



CHAPTER 4

Welfare to Work

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Intreo – Department of Social Protection

Intreo is a service from the Department of Social Protection which helps jobseekers with their employment and income support services needs. Intreo provides a personalised service, based on your individual needs including:

- advice on education,
- training and personal development opportunities,
- job search assistance, *and*
- Information on, and access to, the range of income supports available from the Department of Social Protection.

Intreo – Partners National Employment Service

The Department of Social Protection (DSP) operates a service called the Intreo Partners National Employment Service (IPNES). The service is provided by companies contracted by the Department, known as Intreo Partners.

The service is aimed primarily at people who are long-term unemployed between (12) and (24) months. A personal adviser is assigned to every person, they will assess the person's skills, experience, challenges and work goals and will work with the person to secure and sustain full-time paid employment. People are referred to the IPNES for a period of one (1) year and can avail of other supports and training during this period.

People will be randomly selected by DSP for this service, but any person interested in availing of the service without any referral or selection should contact their local Intreo Office for further details.

Intreo – Partners Local Area Employment Service

A further service from DSP is the Intreo Partners Local Area Employment Service (IPLAES) which is provided by companies contracted by the Department, known as Intreo Partners.

The aim of the service is to assist people in finding sustainable full time paid employment by providing intensive individual support and assistance and is primarily aimed at long-term unemployed jobseekers most distant from the labour market twenty-four (24) months and over. A Personal Progression Plan will be agreed which will include a schedule of activities, actions and job focused targets.

People are referred to the IPLAES for a period of one (1) year and can avail of other supports and training during this period. If a person becomes employed, they can avail of in-employment support for a period of seventeen weeks.

People in receipt of other payments (Carers, Disability etc) or who are not in receipt of any DSP payment can also avail of this service. Any person interested in availing of this service should contact their local Intreo Office for further details.

EmployAbility

If you have a disability and wish to take up paid employment or you require assistance in finding a job, the EmployAbility Service provides an employment and recruitment service to assist people, who have a range of disabilities and impairments, to obtain and keep a job.

EmployAbility provides a number of 'on-the-job' supports, such as a Job Coach who will assist both the employer and the persons seeking employment. In order to avail of the EmployAbility Service, you must genuinely require the initial support of a Job Coach to obtain employment in the open market. The range of supports provided include:

- Individual needs assessment
- Vocational profiling and career planning
- Individual employment plans
- Job sourcing and job matching services
- On-the-job support and coaching
- Advice and support to employers
- Follow-up support and mentoring to both employers and employees.

Employment support is provided when accessing vacancies and applying for jobs. It also involves matching skills with the employers' needs, work experience placements, finding employers and assistance with integrating into the workplace. EmployAbility provides access to support services when required to maintain employment and advice on employment benefits and entitlements. For more information about EmployAbility, and to locate your nearest EmployAbility office, see chapter 7 or visit www.gov.ie/employability

My Welfare

www.MyWelfare.ie is the online home of welfare services. It allows you easy online access to a range of services from applying for certain schemes to updating your details and monitoring claims and applications. www.MyWelfare.ie is safe, secure, and accessible anytime, anywhere and on all devices.

Using the MyWelfare.ie website you can:

- Apply for payments including Jobseeker's Payments, Working Family Payment, and Maternity / Paternity / Parent's Benefit.
- Close your Jobseeker's Claim.
- Notify DSP of Holidays on Jobseekers' Payments.
- Submit your weekly part-time Jobseeker declaration.
- Advise the Department you have changed address.



Welfare to Work

- View your current and historic payments and request a statement of payments made to you by the DSP if required.
- View a statement of your PRSI contribution record and request a copy if required.
- Find out if you are eligible to receive Treatment Benefits.
- Learn about the services available to help you find work, upskill, retrain, or return to education.

To access services on www.MyWelfare.ie, you need a www.MyGovID.ie account. MyGovID is a single account that gives you safe, online access to a range of Irish Government services. This means you only have to sign up once and remember one password.

To create a basic account, you just need an email address and password, and it only takes 2 minutes. With a basic account you can apply for certain services and access www.jobsireland.ie to search for jobs. A verified www.MyGovID.ie account lets you access the full range of www.MyWelfare.ie services, as well as other Government online services.

Upgrading to a verified account is easy once you have your Public Services Card. Just follow the Verify Account steps on www.MyGovID.ie.

To find out more and register, visit www.MyWelfare.ie or www.MyGovID.ie.

Working and Claiming a Social Welfare Payment

In order to support your progression into full time employment, many Social Welfare schemes allow you to work part-time and continue to receive a Social Welfare payment.

In this chapter we provide information on the options available to persons in receipt of a wide-range of payment types to access part-time work, education and training in support of their progression back to work.

The key welfare payments which allow you work and retain some form of payment are:

- Jobseeker's Benefit (JB)
- Jobseeker's Allowance (JA)
- Jobseeker's Benefit (Self-Employed) – (JBSE)
- Jobseeker's Transitional Payment (JST)
- One-Parent Family Payment (OFP)
- Disability Allowance (DA)
- Carer's Benefit and Allowance
- Partial Capacity Benefit (PCB)

Jobseeker's Pay-Related Benefit: You cannot engage in any employment or self-employment while you are in receipt of a Jobseeker's Pay-Related Benefit (JPRB) payment. If you are in receipt of JPRB and wish to engage in part-time employment or self-employment you must apply for Jobseeker's Benefit instead of a Jobseeker's Pay-Related Benefit (JPRB).

The amount you earn from employment may affect your continued entitlement to receive your Social Welfare payment. In addition, your total income from employment and any Social Welfare payment may affect your entitlement to any existing secondary benefits you receive.

This can include Rent Supplement, differential rent, if you are a local authority tenant, or the amount of rent you may pay under Rental Accommodation Scheme (RAS) or the Housing Assistance Payment (HAP). Income from employment may also affect your entitlement to keep your existing Medical Card or GP Visit Card.

Jobseekers' Payments – Overview

Jobseeker's Allowance:

- **Means Test:** Jobseeker's Allowance is a means-tested payment. This means that any savings, investments, property (other than your own home), and income from employment or self-employment that you or your spouse/civil partner/cohabitant have can affect the rate of Jobseeker's Allowance you may qualify for.
- **Habitual Residence Condition:** In order to qualify for a Jobseeker's Allowance payment, you must satisfy the Habitual Residence Condition (HRC). To satisfy the Habitual Residence Condition (HRC) you must: have the right to live in the State with permission to access social welfare services.
- **Genuinely Seeking Work:** You must be genuinely seeking work to qualify for, and to continue to receive, a Jobseeker's Allowance payment. You may be required to provide information or details of your efforts to seek and find employment to the Department of Social Protection.
- **Activation/Engagement:** You will be required to engage with DSPs Intreo Employment Personal Advisors/Job Coaches or any other Intreo Partner employment service providers you are referred to by the Department of Social Protection to assist you in training / retraining / upskilling and seeking employment.
- **Time Limit:** Jobseeker's Allowance is not a time-limited payment. It is paid as long as you continue to satisfy all the qualifying conditions for the payment.

- **Education and Training:** You can only engage in education or training while in receipt of a Jobseeker's Allowance payment with the permission and approval of the Department of Social Protection. This includes any engagement in part-time education or full-time education. If you engage in any education which could be perceived to affect looking for / being available for full-time employment, your jobseekers' payment could be subject to review and could be stopped.

Jobseeker's Benefit:

- **Means Test:** Jobseeker's Benefit is NOT a means tested payment. This means that any savings, investments, property, income from employment or self-employment that you or your spouse, civil partner or cohabitant have can / will NOT affect your personal rate of Jobseeker's Benefit.

However, if you are claiming an increase for a Qualified Adult (IQA) for your spouse, civil partner, or cohabitant, any income they have from employment or self-employment could affect the rate of payment for your IQA or Child Support Payment for each qualified child

- **PRSI Contributions:** Jobseeker's Benefit is an insurance-based payment and to qualify for payment you must satisfy the PRSI contribution conditions.
- **Genuinely Seeking Work:** You must be genuinely seeking work to qualify for, and to continue to receive, a Jobseeker's Benefit payment. You may be required to provide details of your efforts to seek employment to the Department of Social Protection.
- **Activation/Engagement:** You will be required to engage with DSP's Intreo Employment Personal Advisors/Job Coaches or any other Intreo Partner employment service providers you are referred to by the Department of Social Protection to assist you in training / retraining / upskilling and seeking employment.
- **Redundancy:** If you were made redundant prior to your claim for Jobseeker's Benefit, the amount of weeks that you are paid Jobseeker's Benefit may be affected. If you received less than €50,000 in a redundancy payment, or are over the age of 55, you will not be subject to any reduction in the number of weeks of payment.
- **Jobseeker's Allowance:** If your Jobseeker's Benefit has stopped because your claim has exhausted, you may be able to apply for Jobseeker's Allowance.

Jobseekers' Payments – Part-Time Work

Jobseeker's Payments:

If you are unemployed and in receipt of either Jobseeker's Benefit (JB), Jobseeker's Benefit (Self-Employed) (JBSE) or Jobseeker's Allowance (JA), you can accept an offer of part-time work and may be able to qualify for some Jobseeker's Benefit, Jobseeker's Benefit (Self-Employed) or Jobseeker's Allowance payment for the days that you are unemployed. For Jobseeker's Benefit (Self-Employed), the part-time work must be insurable employment and not self-employment.

Jobseeker's Pay-Related Benefit (JPRB): You cannot engage in any employment or self-employment while in receipt of Jobseeker's Pay-Related Benefit (JPRB). If you are in receipt of Jobseeker's Pay-Related Benefit (JPRB) and wish to take up part-time employment you must apply for Jobseeker's Benefit (JB) instead of Jobseeker's Pay-Related Benefit (JPRB).

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

- Unemployed at least 4 days in any 7 consecutive days (including Sunday).
- Genuinely seeking work (GSW).
- Available for full-time work.
- Not engaged in self-employment – Jobseeker's Benefit (Self-Employed) only.

Working for any part of a day, even only for one hour, is counted as a day of employment by the Department of Social Protection.

You must advise the Department of any work you intend to undertake while receiving either Jobseeker's Benefit, Jobseeker's Benefit (Self-Employed) or Jobseeker's Allowance.

If you are engaged in part-time employment, you must be available for full-time work and genuinely seeking work (see Chapter 1) to qualify for a Jobseeker's Benefit, Jobseeker's Benefit (Self-Employed) or Jobseeker's Allowance payment.

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

Part-Time Work and Moving from JB to JA

You can engage in part-time employment while in receipt of Jobseeker's Benefit. If you are about to exhaust your claim for Jobseeker's Benefit or Jobseeker's Benefit (Self-Employed) and intend to apply for Jobseeker's

Allowance, it is particularly important that you check if your entitlement to a Jobseeker's Allowance payment will be affected by:

- Part-time employment / self-employment you are engaged in, **or**
- Employment / self-employment your spouse / civil partner / cohabitant is engaged in.

Jobseeker's Benefit and Jobseeker's Benefit (Self-Employed) are non-means-tested payments and will not be affected by any savings, investments, etc., but any income from employment or self-employment of your spouse / civil partner / cohabitant may affect the family's rate of payment.

Jobseeker's Allowance is means-tested, and the value of any other income will be counted – including savings, redundancy-related payments over €20,000, capital, investments, property (other than your own home) and your spouse's/ civil partner's / cohabitant's income from employment – and may affect your entitlement to receive a Jobseeker's Allowance payment. The first €20,000 of capital is disregarded for means purposes.

If you exhaust your Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed), you may find it necessary to apply for a means-tested Supplementary Welfare Allowance (SWA) payment while your application is being processed—see Chapter 2 for more information on SWA payments. You will not normally qualify for a SWA payment if you are working 30 hours or more per week.

Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) and Part-time Work

If you are claiming Jobseeker's Benefit or Jobseeker's Benefit (Self-Employed), you can work part-time and continue to receive payment for the days you are unemployed, provided you continue to satisfy the qualifying conditions for Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed). See Chapter 1 for more information on Jobseeker's Benefit.

You will not be paid Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) for the days you are employed or remunerated by your employer, but your earnings from employment will not affect your remaining Jobseeker's Benefit payment.

Payment based on 5 days instead of 6:

If you are in receipt of Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) and take up part-time employment, the payment entitlement will be based on a 5-day week.

This means that for each day that a person is unemployed, one-fifth of the normal rate of Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) is payable. For example, if you get part-time work for 2 days, you will get three-fifths of the normal Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) for that week. You will no longer be paid Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) in situations where you previously received payment

for one day. You must have an underlying entitlement to a minimum of 2 days Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) to receive any Jobseeker's payment at all. This only applies to people who work part-time or are in casual employment and who also claim Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) for the days they are not working.

Working on Sunday:

Sunday is treated as a day of employment and will be considered when calculating the amount of Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) that you are entitled to be paid.

Example: Part-time work and Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed)

Mary is a single person on Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed), normally entitled to a payment of €244 per week. Mary takes up 2 days part-time employment so her JB / JBSE will be based on the 5-day rule. She is entitled to a payment for 3 days while she is working 2 days.

Her new rate is calculated as follows:

New JB/JBSE daily rate of payment (€244 divided by 5 days)	€48.80
Mary's revised rate of JB / JBSE (€48.80 x 3)	€146.40

Example: Working on Sunday and Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed)

Mary is a single person on Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed), normally entitled to a personal payment of €244 per week. Mary takes up 1 day's part-time employment on Sunday. She is entitled to a payment for 4 days based on the 5-day JB / JBSE rule.

Her new rate of Jobseeker's Benefit is calculated as follows:

New JB / JBSE daily rate of payment (€244 divided by 5 days)	€48.80
Mary's revised rate of Jobseeker's Benefit (€48.80 x 4)	€195.20

Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) – Optional Jobseeker's Allowance:

In some circumstances, it may be better for you to claim means-tested Jobseeker's Allowance payment (Optional Jobseeker's Allowance), instead of a reduced rate of non-means-tested Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) payment, particularly if you only qualify for less than the full rate of Jobseeker's Allowance (JA) €244 Personal Rate of payment.

Changing to Optional Jobseeker's Allowance can be arranged at any time during your Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) claim and you can change to Optional Jobseeker's Allowance as many times as you need to. If you opt for Optional Jobseeker's Allowance, the days paid will be treated

as days paid on your Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) claim.

Re-qualifying for Jobseeker's Benefit

If you engage in part-time work while in receipt of Jobseeker's Benefit, you may re-qualify for Jobseeker's Benefit when your current claim is exhausted. See Chapter 1.

Re-qualifying for Jobseeker's Benefit (Self-Employed)

You can re-qualify for Jobseeker's Benefit (Self-Employed) if you:

- Have used up your full Jobseeker's Benefit (Self-Employed) entitlement
- Have not claimed Jobseeker's Benefit (Self-Employed) for at least 12 months.
- Have at least 52 weeks of Class S contributions paid since your Jobseeker's Benefit (Self-Employed) claim ended.

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

If you are claiming Jobseeker's Allowance, you can work for up to three days a week and continue to receive payment for the days you are unemployed, provided that you continue to satisfy the means test and the normal qualifying conditions for Jobseeker's Allowance - (See Chapter 1 for more information on Jobseeker's Allowance).

Working on Sunday:

Sunday will be treated as a day of employment and considered when calculating the amount of Jobseeker's Allowance that you are to be paid.

Assessment of Earnings

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

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

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

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

After subtracting the allowable deductions and applicable daily disregards, the value of the remaining balance is assessed at 60% and taken as the weekly means from insurable employment. The weekly means are divided by six to get the daily means. The daily means are then multiplied by the number of days worked and applied to the weekly rate. Please see the following example.

Example: Part-time work and Jobseeker's Allowance

Mary is a single person on Jobseeker's Allowance, normally entitled to a payment of €244.00 a week. When she finds two days full-time (8 hours per day) work, her assessable earnings, after the allowable deductions, is €200. Her new rate of Jobseeker's Allowance (JA) is calculated as follows:

Earnings for two days (€100 per day x 2 days)	€200.00
Earnings disregard for two days (€20 per day x 2 days)	<u>- €40.00</u>
Assessable income from employment (earnings €200 – disregard €40)	€160.00
Income assessed at 60% (€160 @ 60%)	€96.00
Mary's weekly means is	€96.00
Mary's daily means is (€96 divided by 6)	€16.00
Mary's new rate of Jobseeker's Allowance (€244 - €96 means)	€146.00
Two days assessable earnings	€200.00
Plus JA payment	<u>+ €146.00</u>
New Total household income	€346.00

Jobseeker's Allowance (JA) / Jobseeker's Benefit (JB) / Jobseeker's Benefit (Self-Employed): Additional Information

Back to Work Family Dividend (BTWFD) – JA & JB/JBSE: This scheme aims to help families to move from Social Welfare into employment. It will give financial support to people with children who were getting Jobseeker's or One-Parent Family payments, who take up employment or become self-employed.

Working Family Payment (WFP) – JA & JB/JBSE: Persons in receipt of Jobseeker's Allowance cannot qualify for Working Family Payment (WFP). However, your spouse/civil partner/cohabitant may apply for Working Family Payment if they work 38 or more hours per fortnight.

Fast-Track – JA & JB/JBSE: The Department of Social Protection operates a fast-tracking system for persons in receipt of Jobseeker's Benefit, Jobseeker's Benefit (Self-Employed) and Jobseeker's Allowance, who sign-off to take up full-time work for a brief period of up to 12 weeks.

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

JobsPlus – JA & JB/JBSE: JobsPlus provides a simple, easily understood, and attractive scheme to encourage employers to recruit long-term unemployed people. It provides cash payments to employers – €7,500 for recruits unemployed for more than 12 but less than 24 months, and €10,000 for recruits unemployed for more than 24 months.

Rent Supplement – JA & JB/JBSE: Any additional income from employment or self-employment, may affect the amount of Rent Supplement you may receive. Please see Chapter 2 for more information.

Housing – JA & JB/JBSE: Any additional income from employment, or self-employment, may result in an increase in Local Authority rent (Differential Rent Scheme) or the amount of rent you must pay under the Rental Accommodation Scheme (RAS) or Housing Assistance Payment (HAP). Please see Chapter 2 for more information.

Medical Card – JA & JB: If you are unemployed for 12 months or more, you may keep your Medical Card for up to 3 years in certain circumstances, when you get a job. If you take up full-time employment, you will retain your medical card for 3 years from the date you start work. If you take up part-time employment, the 3-year period starts from the date your income exceeds the relevant medical card guideline.

Education Options – JA/JB/JBSE: You cannot attend full-time education while in receipt of a Jobseeker's payment unless you participate in the Back to Education Allowance scheme or another approved scheme. You can engage in part-time education, if you continue to satisfy the 'Genuinely Seeking Work' requirements and be available for full-time work (see Chapter 1).

Self-Employment – JA & JB only: You can engage in self-employment while in receipt of Jobseeker's Benefit or Jobseeker's Allowance. You must continue to satisfy all conditions of the scheme, including being available for full-time work and genuinely seeking work. For Jobseeker's Allowance, there is no €20 daily disregard for self-employment as is available to those engaged in 'insurable' employment, under Jobseeker's Allowance rules. If you have been self-employed and paying a Class S PRSI contribution, you do not have to de-register with Revenue or wind up or close your business; in order to receive a Jobseeker's payment while self-employed part-time. If you wish to pursue self-employment as a full-time option, you may qualify for Back to Work Enterprise Allowance. Please see the Employment and Self-Employment Supports in this chapter.

Self-Employment – Jobseeker's Benefit (Self Employed) (JBSE): You cannot engage in self-employment while in receipt of Jobseeker's Benefit (Self-Employed).

Spouse Working – JB & JBSE: If your spouse/civil partner/cohabitant works while you are in receipt of Jobseeker's Benefit or Jobseeker's Benefit (Self-Employed), their earnings from employment will not directly affect your personal rate of payment. However, their earnings from employment, self-employment, or any other income, may affect the family rate of payment and will be considered to determine if you qualify for a payment for them as a Qualified Adult and for the Child Support Payment.

Other Working and Claiming situations

Reduced Hours or Pay: If you have been working full-time and your employer reduces the number of days you work because of a downturn in business, you may be able to make a claim for a jobseeker's payment for the unemployed days, provided that you meet the other conditions that apply to Jobseeker's payments.

Job-Sharing: You will not be eligible for Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) if you voluntarily take up a job-sharing arrangement when you have been working full-time. If, however, the change was not voluntary, you can pursue a jobseeker's payment.

Week on / Week off: If you are working week on / week off, your entitlement to Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) will depend on a number of conditions, including your availability for full-time work and whether you satisfy the 'Genuinely Seeking Work' condition.

Self-Employment and Jobseeker's Payments

If you are unemployed and in receipt of either Jobseeker's Benefit or Jobseeker's Allowance payment and you engage in self-employment, you may be able to claim some of your Jobseeker's Benefit or Jobseeker's Allowance payment.

Jobseeker's Benefit (Self-Employed) and Self-Employment



If you are in receipt of a Jobseeker's Benefit (Self-Employed) (JBSE) payment, you cannot engage in any self-employment activity or any form of self-employment and continue to receive a payment.

