appeal is successful this may result in the overpayment being cancelled).

## Jobseeker's – Qualifying Conditions

### Jobseeker's Payments – Genuinely Seeking Work

To qualify for a Jobseekers' payment, you must prove that you are capable, genuinely seeking work and available for full-time employment (not part-time only). You must be able to show that you are:

- Available for full-time work
- 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, work experience 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 and have proof of your job seeking efforts. See Chapter 3 for more information.

### Jobseeker's Payments – Capable of Work

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 Jobseeker's payment must be capable of work on that day.

A person is capable of work if there is no evidence to the contrary (unless s/he states otherwise or presents information or evidence which by its nature could suggest they are incapable of work), or where, on request, s/he fails to produce a final medical certificate from their doctor following a period of illness.

## Jobseeker's Penalty / Reduced Rates of Payment

Your Jobseeker's payment may be reduced if you fail, without good reason, to avail of suitable education, training or development opportunities, or specified employment programmes and schemes, which are considered appropriate to your circumstances, and which are agreed with the Intreo Centre, or with the employment service providers contracted by the Minister for Social Protection.

Offers of training or participation in programmes, including work experience,

must be reasonable and appropriate to the individual based on their skills, abilities, education and capacity to engage in such training / work experience.

### **Jobseeker's Penalty / Reduced Rates – Disqualification of a Claim**

The governing Social Welfare legislation does not provide for a disqualification or complete withdrawal of a Jobseeker's payment following any refusal to participate in any work experience programme. However, your payment may be reduced by the application of a Penalty Rate if you fail, without good reason, to attend Activation meetings or avail of suitable education, training or development opportunities or specified employment programmes and schemes, which are considered appropriate to your circumstances and agreed with the Department's Intreo Employment Personal Advisors/ Job Coaches.

After a minimum of 21 calendar days (3 weeks) on a Reduced / Penalty Rate, where you continue to refuse, without good reason, to attend Activation meetings or avail of suitable education, training or specified employment programmes, your Jobseeker's payment may be disqualified for up to 9 weeks i.e., your Personal rate of payment may be reduced to nil.

### **Jobseeker's Penalty / Reduced Rates – Review**

If your Jobseeker's payment has been reduced to a Penalty / Reduced Rate, and you are unhappy with the decision of the Department of Social Protection, you can request a review of that decision. If you are unhappy with the outcome of that review, or if a review was declined, you may have the right to appeal this decision to the Social Welfare Appeals Office, whether you have had a review of the decision or not– see Appeals later in this chapter.

### **Jobseeker's Penalty / Reduced Rates – Appeals**

You cannot appeal the rate of payment where a Penalty / Reduced Rate is applied; this is fixed in Social Welfare legislation and cannot be changed. However, you can appeal against the grounds, reasons or evidence relied upon by the Department of Social Protection in reaching a decision to reduce your payment to a Penalty Rate.

## **Working and Claiming a Jobseeker's Payment**

If you engage in any work as an employee, even if you work only one hour in a day, that day will be considered a day of employment by the Department of Social Protection and you will be considered unavailable for work, or fully employed, on that day. If you work overnight, the day in which you work the most hours is considered the day of employment. Please see Chapter 4 for detailed information on working and claiming a Jobseeker's payment.

### **Working on Sunday**

**Jobseeker's Pay-Related Benefit (JPRB):** You cannot work as an employee, or be self-employed, while in receipt of Jobseeker's Pay-Related Benefit (JPRB) payment. If you wish to take up employment or self-employment, you must

transfer from Jobseeker's Pay-Related Benefit (JPRB) to Jobseeker's Benefit (JB).

**Jobseeker's Allowance:** Sunday is treated as a day of employment and is considered when calculating the amount of Jobseeker's Allowance for which you will qualify. Income from employment on a Sunday will be assessed as means when calculating entitlement to Jobseeker's Allowance.

**Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed):** Sunday is treated as a day of employment and is considered when calculating the amount of Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) for which you will qualify – see Chapter 4 for more information.

## Jobseeker's Benefit payments



### Jobseeker's Pay-Related Benefit (JPRB) – from 31st March 2025

Jobseeker's Pay-Related Benefit (JPRB) has replaced Jobseeker's Benefit as the Social Insurance payment for full-time Jobseeker's from the 31st March 2025, where a person is fully unemployed. Jobseeker's who are working part-time / casual or self-employed must apply for Jobseeker's Benefit (JB) instead of Jobseeker's Pay-Related Benefit (JPRB).

## Jobseeker's Pay-Related Benefit (JPRB)

**Jobseeker's Pay-Related Benefit – (JPRB)** is for jobseekers who are **fully unemployed** on or after 31st March 2025. You cannot engage in employment or self-employment and claim / receive Jobseeker's Pay-Related Benefit (JPRB)

Jobseeker's Benefit (JB) remains available to part-time / casual / short-time workers, people who are temporarily laid off, including retained fire-fighters, seasonal workers and those in the education sector who claim Jobseeker's Benefit during holiday periods.

### Jobseeker's Pay-Related Benefit (JPRB) – Making a Claim

Applications for Jobseeker's Pay-Related Benefit (JPRB) should be made within six weeks of losing employment.

**Apply Online:** If you have a verified MyGovID account, you can apply online on [www.MyWelfare.ie](http://www.MyWelfare.ie). If you have a basic MyGovID account and a Public Services Card, you can verify your account on [www.MyGovID.ie](http://www.MyGovID.ie).

**Apply in Person:** You can apply for Jobseeker's Pay-Related Benefit through your local Intreo Centre. You will need to provide your Public Services Card as part of your application.

### Jobseeker's Pay-Related Benefit (JPRB) – PRSI Requirements

To make a claim for Jobseeker's Pay-Related Benefit (JPRB) you must have the following PRSI contributions:

- at least 104 paid contributions (Classes A, H, or P) since you first started work, and
- at least 4 employment contributions in the 10 weeks immediately prior to the date the application for benefit is made, and
- at least 26 employment contributions (Classes A, H, or P) in the 52 weeks immediately prior to the first week for which you are claiming benefit.

### Jobseeker's Pay-Related Benefit (JPRB) – Rates and Duration of payment

Rates of payment are directly linked to previous earnings subject to a maximum or minimum rate. This is calculated from weekly average gross earnings for the 12 months previous to the 8 weeks before you lost your employment. This information is obtained by the Department of Social Protection directly from Revenue.

For example, if you lost your employment on Monday 7 April 2025, the Department of Social Protection will look back 8 weeks to the 10 February 2025. The weekly average earnings will be calculated between 10 February 2024 to 10 February 2025.