Jobseeker's Benefit (JB) and Self-Employment

If you are in receipt of a Jobseeker's Allowance payment, you can engage in self-employment. Jobseeker's Allowance is a means tested payment, and you may be able to continue to claim some of your Jobseeker's Allowance payment, depending on any means that may be assessed.

A self-employed person may be entitled to Jobseeker's Allowance provided they satisfy the normal qualifying conditions associated with Jobseeker's Allowance.

You do not need to de-register as self-employed, close your business premises or sell your equipment/materials or tools in order to qualify for a partial Jobseeker's Allowance payment. You can continue to operate your business while you are getting Jobseeker's Allowance provided you do not exceed the income limits.

You may continue to be self-employed and receive a Jobseeker's Allowance payment if you satisfy the means test and provided you can show that you meet the scheme conditionality including being available for full-time work and genuinely seeking full-time employment – see Genuinely Seeking Work in Chapter 1.

You should not seek to claim a Jobseeker's Allowance payment while engaged in self-employment without fully informing, and discussing the matter with, the Department of Social Protection. Failure to do so may result in loss of payment, loss of secondary benefits and result in an assessment of overpayment

being made against you. Contact the INOU for more information by phone on (01) 856 0088.

Jobseeker's Allowance (JA) and Self-Employment

If you are in receipt of a Jobseeker's Allowance payment, you can engage in self-employment. Jobseeker's Allowance is a means tested payment and you may be able to continue to claim some of your Jobseeker's Allowance payment, depending on any means that may be assessed.

A self-employed person may be entitled to Jobseeker's Allowance provided s/he satisfies the normal qualifying conditions associated with Jobseeker's Allowance.

You do not need to de-register as self-employed, close your business premises or sell your equipment/materials or tools in order to qualify for a partial Jobseeker's Allowance payment. You can continue to operate your business while you are getting Jobseeker's Allowance provided you do not exceed the income limits.

You may continue to be self-employed and receive a Jobseeker's Allowance payment if you satisfy the means test and provided you can show that you meet the scheme conditionality including being available for and 'Genuinely Seeking' full-time employment – see Genuinely Seeking Work in Chapter 1.

You should not seek to claim a Jobseeker's Allowance payment while engaged in self-employment without fully informing, and discussing the matter with, the Department of Social Protection. Failure to do so may result in loss of payment, loss of secondary benefits and result in an assessment of overpayment being made against you. Contact the INOU for more information on (01) 856 0088.

Jobseeker's Benefit Self-Employed (JBSE) and Self-Employment

If you are in receipt of a Jobseeker's Benefit (Self-Employed) (JBSE) payment, you cannot engage in self-employment or any self-employment activities.

Jobseeker's Benefit (Self-Employed) (JBSE) is paid to you as a jobseeker on the basis that you are available for full-time work and genuinely seeking work. You can work as an employee, in insurable employment, for up to 3 days a week and still get Jobseeker's Benefit (Self-Employed) for the other days if you are available for full-time work.

Jobseeker's payments and Qualified Adult Working

The spouse / civil partner / cohabitant of a person in receipt of a Jobseeker's payment is referred to as a Qualified Adult. A Qualified Adult may take up either full-time or part-time employment while their partner is in receipt of a Jobseeker's payment. A Qualified Adult is not subject to scheme conditionality, including the Genuinely Seeking Work condition, that applies to the claimant.

There is no payment made for a Qualified Adult on the Jobseeker's Pay-Related Benefit (JPRB) payment.

There is no restriction on the number of hours or days that a Qualified Adult may work. Additional income from employment, or self-employment, may result in an increase in Local Authority rent (differential rent) or the amount of rent you must pay under the Rental Accommodation Scheme (RAS) or Housing Assistance Payment (HAP) and working 30 hours or more per week may affect the amount of Rent Supplement paid.

The number of hours / days the Qualified Adult works will not affect the Jobseeker's payment, but the amount of money the Qualified Adult earns may affect the family's rate of payment on a Jobseeker's payment.

Married couples, persons who have entered into a civil partnership and cohabiting couples are all assessed in the same way by the Department of Social Protection. Revenue does not assess cohabiting couples for tax purposes in the same way as married couples and persons who have entered into a civil partnership.

Jobseeker's Benefit /Jobseeker's Benefit (Self-Employed) and Qualified Adult Working

The rates of payment for Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) are linked to the claimant's average weekly earnings in employment and average weekly income from self-employment in the governing contribution year (GCY) of their claim. The average weekly earnings / average weekly income of the claimant in the GCY determines the rate for a qualified adult.

- Less than €300 per week the Qualified Adult payment is €104.90 per week
- €300 or more per week the Qualified Adult payment is €162.00 per week

Qualified Adult in Employment – (PRSI Class A employee)

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

- Spouse / Civil Partner / Cohabitant earns up to and including €100.00 a week – Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) claimant will receive the full Qualified Adult rate.
- Spouse / Civil Partner / Cohabitant Earns between €100.01 and €310.00 per week Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) claimant will receive a tapered* Qualified Adult rate.
- Spouse / Civil Partner / Cohabitant earns gross earnings over €310. A Qualified Adult payment is no longer payable to the Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) claimant.

*Tapered rates of payment are a reducing scale of payments for Qualified Adults based on the level of their assessable income. The rates are listed on www.gov.ie/welfare

Qualified Adult – Working Family Payment (WFP):

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

If your spouse / civil partner / cohabitant applies for WFP while being claimed by you as a Qualified Adult, WFP Section will assess the amount of WFP that your spouse / civil partner / cohabitant will be entitled to and advise them accordingly. They will then contact your spouse / civil partner / cohabitant and the decision will be up to both of you as to how you want to proceed. Please contact the INOU for more information on (01) 856 0088.

Qualified Adult Self-employed – (PRSI Class S)

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

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

There is no exhaustive list of all expenses allowed because expenses vary with the nature and extent of the self-employment. However, a list of recognised expenses is available on the Department of Social Protection's website: www.gov.ie/welfare

The Department of Social Protection may request copies of your partner's audited business accounts for the most recent trading year, in addition to other documentation.

If you fail to provide this information, your application for Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) cannot be processed. If the most recent trading year does not accurately reflect your current circumstances, you can ask the Department to use a different period to make the calculation.

Jobseeker's Allowance and Qualified Adult Working

The Qualified Adult of a person in receipt of Jobseeker's Allowance can take up either full-time or part-time employment. The Qualified Adult is not subject to scheme conditionality, including the Genuinely Seeking Work condition, and there is no restriction on the number of hours or days which may be worked by the Qualified Adult.

The amount of money the Qualified Adult earns may affect the family's rate of Jobseeker's Allowance payment.

The amount of money the Qualified Adult earns may affect the family's rate of Jobseeker's Allowance payment.

Qualified Adult in Employment – (PRSI Class A employee):

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

(please note PRSI, pension payments and union subscriptions are deducted from the gross):

- Income of €20 per day is disregarded for up to 3 days (max. €60)
- All other income above the daily disregard is assessed at 60%

Qualified Adult (Jobseeker's Allowance) – Working 5 days

John and Mary have two children (both over 12) and have a family Jobseeker's Allowance rate of €530.00

Mary finds work over five days. Her assessable earnings, after allowable deductions, are €200.00. Their new Jobseeker's Allowance rate is calculated as follows.

— Current Jobseeker's Allowance (JA) Family rate:	€530.00
— Mary's earnings (5 days at €40 per day):	€200.00
— Less disregard (only allowed for 3 days at €20 per day)	€60.00
— Mary's Assessable income after disregard (€200 – €60):	€140.00
— Assess 60% of remainder (€140 assessed at 60%)	€84.00
— New JA rate (€530.00 – €84.00 assessable earnings)	€446.00
— Plus Mary's earnings	€200.00
New household income (reduced JA + net Wages)	€646.00

Qualified Adult Self-employed – (PRSI Class S)

If you are claiming Jobseeker's Allowance and your spouse / civil partner /

cohabitant (Qualified Adult) is engaged in self-employment, their earnings will be assessed as follows:

- Earnings are assessed as gross income less work-related expenses over 12 months
- Expected annual earnings from self-employment are divided by 52 to find your spouse / civil partner / cohabitant's weekly means from self-employment
- 'Drawings' taken from the business are not an allowable expense
- If the 'drawings' from the business are greater than the net profit calculated, the 'drawings' are assessed as income.

There is no exhaustive list of all expenses allowed because expenses vary with the nature and extent of the self-employment. A full list is available from the Department of Social Protection (DSP) — visit www.gov.ie/welfare

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

If the most recent trading year does not accurately reflect your current circumstances, you can ask the Department to use a different period to make the calculation.

Other Options for Qualified Adults

Back to Work Enterprise Allowance (BTWEA): The Qualified Adult of a main claimant who qualifies to participate in Community Employment, will also qualify to participate in Community Employment. Please see Community Employment in this Chapter.

Back to Work Enterprise Allowance (BTWEA): In certain circumstances where a person is engaged on the BTWEA scheme and they cease self-employment before exhausting entitlement to the BTWEA, their qualified adult may avail of entitlement to take up the BTWEA under the scheme for the duration remaining on the original BTWEA claim. This requires that the person who is eligible for the BTWEA transfers his or her entitlements to participate in the scheme to their spouse, civil partner or cohabitant.

Periods spent as a Qualified Adult on a qualifying scheme for BTWEA count towards qualifying period for BTWEA once a person has established entitlement to a qualifying Social Welfare payment in their own right.

Working Family Payment (WFP): If your spouse/civil partner/cohabitant is working and you are claiming a Qualified Adult increase on your Jobseeker's

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

One Parent Family Payment (OFP) and Work

One-Parent Family Payment (OFP) Jobseeker's Transitional Payment (JST)

- Taking up Employment
- In Work / Back to Work Supports
- More Information and Support
- Taking up Employment
- WFP and JobsPlus
- Self-Employment

One Parent Family Payment – OFP

Changes to Liable Relatives Rule / Child Maintenance

The Social Welfare (Liable Relatives and Child Maintenance) Bill 2023 gives effect to significant reforms for lone parents, including the exclusion of maintenance payments from social welfare means tests.

Lone parents no longer have to prove that they have made efforts to seek child maintenance from their child's other parent, when applying for One-Parent Family Payment or Jobseeker's Transitional Payment. As a result of this measure, many lone parents on reduced rates of payment will see their payment increase and others will qualify for a payment.

One-Parent Family Payment (OFP) is a payment for both men and women who, for a variety of reasons, are bringing up a child, or children, without the support of a spouse or partner. To be eligible for this payment a person must be either:

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

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

You cannot claim One-Parent Family Payment if:

- You are not the legal guardian of at least one child of qualifying age.
- You do not have the main care and charge of at least one qualified child who is residing with you.
- You have not been living apart from your spouse / civil partner for at least 3 months.
- You are cohabiting. Cohabiting means in a relationship and living with another person of the same or opposite sex.
- You do not satisfy the Habitual Residence Condition (see Habitual Residence Condition). EU migrant workers are exempt from HRC for the purposes of OFP.
- You are residing outside of Ireland.
- You do not satisfy the means test. This is where the value of any income, savings or investments or value of property (other than your own home) is more than is allowed for under the means test.

OFP – Habitual Residence Condition (HRC):

Persons applying for One-Parent Family Payment must satisfy the Habitual Residence Condition. From May 2005, EU citizens, EEA citizens and Swiss nationals who are employed or self-employed in Ireland and paying into the Irish Social Insurance System, may satisfy HRC.

OFP – Eligible Children

One-Parent Family Payment customers are paid until the youngest child in their family reaches the age of 7. Where the person no longer qualifies for One-Parent Family Payment, they may be able to seek an alternative Social Welfare payment, subject to satisfying the qualifying conditions of the particular payment / scheme.

The payments they may qualify for include Jobseeker's Transitional Payment (JST), Jobseeker's Benefit, Disability Allowance or Carer's Allowance. They may also qualify for Back to Work Family Dividend (BTWFD) and Working Family Payment (WFP) if they are employed. Contact your local Intreo Centre / Social Welfare Branch Office, or the INOU on (01) 856 0088 for further information.

OFP – Exceptions to the Age Limit

Special arrangements apply to those in receipt of Domiciliary Care Allowance, a half-rate Carer's Allowance, Blind Pension and to parents who have been recently bereaved. Please contact your local Intreo Centre / Branch Office, Citizens Information Centre or the INOU for more information.

OFP – Rates of payment

The current personal payment rate on One-Parent Family Payment is €244.00. The current rate of payment for a qualified child under 12 is €50. The current rate of payment for a qualified child 12 and over is €62. The personal rate of payment can be affected by an additional income from employment or self-employment – see OFP Employment/Self-Employment on the following pages.

OFF – Domestic Violence

When making an application for One-Parent Family Payment, or engaging in a review of an existing claim, and where the lone parent states that there is a violent or abusive relationship, he/she will not be expected to produce any documentary evidence in that regard.

OFF – Rent Supplement and Domestic Violence:

Victims of domestic violence can get immediate access to Rent Supplement for a three-month period to ensure that they are not prevented from leaving their home because of financial concerns. The usual Rent Supplement means test will not apply for this three-month period. The process will work based on referrals from Tusla funded services; referrals from An Garda Síochána and the HSE will also be possible. After six months, were there is an identifiable long-term housing need, an application has been made for social housing including access to Housing Assistance Payment (HAP).

OFF – Cohabitation

One-Parent Family Payment is a means-tested payment which is made to men or women who are caring for a child or children who are not cohabiting with a spouse or partner.

The term ‘cohabitant’ is defined in the Social Welfare code in accordance with Section 172 (1) of the Civil Partnership and Certain Rights and Obligations of Cohabitants Act, 2010

‘For the purposes of this Part, a cohabitant is one of 2 adults (whether of the same or the opposite sex) who live together as a couple in an intimate and committed relationship and who are not related to each other within the prohibited degrees of relationship or married to each other or civil partners of each other.’

The following factors are considered in determining if a person is cohabiting with another person:

- The duration of any relationship;
- he basis on which the couple live together or have lived together;
- The degree of financial dependence of either adult on the other and any agreements in respect of their finances;
- The degree and nature of any financial arrangements between the adults including any joint purchase of an estate or interest in land or joint acquisition of personal property;
- Whether there are one or more dependent children;
- Whether one of the adults’ cares for and supports the children of the other;
and
- The degree to which the adults present themselves to others as a couple.

While no single condition can necessarily support any decision that a couple are living together as husband and wife or civil partners, various facts, details and information can be considered and presented as credible evidence that a person is in a cohabiting relationship and does not qualify for One-Parent Family Payment.

OFP – Cohabitation – Separate Dwellings: Even if one or both of the couple own or rent alternative accommodation, they may still be regarded as living together as husband and wife or civil partners, particularly where the alternative accommodation is seldom used.

OFP – Cohabitation – Living Apart: If a person in receipt of One-Parent Family Payment, marries / is in civil partnership or remarries / is in a new civil partnership, entitlement to payment of OFP stops from the date of marriage / civil partnership or re-marriage / new civil partnership.

OFP – Liable Relative / Liability to maintain family

Men and women are required, under the law, to pay maintenance to a dependent spouse, civil partner or former cohabitant and any dependent children who are not living with them. These people are called 'liable relatives'.

The Department of Social Protection is removing the requirement that persons applying for / in receipt of One-Parent Family Payment, or Jobseeker's Transitional Payment, seek maintenance from the other parent of a child. New legislation will address the recovery of any liable maintenance.

OFP – Taking Up Employment

OFP – Employment (part-time / full-time)

You can continue to claim One-Parent Family Payment if you are in either part-time or full-time employment. Your continued entitlement to receive One-Parent Family Payment while working, depends on the amount of money you earn from your employment.

You must inform the Department of Social Protection (DSP) of a change in your circumstances, i.e. that you are working and of the amount you are earning from employment. Even if your earnings do not affect your payment, you must inform the Department of Social Protection of the details of your employment.

OFP – Assessment of Earnings

The first €165 of your gross weekly earnings is not taken into account (or is disregarded). This means that you can earn up to €165 per week and qualify for full One-Parent Family Payment. If you earn more than €165 per week, your One-Parent Family payment may be affected, based on a sliding scale of assessment of the additional income.

OFP – Employment Income Disregards

The following will not be counted as income / means when assessing the income from employment for One-Parent Family Payment:

- PRSI, Superannuation, Personal Retirement Savings Accounts (PRSA) together with Additional Voluntary Contributions (AVCs) to PRSA, and Trade Union Subscriptions.
- There is no disregard in respect of the Universal Social Charge (USC).

One-Parent Family Payment and Working

Jane is a lone parent with one child (under 12) receiving One-Parent Family Payment of €294, who finds work paying €244 per week. Her new rate of One-Parent Family Payment is calculated as follows:

Jane's gross earnings Earning disregard:	€ 165.00
Total Assessable Income	€79.00
Assessed at 50%	€39.50
Jane's weekly OFP rate	€294.00
Less Means deducted - SW19 (2025)	€211.50 + €50
New weekly rate	€261.50
Jane's gross earnings +	€244.00
Plus revised One-Parent Family Payment rate	€261.50
New Total household income	€505.50

OFP – In Work / Back to Work Supports

OFP – Back to Work Family Dividend (BTWFD)

The Back to Work Family Dividend scheme aims to help families to move from Social Welfare into employment. It gives financial support to people with children who were getting OFP, who take up employment or become self-employed.

To qualify for Back to Work Family Dividend, you must sign off all Social Welfare payments. Back to Work Family Dividend cannot be paid with any other Social Welfare payment – with the exception of Child Benefit and Working Family Payment.

OFP – Working Family Payment (WFP)

If you are employed for 38 or more hours per fortnight (any combination of hours that reaches 38 hours each fortnight is acceptable), and your income is below a certain limit for your family size, you can apply for Working Family Payment (WFP). You can receive WFP and OFP. Your OFP payment will be taken into account when calculating your rate of WFP.

If you have been in receipt of One-Parent Family Payment and have been claiming Working Family Payment, the WFP payment will stop when you are transferred to Jobseeker's Transitional Payment.

OFP – JobsPlus

Persons in receipt of One-Parent Family Payment do not qualify to participate on JobsPlus. Lone parents on Jobseeker's Transitional Payment do qualify to participate in JobsPlus, please see JST – JobsPlus on the following pages.

OFP – Medical Card

If you are in receipt of One-Parent Family Payment and you are returning to full-time or part-time work, and you currently hold a medical card, you may be able to keep your medical card for up to 3 years. If you take up full-time employment, you may retain your medical card for 3 years from the date you start work, regardless of income. If you take up part-time employment, the 3-year period starts from the date your income exceeds the relevant medical card income guidelines for your family size.

OFP – Rent Supplement

If you take up employment and you are in receipt of Rent Supplement, your underlying entitlement to the payment and the rate at which it is paid could be affected by the number of hours you work and the amount of money you earn. Please see Chapter 2 for more information.

OFP – Working under 30 Hours per week: You will be reassessed for Rent Supplement and some of your additional income including some of your income from employment will be taken into account. As a result of the reassessment, you may or may not continue to qualify for Rent Supplement. If you do qualify for Rent Supplement, you may get a different rate of Supplement.

OFP – Working over 30 Hours per week: If you are working over 30 hours a week in employment or self-employment, or if you are getting the Back to Work Enterprise Allowance, you can only continue to get Rent Supplement if your local authority considers that you are eligible for the Rental Accommodation Scheme (RAS).

OFP – HAP or Local Authority Rent

If you are renting from a local authority or Housing Assistance Payment (HAP) scheme, your rent is calculated using the local authority differential rents system. This system is based on your household's weekly income and your ability to pay. So, if your income increases when you return to work, you must inform the local authority and you may be asked for a higher contribution towards the rent. Please see Chapter 2 for more information.

OFP – Self-Employment Options**OFP – Taking up Self-Employment**

You can take up self-employment while in receipt of One-Parent Family Payment. However, this income may cause your rate of OFP payment to be reduced. You should inform the DSP of your change of circumstances. There is no restriction on the number of hours or days you can be self-employed.

OFP – Claiming while Self-Employed

If you are currently self-employed or have been self-employed, paying a Class S PRSI contribution, you do not have to de-register, wind up or close your business in order to receive One-Parent Family Payment while self-employed. You will be required to meet the standard qualification conditions and the means test, see previous pages. Please contact the INOU on (01) 856 0088.

OFP – Self-Employment Supports

OFP – Medical Card

If you are in receipt of One-Parent Family Payment and you take up self-employment, your additional income from self-employment may affect your underlying entitlement to a medical card.

There is no provision to keep your medical card for up to 3 years as applies to persons on the OFP taking up employment as an employee paying a class A PRSI contribution. For more information contact the INOU on (01) 856 0088

OFP – Self-employed under 30 Hours per week: Claims from self-employed people are assessed on the individual circumstances of the case and you may be asked to show that you are working less than 30 hours a week. As a result of the reassessment, you may or may not continue to qualify for Rent Supplement. If you do qualify for Rent Supplement, you may get a different rate of Supplement.

OFP – Self-employed over 30 Hours per week: If you are self-employed over 30 hours a week, you can only continue to get Rent Supplement if your local authority considers that you are eligible for the Rental Accommodation Scheme (RAS).