Maximum Rates of Payment	Pay-Related Benefit (Full) – 36 weeks
PRSI paid	5+ years (260 weeks + contributions)
Payment: First 13 weeks	60% of previous earnings, capped at €450 per week
Payment following 13 weeks	55% of previous earnings, capped at €375 per week
Payment final 13 weeks	50% of previous earnings, capped at €300 per week

Maximum Rates of Payment	Pay-Related Benefit (Reduced) – 26 weeks
PRSI paid	2-5 years (104 – 259 contributions)
For up to 26 weeks only	50% of previous earnings, capped at €300 per week
Minimum Rate (Fixed)	€125.00 per week

### Jobseeker's Benefit (JPRB) – 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:

- refusal of an offer of suitable employment
- loss of employment because of wilful misconduct

- leaving employment voluntarily without good cause or just reason
- refusal or failure to engage with Employment Support Services measures where benefit has been reduced by 20%

**Jobseeker's Pay-Related Benefit (JPRB) – Adult / Child Dependants**

There is no additional payment / rate for any Adult or Child dependant on Jobseeker's Pay-Related Benefit (JPRB).

**Jobseeker's Pay-Related Benefit (JPRB) – Redundancy**

The rate of Jobseeker's Pay-Related Benefit (JPRB) payable is not affected by the amount of any redundancy payment the applicant received on being made redundant. Please note, Optional Jobseeker's Allowance (see following pages) and Jobseeker's Allowance are means tested payments and where a person opts for / moves onto either of those payment, any monies in savings / capital from a redundancy payment, may affect entitlement to a Jobseekers Allowance payment.

**Jobseeker's Pay-Related Benefit (JPRB) – Work and Self-Employment**

Jobseeker's Pay-Related Benefit (JPRB) is only payable where the recipient is fully unemployed, that is where they are not engaged in any part-time / casual employment or self-employment.

**Jobseeker's Pay-Related Benefit (JPRB) – Taking up Work**

Jobseeker's Pay-Related Benefit (JPRB) is only payable where the recipient is fully unemployed, that is where they are not engaged in any part-time / casual employment or self-employment. If you start to work again, you will need to close your Jobseeker's Pay-Related Benefit claim.

If you take up part-time work for 3 days or less, you may be eligible for Jobseeker's Benefit (JB), instead of Jobseeker's Pay-Related Benefit, based on the remaining period of Jobseeker's Pay-Related Benefit you would have qualified for ie. 9 months on 6 months.

**Jobseeker's Pay-Related Benefit (JPRB) – Taking up Work Supports**

If you have been offered employment, and the job is paid on a monthly or bi-weekly basis, it could mean that you may be waiting days / weeks to be paid your first salary – with no Jobseeker's payment available.

In support of Jobseeker's in these circumstances, the Department of Social Protection (DSP) can make available a payment through the Supplementary Welfare Allowance (SWA) scheme to financially support Jobseeker's in taking-up employment.

This payment, is known as 'Payment Pending Wages'. It can be made for up to 30 days for anyone returning to/taking up work, where they would no longer qualify for a Jobseeker's payment because they are in full-time employment. See Chapter 4 – Payment Pending Wages for more information.

**Jobseeker's Pay-Related Benefit (JPRB) – Other Social Welfare Payments**

If you are getting Widow's/Widower's or Surviving Civil Partner's Pension or



One-Parent Family Payment and lose your employment you may qualify for a JPRB payment. You can keep your Widow's/Widower's or Surviving Civil Partner's Pension or One-Parent Family Payment, and if you are entitled to a higher rate on Pay-Related Benefit you will be paid the difference on your Pay-Related Benefit payment.

**Example:**

- One Parent Family Payment with one child (under 12) = €244 + €50 = €294
- Jobseeker's Pay-Related Benefit (JPRB) rate (based on PRSI) = €450 per week (first 13 weeks)
- Jobseeker's Pay-Related Benefit (JPRB) rate payable = €156 (€450 - €294)

This means that the One Family Payment recipient will receive a JPRB payment of €156 in addition to their €294 per week OPF payment.

**Jobseeker's Pay-Related Benefit (JPRB) – Disability Allowance / Carer's payment**

Jobseeker's Pay-Related Benefit (JPRB) is not payable where the applicant has become fully unemployed but is currently in receipt of a Disability Allowance or Carer's payment. JPRB requires that the applicant is available for full-time work.

**Jobseeker's Pay-Related Benefit (JPRB) – FastTrack**

The Department operates a fast-tracking system for customers who sign-off to take up work for a short period of up to 13 weeks. If you have been offered full-time employment, including work for 4 days or more per week, for up to 13 weeks, you will not qualify for a Jobseeker's payment for this period, but you may benefit from the fast-track process. The fast-track system allows you to sign back on without the need to go through the process as a new claimant and ensure that your original Jobseeker's payment is reinstated without delay. To avail of the fast-track process, you must inform the local Intreo Centre / Branch Office in advance that you are taking up work.

**Jobseeker's Pay-Related Benefit (JPRB) – Optional Jobseeker's Allowance**

In some circumstances it may be better for a person to claim a means-tested Jobseeker's Allowance payment instead of the reduced rate of Jobseeker's Pay-Related Benefit. The full Personal Rate of Jobseeker's Allowance (JA) is €246, plus an additional payment for a qualified spouse / partner / cohabitant and any dependent children. You can apply for Optional Jobseeker's Allowance at any time during your Jobseeker's Pay-Related Benefit (JPRB) claim and you can change between Jobseeker's Benefit and Optional Jobseeker's Allowance as many times as you need. Time spent on Optional Jobseeker's Allowance will count as time spent on JPRB.

**Jobseeker's Pay-Related Benefit (JPRB) – Moving to Jobseeker's Allowance**

If you have exhausted your entitlement to a Jobseeker's Pay-Related Benefit (JPRB) payment, you may be able to claim Jobseeker's Allowance. Moving from Jobseeker's Pay-Related Benefit (JPRB) to Jobseeker's Allowance is not

automatic; you must make an application for Jobseeker's Allowance with the Department of Social Protection.

While your application for Jobseeker's Allowance is being processed, you may be able to apply for a means-tested Supplementary Welfare Allowance (SWA) payment for yourself and your family – see Chapter 2 for more on SWA payments.

## Jobseeker's Benefit (JB)

Jobseeker's Benefit is a weekly payment made by the Department of Social Protection to unemployed jobseeker's who are between 18 and 66 years of age who are:

- part-time or casually employed,
- short-time workers,
- seasonal workers, and
- to those whose employment is based around the school or academic year. This also includes retained fire-fighters who are out of work, meet the general qualification criteria, as outlined below, and have enough PRSI contributions to qualify for this social insurance payment.

### Jobseeker's Benefit (JB) – Taking up Work Supports

If you have been offered employment, and the job is paid on a monthly or bi-weekly basis, it could mean that you may be waiting days / weeks to be paid your first salary – with no Jobseeker's payment available.

In support of Jobseeker's in these circumstances, the Department of Social Protection (DSP) can make available a payment through the Supplementary Welfare Allowance (SWA) scheme to financially support Jobseeker's in taking-up employment.

This payment, is known as 'Payment Pending Wages'. It can be made for up to 30 days for anyone returning to / taking up work, where they would no longer qualify for a Jobseeker's payment because they are in full-time employment. See Chapter 4 – Payment Pending Wages for more information.