OFP – HAP or Local Authority Rent:

If you are renting from a local authority or Housing Assistance Payment (HAP) scheme, your rent is calculated using the local authority differential rents system. This system is based on your household's weekly income and your ability to pay. So, if your income increases from engaging in self-employment, you must inform the local authority and you may be asked for a higher contribution towards the rent. Please see Chapter 2 for more information.

One-Parent Family Payment – Additional Information

OFP – Reduced Hours or Pay:

If you have been working full-time and your employer reduces the number of days you work because of a downturn in business, you may be entitled to a top-up Jobseeker's Benefit (JB) payment. The JB payment combined with the reduced OFP payment cannot be more than the maximum rate payable on Jobseeker's Benefit. You can also seek a review of the rate of payment on your One-Parent Family Payment if means have been assessed from your employment, and you may seek to have your rent allowance / local authority rent / HAP payment adjusted. To request a review of your entitlement to One-Parent Family Payment,

send a current payslip (showing your reduced pay) with a letter from your employer, confirming your new work situation, to the Intreo Centre / Social Welfare Branch Office dealing with your claim.

OFP – Community Employment:

Persons in receipt of OFP can participate on Community Employment (CE). A CE payment will be made in place of the OFP payment, with an additional €27.50 per week that is paid to all CE participants.

OFP – Half-Rate Social Welfare Payments:

You can receive half-rate Maternity Benefit, Paternity Benefit, Parent's Benefit, Carer's Allowance, Adoptive Benefit and Health and Safety Benefit with One-Parent Family Payment.

OFP – Redundancy Payments:

One-Parent Family Payment is a means-tested payment. If you are employed, are made redundant and receive a redundancy payment, this may affect the rate of payment on your One-Parent Family Payment. Although you may have paid enough PRSI contributions while working to qualify for a Jobseeker's Benefit payment, you will not be able to claim One-Parent Family Payment and Jobseeker's Benefit together if you are made redundant. However, if there are means assessed on your One-Parent Family Payment which bring you below the applicable Jobseeker's Benefit rate, you may be entitled to a top-up Jobseeker's Benefit payment. The JB payment combined with the reduced OFP payment cannot be more than the maximum rate payable on Jobseeker's Benefit. For more information on Redundancy, please see the Redundancy section at the end of Chapter 4.

OFP – Voluntary Severance:

One-Parent Family Payment is a means tested payment. If you are employed and accept a Voluntary Severance payment, this may affect the rate of payment on your One-Parent Family Payment. For more information on Voluntary Severance, please see the Redundancy section at the end of Chapter 4.

One-Parent Family Payment – Losing your Payment

OFP – No Qualified Children

If you do not have at least one qualified, child below the relevant age limit, you will no longer qualify for One-Parent Family Payment. If you are not cohabiting and have at least one qualified child between the age of 7 years and 13 years inclusive and you are capable of work, you may satisfy the conditions for Jobseeker's Transitional Payment (JST).

There is no 'replacement' payment for One-Parent Family Payment. If you are working at least 38 hours per fortnight, you may qualify for Working Family Payment. You may also qualify for Back to Work Family Dividend. If you are self-employed, you may apply for Back to Work Enterprise Allowance via your

Intreo Employment Personal Advisor. If you are ill or incapable of work, you may apply for Disability Allowance, Illness Benefit or Invalidity Pension.

OFP – Failing to provide information or disclose means

The Department of Social Protection reserves the right to review claims for One-Parent Family Payment. This may mean that you receive a visit from a Social Welfare Inspector or are asked to attend an interview with a Social Welfare Inspector to review your claim. Failure to supply within a reasonable time any information requested by the Inspector, could result in your payment being stopped by the decision of a Deciding Officer.

OFP – Right of Appeal:

If you are unhappy with the Department's decision in relation to the withdrawal or reduction of your One-Parent Family Payment, or if you wish to appeal a disallowance, you may appeal that decision to the Social Welfare Appeals Office – visit www.gov.ie/welfare for more information in relation to Social Welfare Appeals. For more information on the Social Welfare Appeals process, please contact the INOU on (01) 856 0088 or by e-mail: welfare@inou.ie

OFP – Jobseeker's Transitional Payment (JST)

If you no longer qualify for One-Parent Family Payment because your youngest child has reached the relevant age, you may qualify for Jobseeker's Transitional Payment (JST).

Jobseeker's Transitional Payment is a special arrangement under the Jobseeker's Allowance scheme, that aims to support parents who are not cohabiting into the workforce while they have young children.

If you are no longer entitled to OFP, and your youngest child is aged between 7 and 13 years inclusive, you can apply for Jobseeker's Transitional Payment if you:

- are not cohabiting
- are habitually resident in Ireland,
- are capable of work, *and*
- satisfy the means test.

The means test is closely aligned with the OFP means test with an earnings disregard of €165 per week, with the balance of any income assessed at 50% and the maximum weekly rate of payment is the same. The means disregard of €165 does not apply to self-employment.

JST – Genuinely Seeking Work:

- If you are unemployed and claiming JST, you do not have to be available for full-time work or genuinely seeking work.
- You must be capable of work to claim JST

- You must participate in employment activation measures, and you must participate in any recommended course of education, training or employment programme. If you do not participate, you may be paid a lower amount of JST (a penalty rate).
- The 4-in-7 rule does not apply (you do not have to be fully unemployed for 4 out of 7 days). This means that you could work part-time for 5 days.
- Working Family Payment and Back to Work Family Dividend are not payable with Jobseeker's Transitional Payment.

JST – Other Conditions:

- You cannot receive JST if you are cohabiting with another person.
- To get JST, you must sign a quarterly declaration to confirm that you are still entitled to JST.
- You must always declare any change in your circumstances including a change in living arrangements or means which might affect your entitlement to JST.

JST – Youngest Child reaches 14

You will only qualify for Jobseeker's Transitional Payment until your youngest child reaches 14. When JST stops, standard Jobseeker's Allowance (JA) conditions will apply to you – see Chapter 1 and Chapter 4.

- If you are unemployed on Jobseeker's Allowance, you must be available for full-time work and genuinely seeking full-time work.
- You cannot work more than 3 days per week, including Sunday.
- The 4-in-7 rule does apply (must be fully unemployed for 4 out of 7 days).
- If you are unfit for work, you can apply for Disability Allowance, Illness Benefit or Invalidity Pension. If providing full-time care, you can apply for Carer's Allowance or Carer's Benefit.

JST – Taking up Employment

You can work part-time or full-time and continue to receive a JST payment. While there is no limit on the number of days or hours you can work, the amount of JST payment you get depends on your weekly means from employment.

If you take up employment, the first €165 of your gross weekly earnings is not taken into account (or is disregarded). This means that you can earn up to €165 per week and qualify for full Jobseeker's Transitional Payment. After subtracting the allowable deductions and applicable disregard, the value of the remaining balance is assessed at 50% and taken as the weekly means from insurable employment.

Example: Part-time work Jobseeker's Transitional Payment (JST)

Mary is in receipt of Jobseeker's Transitional Payment (JST) for herself and 2 children (both aged 12-14). She would normally be entitled to a payment of €244 (personal rate) and €62 per child = total of €368. She finds two days full-time (8 hrs. per day) work at €90 per day. Her new rate of Jobseeker's Transitional Payment (JST) is calculated as follows:

Earnings for two days (€90 per day x 2 days)	€180.00
Earnings disregard	€165.00
Assessable income from employment (earnings €180 – disregard €165)	€15.00
Income assessed at 50% (€15 @ 50%)	€7.50
Mary's weekly means is	€7.50
Mary's new rate of JST	€368 - €7.50 (means)
	€360.50

JST – Working Family Payment

You cannot get Working Family Payment if you are in receipt of Jobseeker's Transitional Payment. If you have been in receipt of One-Parent Family Payment and have been claiming Working Family Payment, the WFP payment will stop when you are transferred to Jobseeker's Transitional Payment.

JST – JobsPlus

JobsPlus provides a simple, easily understood and attractive scheme to encourage employers to recruit long-term unemployed people. Persons in receipt of Jobseeker's Transitional Payment qualify to participate in JobsPlus and no qualifying period applies.

JobsPlus provides cash payments to employers – €7,500 for recruits unemployed for more than 12 but less than 24 months, and €10,000 for recruits unemployed for more than 24 months. For more information, see the JobsPlus section in this chapter.

JST – Taking up Self-Employment

The means disregard of €165, as applies to income from employment, does not apply to income from self-employment. If you take up self-employment, the net profit from the self-employment is assessed. The net profit is the gross income less all allowable expenses. After subtracting the allowable deductions, the value of the remaining balance is assessed at 50% and taken as the weekly means from self-employment.

Disability Allowance (DA) and Work

To qualify for Disability Allowance (DA) you must:

- Have an injury, disease or physical or mental disability that has continued or may be expected to continue for at least one year;
- As a result of this disability, you must be substantially restricted in

undertaking work that would otherwise be suitable for a person of your age, experience and qualifications;

- Be aged between 16 and 66;
- Satisfy a means test (See Chapter 1).
- Satisfy the Habitual Residence Condition (See Chapter 1).

Rates of Payment				
Personal Allowance	=	€ 244.00	(maximum rate)	
Qualified Adult	=	€ 162.00	(full rate)	
Each Qualified Child	=	€ 50.00	(full rate) – under 12	
		€ 62.00	(full rate) – 12 and over	
Living Alone Increase	=	€ 22.00		

Disability Allowance – Duration of payment

You will continue to receive a Disability Allowance payment if you continue satisfy the medical qualification conditions, Habitual Residence Condition (HRC) and the means test. There is no cap or limit on the amount of time that you can receive a Disability Allowance payment provided you satisfy the underlying qualifying conditions, and are aged 16 or over and under 66.

Disability Allowance – Medical Review

Your Disability Allowance claim can be subject to medical review by the Department of Social Protection (DSP) during the course of your claim. Any such medical review will be conducted in order to determine if you continue to meet the medical criteria for qualification and if you continue to remain substantially restricted in undertaking work that would otherwise be suitable for a person of your age, experience and qualifications. This can include referral to a DSP Medical Assessor or referral to your GP for an updated assessment of your disability.

Where such review finds that you are no longer ‘substantially restricted in undertaking work’ and your Disability Allowance payment is affected, you have the right to seek a review of any decision and may have the right to appeal the decision to the Social Welfare Appeals Office – see chapter 1 for more information on Appeals.

Disability Allowance – Work

If you are in receipt of Disability Allowance (DA) you are allowed to participate in employment or self-employment and retain some or all of your Disability Allowance (DA) payment. You must notify Disability Allowance Section in the Department Social Protection (DSP) before taking-up any work.

Failure to notify the Department before taking up employment / self-employment could result in a suspension / withdrawal of your payment and an assessment of overpayment against you.

Disability Allowance – Rent Supplement: Any additional income from employment, or self-employment, may affect the amount of Rent Supplement you may receive. Please see Chapter 2 for more information.

Disability Allowance – Housing: Any additional income from employment, or self-employment, may result in an increase in Local Authority rent (differential rent) or the amount of rent you must pay under the Rental Accommodation Scheme (RAS) or Housing Assistance Payment (HAP).

Disability Allowance – Ability / Capacity / Qualification

If you are in receipt of Disability Allowance (DA) payment you are allowed to engage in paid work, voluntary work and education / training. While there is no limit on the number of hours you may engage in such, you must be mindful of how the nature, extent, duration of the engagement or number of hours that you engage in paid work / voluntary work / education or training may be considered as a determinate factor in deciding if your disability continues to substantially restrict you in undertaking work that would otherwise be suitable for a person of your age, experience and qualifications and your underlying qualification for a Disability Allowance payment.

Disability Allowance – Assessment of Earnings

Income from employment is assessed as follows. The first €165 per week will not affect the Disability Allowance payment. Earnings between €165 and €375 are assessed at 50%. A sliding scale is then used to calculate the actual value of the means as it will affect the payment. Income over €375 is assessed in full on euro for euro – for example:

Income from work	=	€200
Earnings disregard	=	€165
Actual assessable income from employment	=	€35
50% of income between €165 and €375 (€35 @ 50%)	=	€17.50
Result – DA payment will be reduced by	=	€10 per week

Disability Allowance (DA) – Returning to Employment

Disability Allowance – EmployAbility Services:

The Nationwide EmployAbility Service provides an employment support service for people with a health condition, injury, illness or disability. The supports offered are:

- Individual Needs Assessment
- Vocational Profiling & Career Planning
- Job Sourcing Planning
- On-the-job Support and Coaching
- Follow-up Support and Mentoring

Disability Allowance – Back to Work Enterprise Allowance:

If you wish to pursue self-employment as a full-time option, you can apply for the Back to Work Enterprise Allowance (BTWEA) through the DSP.

Disability Allowance – Community Employment:

Persons on DA can participate on Community Employment (CE). Participants on Community Employment (CE) schemes cannot claim / receive Disability Allowance and a CE payment at the same time.

Disability Allowance – JobsPlus:

Persons in receipt of Disability Allowance do not qualify to participate on JobsPlus.

Disability Allowance – Additional Information

Disability Allowance – Training Courses (not CE)

Persons on Disability Allowance are allowed to participate on Training Courses. The Disability Allowance payment may be suspended for the duration of the course and a Training Allowance may be paid instead. Participants can receive a weekly training bonus. When the course is over the person will go back on their Disability Allowance, subject to their continuing to meet the medical criteria.

Disability Allowance – Means Test

The means test to qualify for Disability Allowance is the same as Jobseeker's Allowance (see Chapter 1), with the exception that the capital disregard for Disability Allowance is €50,000 (i.e. the first €50,000 of savings will not affect your payment).

Disability Allowance – Spouse/Civil Partner/Cohabitant Working

If your spouse, civil partner or cohabitant works, is engaged in self-employment or has an income from a course of training or education, their income could affect your Disability Allowance payment – even if you are not claiming for them as a Qualified Adult on your Disability Allowance payment.

Disability Allowance – Maintenance

Maintenance payments from a former spouse/civil partner/cohabitant are assessed as means. Vouched housing costs, either rent or mortgage, of up to €95.23 per week may be offset against maintenance payments with half the balance of the maintenance payment being assessed as means to establish the rate of Disability Allowance payment.

Disability Allowance – Child Maintenance

Child maintenance payment is no longer included in a means test. Maintenance payments that are not child maintenance will continue to be means-tested.

Disability Allowance – SWA Payments

The Department of Social Protection may have the discretion to allow a person to access certain Supplementary Welfare Allowance (SWA) payments, if a case can be made to show that an exceptional need exists. This includes the Exceptional Needs Payments and Urgent Needs Payments. Persons on Disability Allowance can apply for the Back to School Clothing and Footwear Allowance.

Disability Allowance – Working Family Payment (WFP)

If a person on Disability Allowance engages in paid work as an employee for at least 38 hours each fortnight, s/he may apply for the weekly tax-free Working Family Payment (WFP).

Disability Allowance – Residential Care

If you are getting Disability Allowance and go into hospital or residential care you will continue to get your payment as long as you meet the qualifying conditions.

Moving from Illness Benefit to Disability Allowance

If you are advised by the Department of Social Protection that you are about to exhaust your entitlement to an Illness Benefit payment, and if you do not qualify for an Invalidity Pension payment, you may be able to apply for Disability Allowance. As this is a means tested payment you will need to check out if your payment will be affected by:

- any employment you are engaged in, *or*
- employment / self-employment your spouse / civil partner / cohabitant is engaged in, *or*
- any means (savings, investments, property etc.) you or your partner have. Illness Benefit is a non-means tested payment, whereas Disability Allowance is means tested. As such you will also need to be aware that the value of any other income, savings, capital, investments or property other than your own home could affect your entitlement to Disability Allowance. The capital disregard, i.e. money in the bank / building society / post office / credit union, for Disability Allowance is €50,000.

Disability Allowance – moving from Illness Benefit

Moving from Illness Benefit to Disability Allowance is not an automatic process – you must make an application for Disability Allowance to the Department of Social Protection which will be subject to a medical assessment to determine if you satisfy the medical requirements.

Moving from Illness Benefit to Invalidity Pension

If you have been getting Illness Benefit for a period of 468 days, you will be medically assessed for continued entitlement to Illness Benefit and any possible entitlement to Invalidity Pension. If, as a result of this assessment, it is considered that you may be entitled to Invalidity Pension, an application form (INV2) will be sent to you. This does not preclude you from applying for Invalidity Pension in the normal way using application form INV1.

To get Invalidity Pension you must have at least:

- 260 (5 years) paid PRSI contributions since entering social insurance, and
- 48 contributions paid or credited in the last complete tax year before the relevant date.
- As well as being assessed for required social insurance, you will be medically assessed.

To qualify you must:

- Have been incapable of work for at least 12 months and be likely to be incapable of work for at least another 12 months due to an illness or incapacity and for no other reason. (you will probably have been getting Illness Benefit or Disability Allowance during that time), *or*
- Be permanently incapable of work due to an illness or incapacity and for no other reason. (In certain cases of very serious illness or disability, you can transfer directly from another Social Welfare payment or from your job to Invalidity Pension).

Illness Benefit (IB) and Work

Illness Benefit is a short-term payment for employees insured under Pay Related Social Insurance (PRSI) who cannot work due to illness. You are entitled to the payment if you are certified as unfit for work due to illness, you satisfy the Pay Related Social Insurance (PRSI) conditions and are under age 66.

Illness Benefit is not paid for the first 3 days of a claim. This means that a person will not be entitled to Illness Benefit for the first 3 days of their claim subject to your Statutory Sick leave entitlement (unless the person was receiving Illness Benefit, Injury Benefit or a Jobseeker's payment immediately before their claim). You cannot be in receipt of Illness or Injury Benefit on days you receive Statutory Sick Leave.

The current annual Statutory Sick Leave entitlement is 5 days. If your first instance of illness in 2025 exceeds your 5-day Statutory Sick Leave entitlement, your Illness or Injury Benefit payment will start from day 6. If your Statutory Sick Leave entitlement has previously been exhausted in the year payment will start from day 4. If you have no Statutory Sick leave entitlement payment will start from day 4 of your claim.

Important: You must apply for Illness Benefit and be issued a Certificate of Incapacity by your doctor to claim for Illness Benefit. You can apply for Illness Benefit online and through an IB application provided by your doctor.

To qualify for payment of Illness Benefit, you must satisfy two conditions:

- you must have at least 104 weeks of PRSI contributions paid since you first started work.

AND EITHER (2a) OR (2b)

(2a) 39 weeks of PRSI contributions paid or credited in the relevant tax year, of which 13 must be paid contributions. If you do not have 13 paid contributions in the relevant tax year, then 13 paid in one of the following tax years can be used instead:

- either of the two tax years before the relevant tax year
- or the last complete tax year (before the year in which your claim for Illness Benefit begins)
- or the current tax year. **OR**

(2b) 26 weeks of PRSI contributions paid in the relevant tax year **and**

26 weeks of PRSI contributions paid in the tax year immediately before the relevant tax year.

If your claim begins in:	2025	—	The relevant tax year is:	→	2023
	2026	—		→	2024
	2027	—		→	2025

- The relevant tax year is the second last complete tax year before the year in which your claim for Illness Benefit begins. For example:
- If you are getting long-term Jobseeker's Allowance, Invalidity Pension, Carer's Allowance or Carer's Benefit, immediately before applying for Illness Benefit,
- you do not need to have the 13 paid contributions referred to in part (2a).
- If you were getting Occupational Injury Benefit immediately before applying for Illness Benefit you may use the tax year that applied to your OIB claim or the tax year that applies to your Illness Benefit claim, whichever is more beneficial.

Current Rates of Payment:

Personal Allowance	=	€244.00 (maximum rate)
Qualified Adult	=	€162.00 (maximum rate)
Each Qualified Child under 12	=	€ 50.00 (full rate)
		€ 25.00 (half rate)
Each Qualified Child 12 and over		€ 62.00 (12 and over)
		€ 31.00 (half rate))

Reduced rates of Payment: If your average earnings in the relevant year are below €300 you will qualify for a reduced rate of payment of payment. If you only have credited contributions in the relevant year, you will receive the minimum rate of payment of Illness Benefit. There are some exceptions to this rule – contact the INOU on (01) 856 0088 for more information.

If you receive a reduced rate and your income is below the Supplementary Welfare Allowance rate, you can apply to the Department of Social Protection as you may have an entitlement to a Basic Supplementary Welfare Allowance payment under the SWA scheme (see chapter 2 for SWA).

Illness Benefit – State Pension

If you defer claiming for your State Pension and meet the conditions of Illness Benefit, you can claim Illness Benefit up until age 70. You will not get credited contributions while getting Illness Benefit at age 66 or over.

Illness Benefit – Duration of payment

- If you have between 104 and 259 weeks PRSI contributions paid, you can claim Illness Benefit for up to 52 weeks (312 payment days).
- If you have 260 weeks PRSI paid since you first started work you can claim Illness Benefit for a maximum of 2 years (624 payment days).
- If you have 260 weeks PRSI paid since you first started work and your claim for Illness Benefit began before January 2009 you may be entitled to receive Illness Benefit for as long as you are unfit for work and are under 66.

While in receipt of the payment you may be required to undergo medical assessments to determine if you still qualify for the payment on medical grounds.