### Jobseekers Benefit (JB) and Jobseeker's Pay-Related Benefit (JPRB)

Unlike Jobseeker's Pay-Related Benefit (JPRB), you **do not** have to be fully unemployed to qualify for Jobseeker's Benefit. You can engage in part-time and casual employment, as well as self-employment while in receipt of Jobseeker's Benefit (JB). However, you must be Genuinely Seeking full-time employment in order to qualify / continue to qualify for Jobseeker's Benefit (JB), even if you are engaged in casual or part-time employment, and you will be expected to keep and provide evidence of your jobseeking.

**JPRB:** If you are in receipt of Jobseeker's Pay-Related Benefit (JPRB) and you want to take up casual or part-time employment, or engage in self-employment, you

will need to apply to change your payment from Jobseeker's Pay-Related Benefit (JPRB) to Jobseeker's Benefit (JB).

### Jobseekers Benefit (JB) – Means Testing

Jobseeker's Benefit is not 'means tested', so any income you, or your spouse, civil partner or cohabitant have from savings or investments or property other than your own home, will not affect your Personal Rate of payment on a Jobseeker's Benefit claim. Jobseeker's Benefit is not paid for the first 3 days of your claim.

You may qualify for an additional payment for your spouse, civil partner or cohabitant and any dependent children under the age of 18 (incl. 18 years to 22 years if in full-time education). If your spouse, civil partner or cohabitant has an income between €100.01 and €310.00 per week you may receive a tapered payment for them. If their income is more than €310.00 you will not receive any payment for them.

If your spouse / partner / cohabitant works or engages in self-employment, any income they generate may affect any payment you receive for them on your Jobseeker's Benefit (JB) claim.

### Jobseeker's Benefit (JB) – Rates of payment:

Maximum Rates of Payment	Jobseeker's Benefit (JB)
Claimant:	€244.00
Qualified Adult:	€162.00
Each Qualified Child:	€50.00 (Under 12)
Each Qualified Child:	€62.00 (12 and over)

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

### Jobseeker's Benefit (JB) – Duration of payment

**JB – 9 Months** – Jobseeker's Benefit is paid for a maximum of 9 months to new claimants who have at least 260 paid contributions since starting in insurable employment.

**JB – 6 Months** – Jobseeker's Benefit is paid for a maximum of 6 months to claimants who have less than 260 paid contributions since starting in insurable employment.

- If you exhaust your claim for Jobseeker's Benefit, and you do not re-qualify for Jobseeker's Benefit, (see re-qualifying for Jobseeker's Benefit in this chapter), and you are unemployed and 'Genuinely Seeking Work', you can apply for Jobseeker's Allowance.

- Jobseeker's Allowance is a means-tested payment and will take into consideration both you and your spouse's, civil partner's or cohabitant's income, e.g., savings, investments, property other than your own home and any income from employment/self-employment either you or your spouse, civil partner or cohabitant may have – see Jobseeker's Allowance in this chapter for more information.

### **Jobseeker's Benefit (JB) – 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 good reason.
- If you lose your job because of your own misconduct.
- If you are aged under 55 and receive 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. If you intend to use some of the redundancy payment to clear or reduce debts, the Department may offset these debts against the amount received before deciding on any period of disqualification. Arrears of mortgage or rent, arrears of telephone/electricity/gas bills and debts to moneylenders can be considered.

### **Jobseeker's Benefit (JB) – Linking Jobseeker's Benefit Claims**

A person who is employed for 4 or more consecutive days and becomes unemployed may make a repeat claim for JB when that employment ends. Where a person re-applies for JB within 26 weeks of a previous JB claim, s/he qualifies for the same rate of JB that was previously in payment, subject to satisfying the conditions for receipt of the payment and subject to any change of circumstances and budgetary increases.

### **Jobseeker's Benefit (JB) – Periods disregarded for linking claims**

Periods on any of the following activities for up to 1 year are disregarded when determining the break between two Jobseeker's Benefit claims. A person may have consecutive periods on different activities disregarded, once they do not spend more than one year on any one activity.

- SOLAS training,
- Community Employment (CE)
- Part-time Job Incentive Scheme (PTJI)
- European Voluntary Service Initiative

Periods of up to 2 years are disregarded when determining the break between 2 JB claims where the person was on VTOS. For SOLAS training, ETB, Community Employment, TÚS periods of up to 2 years are disregarded when determining the break between two Jobseeker's Benefit claims where the person was on VTOS.

### Jobseeker's Benefit (JB) – Requalifying for JB

If you have used up your entitlement to Jobseeker's Benefit (JB), you may requalify by working and paying the appropriate PRSI contributions for at least 13 weeks. If you are working and getting JB, as in the case of systematic short-time workers and some part-time workers, the 13 weeks paid contributions can begin once you have been paid JB for 156 days.

You must have suffered a substantial loss of employment to requalify for JB, unless you are a casual worker. If you have lost your job, you will have suffered a substantial loss of employment. If you are a part-time or systematic short-time worker, the Department of Social Protection (DSP) will look at your pattern of employment over the last 13 weeks or another more representative period to find out whether you have suffered a substantial loss of employment.

### Jobseeker's Benefit (JB) – PRSI Requirements

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

At least 104 paid contributions (Classes A, H, or P) or 156 self-employed contributions (Class S) since you first started work, **and**

- Have 39 paid or credited contributions in the relevant tax year (of which at least 13 must be paid\* or
- Have 26 paid contributions in the relevant tax year and 26 paid contributions in the year immediately preceding it.



\*If you do not have 13 paid contributions in the relevant tax year the following years can be used to meet the condition: The two tax years before the relevant tax year; the last complete tax year; the current tax year.

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

If you earned a gross weekly wage average of € 300 per week in the relevant tax year and you satisfy all the conditions, you will qualify for the maximum personal rate of Jobseeker's Benefit.

### Jobseeker's Benefit (JB) – 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 2025 / 2026 the Relevant Tax Years are 2023 / 2024.

### Jobseeker's Benefit (JB) – Reduction in Payment

If you only qualify for a reduced rate of Jobseeker's Benefit because of your earnings in the relevant tax year, you may find it more financially beneficial to claim an Optional Jobseeker's Allowance payment or have your spouse, civil partner or cohabitant claim for you as a Qualified Adult.

### Wage Band Limits – Weekly payment for new claims

Average weekly Earnings	Personal Rate	Qualified Adult	Each Child (full-rate)* (Under 12) (12 and Over)	
Less than €150	€109.50	€104.90	€50	€62
€150 - €220	€157.30	€104.90		
€220 - €300	€191.10	€104.90		
€300 or more	€244.00	€162.00		

\* If you do not qualify for an increase for a qualified adult you may get a half-rate child support payment, 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.