Illness Benefit – Medical Assessment

During the course of your claim for Illness Benefit, you may be asked to attend a medical assessment by a Medical Assessor for a second opinion as to whether you are incapable of work.

The opinion of the Medical Assessor following this assessment is submitted to a Deciding Officer for consideration regarding your continued entitlement to Illness Benefit. In any case where payment of Illness Benefit is disallowed, you will be notified of the decision and advised of your right to appeal against the decision.

Illness Benefit – Tax

Illness Benefit (excluding any increases for qualified children) is considered as income for tax purposes and it is taxable from the first day of payment. Illness Benefit is paid directly to you without any deduction of income tax. If you are employed, your employer will take your Illness Benefit into account for PAYE purposes.

If you are unemployed, Revenue will take account of the amount of Illness Benefit paid to you when they adjust your tax credits or review the tax affairs of your spouse.

Illness Benefit – Returning to Employment**Illness Benefit – Taking up Employment**

If you are in receipt of Illness Benefit (IB) you can only take up employment under the Partial Capacity Benefit (PCB) scheme. However, you must be in receipt of payment of Illness Benefit for a minimum of 6 months to be eligible to apply.

- People in receipt of “credits only” cannot apply for PCB.
- People who have an underlying entitlement to IB in their own right, but who opt to remain a dependant on a partner / spouse’s claim can use this period towards the 6-month qualifying period for Partial Capacity Benefit (PCB).
- Periods spent on Occupational Injury Benefit (OIB) can also be used towards the 6-month qualifying period for Partial Capacity Benefit.

Illness Benefit – Community Employment

Participants on Community Employment (CE) and Pobal schemes cannot claim another Social Welfare payment at the same time. This means that if you are in receipt of Illness Benefit (IB) you must close your claim with a final certificate in order to commence a CE Scheme. However, if you are in receipt of IB (for at least 6 months) you can apply for PCB in respect of POBAL schemes.

Illness Benefit – Back to Education Allowance:

If you have been claiming Illness Benefit for 2 years you can apply for the Back to Education Allowance.

Illness Benefit – Additional Information

Illness Benefit – Approved Training Courses (not CE)

Persons on Illness Benefit are only allowed to participate on approved Training Courses with the permission and approval of the Department of Social Protection. This 'permission to train' must be received before you can start the approved training course. While on the course, if you continue to be entitled to payment of Illness Benefit, the payment will continue. Participants will not receive any training allowance for participation on the course.

Illness Benefit – Spouse / Civil Partner / Cohabitant Working

You may be entitled to an increase on your Illness Benefit claim for your spouse, civil partner or cohabitant and qualified children subject to income limits. If your spouse, civil partner or cohabitant works, is engaged in self-employment or has an income from a course of training or education, their income could affect the Qualified Adult Payment you receive for them on your Illness Benefit payment.

Illness Benefit – SWA Payments

The Department of Social Protection may have the discretion to allow a person to access certain SWA payments, if a case can be made to show that an exceptional need exists. This includes the Exceptional Needs Payments and Urgent Needs Payments. Persons on Illness Benefit can apply for the Back-to-School Clothing and Footwear Allowance.

Illness Benefit – moving to Invalidity Pension

If you are in receipt of an Illness Benefit payment for 12 months and you have a long-term illness or disability which means that you may be permanently incapable of work you may be able to transfer to Invalidity Pension.

In certain circumstances applicants for Illness Benefit may qualify for Invalidity Pension without the need to be in receipt of Illness Benefit for 12 months. Your eligibility will be determined by a medical assessment by the Department of Social Protection.

If you have been getting Illness Benefit for a period of 468 days, you will be medically assessed for continued entitlement to Illness Benefit and possible entitlement to Invalidity Pension.

Invalidity Pension (IP) and Work

Invalidity Pension:

Invalidity Pension is a weekly payment to people who cannot work because of a long-term illness or disability and are covered by social insurance (PRSI).

Subject to your medical condition, you may qualify for Invalidity Pension if you are or have been in receipt of Illness Benefit or Disability Allowance.

Invalidity Pension is based on a claimant's social insurance contributions and the personal rate of payment is not means tested. Invalidity Pension is taxable. If awarded Invalidity Pension you are entitled to a Free Travel Pass.

You may also get extra Social Welfare benefits, for example, the Household

Benefits Package. Self-employed people who have paid sufficient class S PRSI contributions are eligible to apply for Invalidity Pension.

To qualify for award of Invalidity Pension a claimant must satisfy both PRSI contributions and medical conditions as follows:

PRSI Contributions Condition

The contribution conditions for Invalidity Pension are that before the relevant date* the claimant has:

- a) Qualifying contributions in respect of not less than 260 contribution weeks since his or her entry into insurance *and*
- b) Qualifying contributions or credited contributions in respect of not less than 48 contribution weeks in the last complete contribution year before that date in the last or second last complete contribution year before that date.

Only class A, E, H and S contributions count for Invalidity Pension.

Note that Class S contributions do not qualify for credits.

You cannot use voluntary contributions to satisfy the PRSI conditions for Invalidity Pension.

* The relevant date is:

- a) Any date after the completion of one year of continuous incapacity for work, *or*
- b) 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 into a continuous period of incapacity for work and he or she is subsequently proved to be permanently incapable of work.

Invalidity Pension – Medical criteria

In order to qualify for the payment, you may be required to undergo a medical assessment by a doctor employed by the Department of Social Protection. A DSP Deciding Officer will take all medical evidence into consideration when deciding if you qualify for the payment.

To qualify you must:

- Have been incapable of work for at least 12 months and be likely to be incapable of work for at least another 12 months due to an illness or incapacity and for no other reason. (you will probably have been getting Illness Benefit or Disability Allowance during that time), *or*
- Be permanently incapable of work due to an illness or incapacity and for no other reason (in certain cases of very serious illness or disability, you can transfer directly from another Social Welfare payment or from your job to Invalidity Pension).*or*

A Deciding Officer takes all medical evidence into consideration and determines eligibility.

Rates of Payment

Personal Allowance	=	€249.50
Qualified Adult	=	€178.30
Each Qualified Child	=	€50.00 (under 12)
	=	€62.00 (12 and over)

Invalidity Pension – Duration of payment

Invalidity pension can be paid up to the age of 66 at which time there is an automatic transfer to State Pension (Contributory). It is payable while you continue to be assessed as unfit for work and where you are unlikely to be able to work for the rest of your life because of your illness or disability.

Invalidity Pension – Medical Assessment

During the course of your claim for Invalidity Pension, you may be asked to attend a medical assessment by a Medical Assessor. The opinion of the Medical Assessor following this assessment is submitted to a Deciding Officer for consideration regarding your continued entitlement to Invalidity Pension.

In any case where payment of Invalidity Pension is disallowed, you will be notified of the decision and advised of your right to review and / or appeal.

Invalidity Pension – Taking up Employment

If you are in receipt of an Invalidity Pension payment you can only take up employment/self-employment under the Partial Capacity Benefit (PCB) scheme (See PCB section). PCB replaced the 'exemption' process on Invalidity Pension.

You cannot apply for Working Family Payment (WFP) while in receipt of a payment under the Partial Capacity Benefit (PCB) scheme.

Invalidity Pension – Community Employment

Participants on Community Employment (CE) schemes cannot claim another Social Welfare payment at the same time, so you will not receive an Invalidity Pension payment and Community Employment training allowance at the same time.

Invalidity Pension – Back to Work Enterprise Allowance: If you wish to pursue self-employment as a full-time option you can apply for the Back to Work Enterprise Allowance through the Department of Social Protection if you have been in receipt of Invalidity Pension for 9 months or more.

Invalidity Pension – Back to Education Allowance: If you have been claiming Invalidity Pension you may be able to apply for the Back to Education Allowance.

Invalidity Pension – Additional Information

Invalidity Pension – Training Courses (not CE)

Persons on Invalidity Pension are only allowed to participate on Training Courses with the permission and approval of the Department of Social Protection. This 'exemption' must be received before you can start the training course. Participants will not receive the standard training bonus of €27.50 per week.

Invalidity Pension – Secondary Benefits

Entitlement to retain part or all of your secondary benefits may be affected by the amount and source of the additional income.

Invalidity Pension – Spouse / Civil Partner / Cohabitant Working

If your spouse, civil partner or cohabitant works, is engaged in self-employment or has an income from a course of training or education, their income could affect the Qualified Adult payment you receive for them on your Invalidity Pension payment.

Invalidity Pension – SWA Payments

The Department of Social Protection may have the discretion to allow a person to access certain SWA payments, if a case can be made to show that an unforeseen and exceptional need exists. This includes the Exceptional Needs Payments and Urgent Needs Payments. Persons on Invalidity Pension can apply for the Back-to-School Clothing and Footwear Allowance.

Partial Capacity Benefit (PCB)

The Partial Capacity Benefit (PCB) scheme replaced the previous exemption arrangements, where people on Illness Benefit and Invalidity Pension could get permission to work part-time, (known as an exemption), for rehabilitative or therapeutic purposes and keep their Illness Benefit or Invalidity Pension payment.

Partial Capacity Benefit – Eligibility

Partial Capacity Benefit scheme is a Social Welfare scheme which allows individuals in receipt of an Illness Benefit payment for a minimum of 6 months, or Invalidity Pension to return to work, (if they have a reduced capacity to work) and continue to receive a payment from the Department of Social Protection (DSP).

Partial Capacity Benefit – Starting Work

You should apply for Partial Capacity Benefit before you start to look for work.

Your payment may change when you go back to work, but this will not happen until you actually start work. A late application for Partial Capacity Benefit can be accepted, once it is received within 21 days of commencement of employment. If you find that it might be necessary to take up employment before you receive formal approval for the Partial Capacity Benefit (PCB) scheme, because of the start date of the job, you should contact the DSP.

You must start work within 13 weeks of the Department of Social Protection (DSP) getting your application. However, you should wait until you get written confirmation of a moderate, severe, or profound medical result before you start

work. While this is not essential, the DSP recommends waiting, because a 'mild' medical result means you are not entitled to PCB.

Partial Capacity Benefit – Hours, Earnings and Work

If approved for the Partial Capacity Benefit (PCB) scheme, there is no restriction on the amount of money you can earn or number of hours you can work on this scheme. You can also qualify for the Partial Capacity Benefit (PCB) scheme if you are seeking to become self-employed. Participation on the Partial Capacity Benefit scheme is voluntary.

Partial Capacity Benefit – Medical Assessment

When you apply for the Partial Capacity Benefit scheme, a Medical Assessor from the Department of Social Protection will assess the restriction on your capacity for work. This may require you to attend a medical assessment. You should include all appropriate medical evidence with your application form. If you qualify for the Partial Capacity Benefit scheme, you will not be required to send in medical certificates.

Medical Assessment	% of your personal rate of Illness Benefit or Invalidity Pension payment
Moderate	50%
Severe	75%
Profound	100%

Partial Capacity Benefit – Appealing a Medical Assessment

The level of restriction on your capacity for work is linked to your rate of payment on the Partial Capacity Benefit (PCB) scheme. If you are unhappy with the level of restriction of capacity assessed by the Department's Medical Assessor, you have the right to review that decision directly with Partial Capacity Benefit Section, or to appeal that finding to the Social Welfare Appeals Office. See Chapter 1 for more information on Social Welfare Appeals or contact the INOU

Partial Capacity Benefit – Approval

You will require the permission of the Department of Social Protection before you take up or begin employment under the Partial Capacity Benefit (PCB) scheme. If employment has been secured, please contact Partial Capacity Benefit section directly by e-mail at PCB@welfare.ie.

Partial Capacity Benefit – Secondary Benefits

If you were entitled to Free Travel or Island Allowance, Living Alone Allowance or Household Benefits while in receipt of Invalidity Pension, you can keep them if you qualify for Partial Capacity Benefit. However, entitlement to Household Benefits will be subject to a means test after 2 years. Your entitlement to Rent Supplement may be affected by the combination of your Partial Capacity Benefit and income from employment.

Partial Capacity Benefit – Method of Payment

Partial Capacity Benefit can be paid directly into an Irish Bank account or building society account, (not a mortgage account) or via the post office.

Partial Capacity Benefit – Rates of payment

Partial Capacity Benefit is made up of a personal rate for you and may include increases for your qualified adult and qualified child(ren). The personal rate of payment is based on the assessment of your restriction on capacity for work and on your Illness Benefit or Invalidity Pension.

Rates of Payment

Medical Assessment	Person previously getting Illness Benefit at the maximum personal rate €244	Person aged under 66 and previously getting Invalidity Pension at the maximum personal rate €249.50
Moderate	€122.00	€124.75
Severe	€183.00	€187.15
Profound	€244.00	€249.50

	Full-Rate	Half-Rate
Qualified Adult	€162.00 (Max Rate of Payment)	€178.30 (Max Rate of Payment)
Child Support:	Full-Rate Payment	Half-Rate Payment
Child under 12	€50.00	€25.00
Child 12 & over	€62.00	€31.00

Partial Capacity Benefit – Duration of Payment

The duration of payment on the Partial Capacity Benefit (PCB) scheme will depend on the Illness and Invalidity payment you are currently in receipt of:

Partial Capacity Benefit – Illness Benefit

Your entitlement to Illness Benefit is limited to a maximum of 2 years. If you take up employment under the Partial Capacity Benefit (PCB) scheme, the time you have already spent on Illness Benefit prior to taking up the PCB will be counted in assessing your entitlement to participate on the scheme. For example, if you have been on Illness Benefit for 12 months, you would only have an entitlement to participate on the Partial Capacity Benefit (PCB) scheme for another 12 months; the combined period equalling 2 years.

Partial Capacity Benefit – Invalidity Pension

If you are granted Partial Capacity Benefit you will be awarded payment for a maximum of 156 weeks. You may reapply for a further duration of 156 weeks.

Partial Capacity Benefit – Community Employment

Persons in receipt of Illness Benefit or Invalidity Pension cannot apply for Partial Capacity Benefit while participating on a Community Employment or Pobal Scheme.

Partial Capacity Benefit – Wage Subsidy Scheme (WSS)

The Wage Subsidy Scheme (WSS) encourages employers to employ disabled staff. It offers employers financial support to employ people with a disability through a subsidy.

The work offered must be for a minimum of 15 hours per week and the subsidy is available up to 39 hours per week. The subsidy rate is between €6.30 and €9.45 per hour, depending on the number of workers employed under the scheme. Where an employee with a disability has a limited ability to work due to their disability or health condition, an employer can get the wage subsidy to help cover the costs of significantly adapting the job's tasks or role.

People can ask to move from Illness Benefit or Invalidity Pension to Partial Capacity Benefit to take up employment, and can only qualify for the Wage Subsidy Scheme if they have acquired a disability or health condition in the last 12 months and are returning to work on Partial Capacity Benefit. No further medical assessment is required.

A person with a disability employed through the Wage Subsidy Scheme must have the same conditions of employment as other employees. These include:

- social insurance (PRSI) contributions
- tax deductions
- annual leave
- and other leave entitlements

The employer must pay the employee the going rate for the job. This must be at least the statutory minimum wage. These terms and conditions of employment should be set out in the employee's contract.

Partial Capacity Benefit – Training Courses

Persons in receipt of Illness Benefit or Invalidity Pension cannot apply for Partial Capacity Benefit (PCB) when seeking to participate on a training course. However, they must apply for and receive permission from the Department of Social Protection to engage in the training course before starting the training course.

Partial Capacity Benefit – Leaving the scheme

If, for example, you leave the Partial Capacity Benefit scheme because your employment ceases or because your medical condition has deteriorated, you may return to your previous Illness Benefit or Invalidity Pension payment, if you continue to satisfy the qualifying conditions of the payment.

CARER'S PAYMENTS

If you are looking after someone full-time, who needs that level of care because of a disability, whether it be physical, mental, intellectual, emotional or age-related, you may qualify for a Carer's Payment. There are two types of Carers' Payments: Carer's Allowance and Carer's Benefit. For Carer's Allowance, the person being cared for must require full-time care for at least a year.

Carer's Allowance (CA)

Carer's Allowance is a means tested payment, that can be paid to carers on low incomes who look after people who need full-time care and attention. If you are looking after more than one person, you may be entitled to an additional 50% of the basic rate of Carer's Allowance each week.

If you qualify for Carer's Allowance, you may also qualify for the free Household Benefits Package and a Free Travel pass. If you are in receipt of Carer's Allowance on the first Thursday in June, you will be eligible for the Carer's Support Grant (formerly known as the Respite Care Grant). There is no need to apply separately for the grant. There is no Qualified Adult payment with the Carer's Allowance.

Carer's Allowance – Rates of Payment

Aged under 66, caring for 1 person	= € 260.00
Aged under 66, caring for 2 or more persons	= € 390.00
Aged 66 or over and caring for 1 person	= € 298.00
Aged 66+, caring for 2 or more persons	= € 447.00
Aged over 80 and caring for 1 person	= € 308.00
Aged over 80 and caring for 2 or more persons	= € 457.00

Qualified Adult = There is no Qualified Adult Payment on Carer's Allowance.

Child Support Payment:*	Under 12	Full-Rate	= € 50.00
		Half-Rate	= € 25.00
	12 and Over	Full-Rate	= € 62.00
		Half-Rate	= € 31.00

**You may claim a full-rate increase in your payment for a Qualified Child if you are a carer and are single, widowed, separated or parenting alone. You may claim a half-rate increase in your payment for a Qualified Child if you are a carer and are living with your spouse, civil partner or cohabitant. You can claim an increase for a child if they are under age 18, normally live with you and are maintained by you. If a child is in full-time education by day at a recognised school or college this increase is payable until the end of the academic year in which the child reaches age 22.*

Carer's Allowance – Means Test

The means test for the Carer's Allowance involves assessing your income from savings, investments, property (excluding your home) and your spouse's / civil partner's / cohabitant's income. For a single person claiming the Carer's Allowance the amount of weekly income that is not considered is €625. For married couples, civil partners or cohabitants, (except for Social Welfare payments from other states to which special rules apply) the first €1,250 of their combined weekly income is disregarded.

Carer's Allowance – other Social Welfare payments

If you are getting certain Social Welfare payments and satisfy the normal qualifying conditions for Carer's Allowance, you can keep your main Social Welfare payment and get half-rate Carer's Allowance as well. If you are getting Carer's Allowance and subsequently become entitled to another payment, you may be able to claim the other payment and get half your rate Carer's Allowance – but only if the other payment is a qualifying payment for half-rate Carer's Allowance.

Carer's Allowance – Half-rate payment

If you are getting certain Social Welfare payments and satisfy the normal qualifying conditions for a Carer's Allowance, you can keep your main Social Welfare payment and get a half-rate Carer's Allowance as well.

Carer's Allowance – Qualified Adult payment

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

Carer's Payments – Voluntary Work / Part-time Work / Self-Employment

Carer's Allowance / Benefit may be paid to a person who provides full-time care and attention to people who have a disability and require a certain level of care.

A person can be considered to be providing full-time care and attention where they are engaged in employment, self-employment or on training courses for a maximum of 18.5 hours per week, provided that they can show to the satisfaction of a Deciding Officer that adequate care has been provided for the care recipient in their absence.

Both Carer's Benefit and Allowance: The following is allowed, if during the carer's absence, adequate provision of care has been arranged for the person being cared for:

- Voluntary work for up to 18.5 hours a week.
- Self-employment up to 18.5 hours a week (any earnings will be assessed as means – Carer's Allowance only. Income limit applies for Carer's Benefit).
- Employment up to 18.5 hours a week (any earnings will be assessed as means – Carer's Allowance only. Income limit applies for Carer's Benefit).
- Education or training courses up to 18.5 hours per week.

Note: The limit is 18.5 hours per week for all these activities combined. For example, if you were attending a training course for 8 hours per week you could only work 10.5 hours per week at the same time.

Carer's Allowance – Fuel Allowance: Carer's Allowance is qualifying payment for Fuel Allowance (from January 2025), subject to meeting all criteria of the Fuel Allowance scheme, including satisfying the Fuel Allowance means test.

Carer's Benefit (CB)

Carer's Benefit – Self-Employed: From January 2025 Carer's Benefit has been extended to people who are self-employed and who have reduced their hours or had to give up self-employment to care for a person or persons in need of full-time care and attention. To qualify you must satisfy a number of conditions.

Carer's Benefit – Self-Employees: Carer's Benefit is the payment made to insured people who reduce their hours or leave the workplace to care for a person or persons in need of full-time care and attention. To qualify you must satisfy a number of conditions:

Carer's Benefit – PRSI Contribution Conditions:

You must have at least 156 contributions paid at any time between entry into insurance and the time the claim for Carer's Benefit is made, **And**

- 39 contributions paid in the Relevant Tax Year **or**
- 39 contributions paid in the 12-month period before the start of Carer's Benefit **or**
- 26 contributions paid in the Relevant Tax Year and 26 contributions paid in the Relevant Tax Year before that.

For second and subsequent claims the Carer does not need to satisfy the contribution conditions afresh.

PRSI contributions paid in Classes A, B, C, D, E, H & S count. Class S (self-employed) contributions will only be considered on claims made from 2025 onwards. The Relevant Tax Year is the second last complete tax year before the year in which you make your claim. So, for claims made in 2025 / 2026, the Relevant Tax Year is 2023 / 2024.