### Jobseeker's Benefit (JB) – Optional Jobseeker's Allowance

In some circumstances it may be better for you to claim the means-tested Jobseeker's Allowance payment instead of the reduced rate of Jobseeker's Benefit. The full Personal Rate of Jobseeker's Allowance (JA) is €244. You can apply for Optional Jobseeker's Allowance at any time during your Jobseeker's Benefit entitlement and you can change between Jobseeker's Benefit and Optional Jobseeker's Allowance as many times as you need.

## Jobseeker's Pay-Related Benefit (JPRB) / Jobseeker's Benefit (JB) and Redundancy

### JPRB and JB – Statutory Redundancy

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 or more years, then they would normally have enough PRSI contributions to qualify for a Jobseeker's Pay-Related Benefit (PRB) / Jobseeker's Benefit (JB) payment.

### JPRB and JB – Voluntary Redundancy

This 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 Jobseeker's Pay-Related Benefit (PRB) / Jobseeker's Benefit (JB) and will retain entitlement to their full term of Jobseeker's Pay-Related Benefit (PRB) / Jobseeker's Benefit (JB) if they satisfy the conditions for the scheme.

**JPRB and JB – Voluntary Severance / Voluntary Separation**

Voluntary Severance / Voluntary Separation occur when an employer asks for staff to voluntarily depart from or leave the employment of a company. A voluntary severance does not constitute a redundancy. This is because that job may continue to exist even after the person who accepted the voluntary severance has left the company.

You may not automatically qualify for a Jobseeker's Pay-Related Benefit (PRB) / Jobseeker's Benefit (JB) / Jobseeker's Allowance payment if you accept voluntary severance / voluntary separation. This is because you will have in effect 'voluntarily' made yourself unemployed.

Any monies received from a voluntary severance will be assessed as 'means' for the purpose of the means test for qualification for Jobseeker's Allowance and Supplementary Welfare Allowance (SWA). Voluntary severance payments are not tax-free payments and are subject to normal tax assessment.

**JPRB and JB – Genuinely Seeking Work (GSW)**

Although being made statutorily redundant would normally mean that a person would have sufficient PRSI contributions to qualify for Jobseeker's Pay-Related Benefit (JPRB) or Jobseeker's Benefit (JB), applicants must also satisfy the Genuinely Seeking Work condition. You are reasonably expected to look for work immediately after you have received notice of any intention to make you redundant and may be asked for proof of such efforts. You are also 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.

**JPRB and JB – Not Genuinely Seeking Work**

People in receipt of Jobseeker's Pay-Related Benefit (JPRB) and Jobseeker's Benefit (JB) 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 you are not genuinely seeking full-time work or if you refuse to engage in a recommended intervention, your payment can be stopped.

If this happens, you can seek to have the decision reviewed by the Deciding Officer. If that review is not successful, you can appeal the decision to the Social Welfare Appeals Office. Supplementary Welfare Allowance cannot be paid to replace a Penalty / Reduced Rate reduction. Therefore, no SWA top-up is permissible while a Penalty / Reduced Rate is in place. However, if your payment is stopped completely, and is not the subject of a Penalty / Reduced Rate reduction – you may be able to seek a means-tested Supplementary Welfare Allowance (SWA) payment whilst making your appeal.

**JPRB and JB – Failure to disclose information**

Persons in receipt of Jobseeker's Pay-Related Benefit (PRB) / Jobseeker's Benefit (JB) are required to advise the Department of Social Protection of any change in their circumstances, particularly those in relation to their availability for work,

education, training or work experience and change of address. Failure to disclose such information could result in your Jobseeker's Pay-Related Benefit (PRB) / Jobseeker's Benefit (JB) being suspended or disqualified. If this happens you may be able to seek a review or appeal this decision.

### JPRB and JB – Penalty Rates

Your Jobseeker's Pay-Related Benefit (PRB) / Jobseeker's Benefit (JB) payment may be reduced if you fail, without good reason, to avail of suitable education, training or development opportunities or specified employment programmes and schemes, which are considered appropriate to your circumstances and which are agreed with the Intreo Centre, or employment service providers contracted by the Minister for Social Protection. Offers of training or participation in programmes, including work experience, must be suitable and appropriate to your personal circumstances.

## Jobseeker's Benefit (Self-Employed) – (JBSE)

Jobseeker's Benefit (Self-Employed) is: a payment for people between 18 and 66 who are no longer engaging in self-employment, who have **ceased** all self-employment activities and have paid enough self-employment (Class S) contributions.

### Jobseeker's Benefit (Self-Employed) – How to Qualify:

To qualify for Jobseeker's Benefit (Self-Employed), you must:

- be under pension age (which is currently 66) or between 66 and 70 and decide not to claim State Pension (Contributory).
- satisfy the PRSI contribution conditions.
- not be engaged in self-employment.
- be capable of working and available for full-time work.
- be genuinely seeking work.
- prove unemployment in the prescribed manner.

### Jobseeker's Benefit (Self-Employed) – Rates of Payment:

JOBSEEKER'S BENEFIT (SELF-EMPLOYED) — Rates of Payment			
Average weekly Earning	Maximum Personal Rate	Adult Dependant Rate	Child Dependant Rate
€300 or more	€244.00	€162.00	
€220 - €299.99	€191.10		€50 (under 12)
€150 - €219.99	€157.30	€104.90	€62 (12 and over)
Less than €150	€109.50		



### Jobseeker's Benefit (Self-Employed) – Duration of payment:

- **9 Months** – Jobseeker's Benefit (Self-Employed) is paid for a maximum of 9 months to new claimants who have at least 260 paid PRSI self-employment contributions.
- **6 Months** – Jobseeker's Benefit (Self-Employed) is paid for a maximum of 6 months to claimants who have less than 260 paid PRSI self-employment contributions.

### Jobseeker's Benefit (Self-Employed) – PRSI Conditions:

To qualify for Jobseeker's Benefit (Self-Employed), you must satisfy two PRSI contribution conditions.

- You must have 156 Class "S" contributions paid or 104 Class "A" or "H" contributions paid since entering insurable employment, *and*
- You must have 52 Class "S" contributions paid in the governing contribution year.

The governing contribution year is the second last complete tax year before the year in which the claim is made. For example, for claims made in 2025/2026, the governing contribution year is 2023/2024.

### Jobseeker's Benefit (Self-Employed) – Work:

You can work as an employee for up to 3 days a week and still get Jobseeker's Benefit (Self-Employed) for the other days as long as you are available for full-time work.

### Jobseeker's Benefit (Self-Employed) – Self-Employment:

To qualify for Jobseeker's Benefit (Self-Employed) you **must stop** all self-employment activity.

## Issues that may affect your claim

### Processing times for claims – Jobseeker's Payments

Depending on a variety of circumstances, your application for Jobseeker's Pay-Related Benefit (JPRB) / Jobseeker's Benefit (JB) or Jobseeker's Benefit (Self-Employed) may take a few weeks to be processed. Whilst awaiting the processing of your claim, you may make a claim for Supplementary Welfare Allowance (SWA) from the Department of Social Protection's Designated Person (formerly known as the Community Welfare Officer).