Periods of insurance completed in another EU Member State may be taken into account to meet the PRSI contributions conditions.

Carer's Benefit – Employment Conditions:

- You have been in full-time employment for at least 8 weeks, either consecutive or not, in the 26 weeks immediately prior to becoming a Carer. You must
- have worked for a minimum of 16 hours per week or 32 hours per fortnight.
- You give up work or reduce your employment hours to become a full-time Carer (but you are still allowed to engage in employment / self-employment/ training / education for up to 18.5 hours per week with the prior approval of the Department (DSP). The cared for person must be adequately cared for in the Carer's absence).
- The maximum you can earn from employment / self-employment is €625 from the 3 July 2025.
- Earnings from employment are assessed as Gross weekly earnings less statutory deductions. These deductions are:
 - Superannuation (Pension deduction)
 - Income Tax
 - Pay Related Social Insurance (PRSI)
 - Additional Voluntary Contribution (AVC)

- Pay Related Social Assurance (PRSA)
- Universal Social Charge (USC)
- Trade Union
- Private Health Insurance –
 - Premium being paid by you.
 - Premium being paid through your joint bank account.

Carer's Benefit – Rates of Payment

Aged under 66, caring for 1 person				= € 261.00
Aged under 66, caring for 2 persons				= € 391.50
Qualified Adult = There is no Qualified Adult Payment on Carer's Benefit.				
Child Support Payment: *	Under 12	Full-Rate	= €	50.00
		Half-Rate	= €	25.00
	12 and Over	Full-Rate	= €	62.00
		Half-Rate	= €	31.00

** You can claim an increase for a child if they are under age 18, normally live with you and are maintained by you. If a child is in full-time education by day at a recognised school or college this increase is payable until the end of the academic year in which the child reaches age 22. (This child does not have to live at home). A full-rate Qualified Child Increase is payable if you are single, widowed, separated or a civil partner who is not living with the other civil partner. You may get a half-rate increase if you are living with your spouse, civil partner, or cohabitant. If your spouse, civil partner, or cohabitant is getting a payment from the DSP you will each get a half-rate increase. If a carer's Spouse's/Co-habitant's/Civil Partner's gross income amounts to €400.00 or more per week, NO payment is made for child dependants.*

Carer's Benefit – Means Test

Carer's Benefit is not means tested. Any savings, investments, or property that you might own will not affect your rate of payment on Carer's Benefit (please note the employment conditions above).

Carer's Benefit – Duration of payment

You can get Carer's Benefit for a total period of 104 weeks for each person being cared for. This may be claimed as a single continuous period or in any number of separate periods up to a total of 104 weeks. However, if you meet the conditions for receipt of Carer's Benefit for a period of less than six weeks and do not continue to satisfy the conditions for receipt of Carer's Benefit beyond such a period, you will be disqualified from receiving Carer's Benefit for the same care recipient for a period of six weeks. The period of six weeks commences from the last day upon which you were entitled to receive Carer's Benefit for the care recipient.

If you are caring for more than one person, you may receive payment for each

care recipient for 104 weeks. This may result in the care periods overlapping or running concurrently.

Carer's Payments – Part-time Work / Self-Employment

Carer's Allowance/Benefit may be paid to a person who provides full-time care and attention to people who have a disability and require a certain level of care.

A person can be considered to be providing full-time care and attention where they are engaged in employment, self-employment or on training courses either singularly or combined for a maximum of 18.5 hours per week, provided that they can show to the satisfaction of a Deciding Officer that adequate care has been provided for the care recipient in their absence.

Carer's Benefit and Allowance: The following is allowed, if during the carer's absence, adequate provision of care has been arranged for the person being cared for:

- Voluntary work for up to 18.5 hours a week.
- Self-employment up to 18.5 hours a week (any earnings will be assessed as means – Carer's Allowance only. Income limit applies for Carer's Benefit).
- Employment up to 18.5 hours a week (any earnings will be assessed as means – Carer's Allowance only. Income limit applies for Carer's Benefit).
- Education or training courses up to 18.5 hours per week.

Note: The limit is 18.5 hours per week for all these activities combined. For example, if you were attending a training course for 8 hours per week you could only work 10.5 hours per week at the same time.

WORK EXPERIENCE

A number of schemes exist to support unemployed people, and those in receipt of certain other Social Welfare payments, to return to work.

Community Employment (CE)

Community Employment (CE) projects are typically sponsored by groups wishing to benefit the local community, namely voluntary and community organisations and to a lesser extent, public bodies involved in not-for-profit activities. CE projects provide a valuable service to local communities.

While providing invaluable supports to the local community, Community Employment provides training and educational opportunities to jobseekers in order to support their progression into employment. Those on CE work for an average of 19.5 hours per week (or 39 hours per fortnight) for a 12-month period, with some exceptions.

You can apply for a CE position through your local DSP Employment Services office / Intreo Centre, LAES or Jobs Club. Visit www.jobsireland.ie or www.gov.ie/welfare for further details.

Community Employment – New Participants

To qualify for CE, you must satisfy a number of conditions, including age, and be in receipt of a qualifying social welfare payment for a specific period (see Community Employment – Who is eligible on the following pages).

Participants on CE move from their existing qualifying Social Welfare payment to a CE participant wage, they do not receive their original Social Welfare payment and a CE payment. Participant CE wage rates are determined by their underlying social welfare entitlement. On completion of participation on a CE scheme, you may be able to reapply for the payment which allowed you to engage with Community Employment.

Community Employment – Rates of Payment

The minimum weekly payment for new participants based on 19.5 hours worked is €271.50. In addition, you may be eligible, where appropriate, for payments in respect of and qualified dependent adult and children.

If the Social Welfare Payment you were in receipt of before starting a CE scheme is more than €244 per week, you will receive the same amount as your Social Welfare Payment plus €27.50 per week. If the Social Welfare Payment you were in receipt of before starting a CE scheme is less than or equal to €244 per week, you will receive a payment of €271.50 per week.

The change of circumstances rules that apply to your original Social Welfare payment also apply to your CE payment. This means that, if your qualified adult gets a job, their income will be assessed as means and your CE payment may be reduced subject to the standard minimum payment of €271.50. Equally, if they lose their job, you may be able to claim for them as a qualified adult on your CE allowance.

In order to avoid any possible overpayments, if there is any change in your circumstances, you should inform your CE supervisor and the local DSP Community Development Officer responsible for your CE scheme. (Your CE supervisor will give you contact details for the local DSP official overseeing your CE scheme).

The rate of CE payment for people qualifying directly from Jobseeker's Pay-Related Benefit (JPRB) will be the same as the basic weekly CE rate. It will not be the JPRB rate of payment plus a top up of €27.50 per week

Community Employment – Who is eligible?

You may qualify to participate on a Community Employment scheme if the following applies to you:

- Persons **aged 21 years** of age or over who are currently in receipt (i.e. payment received within the 7 days preceding CE commencement) of any combination of the following payments for 12 months or more:-

- Jobseeker's Allowance (JA),
- Jobseeker's Pay-Related Benefit (JPRB),
- Jobseeker's Benefit (JB),
- Jobseeker's Allowance Transition (JST),
- One-Parent Family Payment (OPFP),
- Widow's / Widower's or Surviving Partner's Contributory Pension,
- Widow's / Widower's or Surviving Partner's Non-Contributory Pension,
- Deserted Wife's Benefit (DWB),
- Farm Assist (FA),
- Time spent in receipt of Jobseeker's Pay-Related Benefit (JPRB) / Jobseeker's Benefit (JB) can also count towards the 12-month period provided the claimant is currently in receipt of one of the above listed payments (i.e. no breaks between payments), e.g. 2 months on JB followed immediately by 10 months on JA
- Time spent in receipt of Basic Supplementary Welfare Allowance (BASI) can also count towards the 12-month period provided the claimant is currently in receipt of one of the above listed payments (i.e., no breaks between payments), e.g., 2 months on SWA followed immediately by 10 months on Jobseeker's Allowance,
- Time spent in receipt of Carer's Allowance / half-rate Carer's Allowance / Carer's Benefit can also count towards the 12-month eligibility period, but caring responsibilities must have ceased, and the person must currently be in receipt of one of the qualifying payments,
- Time spent on a CE-qualifying disability-related payment can count towards the 12-month period provided it is contiguous with the current social welfare payment, as listed above (i.e., no breaks), e.g., 3 months on Illness Benefit followed immediately by 9 months on Jobseeker's Allowance,
- Time spent in receipt of Illness Benefit (IB) can also count towards the 12-month period provided the claimant is currently in receipt of one of the above listed payments (i.e., no breaks between payments), e.g., 2 months on IB followed immediately by 10 months on JA.

Persons **aged 18 years** or over who are currently in receipt of any of the following qualifying payments from the Department for any length of time but payment received within the 7 days preceding CE commencement:

- Disability Allowance
- Blind Pension
- Illness Benefit for six months or more*
- Invalidity Pension*

- Travellers / Roma aged 18 years or over, in receipt of Jobseeker's Pay-Related Benefit (JPRB) / Jobseeker's Benefit or Jobseeker's Allowance for any length of time, but payment received within the 7 days preceding CE commencement, or in receipt of One Parent Family Payment for one year or longer. This applies to new entrants to CE who are defined as those who have not participated in the programme in the preceding 12 months. Any participant who exits CE will only be considered eligible again following 12 months in receipt of a qualifying payment, provided they have not reached the lifetime eligibility limit which applies to their underlying qualifying welfare payment.
- Refugees aged 18 years or over, as authenticated by the Department of Justice and Equality (i.e. Department of Justice letter of confirmation of refugee status plus valid Irish Residence Permit (IRP)), in receipt of any DSP payment for any length of time can qualify for CE. The sponsor should ensure that participants have valid work permit or GNIB with Stamp 4 for the duration of their CE contract.
- CE Drugs Rehabilitation Places (DRPs) are available to persons aged 18 years or over who are in recovery and referred for a rehabilitation place on CE. These individuals do not need to be in receipt of a qualifying social welfare payment. Application for a drugs rehabilitation place is based on evidence of an appropriate referral, following an assessment of the applicant attending a recognised addiction support service within the last year, within the context of the National Rehabilitation Framework of care and case management. This includes HSE addiction services and treatment centres, GPs and other relevant statutory, community and voluntary addiction services. The DSP 9 Point Agreement specifies the conditions for access, eligibility and delivery of the CE drug rehabilitation places.
- Ex-offenders aged 18 years or over and referred by the following agencies: the Probation Service, IASIO's Services – the Linkage Service, the Gate Service and Resettlement Service, and the Irish Prison Service. These individuals do not need to be in receipt of a qualifying social welfare payment. Ex-offenders aged 18 and over and not referred by these Services must be in receipt of Jobseeker's Allowance for a period of 12 months or more to qualify for CE. Time spent as a prisoner is regarded as reckonable when considering duration unemployed. In addition, prisoners released on Temporary Release are considered eligible for application.
- Inhabitants of offshore islands aged 18 years or over that are currently in receipt of a CE-qualifying payment for 6 months or more. Islander positions will be reviewed annually and are subject to demand.
- A person attending Intreo Partners is permitted to undertake a placement on CE providing they satisfy the eligibility criteria for CE and maintain their engagement with the Intreo Partners provider.
- Persons availing of Tús, Rural Social Scheme, Springboard or Momentum, or receiving Back to Education Allowance (BTEA) or Back to Work Enterprise

Allowance (BTWEA), cannot simultaneously participate on CE. However, a person can commence CE immediately after completing participation on Tús.

- Time spent on Tús, Rural Social Scheme, Springboard, Momentum, BTEA or BTWEA will not count towards the qualifying period for eligibility to CE.

Entry to CE following any of these programmes is not considered as a suitable or valid progression. The only exceptions to this rule are:

- If the BTEA was being received for second-level education purposes.
- Tús participants aged 21 or over who have completed 52 weeks on that programme can progress directly onto CE, where it is considered appropriate within the context of an agreed progression plan mediated by Intreo / DSP Employment Services.
- Applications for CE vacancies can be made up to 12 weeks in advance of the Tús finish date to allow for CE positions that require Garda vetting. As Tús participants are selected by the Department from the long-term unemployed, they already meet the standard eligibility requirements for CE.
- Ex-Tús participants who sign back on the Live Register can have their previous time on the Live Register combined with their current claim and qualify as Jobseeker clients for CE in the normal way (Tús participation is disregarded).
- Time spent on Part-Time Education Option (PTEO) can count towards the CE qualifying period.

Note: Persons successful at interview and whose payment/benefit has exhausted while awaiting Garda vetting retain their eligibility to commence CE. This saver clause does not apply where a person is disqualified from the payment or if they sign off voluntarily before their payment exhausts while awaiting Garda vetting.

Community Employment – Qualified Adult

If you are a QA on your spouse, partner, civil partner or cohabitant's Jobseeker's Allowance claim and they meet the eligibility for CE, you may be eligible to participate in CE.

Eligibility extended to the over 50's age group signing for:

- Jobseeker's Benefit Credits Only (JBCO) *or*
- a combination of Jobseeker's Benefit (JB) and JBCO for 12 months or more.

Community Employment – Qualifying Periods

- Breaks off the Live Register / worked days up to a maximum of 30 days in the 12 months prior to application are allowed in assessing eligibility for those in receipt of Jobseeker's Allowance and Jobseeker's Benefit.

- Time spent in receipt of Jobseekers Pay Related Benefit (JPRB) can also count towards the 12-month eligibility provided the claimant is currently in receipt of one of the above listed payments – Who is Eligible (i.e. no break between payments).
- Time spent on a recognised training course e.g., ETB (SOLAS / VTOS) or Youthreach may count as part of the qualifying period.
- Time spent as a qualified adult dependant on another person's claim does not count towards CE eligibility.
- Time spent as a temporary replacement on CE i.e., to cover a period up to 26 weeks can count towards the 12-month qualifying period (in the last 12 months). However continued participation should be permitted if suitable vacancy exists.
- Eligibility for Ukrainians reduced to 9 months on Live Register for those who have fled the war.

Community Employment – aged between 21 and 55 years

Following 12 months in receipt of a qualifying Social Welfare payment, CE placements for those aged between 21 and 55 years will be for one year.

However, if a CE participant is working towards a QQI Major Award or working towards a recognised industry standard, their time on CE can be extended by up to a maximum of 3 years to complete the full award / qualification standard i.e. a total participation of 3 consecutive years in which to complete any outstanding modules.

This must be reviewed each year to establish evidence of achievement and ensure continued progress towards achieving the Major Award / industry recognised standard. No extension will be given beyond 3 years (4 years for those on Disability-linked payments).

In the case of a drug rehabilitation place, the duration can be up to 4 years on a drugs scheme with an additional year for progression to a mainstream CE scheme. It will be possible to re-qualify for CE after a further 12 months in receipt of a qualifying payment, subject to lifetime limitation.

Community Employment – aged 55 and over

Following 12 months in receipt of a qualifying Social Welfare payment, those aged 55 years and over can participate and remain on CE for a maximum of 3 consecutive years. After this 3-year period, it may be possible to re-qualify for CE after a further 12 months in receipt of a qualifying Social Welfare payment. A person aged 55 years and over should be given access to training and development and supported with addressing any barriers to employment.

Community Employment – Aged 60 years and over

Under the Service Support Stream, participants aged 60 years and over who meet the CE eligibility requirements may remain continuously on CE up to the State pension age. This is subject to a suitable placement being available and the agreement of the sponsoring organisation.

Community Employment – Re-engagement (Rollover) of Participants

Where DSP has approved a further project period, after the initial 1st year, and the Sponsor wishes to re-engage participants for additional years, the Sponsor must:

- Complete an extension request form, which must be submitted for eligible participants no later than 12 weeks prior to the completion of the participant's 12-month engagement on CE.
- Identify the reasons for the re-engagement of each participant, in line with the following: and obtain DSP approval.

Certain criteria must be met prior to approval and the proposal should be received by the local DSP office at least eight weeks prior to the completion date of the project's current term, or eight weeks prior to the completion of the individual's contract.

Community Employment – Re-Entry to Community Employment

In general, all placements on Community Employment are for 12 months only, however if a CE participant is undertaking training to achieve a major QQI award, the participant's time can be extended by up to two years to allow him or her to complete the training which will enhance his or her overall employment prospects. This is not an underlying entitlement on CE, and is subject to the approval of the Department of Social Protection on an individual case-by-case basis.

Community Employment – Lifetime participation

Lifetime participation on Community Employment (CE) is limited to:

- 6 cumulative years (312 weeks) up to State Pension age.
- 7 cumulative years (364 weeks) for persons in receipt of a qualifying disability-linked Social Welfare payment.
- Offshore island residents are exempt from this participation cap, subject to the availability of places on island-based CE schemes.

Community Employment – Progression

- Progression from CE to Rural Social Scheme, Springboard or Momentum, or receiving Back to Education Allowance (BTEA) or Back to Work Enterprise Allowance (BTWEA) is considered as a suitable and valid progression.
- Current CE participants can avail of 3rd level Springboard programmes at zero cost. The CE Supervisor will follow the ILP process and on reaching agreement with the CE participant on the course choice, the CE Supervisor should refer the participant to the appropriate Intreo / Employment Services Case Officer. The Springboard course can then be input and approved by the DSP Community Development Officer via the ILP system.

Important Points to remember

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

Community Employment – Social Welfare Payments

In general, participants on Community Employment (CE) schemes are not able to claim another Social Welfare payment at the same time as their participation on a Community Employment Scheme. Some exceptions exist and participants are advised to speak to a member of staff in their local Intreo Office before making an application for another Social Welfare payment.

Community Employment – Secondary Benefits

Community Employment – Rent Supplement: The additional €27.50 paid on Community Employment may not affect your entitlement to Rent Supplement.

Community Employment – Housing: The additional €27.50 paid on Community Employment will not result in an increase in Local Authority rent (differential rent) or the amount of rent you must pay under the Rental Accommodation Scheme (RAS) or Housing Assistance Payment (HAP). Please see Chapter 2 for more information.

Community Employment – Medical Card: You must hold a medical card prior to taking up Community Employment in order to keep your medical card when you go on CE. If you do not have it going on to CE, you may not qualify for a medical card on Community Employment. On CE you will keep your medical card no matter how much you earn.

Community Employment – Training

Community Employment participants are encouraged to seek other work, or engage in any other activity which would enhance their work options, while on their time off the project, without any fear of losing their Community Employment income for any part of the full 52-week period.

Payment for any such work is subject to normal PAYE / PRSI conditions (A rate) but does not alter their PRSI status for their Community Employment work (A8 / A9, as applicable). However, where a participant is taking up paid employment, they should check with the DSP if there are any implications in relation to receipt of DSP payments / secondary benefits etc.

Any additional income may affect your Rent Supplement or may result in an increase in Local Authority rent (differential rent) or the amount of rent you must pay under the Rental Accommodation Scheme (RAS) or Housing Assistance Payment (HAP) (see Chapter 2).

If you take up additional work outside of your CE scheme, or you engage in self-employment, you must inform your CE Scheme Supervisor, as it may have an impact on your entitlement to qualify or re-qualify for any Jobseeker or Disability related payment on completion of your CE scheme. Contact the INOU on (01) 856 0088 for more information.

Community Employment – After Completion

You may have a number of options open to you on completion of your engagement with Community Employment in support of your efforts to seek employment, further education or training. You can discuss your options with your CE Supervisor as part of your exit interview / exit process.

CE Employment Rights

The INOU would support and promote the rights of CE participants to join a Trade Union in order to protect their employment rights.

- If you are dismissed, you have the right to receive a written notice outlining the reason for dismissal once you have completed a continuous year's service. If you feel you have been unfairly dismissed, you can take a case to the Workplace Relations Commission and make a complaint under the Unfair Dismissal Act. An employee generally requires one year's continuous service to claim under the Act. In the event of funding for a Project ceasing, it alone shall be grounds for terminating a contract of employment. Sponsors are liable under the Common Law to pay damages to any employee who is wrongfully dismissed, and such rights exist independently of rights under the Unfair Dismissals Act.
- You are not required to work weekends or irregular hours unless this is a requirement of the job and was explained to you at your interview, and / or is specified in your job description.
- While the project sponsor decides sick leave policy, DSP reimburses the sponsor for a total of 56 hours (equivalent to 14 half days) sick leave if you supply a doctor's certificate. If an instance of sick leave extends beyond 6 consecutive days, an application can be made for Illness Benefit using the application form (MC1), which is supplied by the GP who furnishes the medical certificate. When CE paid sick leave is exhausted, if you have the necessary PRSI contributions, you can claim Illness Benefit. Otherwise, you will have to apply for a means tested Supplementary Welfare Allowance (SWA) payment from your local DSP Representative (formerly known as a Community Welfare Officer). If you claim Illness Benefit you will not be eligible for fuel allowance.
- The Maternity Protection Acts (1994 and 2004) apply to all CE participants and Supervisors. If you do not qualify for Maternity Benefit i.e., if you don't have enough PRSI contributions, you should go to your Intreo Centre / Branch Office and sign on. You can apply for One-Parent Family Payment if you are a lone parent when your child is born (but not while participating

on CE). You may be entitled to claim a means tested Supplementary Welfare Allowance (SWA) payment if you are waiting for either of these payments.