Supplementary Welfare Allowance is a means-tested payment and will take into consideration you and your spouse's, civil partner's or cohabitant's savings, investments, property other than your own home and any income from employment/self-employment you or your spouse, civil partner or cohabitant may have. This means-test will also assess income from any Redundancy payments.

Any monies paid to you through an SWA payment will be recovered by the Department of Social Protection from any arrears which might arise in the processing of your Jobseeker's claim.

### **Leaving Employment – 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 into the near future when this will come into effect. The length of notice you are entitled to will depend on your contract of employment and also your statutory entitlement under employment law.

If you are not required to work your 'notice' period and you are paid for the notice period in advance of leaving your employment, you can claim a Jobseeker's payment from the first day of unemployment – i.e., the day you leave work, where you are not employed. If you continue to be paid by the employer, you will not be 'officially' unemployed until the date your employment is terminated according to the information on the Revenue MyAccount service. As such you would not be able to claim a Jobseeker's payment, either Jobseeker's Pay-Related Benefit, Jobseeker's Benefit or Allowance, until the date of termination of employment as listed on the Revenue MyAccount service – see Your Rights at Work in Chapter 4.

### **Moving from JPRB / JB to Jobseeker's Allowance**

If you have exhausted your entitlement to a Jobseeker's Pay-Related Benefit (JPRB) / Jobseeker's Benefit (JB) payment, and you remain a jobseeker seeking full-time employment you may be able to claim Jobseeker's Allowance. Moving from Jobseeker's Pay-Related Benefit (JPRB) / Jobseeker's Benefit (JB) to Jobseeker's Allowance is not automatic; you must make an application for Jobseeker's Allowance with the Department of Social Protection.

Jobseeker's Allowance is means-tested. This means that your rate of payment on Jobseeker's Allowance could be affected by any savings, capital, investments or property in Ireland or abroad (other than your own home) held by you or your spouse, civil partner or cohabitant.

While your application for Jobseeker's Allowance is being processed, you may be able to apply for a means-tested Supplementary Welfare Allowance (SWA) payment for yourself and your family – see Chapter 2 for more on SWA payments.

### **Jobseeker's Allowance (JA)**

Jobseeker's Allowance is a payment available to unemployed jobseekers who do not have enough PRSI contributions to qualify for Jobseeker's Benefit and who satisfy the qualifying conditions, such as 'Genuinely Seeking Work'. Jobseeker's Allowance is 'means-tested', so any income you, or your spouse, civil partner or cohabitant, have from savings, investments and property other than your own home, may affect your payment.

You may receive an additional payment for your spouse, civil partner or cohabitant (qualified adult) and any qualified children under the age of 18.

**Jobseeker's Allowance – Taking up work Supports**

If you have been offered employment, and the job is paid on a monthly or bi-weekly basis, it could mean that you may be waiting days / weeks to be paid your first salary – with no Jobseeker's payment available.

In support of Jobseeker's in these circumstances, the Department of Social Protection (DSP) can make available a payment through the Supplementary Welfare Allowance (SWA) scheme to financially support Jobseeker's in taking-up employment. This payment, is known as 'Payment Pending Wages'. It can be made for up to 30 days for anyone returning to / taking up work, where they would no longer qualify for a Jobseeker's payment because they are in full-time employment. See Chapter 4 – Payment Pending Wages for more information.

**Jobseeker's Allowance – Means and Rates of Payment**

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

**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. The full rate of Jobseeker's Allowance will be paid to those under 25 years of age in the following circumstances:

- Claimants with qualified children.
- People transferring from Disability Allowance to Jobseeker's Allowance.
- People whose claim is linked to a previous Jobseeker's Allowance claim made within the previous 12 months to which the maximum Personal Rate applied, subject to any change in circumstances and budgetary increases.
- Certain children who were in the care of the Child and Family Agency (Tusla) during the period of 12 months before reaching 18. They are not subject to the reduced rates of JA between the ages of 18 and 24.
- If you were getting an age-related reduced rate of Jobseeker's Allowance payment and you take part in a course of education, training or an employment support scheme, the appropriate personal rate of payment applicable to that course or scheme will apply as long as you are aged under 25. When you complete the course, you will revert to your previous age-related Jobseeker's Allowance rate.
- All new Back to Education Allowance (BTEA) participants aged under 25 who were getting a reduced age-related Jobseeker's Allowance payment, will get a maximum BTEA weekly rate of €244.00. Any means that participants have are deducted from this rate.

JOBSEEKER'S ALLOWANCE — Rates of Payment			
Age	Max Personal Rate.	Adult Dependent Rate	Child Dependent Rate
25+	€244.00	€162.00	€50.00 (under 12) €62.00 (12 and over)
Under 25	€153.70	€153.70	People aged 18-24 with children qualify for the maximum personal rate of €244.00

\* *Jobseeker's Allowance for people aged under 25 is €244, only if the person is living independently and getting a state housing support such as Rent Supplement, Rental Accommodation Scheme (RAS) or Housing Assistance Payment (HAP). Otherwise the €153.70 rate will apply.*

### Jobseeker's Allowance – Duration of payment

Jobseeker's Allowance is paid from 18 years to 66 years as long as you continue to satisfy the qualifying criteria – that you are fully unemployed or unemployed at least 4 out of 7 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, retraining, education or work experience and that you continue to satisfy the means test.

### Jobseeker's Allowance – Issues that may affect your claim

Processing times for Jobseeker's Allowance claims depend on a variety of circumstances, so your application for Jobseeker's Allowance may take a few weeks to be processed. Whilst awaiting processing of your claim you may be able to make a claim for Supplementary Welfare Allowance (SWA) from the Department of Social Protection.

Supplementary Welfare Allowance is a means-tested payment and will take into consideration you and your spouse's, civil partner's or cohabitant's savings, investments, property (other than your own home) and any income from employment / self-employment you or your spouse, civil partner or cohabitant may have.

Any monies paid to you through an SWA payment will be recovered by the Department of Social Protection from any arrears accrued in the processing of your Jobseeker's Allowance claim.

### Jobseeker's Allowance – Habitual Residence Condition

A person must satisfy the Habitual Residence Condition in order to qualify for Jobseeker's Allowance or Supplementary Welfare Allowance payments, regardless of their 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 Area for two years or more

and then move to Ireland with the intention of settling here, may satisfy the Habitual Residence Condition.

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 [www.gov.ie/welfare](http://www.gov.ie/welfare).

Refusal of a payment on Habitual Residence Conditions can be appealed to the Social Welfare Appeals Office.

### **Jobseeker’s Allowance – Disqualification from payment**

#### **Jobseeker’s Allowance – Not Genuinely Seeking Work (GSW)**

Persons in receipt of Jobseeker’s Allowance are required to satisfy the ‘Genuinely Seeking Work’ (GSW) condition in order to continue to qualify for a payment. People in receipt of Jobseeker’s Allowance can be called for interview by the Department of Social Protection to determine if they meet the GSW requirements in accordance with the Department’s guidelines. If 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 (SWA) payment while making your appeal.