- A participant should be facilitated in completing the 52 weeks of paid CE work in addition to any maternity leave taken (i.e., CE time suspended for the duration of maternity-related leave).
- The Paternity Leave and Benefit Act 2016 applies to all CE participants and Supervisors. A participant should be facilitated in completing the 52 weeks of paid CE work in addition to any paternity leave taken (i.e., CE time suspended for the duration of paternity-related leave).

Community Employment – Holidays

- A participant engaged for the full duration of a 52-week CE scheme is entitled to 10.5 full days (81 hrs) holidays per project year or on a pro-rata basis 8% of time worked. Where a lesser period is worked holidays should be calculated on a pro rata basis.
- Holidays must be taken within the 52-week project period.
- Arrangements for taking holidays are a matter of agreement between the sponsor and the participants.



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

Community Employment – Complaints Procedures

If you have difficulties while on your scheme, the Department of Social Protection (DSP) prescribes that each project should have procedures in place to deal with these difficulties. Complaints should initially be addressed to the project Supervisor. In instances where the complaint involves the project Supervisor, the initial complaint should be sent to the Sponsor (employer) of the project. If, following the submission of a complaint to a project Supervisor, the complaint remains unresolved, it should be referred to the Sponsor (employer) of the project.

Your CE contract of employment should include some information or details on the projects own internal Complaints Procedure. If you are a member of a Trade Union, you should contact your Trade Union Representative for assistance and support.

Complaints related to DSP management of the programme or to decisions relating to eligibility should be referred to the DSP Officer in the local Intreo Office with responsibility for the project (Community Development Officer or CDO). If the complaint remains unresolved, it should then be referred to the Divisional DSP Assistant Principal.

Work Placement Experience Programme (WPEP)

Work Placement Experience Programme (WPEP)

If you would like to re-train and gain experience in another type of employment, the WPEP programme can help you build new skills and gain work experience.

The Work Placement Experience Programme (WPEP) is a 6-month, 30 hour per week voluntary work experience and training programme. The programme is for jobseekers that are currently getting a qualifying social welfare payment and who have been getting a qualifying social welfare payment for a minimum period of 156 days (6 months) in previous 12 months before to WPEP application; if the applicant is over 30 years of age or getting a qualifying social welfare payment for a minimum period of 104 days (4 months) in previous 12 months before to WPEP application; if the applicant is under 30 years Participation on the WPEP is voluntary. You are not obliged to apply for or participate on the scheme.

WPEP – Qualification

If you have been in receipt of one of the following payments for 6 months you may qualify to apply for a WPEP place:

- Jobseeker's Benefit
- Jobseeker's Allowance
- Jobseeker's Transitional payment
- One-Parent Family Payment
- Disability Allowance
- Blind Person's Pension
- Farm Assist
- Jobseeker's Benefit for the Self-Employed (JBSE)

If you are getting the One-Parent Family, Jobseeker's Transitional Payment, Disability Allowance or Blind Pension, you will automatically qualify for WPEP. You do not need to meet the 104-156 day qualifying period.

If you have been on one of the following schemes, time spent on the scheme can count towards 6-month qualification period:

- Community Employment Scheme (CE)
- Tús
- Rural Social Scheme (RSS)
- Back to Education Allowance
- Youthreach / VTOS
- Springboard
- SOLAS Training Programmes

If you are in receipt of a scheme payment or an ETB training allowance, rather

than a social welfare payment, and you wish to cease your scheme or course early, you should remain on your payment and apply for WPEP. The Work Placement Unit will advise you then, based on your eligibility, if you should apply for a Jobseeker's payment online.

No qualifying period is required for those jobseekers in receipt of a qualifying DSP payment and who are considered by their Employment Personal Advisor to experience barriers to entry into the labour market. These barriers may include:

- people with a disability or experiencing mental health issues
- members of the Travelling or Roma community
- refugees (does not include Beneficiaries of Temporary Protection BOTPS)
- older people who have lost their job later in their career
- people who have spent some time out of the workplace because of caring responsibilities (cannot be on Carer's Allowance and must be on eligible payment)
- time in prison

WPEP – Duration

The WPEP scheme lasts for 6 months and there is no option to extend the placement.

While on the WPEP you can qualify to do 2 placements in total. This can be for up to a maximum period of 12 months (52 weeks). Each of the two placements must be with a different host organisation, and must have at least a 4-week gap in between each placement.

You will work 30 hours a week over 4 or 5 days each week. The 30 hours includes time spent on training.

WPEP – Holidays and Annual leave

While participating on the WPEP you are entitled to all the standard public holidays and a total of 11 days annual leave on your 6-month placement.

WPEP – Part-Time Work (only)

You can do part-time work during the WPEP placement as long as it does not interfere with the required hours of the placement. Part-time work will not affect the rate of WPEP paid. You are not allowed to work part-time with the WPEP host.

WPEP – Rates of Payment

The weekly amount paid to you while on WPEP is €359. If you are entitled to increases for a qualified adult or qualified children or any social welfare secondary benefits (such as Fuel Allowance or Christmas bonus), you will continue to get these payments in addition to the main WPEP payment.

If you were getting the BOTP weekly payment, you will get €359 weekly on WPEP

WPEP – Placement

You cannot take a placement where you already have built up experience in the role.

WPEP – Applying

Contact your local Intreo Centre or Social Welfare Branch Office for more information about WPEP or e-mail: wpep@welfare.ie. The number to call is 0818 111 112 (option 3).

You can register online for WPEP on the www.jobsireland.ie website. After you have registered with www.jobsireland.ie, you can apply for suitable WPEP vacancies as advertised.

The application process is determined by the organisation hosting the WPEP placement. You may be required to apply and may be subject to interview for the position.

Tús – Community Work Placement Initiative

Tús is a community work placement initiative providing short-term working opportunities for people who are long-term unemployed. The work opportunities are to benefit the community, and are provided by the not-for-profit community and voluntary organisations in both urban and rural areas. Tús is managed by a number of Implementing bodies (formally known as local development companies) and Údarás na Gaeltachta in the Gaeltacht areas, for the Department of Social Protection, which has overall responsibility for the scheme.

Tús – Random Selection process

Participants will be randomly selected from the live register and contacted by their local Intreo centre or activation unit and offered the opportunity to participate on the scheme. You can read more about the selection process on the Department of Social Protection website at www.gov.ie/welfare.

If a Jobseeker who is selected to participate on Tús fails to co-operate or fails to take up the offer, they will be referred for further action and investigation and up to nine weeks disqualification may apply.

Tús – Self-Selection process

It may be possible to seek a placement on a Tús programme as a self-selected participant. This is called an 'assisted referral', and if you are interested in this option, please speak to your local Intreo Personal Employment Advisor for more information as you must complete a Tús 7 form.

Tús – Working hours

Participants will work for 19 and a half hours a week and the placement will last 12 months. If the participant has not secured employment after their work placement ceases and if they are available for and actively seeking work, they may reapply for Jobseekers Allowance at their local Intreo centre (or apply online). Participants are required to complete the 52 weeks placement unless

they wish to take up an offer of full-time employment, education, or training. Having completed the 52-week placement you cannot re-participate on Tús for a minimum of 3 years.

To be eligible to participate on Tús you must be:

- fully unemployed and in receipt of a jobseeker's payment or Beneficiary of Temporary Protection Payment (BOTP) continuously for at least 12 months (a break of up to 30 days in the past 12 months may be permitted) and
- must be currently in receipt of Jobseeker's Allowance payment or BOTP payment *or*
- must be in receipt of Jobseeker's Transitional payment, *or*
- be 18 years of age or over, fully unemployed and in receipt of Disability Allowance (no qualifying period applies, applications by self-referral only)
- be a person with refugee status aged 18 years old or older, confirmed by the Department of Justice (valid Stamp 4) and in receipt of jobseeker's allowance payment (no qualifying period applies).
- be currently getting Jobseekers Allowance or BOTP weekly payment (for people getting BOTP payment the qualifying period may be a mixture of the BOTP weekly payment and your previous qualifying payment for Tús, that is Jobseekers Allowance)
- From November 2024 the department is running a pilot project aimed at 18 year olds who are fully unemployed, getting Jobseekers Allowance, and have a low likelihood of finding employment (no qualifying period applies).

Tús – Payment while participating

The rates of payment on Tús are linked to your existing Jobseeker's Allowance, with a minimum payment of €271.50 from January 2025. All Tús payments will be made directly into your bank, post office or credit union by electronic fund transfer.

If the actual Jobseeker's Allowance you were getting (including increases for dependants) was €244 a week or less from January 2025, then you will get the minimum Tús payment of €271.50 per week, (that is €244 plus €27.50).

If your actual weekly Jobseeker's Allowance (including any increases for dependants) was more than €244.01 then you will get the equivalent rate plus €27.50 top up payment (there are some exceptions to this).

If you are getting a Beneficiary of Temporary Protection Payment (BOTP) weekly payment and you qualify for Tús, you will get €271.50 weekly on the scheme. BOTP customers on Tús are not eligible for increases for fuel, spouse/civil partner /cohabitant(IQA) or dependant children (Child Support Payment). The spouse/civil partner/cohabitant or dependant children may continue to claim the BOTP weekly payment in their own right subject to satisfying specified criteria.

Beneficiary of Temporary Protection Payment (BOTP) customers will not receive an additional contribution towards the cost of their meals in Designated Accommodation Centres while on Tús.

Tús – Secondary Benefits

You may keep any secondary benefits you had before you took up the Tús placement scheme, subject to income levels and change of household circumstances.

- **Rent Supplement:** your income from Tús may affect the rate of your rent supplement. If you have no other income except your Tús payment, your rent supplement may not be affected.
- **Housing:** Any additional income from employment, or self-employment, may result in an increase in Local Authority rent (differential rent) or the amount of rent you must pay under the Rental Accommodation Scheme (RAS) or Housing Assistance Payment (HAP).
- **Medical Card:** Applicants in receipt of Jobseeker's Allowance for a period of 12 months or more are entitled to retain their medical card for three years on taking up employment from the date on which the employment commenced.
- **Fuel Allowance:** Will not be affected by the extra €27.50 per week payment.

Tús – Refusal of work placement

Any person in receipt of a long-term Jobseeker's Allowance (JA) payment continuously for 312 days is required to take up work opportunities such as the offer of a Tús placement. If you refuse a work opportunity such as Tús without just cause or good reason, your Jobseekers Allowance may be disqualified for 9 weeks reduced, suspended or terminated. If, following a refusal of a placement, your JA payment is reduced, suspended or terminated you may appeal this decision to the Social Welfare Appeals Office within 60 days.

Tús – Other work

Participants on Tús can take up other part-time employment or training provided it does not interfere with the 19 and a half hours work obligation on Tús. If this is not possible, their Tús placement may be suspended, and they may be allowed resume their placement once they have finished the alternative work or training. Participants on Tús must contact the Revenue Commissioners about any other employment they commence to ensure that their tax affairs are in order.

Tús – Working Family Payment (WFP)

Participants on Tús do not qualify for the Working Family Payment (WFP). However, Tús supervisors may qualify for Working Family Payment subject to the normal qualifying conditions. The spouse/civil partner/cohabitant of a Tús

participant may qualify for Working Family Payment if they meet the qualifying criteria.

Tús – Annual Leave / Public Holidays

Tús participants are entitled to ten and a half days annual leave per annum and must be taken within the 12 months of the placement. Reduced annual leave entitlements apply if you work less than 12 months in the leave year.

Participants who are due to work on a Public Holiday are entitled to a paid day off on that day. Participants who are not due to work on a Public Holiday are entitled to be paid time-in-lieu at one-fifth of their weekly hours or four hours.

Tús – Issues or problems

Workplace issues should be resolved with the organisation managing the Tús programme i.e Implementing Body. If the position is not working out as expected, you should discuss this with your supervisor.

Tús – Finishing before completion

If your removal from the Tús programme is because of disciplinary reasons or for reasons of gross misconduct this may affect your entitlement to Jobseeker's Allowance.

If you leave Tús voluntarily and apply for Jobseeker's Allowance, your eligibility to receive payment may be reviewed. If the Department of Social Protection believe that you left Tús without just cause or good reason, your eligibility / entitlement to a jobseeker's payment may be affected.

Tús – Progression to Community Employment (CE)

Tús participants aged 21 or over who have completed their 52 weeks placement may progress directly on to the community employment scheme where it is considered appropriate within the context of an agreed progression plan mediated by their local Intreo office / Employment Personal Advisor (some exceptions may apply to the age criteria).

Employment and Self-Employment Supports

A number of schemes exist to support long-term unemployed people and those in receipt of other payments to return to work.

- Working Family Payment (WFP)
- Back to Work Family Dividend (BTWFD)
- JobsPlus
- Fast Track – Signing off for up to 12 / 13 weeks
- Part-time Job Incentive Scheme (PTJI)
- Back to Work Enterprise Allowance (BTWEA)
- Short-Term Enterprise Allowance (STEA)

Working Family Payment (WFP)

The Working Family Payment (WFP) (formerly known as Family Income Supplement (FIS)) is a weekly tax-free payment available to employees with children, including one-parent families, at work on low pay. The Department of Social Protection (DSP) administers this payment.

To qualify for WFP, your average weekly family income must be below a certain amount for your family size. The payment you receive is 60% of the difference between your average weekly family income and the income limit which applies to your family.

You cannot qualify for WFP if you are only self-employed - you must be an employee to qualify.

To be entitled to Working Family Payment (WFP):

- You must be an employee, in paid employment, you cannot qualify for WFP if you are only self-employed.
- Have at least one qualified child who normally lives with you or is part of a family supported by you. A qualified child is any child under age 18 or aged 18 to 22 if in full-time education.
- Work 38 or more hours per fortnight (any combination of hours that reaches 38 hours each fortnight is acceptable). You can combine your weekly hours with your spouse's / civil partner's / cohabitant's hours to meet this condition. You cannot use time spent in self-employment (or on Community Employment, Tús, or the Rural Social Scheme) to meet this condition.
- Expect to be employed for at least three months.
- Satisfy an Income test.

WFP – Employed in Ireland

You must be employed in the Irish State and pay tax and PRSI here. Under EU regulations you may be able to claim WFP if your children are living within the EU and dependent on you. The payment continues for one year (52 weeks) and is not affected by, for example, an increase or a decrease in earnings.

WFP Income Test – what is counted as Income?

The income test to qualify for WFP will count all of your income (including rental income from property) and your spouse's / partner's / cohabitant's income. The following payments are counted:

- Your assessable earnings and your spouse's / civil partner's / cohabitant's assessable earnings. (Assessable earnings are gross pay minus income tax, employee PRSI, Universal Social Charge (USC) and superannuation.)
- Income from working as a home help for the HSE.
- Any extra income you or your spouse / civil partner / cohabitant have from

employment (such as pay for overtime, bonuses, allowances, or commission).

- Any income you or your spouse / civil partner / cohabitant may have from self-employment.
- Maintenance – maintenance payments received in respect of your child or children are not assessed for WFP and do not need to be declared, and will not be counted as income
- Maintenance - maintenance payments received for your own benefit (spousal maintenance) should be declared and will be counted as income
- Income from occupational pensions.
- Income you or your spouse / civil partner / cohabitant may have including Social Welfare payments.
- Rental income from the letting of property or land (the capital value is not assessed).
- All income from Carer's payments will be assessed.

The following payments are not counted as means:

- Guardian's payments, Supplementary Welfare Allowance, Domiciliary Care Allowance, Foster Child Allowance, Rent Supplement, Child Benefit.
- Other income that is not counted includes: income from a charitable organisation (unless from employment), unearned income (for example interest on savings), income from providing accommodation to students studying Irish in Gaeltacht areas under a scheme administered by the Minister for the Gaeltacht, and any payment or payments made directly or indirectly by or on behalf of the Minister for Justice, to a person, which has or have been determined in accordance with the Magdalen Commission Report dated May 2013, on the establishment of an ex gratia scheme and related matters for the benefit of those women who were admitted to and worked in the Magdalen Laundries.

Family Size	Weekly Income Limits	Annual Equivalents
One child	€705	€36,660
Two children	€806	€41,912
Three children	€907	€47,164
Four children	€998	€51,896
Five children	€1,124	€58,448
Six children	€1,240	€64,480
Seven children	€1,376	€71,552
Eight children or more	€1,472	€76,544

WFP Income Test – How much you can get

If the average net (after tax, PRSI, USC and pension deductions) assessable earnings of your family, along with other family income is less than the set limit for your family size, you will receive 60% of the difference. See the following example.

WFP – Working and claiming WFP

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

— Set WFP limit for family of four children	€998.00
— Less Conor's Income	- <u>€250.00</u>
— Income Difference	€748.00
— Weekly WFP (60% of €748) rounded up to	€448.80
— Plus Conor's earnings	+ <u>€250.00</u>
— Total household income	€698.80

WFP – Partner claiming a Jobseeker's payment

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

Important points to remember

- WFP is not taxable.
- WFP is paid for 52 weeks while you remain employed for at least 38 hours per fortnight. This includes those participating on the Job Initiative scheme, the Community Services Programme and Part-Time Job Incentive Scheme. At the end of the 52-week period, you will be invited to re-apply.
- If your earnings increase, you will still retain WFP for the rest of the 52-week period. If your family income decreases, your WFP payment cannot be reviewed until the 52-week period has expired.
- A person who job shares and works at least 38 hours over a two-week period and fulfils all the other conditions can also apply for WFP.
- Where both spouse / civil partner / cohabitants are working, their hours can be added together to total 38 hours per fortnight for the household to qualify for WFP. Hours from self-employment are not included.
- The spouse / civil partner / cohabitant with the greatest income is the person who is paid the WFP, but both spouse / civil partner / cohabitants, join in any claim.

- If you have another child, the WFP will be increased.
- The minimum WFP is €20 per week.
- Hours worked in self-employment or on Community Employment / Tús / Partial Capacity Benefit do not count towards making up the 38 hours per fortnight period.
- You cannot claim WFP if you are solely self-employed or on Community Employment or Tús.
- At the end of the 52 weeks, you should re-apply for WFP if you think you are still eligible. Always check – you may be losing out on a payment you are entitled to.

WFP – Maternity Benefit

Under the Maternity Protection Act 1994, a woman who qualifies for Maternity Benefit is entitled to be treated as if she is in employment and accordingly can claim WFP, subject to the income limits. Your income must be less than the income limit for your family size. If you are claiming Maternity Benefit, your average weekly earnings, from employment, are used to calculate your entitlement along with any other income your family has.

Your WFP claim will then be paid for 52 weeks from the first Thursday after the date of receipt of your application for WFP.

WFP – Reduced Working hours / Losing your Job

- If your pay from work is reduced, your Working Family Payment (WFP) will stay the same. It will not increase. However, when your WFP payment ends, you can re-apply giving details of your new reduced income. (WFP is paid for 52 weeks. At the end of the 52 weeks, you can re-apply for WFP).
- If the number of hours you work is below 38 hours per fortnight, you are no longer entitled to WFP. You should notify the WFP section if your hours fall below the minimum requirement.
- If you lose your job, you are no longer entitled to WFP. You must notify the WFP section in the Department of Social Protection on 0818 300600 or (074) 9164575 or email to wfp.support@welfare.ie

WFP – Paying Maintenance

A separated parent can apply for WFP once he/she meets the qualifying conditions and:

- is living with the qualified child(ren) or
- is wholly maintaining the ex-spouse, ex-civil partner, or ex-cohabitant with whom the qualified children are living, and wholly maintaining* the qualified child(ren)

Only one WFP can be made for a family.

***Wholly maintaining' means that maintenance paid by you, the WFP*

applicant, must be the sole income of your ex-spouse, ex-civil partner or ex-cohabitant.

WFP – Paying maintenance

If you are paying maintenance because of a court order or legally binding agreement for a second family, the amount of that maintenance payment will not be deducted from the income to be assessed for WFP.

WFP – Receiving maintenance

Maintenance payments received in respect of your child or children are not assessed for WFP and do not need to be declared. However, maintenance payments for your own benefit (spousal maintenance) should be declared and will be counted as means.

Back to Work Family Dividend (BTWFD)**Back to Work Family Dividend (BTWFD)**

The Back to Work Family Dividend (BTWFD) scheme aims to help families to move from Social Welfare into employment. It will give financial support to people with children who were getting Jobseeker's or One-Parent Family Payment who take up employment or become self-employed.

BTWFD – No Social Welfare payment

To qualify for Back to Work Family Dividend (BTWFD), you and your Spouse / Civil Partner / Cohabitant must sign off any qualifying Social Welfare payments.

Back to Work Family Dividend may be paid with certain other Social Welfare payments e.g.– Child Benefit and Working Family Payment. To qualify for Back to Work Family Dividend (BTWFD), you must be signing off your Social Welfare payment (other than Working Family Payment and Child Benefit) for one of the following reasons:

- Being in or taking up employment, or
- Being in or taking up self-employment. (Back to Work Family Dividend is not paid together with Back to Work Enterprise Allowance.)

BTWFD – Working Family Payment (WFP)

Back to Work Family Dividend can be paid with Working Family Payment (WFP) and is not considered in the income test for WFP.

BTWFD – Payment

BTWFD is based on the standard Child Support Payment rate, depending on the child's age. The Child Support Payment rate is €50 where the child is aged under 12, and €62 where the child is aged 12 and over. If you were getting a half-rate Child Support Payment with your payment, you will get a full-rate Child Support Payment on BTWFD.

You will be paid the equivalent of any Child Support Payments that were being paid on your Jobseeker's or One-Parent Family Payment claim (up to a

maximum of 4 children) for the first year in employment. Half that amount will be paid weekly for the second year. You will be paid weekly by Electronic Fund Transfer (EFT).

Note: If a person has more than 4 children, they will only be paid for a maximum of 4 children. The person will be paid first for those that are on a higher rate.

BTWFD – Duration of Scheme

BTWFD will last for up to 2 years, if you remain in employment. If you claim a Social Welfare payment at any time within the 2-year period, the BTWFD payment will stop. If your spouse / civil partner / cohabitant claims a Social Welfare payment, the BTWFD payment will stop.

BTWFD – Who Qualifies

You may be eligible for Back to Work Family Dividend (BTWFD) if you have at least one qualified child and are getting one of the following payments:

- Jobseeker's Allowance, Jobseeker's Benefit or Jobseeker's Benefit (Self-Employed) for at least 12 months (312 days of unemployment) of which at least 6 months (156 days of unemployment) must have been in the last year, or
- One-Parent Family Payment (OFP), or
- Jobseeker's Transitional Payment (this is paid to lone parents, persons who are not cohabiting, with the youngest child aged between 7 and 13 years old).

You can combine time on a Jobseeker's payment with time spent on education, training or employment schemes to meet the eligibility requirements. If you went from a qualifying payment to an education, training or employment scheme and then find work, you can go directly onto the BTWFD scheme without having to sign back onto your original payment.

If you lose your job and claim a Social Welfare payment, BTWFD stops, but it may re-start if you get a new job – to a maximum of 2 re-starts per claim.

BTWFD – One-Parent Families

You can qualify for Back to Work Family Dividend if you were getting a One-Parent Family Payment (OFP) and you meet all the following conditions:

- You are already working or self-employed

Or

- You start working or become self-employed and you have taken up that insurable employment / self-employment within four weeks of closing your One-Parent Family claim

And

- You did not claim another Social Welfare payment when your OFP ended (except for WFP and Child Benefit)

If you lose your job and claim a Social Welfare payment, BTWFD stops, but it may restart if you get a new job – to a maximum of 2 restarts per claim.

BTWFD – Jobseeker’s Transitional Payment (JST)

You can qualify for Back to Work Family Dividend if you were getting Jobseeker’s Transitional Payment (JST) and you meet all the following conditions:

- You are already working or self-employed, Or
- You start working or become self-employed and you have taken up that insurable employment / self-employment within four weeks of closing your Jobseeker’s Transitional Payment claim, And
- You did not claim another Social Welfare payment when your JST ended (except for WFP and Child Benefit)

BTWFD – How to Apply

Contact your local Intreo Centre / Social Welfare Branch Office or Citizens Information Centre to get more information on the scheme. They will explain how the application process works and give you the BTWFD1 application form.

JobsPlus

JobsPlus is an employer incentive which encourages and rewards employers who employ Jobseeker’s and some other Social Welfare recipients. The objective of JobsPlus is to provide a simple, easily understood and attractive scheme that will encourage employers to recruit people who have been out of work for long period and persons with disabilities.

JobsPlus – Who Qualifies

The following categories of Social Welfare recipients qualify for JobsPlus

- Jobseeker’s (Jobseeker’s Allowance / Jobseeker’s Benefit, Jobseeker’s Pay-Related Benefit, Jobseeker’s Credits only, Jobseeker’s Benefit for the Self Employed, Part-Time Job Incentive Scheme, Jobseeker’s Transitional Payment)
- Disability Allowance
- Blind Pension

JobsPlus – Jobseeker’s

Jobseekers can go straight into a JobsPlus supported employment if they took part in any of the following, and were in receipt of a qualifying payment (see list above) prior to that activity: Community Employment Programme (CE), Rural Social Scheme (RSS), Solas/ETB – short duration courses, Springboard+ Courses, Tús Initiative, VTOS or Youthreach.

JobsPlus – Supplementary Welfare Allowance.

Where the applicant is in receipt of a qualifying payment, the time spent on Basic Supplementary Welfare Allowance prior to the qualifying payment (see

list above), will count towards meeting the JobsPlus qualification period.

JobsPlus – Payments

The payment is made to the employer, not the employee. Payment will be made monthly in arrears by electronic fund transfer over an 18-month period. It will not be considered taxable for income or corporation tax purposes for the employer.

The eligible JobsPlus employee must be on payroll and subject to PAYE and PRSI (Class A). If approved, the employer will receive the following payments over an 18-month period for each eligible person they recruit and retain in employment.

JobsPlus – Grants

From the 1st October 2024 the following rates apply:

Grant €7,500 payable over 18 months:

- **Aged under 30:** Jobseeker, Disability Allowance / Blind Pension recipient. Must have 4 months on an eligible claim (104 days) in the previous 6 months.
- **Aged over 30 and under 50:** Jobseeker, Disability Allowance / Blind Pension recipient. Must have 12 months on an eligible claim (312 days) in the previous 18 months
- **Jobseeker's Transitional Payment:** In receipt of a qualifying payment: No qualifying period applies.
- **Person with Refugee Status:** In receipt of a qualifying payment: No qualifying period applies

Grant €10,000 payable over 18 months:

- **Aged under 50:** Jobseeker, Disability Allowance / Blind Pension recipient. Must have 24 months on an eligible claim (624 days) in the previous 30 months. Prior to October 2024, must have 36 months on an eligible claim (936 days) in the previous 42 months.
- **Aged over 50:** Jobseeker, Disability Allowance / Blind Pension recipient. Must have 12 months on an eligible claim (312 days) in the previous 18 months.
- **Traveller or person of Roma ethnicity:** in receipt of a qualifying payment. Must have 4 months (104) days in the previous 6 months on the live register.
- **Person in receipt of a qualifying payment with a recent criminal record or a history of addiction (within previous 5 years).** Must have 4 months (104) days in the previous 6 months on the live register.

JobsPlus – Qualifications

In addition to persons qualifying by means of a Jobseeker's Payment, Disability

payment or Blind Pension, persons may qualify based on the following:

- **Education / Training:** Time spent on a range of other education, training, work placement and activation support schemes can be considered when determining the required number of days in receipt of a qualifying payment.
- **Prison:** Time spent in prison may count towards the qualifying time once entitlement to a qualifying social welfare payment is re-established.
- **Credits:** Jobseekers not in receipt of jobseeker's payment and signing for PRSI jobseeker credits will also be eligible once they are the required number of days on the live register.

FastTrack

FastTrack: Jobseeker's signing off for up to 12 / 13 weeks

The Department of Social Protection (DSP) operates a fast-tracking system for persons who sign-off to take up full-time employment for a short period of up to 13 weeks, in receipt of:

- Jobseeker's Pay-Related Benefit - 13 weeks,
- Jobseeker's Benefit – 12 weeks
- Jobseeker's Benefit (Self-Employed) – 12 weeks
- Jobseeker's Allowance – 12 weeks.

If you have been offered full-time employment, including work for 4 days or more per week, for up to 12 / 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 to your claim without the need to go through the process as a new claimant and ensure that your original Jobseeker's payment is re-instated without delay. To avail of the Fast-Track process you must inform your local Intreo Centre / Social Welfare Branch Office in advance that you are taking up work.

If you have been offered full-time employment for up to 12 / 13 weeks, including work for 4 days or more per week, you will not qualify for a Jobseeker's payment for this period – but you may benefit from the fast-track process when signing back on.

In seeking to avail of the fast-track process you should provide details and information about the nature of the employment, type of work, hours of work and income you expect to receive from the employment. A letter or job description from the employer could provide this information.

When signing back on, you may be required to confirm the detail of the employment and the income you received. The department could ask for payslips or bank statements for the period you were employed to confirm the original information you provided and the wages you received.

In addition, DSP may request that you confirm that your circumstances have not changed in relation to your original claim i.e., means, savings, investments or the income or means of your spouse or partner during the Fast-Track period.

Fast-Track – Spouse / Civil Partner / Cohabitant

Your spouse/civil partner/cohabitant must advise the Department of Social Protection of any income you earn while working if they are in receipt of a means-tested payment such as Jobseeker's Allowance, Disability Allowance or Carer's Allowance. They must also advise the department of any income earned while they are in receipt of any payment with an Increase for a Qualified Adult or a Child Support Payment for any qualified children.

Any increase in your income above your Social Welfare rate of payment during the fast-track period could affect their means-tested payment. Failure to disclose this information could cause an overpayment and result in a recovery of that overpayment by DSP.

Fast-Track – Training

If you intend to take up a full-time training course, either paid or unpaid, for up to 12 / 13 weeks, you will not qualify for a Jobseeker's payment for this period, but you may benefit from the fast-track process when signing back on to your jobseeker's payment.

If you take up unpaid part-time education, you may qualify for the Part-Time Education Option (PTEO) and retain your jobseeker's payment. Please check with your local Intreo Centre/Social Welfare Branch Office for more information.

A Jobseeker's payment is not payable where a person is in receipt of an allowance in respect of any full-time or part-time course of education, training or development, including a course run by SOLAS or one of the Education & Training Boards (ETB).

Where a person is not in receipt of a payment on a training course, but because of the conditions of the training course is not considered by the Department of Social Protection to be available for full-time work, they will not continue to satisfy the conditions for receipt of a jobseeker's payment.

In seeking to avail of the fast-track process you should, if possible, provide details and information about the course and any income you expect to receive while attending the course. A letter or course description from the body providing the course could provide this information. When signing back on, you may be required to confirm the details of the course, the income you received (if any) and confirmation that you have completed or finished engagement with the course.

In addition, DSP may request that you confirm that your circumstances have not changed in relation to your original claim i.e., means, savings, investments or the income or means of your spouse / civil partner / cohabitant during the fast-track period.

Fast-Track – Signed Off

If you avail of the fast-track process, you are effectively signing off your jobseeker's payment for the period that you are in employment or availing of training.

The time spent on the 'fast-track' process, in employment or training, will not

- count as a period of unemployment as a Jobseeker
- count as a qualifying period, in determining your eligibility for access to other supports or interventions.

In addition, you will not be eligible to apply for any:

- Supported training courses
- Employment schemes (CE Scheme, Tús, etc)
- Back to work schemes
- Back to education supports

If you intended to use the Fast-Track process to take up employment or training for up to 13 weeks, and you wish to avail of other employment, education or enterprise supports when you 'sign back on' to your jobseeker's payment, you should discuss this with your Intreo Employment Personal Advisor in the Department of Social Protection (DSP) before you utilise the Fast-Track process. Unless you receive permission and approval to do so by the Department of Social Protection (DSP), you may not qualify.

Fast-Track – Further Information

If you have any questions about the fast-track system, or need to clarify how availing of the fast-track process could impact on your eligibility or access to other supports or interventions, please contact the INOU on (01) 856 0088 or by e-mail: welfare@inou.ie

Part-Time Job Incentive Scheme (PTJI)**Part-Time Job Incentive Scheme (PTJI)**

The Part-Time Job Incentive Scheme is to help a person get back into the workplace in the short-term by doing part-time work under 24 hours a week.

If you have been claiming Jobseeker's Allowance for 312 days, you may be able to claim Part-Time Job Incentive Scheme for one year only, instead of Jobseeker's Allowance.

It may be possible to extend the scheme for up to 12 weeks, in exceptional circumstances – contact the Department of Social Protection for more information on their Lo-Call information line 0818 405060 or the INOU on (01) 856 0088.

PTJI – Who is eligible?

You are eligible to participate on the Part-Time Job Incentive Scheme if you:

- Are in receipt of Jobseeker's Allowance (JA) for 312 days or more and are receiving a higher jobseeker's payment than the appropriate PTJI rate payable for your circumstances. Time spent on Jobseeker's Benefit might count as part of the 312-day period.
- Have found a job with less than 24 hours employment a week, lasting for at least two months.
- Be fully unemployed prior to taking the PTJI option. It is not possible for a person already in a part-time job to avail of PTJI.
- Have been in receipt of a higher rate of Jobseeker's Allowance than the appropriate Part-Time Job Incentive supplement payable.

PTJI – Spousal Swap

There is no spousal swap facility on the Part-Time Job Incentive scheme.

PTJI – Duration of the Scheme

You can stay on the scheme for one year only. This can be extended for up to 12 weeks in exceptional circumstances. Contact the Department of Social Protection for more information.

PTJI – Payment

You will receive a Part-time Incentive Scheme payment instead of your Jobseeker's Allowance payment. The rate of payment is:

- €154.60 per week (single person)*
- €252.10 per week (with a Qualified Adult)*.

*There is no payment for any qualified children on this payment. You will continue to receive your monthly Child Benefit (Children's Allowance) payment.

Payment is made each week by Electronic Fund Transfer. You will be required to sign a declaration form PTJI 2 every 4 weeks to state that you work less than 24 hours each week and return it to the Intreo Centre/ Social Welfare Branch Office.

PTJI – Income from employment

Your income from employment will not affect your payment on the Part-Time Job Incentive Scheme. However, your combined income from employment and the Part-Time Job Incentive Scheme may affect your secondary benefits.

PTJI – Tax and PRSI

You must pay PRSI contribution at class A or J on your earnings from employment. If you are in insurable employment and your earnings are €38 or more per week, you will pay a PRSI contribution at Class A. If your earnings are under €38, you will pay a Class J contribution.

PTJI – Secondary Benefits

You can keep your medical card while you are on the PTJI scheme regardless of your earnings for a maximum of 3 years. You can continue to qualify for any existing secondary benefits in payment including Rent Supplement, but your earnings will be assessed against your supplement.

PTJI – Genuinely Seeking Work

If you are on the Part-Time Job Incentive Scheme, you are still required to look for and be available for full-time employment.

PTJI – Finishing or leaving the PTJI

Finishing: If you finish on Part-Time Job Incentive (PTJI) Scheme after one year, or any extended period for up to 12 weeks or the job ceases through no fault of your own, you may re-qualify for long-term Jobseeker's Allowance as long as there is no change in your circumstances (other than finishing the part-time job). You may qualify for Jobseeker's Benefit instead of Jobseeker's Allowance **if you have enough PRSI contributions.**

If your PTJI claim stops at any time during your PTJI entitlement because your part-time job ends, and you then secure another part-time job within 52 weeks of the original job ending, the remaining entitlement of PTJI may continue with the new employer.

Leaving: If you leave PTJI voluntarily before the end of the scheme, and seek to reclaim your jobseeker's payment, your application may be reviewed based on being available for full-time and genuinely seeking employment – see Chapter 1 for information on Genuinely Seeking Work conditions. If the Department of Social Protection form the opinion that you have left PTJI without just cause or good reason, your eligibility / entitlement to a Jobseeker's payment may be affected.

If you are removed from PTJI because of disciplinary reasons or for reasons of gross misconduct, this may affect your entitlement to a jobseeker's Payment.

PTJI – How to Apply

You should apply for PTJI once you have secured a part-time job. However, if you have started employment before receiving approval, you should apply for PTJI as soon as possible through your local Intreo Centre / Social Welfare Branch Office. You will be asked to complete the application form giving details of your part-time employment.

You will also be given a form to be completed by your employer at the end of each four-week period. This is necessary to confirm that you worked for less than 24 hours each week and that you are in insurable employment. Contact the Department of Social Protection for more information on their Lo-Call information line 0818 405 060 or the INOU on (01) 856 0088.

Back to Work Enterprise Allowance (BTWEA)

Back to Work Enterprise Allowance (BTWEA)

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

To apply you should meet with an Employment Personal Adviser who will conduct a brief initial assessment with you to assess your suitability for the scheme. Once this is completed you will be referred to a Local Development Company (LDC) who will assist you in discussing your options and explore the viability of your business idea. The LDC will assist with preparing your business plan to outline the new enterprise. Once the plan is completed it will be returned to the Employment Personal Adviser who will review the proposal and then make a recommendation to the Deciding Officer.

BTWEA – Who is eligible?

You will qualify for the BTWEA if you are 9 months (234 paid days) continuously in receipt of any one of the following eligible payments immediately prior to taking up BTWEA, with the exception of Illness Benefit, Casual jobseeker's Allowance and Casual Jobseeker's Benefit.

- Jobseeker's Allowance (JA)
- Jobseeker's Benefit (JB)
- Jobseeker's Pay-Related Benefit (JPRB)
- Jobseeker's Benefit (Self Employed) (JBSE): Current businesses cannot be considered; it must be a new enterprise.

or

- One-Parent Family Payment, Jobseeker's Transitional Payment, Disability Allowance, Blind Person's Pension, Invalidity Pension, Carer's Allowance, Widow's / Widower's (Non-Contributory) Pension and Deserted Wife's Benefit.
- Farm Assist: Self-employment cannot be in relation to the holding or the continuation of an existing operation.
- Illness Benefit. Where IB is the primary payment, you are required to have 3 out of the last 5 years in receipt of a combination of any of the qualifying payments.
- Casuals – JA and JB. 12 months (312 days) in receipt of casual JA or JB immediately prior to any BTWEA application with a maximum of 30 days break in the Live Register i.e., Insurable employment worked days (not applicable to self-employed).
- Combination of any other qualifying social welfare payments listed above (except Illness Benefit).

BTWEA – Helping you Qualify for BTWEA

Periods spent on SOLAS or ETB training courses, Community Employment, Rural Social Scheme, Tús, BTEA, VTOS, Springboard+, ICT and Work Placement Experience Programme count towards the qualifying period – only if you received a qualifying Social Welfare payment before participating in any of these and have an entitlement to a qualifying Social Welfare Payment immediately prior to commencing on the BTWEA.

Periods spent in receipt of Supplementary Welfare Allowance and Direct Provision count towards the qualifying period providing you are receiving a qualifying Social Welfare payment after these periods.

Periods spent on Live Registers in the EU can be accepted as periods of unemployment, provided you have signed the Live Register here for 13 weeks.

Time spent on other Social Welfare payments can be combined to make up the qualifying period and other additional qualification exceptions may apply, subject to your circumstances.

- Time spent in prison (must be in the State).
- Periods spent as a Qualified Adult on any qualifying payment count towards the qualifying period for BTWEA once a person has been awarded a qualifying social welfare payment in their own right.
- Where there is a break in a qualifying payment due to Maternity, Paternity Benefit or Parent's Leave, the person can be deemed eligible once this benefit was preceded and has been followed by a primary eligible payment and meets the required accumulated days as set out above.

BTWEA – Duration and Payment

The amount of time you can participate on the BTWEA is 2 years. You will receive:

- 100% of your Social Welfare payment in the first year, *and*
- 75% of your Social Welfare payment in the second year

Your BTWEA payment will be based on the rate of payment at the time of your application for the Back to Work Enterprise Allowance. If the qualifying Social Welfare payment is not being paid at the full rate you will only receive 100% and 75% of this reduced rate during the period of the BTWEA.

The Back to Work Enterprise Allowance is paid at a Post Office or directly into your current, deposit or saving account in your bank or building society account each week.

BTWEA – Additional supports available

- Enterprise Support Grants, of up to €2,500 are available to support applicants who wish to engage in viable self-employment enterprises.
- Local Enterprise Boards develop enterprise in their area and are responsible

for grant aiding and supporting new businesses with less than 5 employees (see Chapter 7).

BTWEA – Income from self-employment

Your income from self-employment will not affect your payment on the Back to Work Enterprise Allowance. However, your combined income from self-employment and the BTWEA may affect your secondary benefits.

BTWEA – Income from employment (as an employee)

You **are not allowed** to enter into any paid employment as an employee, either in a full-time or part-time capacity while in receipt of BTWEA.

An exception to this rule is where you may be a contracted or a guest lecturer/teacher / trainer for a School / College / University or the Department of Education. This applies to someone setting up their business in training where such an arrangement represents one element of a wider client base. A DSP Employer Personal Adviser will review each situation on a case-by-case basis.

BTWEA – Online self-employment

Online businesses must be based in Ireland and registered with Revenue.

BTWEA – Tax and PRSI

While participating on the Back to Work Enterprise Allowance you will pay a Class S PRSI contribution on your earnings from self-employment. Self-employed persons cannot make Class A PRSI contributions. You will not receive any paid or credited class A PRSI contributions while on the BTWEA.

Class S PRSI does not enable you to avail of the full range of Social Welfare benefits available to an employee, but you may be able to claim Jobseeker's Benefit (Self-Employed) or Illness Benefit.

Your income from self-employment will be subject to tax at the appropriate rate.

BTWEA – Transfer to Qualified Adults

This provision does not apply to Jobseeker's Pay-Related Benefit (JPRB) as no Qualified Adult payment is made on JPRB.

Where a person is partaking in the BTWEA scheme and they are no longer able to continue with the running of the business due to mitigating circumstances (Mitigating circumstances can include a long-term illness, injury requiring prolonged absence from work, or the serious illness of an immediate family member requiring the participant undertaking a caring responsibility), Their qualified adult may avail of entitlement for the duration remaining on the original claim, provided they continue to run the business that was approved on the original BTWEA application.