If you are refused a Jobseeker’s Allowance payment on ‘GSW’ grounds and you apply for an SWA payment, pending the outcome of your appeal, the Department of Social Protection can apply a ‘GSW’ test to decide if you qualify for an SWA payment.

#### **Jobseeker’s Allowance – 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:

- refusal of an offer of suitable employment
- loss of employment because of wilful misconduct
- leaving employment voluntarily without good cause or just reason
- refusal or failure to engage with Employment Support Services

#### **Jobseeker’s Allowance – Failure to disclose information**

Persons in receipt of Jobseeker’s 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 partner’s income. Failure to disclose such information could result in a Jobseeker’s Payment being suspended or disqualified.

#### **Jobseeker’s Allowance – Penalty Rates**

Your Jobseeker’s payment may be reduced if you fail, without good reason, to avail of suitable education, training or development opportunities or specified employment programmes and schemes, which are considered appropriate to

your circumstances and which are agreed with the Intreo Centre, or employment service providers contracted by the Minister for Social Protection.

## How to apply for a Jobseeker's Payment

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, on the first day you are unemployed. If you are applying for a means-tested payment, you will be asked for your own and your spouse's, civil partner's or cohabitant's recent bank statements and payslips and any other documentation that relates to your means.
2. Have your passport or driver's licence or other proof of your identity available. You may also need proof of your address if the address the Department has on its system is different to your current address, you can use a household bill (gas, electricity or other utility), bank statement or tax document.
3. You should provide a printout of your date of cessation of employment, available from the Revenue MyAccount system, or a letter from your employer stating the last day you worked.
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). When your claim is awarded, it will be reviewed by the DSP / Intreo from time to time, so you should keep details of any emails or letters from employers and jobs for which you have applied.
5. You may be asked about your willingness and availability to engage in training, retraining, education or work experience opportunities in support of your efforts to seek employment. Indicating that you are not willing or available to engage in such 'progression' options may affect your entitlement to a Jobseeker's payment.
6. While you are waiting for a decision on your Jobseeker's claim, and if your income is not enough to meet your needs, you can apply for a means-tested Basic Weekly payment under the Supplementary Welfare Allowance (SWA) scheme. Applications for SWA payments should be made to the Department of Social Protection.

If you are awaiting the processing of a Jobseeker's claim, Basic Weekly SWA payment or waiting for an appeal to be held with the Social Welfare Appeals Office and you have insufficient income to meet your needs, you can apply for

an SWA Additional Needs Payment (ANP) from the Department of Social Protection.

### **Additional Needs Payment – SWA – pending Appeal**

An Additional Needs Payment (ANP) 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 Additional Needs Payment (ANP) can also be 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.

## **Jobseeker's Payment Stopped**

Your jobseeker's payment can be stopped if:

- You fail to provide any information or documentation reasonably requested by the Department, only where such a request pertains to material you could reasonably be expected to provide where it is relevant and appropriate to the processing or administration of your Jobseeker's claim.
- You fail to attend meetings or interviews with Department of Social Protection officials without just cause or good reason.
- You fail to attend for interview at any training, education, retraining or work experience opportunity recommended or referred by the Department of Social Protection (including Community Employment and TÚS) without just cause or good reason.
- You refuse a suitable job offer or a suitable offer of training, retraining, education or work experience (including Community Employment and TÚS) without just cause or good reason.

### **What to do if your payment is stopped**

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

- Check 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 on 0818 66 22 44 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.
- If there is a delay in resolving the issue you can apply to the Department

of Social Protection for a Basic Weekly Supplementary Welfare Allowance (SWA) payment or an Additional Needs Payment (ANP) (these are means-tested) while you are attempting to resolve the issue.

- Contact the INOU on (01) 856 0088 for information and assistance if your payment has been stopped or if you are having difficulties accessing a Supplementary Welfare Allowance (SWA) payment.

## Breaking your Claim

### Holidays – Jobseeker’s Allowance

Persons in receipt of Jobseeker’s payment can take 2 weeks holidays (12 days excluding Sundays) in any calendar year. You are required to inform your Intreo Centre/Branch Office two weeks in advance of your departure. You must give a minimum of 10 days’ notice, and you cannot apply more than 21 days in advance. You can apply online through the [www.mywelfare.ie](http://www.mywelfare.ie) website.

### Holidays – Leaving the State – Jobseeker’s Benefit payments

- If you are under 65 years, you may leave the State for 2 weeks in a calendar year.
- If you are between 65 and 66 years, you may leave the State for more than 2 weeks. However, the absence must be temporary, and you must not take up employment or self-employment while temporarily absent from the State. You are required to inform your Intreo Centre / Branch Office two weeks in advance of your departure. You must give a minimum of 10 days notice, and you cannot apply more than 21 days in advance. You can apply through the [www.mywelfare.ie](http://www.mywelfare.ie) website.

## Fast-track – Signing off for up to 13 weeks

The Department operates a fast-tracking system for Jobseekers who sign-off to take up work for a short period of up to 13 weeks. If you have been offered full-time employment, including work for 4 days or more per week, for up to 13 weeks, you will not qualify for a Jobseeker’s payment for this period, but you may benefit from the fast-track process.

The fast-track system allows you to sign back on without the need to go through the process as a new claimant and ensure that your original Jobseeker’s payment is reinstated without delay. To avail of the fast-track process, you must inform the local Intreo Centre / Branch Office in advance that you are taking up work.

## Collecting your payment

Jobseekers’ payments are normally paid through the Post Office. The payment is made using your Public Services 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. Alternatively, in certain circumstances, you may opt for your payment to be made directly to your bank account.



If you do not have a Public Services Card, the following may be accepted as valid photographic identification (photo ID): Driving licence, Passport, GNIB card (Garda National Immigration Bureau), EU / EEA National Identity Card.

### Method of Payment – Casual Workers

Jobseeker's Allowance is normally paid weekly in arrears by way of Electronic Information Transfer (EIT) and collected in a post office, by cheque or by Electronic Fund Transfer (EFT) directly into the person's bank account.

Decisions on the choice of payment method are administrative. Most payments are made by EIT. Payment may be made by cheque in special circumstances. For example, if it is a more suitable payment method for the person and the facility is available. Part-Time and Casual workers are paid by EFT or Cheque.

### Maintenance – Deductions

**Child Maintenance:** Any child maintenance a person receives is no longer assessed in the means or income test for any social welfare payments.

**Other Maintenance Payments:** If a person is getting a maintenance payment that is not child maintenance, this will continue to be assessed as means.

### Overpayments

If you claim, or are paid, a Social Welfare payment that you are not entitled to, you will be asked to repay the money that you have received. You will be advised if an overpayment has been assessed against you and how the Department of Social Protection (DSP) proposes to recover the money from you.

#### Overpayment – up to 15% Deduction from payment

Where an overpayment has been established, the Department can deduct up to 15% from your Social Welfare payment (not including any increase for your partner and any children) without your permission or approval. The Department may also seek to have you agree to make an additional repayment on top of the 15% deduction, but you are not obliged to do so.

#### Overpayment – Reduction or Cancellation

The amount of any overpayment which is to be repaid by a person to the Department in relation to any Social Welfare claim may be reduced or cancelled where the overpayment arose because of:

- a failure by the Department to act within a reasonable period on information which was provided by or on behalf of the person concerned,  
*or*
- an error by the Department, *and*
- where the person concerned could not reasonably have been expected to be aware that a failure or error had occurred.

Reduction or cancellation of an overpayment because of a failure by the Department to act, or because of an error by the Department is provided for

in SI 142 of 2007 (as amended). If on review, this is not accepted by the Department, it may be necessary to refer the matter to the Social Welfare Appeals Office.

The Department of Social Protection will not continue to make deductions from a payment pending the outcome of any appeal to the Social Welfare Appeals Office.

### **Overpayments – Offsetting Overpayments**

Normally, the amount of any overpayment assessed against you may be reduced, or offset, if the Deciding Officer considers that you had an underlying entitlement to any other Social Welfare payment during the time the overpayment occurred.

This reduction, or offsetting, will not occur if the Department of Social Protection believe that the overpayment occurred because you deliberately provided false, inaccurate or misleading information in a deliberate attempt to make a fraudulent claim.

However, where your appeal is unsuccessful, and where the original decision of the Department still stands, you may not appeal the Department's decision not to offset the overpayment against any alternative entitlement you may have had.

### **Overpayments – False or misleading statements**

Where it has been determined that the overpayment arose due to false or misleading statements or wilful concealment of facts, Social Welfare legislation (SI 461 of 2011) provides that an overpayment will not be offset by any other alternative entitlement which may have been available to the person at the time.

A revised decision on a person's entitlement may also result in an overpayment.

### **Overpayments – Attachment of Earnings in employment**

Where the Department of Social Protection has determined that a person has been overpaid, and that person is no longer in receipt of a Social Welfare payment, the Department can seek to recover any outstanding overpayment/debt by means of a deduction from the person's wages directly from their employer.

Deductions of up to 15% can be made from your earnings (under section 15 of the Social Welfare and Pensions (Miscellaneous Provisions) Act 2013).

### **Overpayments – Attachment of Bank Accounts**

Any overpayment owed to the Department of Social Protection can also be taken from money that you hold in any bank, post office, credit union or other financial institution. It is also possible that you may not be able to withdraw money from a bank account (for example) until the overpayment has been repaid. You must be notified in writing before deductions can take place.

### **Overpayments – Repayment and Prosecution**

Where a determination has been made, by the Department, that an

overpayment has occurred because of fraud, the Department retains the right to pursue legal action against the claimant. If this occurs, you may need to seek legal advice or representation. Please contact the INOU on (01) 856 0088 for more information.

## The Appeals System

The officials who make decisions about your claim at the Department of Social Protection (DSP) are known as 'Deciding Officers' (DO) or 'Designated Persons' (DP). If you have received a decision from Department of Social Protection that you think is incorrect you have a number of options in seeking to address and resolve the problem or issue.

### Appeals – Review of a Decision

You have the right to ask the Deciding Officer / Designated Person 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/Designated Person 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 Officer's/Designated Person's decision are subjectively incorrect and need clarification.
- There has been a relevant change in your circumstances.
- The decision of the Deciding Officer/Designated Person is factually incorrect or inaccurate based on a point of fact or law.

Where appropriate, you should always ask the original Deciding Officer / Designated Person to review their decision before making an appeal. If the review process is unsuccessful you may wish to make a formal appeal to the Social Welfare Appeals Office.

### Appeals – Social Welfare Appeals (SWAO)

The Social Welfare Appeals Office is an Office of the Department of Social Protection which is responsible for determining appeals against decisions in relation to social welfare entitlements. It is headed by a Chief Appeals Officer and aims to provide an independent, accessible and fair appeals service with regard to entitlement to social welfare payments and to deliver that service in a prompt and courteous manner. It was established to provide an appeals service to persons who think they have received a statutory decision which is incorrect from:

- 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*
- Department of Social Protection Designated Persons, formerly known as Community Welfare Officers (CWO), on questions relating to entitlement

to certain Supplementary Welfare Allowance payments.

You can appeal a decision of the Department either online through the [www.MyWelfare.ie](http://www.MyWelfare.ie) website, by completing a Social Welfare Appeals form, by writing a letter or sending an e-mail stating the facts, reasons and grounds for your appeal. Appeals Officers are independent in their decision-making functions and will look at your appeal to determine your entitlement in accordance with the relevant legislation. Appeals Officers must decide cases in accordance with Social Welfare Legislation, as applied to the facts before them in each individual case.

### **Appeals – Payment while Appealing a Decision**

If you have lodged an appeal and you are waiting for a hearing, or a decision, from the Social Welfare Appeals Office you may be entitled to claim a Basic Weekly payment under the Supplementary Welfare Allowance (SWA) scheme from the Department of Social Protection.

The type of payment and amount you receive will depend on your individual circumstances. You may qualify for a weekly means tested payment to support you and your family and/or continued support of payment for Rent Supplement.

### **Appeals – Refused SWA pending Appeal**

If you are refused a Basic Weekly payment under the SWA scheme pending the processing or outcome of your appeal and you believe that such refusal is incorrect in accordance with the terms of the SWA scheme you should:

- Ask for the decision in writing, you are entitled to receive this.
- Submit a request, in writing, to the Department of Social Protection asking for a review of their original decision based on all the relevant information and facts available.
- If your request for a review is refused or if the review is unsuccessful, you may be able to lodge an appeal with the Social Welfare Appeals Office.
- If you lodge an appeal with the Social Welfare Appeals Office you can make a request for a Basic Weekly payment under the SWA scheme pending the outcome of your appeal. There is no automatic entitlement to a Basic Weekly SWA payment whilst awaiting the outcome of an appeal decision. Any such application can be refused unless new evidence is presented in support of any 'new' SWA application.
- If you do not qualify for a Basic Weekly payment, you can apply for an Additional Needs Payment (ANP) from the Department.
- If you are refused a payment, your spouse, civil partner or cohabitant may be able to make a claim for themselves and any qualified children in their own right.

### Appeals – Additional Needs Payments (ANP)

If you are awaiting the processing or outcome of an appeal with the Social Welfare Appeals Office and you have insufficient income to meet your needs, you can apply for an SWA Additional Needs Payment (ANP) from the Department.

An Additional Needs Payment (ANP) can be 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 Additional Needs Payment (ANP) can also be 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. Depending on your circumstances, for example where you are working full time or when an insurance claim has been settled, you may have to pay some or all of this back at a later date.

If you have been refused an Additional Needs Payment (ANP) or any other "once off" payment, these are not appealable to Social Welfare Appeals Office. If you wish to have any decision on these reviewed, you should request a review of the Designated Person's decision by a "Review Officer" of the Department of Social Protection.

### Appeals – How to make an Appeal

If you have received a decision letter from the department of Social Protection advising that you have the right of appeal, there are a number of ways that you can make an appeal.

- If you have a verified MyGovID account you can make an appeal through the [www.MyWelfare.ie](http://www.MyWelfare.ie) website
- You can fill in the SWAO1 form, available on the [www.mygov.ie](http://www.mygov.ie) website. You will need to save it on your device in order to be able to successfully fill it out. It can then be submitted directly to the Appeals Office by clicking "Send form by email". Alternatively, you can click "print form to post" and post it to: Social Welfare Appeals Office, D'Olier House, D'Olier Street, Dublin, D02 XY31.
- You can send a letter of appeal to the Social Welfare Appeals Office identifying the decision you wish to appeal and the grounds of your appeal;  
**or**
- You can send an e-mail to the Social Welfare Appeals Office identifying the decision you wish to appeal and the grounds of your appeal.

Whichever method you use, you should provide as much relevant and appropriate information and supporting documentation in relation to the grounds of your appeal.

### Appeals – Oral Hearings

If you want an oral hearing of your appeal, you should include this request on the appeal form / letter / e-mail stating why you consider your case requires or would benefit from an oral hearing.

Although an oral hearing may be requested it is up to the Appeals Officer to decide whether to grant such a request as Appeals Officers may make a summary decision on your claim based on the documentary evidence on file. You may also request / be provided with a 'remote' hearing which is conducted by telephone or online. A remote hearing allows you to engage with the Social Welfare Appeals Officer and provide information / discuss details in person in support of your appeal.

Where the Appeals Officer is of the opinion that the appeal can be determined on the basis of the documents available and without the need for an oral hearing, she or he may determine the appeal summarily – that is a where they make decision based on all the information and material available to the Appeals Officer, without the need to have you present for an oral hearing to provide information or clarification.

### **Appeals – Practical Steps in making your Appeal**

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

Technically, you must make your appeal within 60-days of the date of the letter you received from the Department of Social Protection giving the decision you wish to appeal. However, if there has been any delay in receiving such letter, through no fault of your own, this 60-day time limit may be extended.

If you fail to appeal within the 60-day time period, without requesting an extension for your appeal from the Social Welfare Appeals Office, your appeal may be refused on the grounds that you have failed to submit your appeal within the 60-day time limit. An appeal made after that period may be accepted with the approval of the Chief Appeals Officer.

The Chief Appeals Officer will consider causes and reasonable grounds for the delay as well as the length of time that has gone by since the notification of the decision of the Deciding Officer/Designated Person and the notification of appeal.

- If you intend to request a copy of your Social Welfare file from the Department of Social Protection in support of your appeal, you should advise the Social Welfare Appeals Office.
- 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...' and stating why you consider your case either requires or would benefit from an oral hearing. There is no automatic entitlement / absolute right to an oral hearing and a request for an oral hearing will not be given in all cases.
- If you are seeking the support of any organisation, group or legal adviser you should inform the Social Welfare Appeals Office within the 60-day time limit and request that the time limit on your appeal be extended to provide for opportunity to consult with them and to allow them sufficient time to review all information in supporting the submission of your appeal.

If you are attending an oral hearing, you may be accompanied at the hearing by a member of your family, or by any other person who will assist you with

your appeal or represent you at the oral hearing. You should inform the Appeals Officer that you will be seeking to have your representative present at an oral hearing and confirm the Appeals Office consent. You are free to bring legal representation if you wish, but this is not a requirement, and you may incur costs. The Social Welfare Appeals Office does not pay any legal costs you may incur.

- Collect all evidence supporting your appeal and, where relevant, bring witnesses who can provide evidence.
- You should always keep copies of all the correspondence you have from the Department and the Appeals Office – especially the original appeals form.
- You should request a copy of your Social Welfare file, and all the documentation relating to your case, from the Intreo Centre / Branch Office that dealt with your claim. Ask for this in writing under the Freedom of Information Act (FOI) 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 / adviser 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.
- The Appeals Officer will make a determination in relation to the appeal following his or her consideration of the appeal, including evidence given at any oral hearing, if applicable.
- The decision of the Appeals Officer will be provided in writing and, where the decision is not in favour of the appellant, will explain the reasons for the decision.
- If new evidence becomes available after the appeal, and this evidence relates to any facts, details or information in relation to the period which was under appeal, or if there has been a relevant change of circumstances since the decision was given, you can ask for the case to be reviewed. This is commonly referred to as a Section 317 appeal.
- If you lose your appeal, you can still apply for the same payment in the future if your circumstances have changed since the original decision.
- If the appeal is unsuccessful, you may ask the Chief Appeals Officer to review the case, but only if the Appeals Officer has made an error with regard to the law or the facts. Any request should be in writing and should specify in what way the Appeals Officer has erred in law or fact. This is commonly referred to as a Section 318 appeal.
- If your request for a review by the Chief Appeals Officers is unsuccessful, or if any review carried out by the Chief Appeals Officer is unsuccessful, you may be able to make a formal complaint to the Office of Ombudsman

in relation to the decision where a person believes that they have been unfairly treated by the Department of Social Protection or Social Welfare Appeals Office.

- The decision of an Appeals Officer is in general final and conclusive (Section 320) with respect of the Social Welfare system. However, a decision by an Appeals Officer, or the Chief Appeals Officer, may be subject to appeal to the High Court on a point of law (Section 327), review in light of new facts or evidence (Section 317), or by reason of a mistake made in relation to the law or the facts (Section 318).
- It is also open to any appellant to seek a judicial review of a decision in the Courts if she or he feels that a decision is deficient in respect of the tenants of due process, natural justice and fair procedure.

## Complaints

### Making a Complaint

If you are unhappy with any aspect of the service provided to you as a customer of the Department of Social Protection, or the manner or fashion in which you have been dealt with or treated, you have the right to make a complaint about this to the Department of Social Protection.

The complaints process cannot be used to address issues which would normally be dealt with either by way of a request to the Department for a review of the decision or through the Appeals process (see previous pages). This includes issues related to rates of payment, qualification criteria, means testing or other similar issues not directly related to Customer Services.

### How to Complain

The Department of Social Protection operate a Quality Customer Service Section (QCS) which accepts customer service complaints. If you lodge a formal complaint, you will be given a complaint reference number which will enable you to track the complaint and engage with the QCS Department about your complaint e-mail QCS section at: [customerservice@welfare.ie](mailto:customerservice@welfare.ie).

### Information You Should Provide When Making a Complaint

The following will speed up the handling of your complaint:

- Your name, address, telephone number, email address and Personal Public Service Number (PPS No).
- State the nature of your complaint i.e., what happened, when it happened.
- State the name of the office and the staff members names (if known) with whom you were dealing.
- Your daytime / mobile telephone number (if you have one), if you would like to be contacted by phone – this could speed up dealing with your complaint.