For the purpose of these arrangements, an adult dependent is a spouse/partner in respect of whom a qualified adult allowance is payable. When the Qualified Adult commences BTWEA, a separate claim should be set up in his/her name. S/he can claim an increase for the existing BTWEA recipient, who should sign

for credits instead. There should be no loss suffered by the couple when entering this arrangement. This provision does not apply where original applicant commences employment. BTWEA cannot be claimed at the same time as a claim for another SW payment.

If the original claimant is entitled to sign on for 'credits', he or she can continue to claim those PRSI 'credits' – see chapter 2 for information on PRSI credits.

It is important to ensure that a transfer to a qualified adult is done properly, bearing in mind all the relevant factors and implications. Please check with the INOU on (01) 856 0088 or your local Intreo Centre.

Qualified adults who take up insurable employment including Community Employment will continue to have no effect on the BTWEA rate of payment.

You may retain any secondary benefits you were entitled to prior to claiming BTWEA such as Fuel Allowance or Medical Card, provided you continue to satisfy the appropriate means test.

BTWEA – Rent Supplement: Any additional income from employment, or self-employment, may affect the amount of Rent Supplement you may receive. Please see Chapter 2 for more information.

BTWEA – Housing: Any additional income from employment, or self-employment, may result in an increase in Local Authority rent (differential rent) or the amount of rent you must pay under the Rental Accommodation Scheme (RAS) or Housing Assistance Payment (HAP). Please see Chapter 2 for more information.

BTWEA – Medical Card: You can retain your Medical Card on the scheme. Your income from self-employment will not affect your entitlement to the Medical Card.

BTWEA – Working Family Payment (WFP): You will not qualify for the Working Family Payment (WFP) while participating on the BTWEA. WFP is only payable to employees. However, if your spouse / partner / cohabitant is employed as an employee for at least 38 hours per fortnight they can apply for WFP.

BTWEA – Finishing or Leaving the BTWEA

If you finish the BTWEA or leave within the 2-year life of the scheme and are not fully self-employed by the business, you may be able to claim Jobseeker's Allowance (JA) or in certain circumstances, Jobseeker's Benefit (JB).

You do not need to de-register as self-employed, close your business premises or sell your equipment / materials or tools to qualify for a Jobseeker's Allowance payment. Self-employed people can continue to work in their business and get a Jobseeker's Allowance payment if their income from their business is below a certain level.

Your application for Jobseeker's Allowance will be means tested (see Chapter 1 for more information on the Means Test) and will take into consideration income from your self-employment.

You will need to supply the Department of Social Protection with completed accounts for the last 12 months trading. Your application will also be reviewed based on Genuinely Seeking Work grounds – see Chapter 1 for more information on the Means Test and Genuinely Seeking Work conditions.

BTWEA – Re-qualifying for the BTWEA

If you have previously participated in the BTWEA Scheme and exhausted your entitlement, you can participate a second time after a period of at least 5 years has elapsed.

- In the case of a new enterprise five years must have elapsed since the previous BTWEA claim closed.
- In the case of the same enterprise, the business must have ceased trading for 5 years.

BTWEA – Short-term Enterprise Allowance

If you have previously participated in the BTWEA Scheme and have exhausted your entitlement to the Back to Work Enterprise Allowance (BTWEA) scheme, you must wait five years to participate in the Short-term Enterprise Allowance Scheme.

BTWEA – How to Apply

To apply for the Back to Work Enterprise Allowance, you will need to complete application form BTW2 which is available to download from www.gov.ie and return it to the Employment Personal Adviser in your local Intreo Centre.

Prior to referring a new applicant to the Local Development Company, an Employment Personal Adviser should conduct a brief assessment with the claimant to assess suitability for the BTWEA scheme in line with their progress plan. You must not take up self-employment until you have received written approval from the DSP. If you are accepted on to the Back to Work Enterprise Allowance, you must register as self-employed.

BTWEA – Refusal of BTWEA

The BTWEA is an administrative scheme. This means that you cannot appeal a refusal to engage in the scheme to the Social Welfare Appeals Office. However, you can ask the Department of Social Protection to review your application if you feel that you have been wrongly refused the allowance.

Short-Term Enterprise Allowance (STEA)

Short-Term Enterprise Allowance (STEA)

The Short-Term Enterprise Allowance Scheme (STEA) is designed to provide immediate support for someone who loses their job and qualifies for Jobseeker's Benefit (JB), Jobseeker's Pay-Related Benefit (JPRB) or Jobseeker's Benefit Self-Employed (JBSE) but wants to start a business.

The STEA does not apply to people in receipt of Jobseeker's Allowance (JA),

Jobseeker's Transition Payment (JST) or One Parent Family payment (OFP).

It provides an incentive to customers of JB / JPRB / JBSE to avail of self-employment opportunities by allowing them to retain their appropriate JB / JPRB / JBSE rate.

The maximum duration of the allowance is the same as if the person remained on Jobseeker's Benefit (JB), Jobseeker's Pay-Related Benefit (JPRB) or Jobseeker's Benefit Self-Employed (JBSE) until their entitlement expires.

STEAs – Eligibility

You will qualify for the STEA if you immediately prior to commencing self-employment:

- Have been awarded Jobseeker's Benefit (JB), Jobseeker's Pay-Related Benefit (JPRB) or Jobseeker's Benefit (Self-Employed) (JBSE) **and**
- Have made an application for STEA before engaging in self-employment.
- Setting up a new enterprise.
- The applicant must be in a position to start up a viable business as a self-employed person
- A Qualified Adult on a Jobseeker's Benefit (JB) or Jobseeker's Benefit (Self-Employed) (JBSE) does not fulfil the eligibility criteria of this scheme.

To examine initial suitability for STEA, a meeting must be conducted on a one-to-one basis between the Customer and an Employment Personal Adviser. If eligibility for STEA is established, the Employment Personal Adviser must complete an assessment of suitability form which **must be signed** by both the Employment Personal Adviser and the applicant.

STEAs – Duration and Payment

The Short-Term Enterprise Allowance replaces your Jobseeker's Benefit (JB), Jobseeker's Pay-Related Benefit (JPRB) or Jobseeker's Benefit (Self-Employed) (JBSE). It will be paid at the same rate as your Jobseeker's Benefit (JB), Jobseeker's Pay-Related Benefit (JPRB) or Jobseeker's Benefit (Self-Employed) (JBSE) including any increases for Qualified Adult / Qualified Child where applicable – no Qualified Adult or Child payment is made with Jobseeker's Pay-Related Benefit (JPRB).

The amount of time you can participate on the Short-Term Enterprise Allowance is directly related to the amount of time left on your Jobseeker's Benefit (JB), Jobseeker's Pay-Related Benefit (JPRB) or Jobseeker's Benefit (Self-Employed) (JBSE) payment. On establishing and qualifying for the STEA scheme, the person is paid at the appropriate Jobseeker's Benefit (JB), Jobseeker's Pay-Related Benefit (JPRB) or Jobseeker's Benefit (Self-Employed) (JBSE) rate until entitlement of Jobseeker's Benefit (JB), Jobseeker's Pay-Related Benefit (JPRB) or Jobseeker's Benefit (Self-Employed) (JBSE) ends.

The Short-Term Enterprise Allowance can be paid either into a Post Office or your current, deposit or savings account in your bank or building society each week.

STEAs – Employment Grants

Employment grants from a Local Enterprise Office (LEO) or a local development company do not affect your entitlement to the Short-Term Enterprise Allowance.

STEAs – Help with starting a business

In addition to income support (your weekly payment), you can also get financial support with the costs of setting up your business. These supports are provided under a scheme called the Enterprise Support Grant (ESG). The Department of Social Protection's Employment Personal Adviser will assess your application and eligibility for supports under the Enterprise Support Grant (ESG).

STEAs – Income from Employment

Your income from self-employment will not affect your payment on the Short-Term Enterprise Allowance. However, your combined income from employment and the STEA may affect any secondary benefits you have.

STEAs – Housing

Any additional income from employment, or self-employment, may result in an increase in Local Authority rent (differential rent) or the amount of rent you must pay under the Rental Accommodation Scheme (RAS), Housing Assistance Payment (HAP) or under the Rent Supplement Scheme. Please see Chapter 2 for more information.

STEAs – Medical Card

You may retain your Medical Card on the scheme. Your income from self-employment may affect your entitlement to the Medical Card.

STEAs – Other Secondary Benefits

You may retain other secondary benefits that you were in receipt of prior to participation on STEA such as Back to School Clothing and Footwear Allowance, and Diet Supplement.

STEAs – Household Benefits Package

Applicants do not qualify for the Household Benefits Package or Free Travel while in receipt of JB / JPRB / JBSE.

STEAs – Working Family Payment (WFP)

You will not qualify for the Working Family Payment (WFP) while participating on the STEA. WFP is only payable to employees. However, if your spouse / partner / cohabitant is employed as an employee for at least 38 hours per fortnight they can apply for WFP.

STEAs – How to Apply

To apply for the Short-Term Enterprise Allowance, you will need to complete application form STEA1 which is available to download from gov.ie - Short-Term Enterprise Allowance (STEA) (www.gov.ie) and return it to the Employment Personal Adviser in your local Intreo Centre.

The Employment Personal Adviser will look at your business proposal and may discuss certain aspects of it with you. You may then be referred to your Local Development Company. You must not take up self-employment until you have received written approval from the Department of Social Protection (DSP).

- Consultation with the LDC is advisable but not compulsory and the Employment Personal Adviser may use their discretion to examine if this is viable considering the duration of the JB / JPRB / JBSE claim. This will be discussed with the applicant where they are advised of this option and noted on the assessment of suitability form.
- As the STEA is payable for the remaining duration of the JB / JPRB / JBSE claim, processing a claim promptly is important. If the LDC does not have the capacity to assist the applicant in a timely manner the Employment Personal Adviser should proceed to the final recommendation.

If you are accepted on to the Short-Term Enterprise Allowance, you must register as self-employed. For more information on the Short-Term Enterprise Allowance, contact your local Intreo Centre or visit gov.ie/welfare.

STEAs – Refusal of STEA

The Short-Term Enterprise Allowance is a non-statutory scheme. This means that you cannot appeal a refusal to engage in the scheme to the Social Welfare Appeals Office. However, you can ask the Department of Social Protection to review your application if you feel that you have been wrongly refused the allowance.

Losing Your Job

Losing your job – Short-time

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

Losing your job – Lay off

A lay-off situation arises where your employer is temporarily unable to provide work for you. Your employer can lay you off if it is in your contract of employment or is custom and practice in your workplace.

Lay-off is a change to your terms and conditions of employment and must be agreed with you, unless it is a term of the contract or if it is custom and practice in the industry. This must be a temporary situation and your employer must notify you before the reduction in hours / pay starts.

Losing your Job – Redundancy (Short-Time and Lay-off)

If a lay-off or a short time situation exists (as described above) and has continued for 4 weeks or more or for 6 weeks in the last 13 weeks, you may give your employer a notice in writing of your intention to claim redundancy. Under the Redundancy Payments Acts.

This is considered voluntary redundancy and you are not entitled to notice or pay in lieu of notice. It is the responsibility of the employer to pay statutory redundancy to all its eligible employees.

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

Losing your Job – Claiming a Jobseeker's payment

If your hours of work are reduced so that you are unemployed for at least 4 out of 7 consecutive days you may be entitled to a Jobseeker's payment (Jobseeker's Benefit or Jobseeker's Allowance) from the Department of Social Protection.

Access to a Jobseeker's payment is not automatic, you must satisfy the qualifying conditions associated with a Jobseeker's payment.

If your hours of work are reduced and you seek to claim a Jobseeker's payment:

- You must be available for full-time work and genuinely seeking work, not just part-time employment to make up the days you have 'lost';
- You must be able to provide proof that you are available for full-time work and genuinely seeking work as may be requested by the Department of Social Protection (DSP) in support of your claim;
- You must engage with the Department of Social Protection (DSP) in relation to any scheme or programme of employment or work experience, a course of education, training or development, which is considered appropriate having regard to your education, training and development needs and of your personal circumstances.
- Satisfy the PRSI requirement for Jobseeker's Benefit (JB) and satisfy the Habitual Residence Condition (HRC) and Means Test for Jobseeker's Allowance.

Jobseeker's Pay-Related Benefit (JPRB): You are not allowed to engage in any work if you are in receipt of JPRB. If you wish to take up part-time work you must surrender your Jobseeker's Pay-Related Benefit (JPRB) claim and apply for Jobseeker's Benefit (JB).

Losing your Job – Available for / Genuinely Seeking Work (Jobseeker's)

In order to qualify for a Jobseeker's payment, you must prove that you are available for full-time work and genuinely seeking work. This means that you must be able to show that you:

- Have made any reasonable efforts to find work prior to losing your job, where it was possible;
- Are willing to accept any reasonable offer of employment based on your skills, qualifications and experience;
- Are 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, see Chapter 3, and have proof of your job seeking efforts.

Losing your Job – Working on a Sunday

- **Jobseeker's Pay-Related Benefit (JPRB):** You are not allowed to engage in any work if you are in receipt of JPRB. If you wish to take up part-time work you must surrender your Jobseeker's Pay-Related Benefit (JPRB) claim and apply for Jobseeker's Benefit (JB).
- **Jobseeker's Allowance:** Sunday is treated as a day of employment and is taken into account when calculating the amount of Jobseeker's Allowance you qualify for. Income from employment on a Sunday will be assessed as means when calculating entitlement to Jobseeker's Allowance.
- **Jobseeker's Benefit:** Sunday is treated as a day of employment and is taken into account when calculating the amount of Jobseeker's Benefit paid. Where a person in receipt of Jobseeker's Benefit is working for part of a week, the payment entitlement will be based on a 5-day week. This means that you will lose 1/5 of your weekly payment for each day that you work – see Jobseeker's Benefit in this chapter for more information

Losing your Job – Jobseeker's Benefit and PRSI

To qualify for Jobseeker's Pay-Related Benefit (JPRB) or Jobseeker's Benefit (JB), you must have enough PRSI contributions to qualify.

Jobseeker's Pay-Related Benefit (JPRB): You must be fully unemployed to qualify for JPRB. You cannot engage in any part-time work or any self-

employment and qualify for JPRB.

Jobseeker's Benefit: and must have suffered a substantial loss of employment. This means, that you must have lost at least one day's employment and be unemployed for at least 4 days out of 7 consecutive days. Your earnings must also have been reduced because of the loss of employment. Please see Chapter 2 for more detailed information on Jobseeker's Benefit

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

It may be possible to get Working Family Payment (WFP) if you have qualified children and your pay or hours are reduced. You cannot receive Working Family Payment (WFP) and a Jobseeker's payment for the same period. Please see Working Family Payment (WFP) in the previous pages of this chapter.

Losing your Job – Social Welfare Payments (means tested)

If you, or your spouse or partner, have been working and this has resulted in a reduction in any existing Social Welfare payment you are paid, you may be able to have that payment reviewed and receive an increased payment where you / your spouse or partner has lost all or part of their job.

You can apply to the Department of Social Protection for a review of your claim, based on any reduction in hours / income for you or your spouse / partner, to check if your social welfare payment should be increased because of any loss of income. You will need to provide evidence of the reduction of hours / income from your employer.

Please contact the INOU by telephone on (01) 856 0088 or by e-mail: welfare@inou.ie. for more information.

Losing your Job – One Parent Family Payment (OFP)

If you are a One-Parent Family and you lose all or part of your job you may qualify for the One Parent Family Payment (OFP) payment. In order to qualify you must be parenting alone, have at least one child under the age of 7 and satisfy a means test.

Jobseeker's Pay-Related Benefit (JPRB): Where a person is in receipt of an existing One-Parent Family Payment and they are fully unemployed, and has means from employment on their claim, they may be entitled to claim a Jobseeker's Pay-Related Benefit payment. The person must satisfy all the qualifying conditions for the JPRB payment, including being fully unemployed and available for full-time work. The Jobseeker's Pay-Related Benefit top-up rate, combined with the One-Parent Family Payment, must not exceed the maximum rate payable on Jobseeker's Pay-Related Benefit ie. OFP + JPRB must not be higher than the maximum JPRB rate payable at that time.

You can only seek to claim Jobseeker's Pay-Related Benefit with the One-Parent Family Payment, you cannot claim Jobseeker's Benefit (JB) with the One-Parent Family Payment scheme

Please see the One Parent Family Payment section in this chapter for more information or contact the INOU by telephone on (01) 856 0088 or by e-mail: welfare@inou.ie.

Losing your Job – Jobseeker’s Transitional Payment (JST)

Jobseeker’s Transitional Payment is a special arrangement under the Jobseeker’s Allowance scheme that aims to support parents, who do not qualify for One Parent Family Payment (OFP) and who are not cohabiting, into the workforce while they have young children.

If your youngest child is aged between 7 and 13 years inclusive, you can apply for Jobseeker’s Transitional Payment if you:

- are not cohabiting;
- are habitually resident in Ireland;
- are capable of work, and
- satisfy the means test.

If you are unemployed and claiming Jobseeker’s Transitional Payment (JST):

- you do not have to be available for full-time work or genuinely seeking work.
- You must participate in employment Activation measures and you must participate in any recommended course of education, training or employment programme. If you do not participate you may be paid a lower amount of JST (a Reduced Rate / penalty rate can be applied).
- The 4-in-7 rule does not apply (you do not have to be fully unemployed for 4 out of 7 days). This means that you could work part-time for 5 days.

Jobseeker’s Pay-Related Benefit (JPRB): Where a person is in receipt of a Jobseeker’s Transition Payment, was working and has become fully unemployed they may apply for a Jobseeker’s Pay-Related Benefit (JPRB) payment instead of a Jobseeker’s Transitional Payment, where they meet all of the JPRB qualifying requirements – see Jobseeker’s Pay-Related Benefit (JPRB) in this chapter.

Where a Jobseeker’s Pay-Related Benefit (JPRB) claim exhausts / runs out, or the rate of payment is below the Jobseeker’s Transition payment rate, the person can reapply for the Jobseeker’s Transition Payment (JST) as long as they meet the underlying qualification criteria for the JST payment (see above). There is no payment for children on the Jobseeker’s Pay-Related Benefit (JPRB) payment.

Please see the Jobseeker’s Transition Payment (JST) section in this chapter for more information or contact the INOU by telephone on (01) 856 0088 or by e-mail: welfare@inou.ie.

Losing your Job – Working Family Payment (WFP)

If you lose part of your job, and you have dependent children, you may be able to claim the Working Family Payment (WFP) which is a tax-free payment for employees who work at least 38 hours per week.

You cannot claim the Working Family Payment (WFP) if you are claiming Jobseeker's Pay-Related Benefit (JPRB), Jobseeker's Benefit (JB) or Jobseeker's Allowance (JA).

Please see the Working Family Payment (WFP) section in this chapter for more information or contact the INOU by telephone on (01) 856 0088 or by e-mail: welfare@inou.ie.

Redundancy

What is Redundancy?

Redundancy is what happens when you lose your job because your employer is either closing the business or reducing the number of staff. A redundancy occurs where your job no longer exists, you are let go and not replaced.

It is the responsibility of the employer to pay statutory redundancy pay in the first instance to all its eligible employees.

Redundancy applies when:

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

Redundancy Payments

Redundancy – Statutory Redundancy Payments

Not all employees are entitled to a statutory redundancy payment even where a redundancy situation may exist. To qualify for a statutory redundancy payment the following conditions must be met:

- 104 weeks of continuous employment with the same employer
- employment is fully insurable under the Social Welfare Acts

- the job must no longer exist
- employee must be over 16

Employment is fully insurable under the Social Welfare Acts, generally, this means an employee who pays Class “A” PRSI.

The employer has a responsibility to pay statutory redundancy payments to all eligible employees. This entitlement is in accordance with the Redundancy Payment Act.

Employees in continuous service with the same employer for at least 13 weeks are entitled to a minimum period of notice before an employer can dismiss them.

An employee has 52 weeks from the date of termination of employment to claim their statutory redundancy lump sum payment from their employer. It is advised to make any such claim to their employer in writing so that there is a record of this.

If the employer fails to engage the employee should take a claim to the Workplace Relations Commission (WRC) to have their claim adjudicated. The WRC has discretion to extend the 52 week time-limit to 104 weeks in certain circumstances.

Redundancy – Apprentices

An apprentice may qualify for redundancy during the period of their apprenticeship or if dismissed after one month of completing the apprenticeship.

Redundancy – Minimum Notice

Employees in continuous service with the same employer for at least 13 weeks are entitled to a minimum period of notice before an employer can dismiss them.

Redundancy – Written Notice

Employers must give written notice of dismissal of at least two weeks, the minimum period, to the employee. During this period, an employee should be given reasonable time-off to look for other work or to make arrangements for training for future employment. An employer may decide to make a payment instead of giving notice.

Redundancy – Lay-off or Short-time

Where an employer wishes to put an employee on lay-off or short-time the employer must give notice to the employee in writing that the lay-off or short-time working is temporary in nature. If a lay-off or a short-time situation exists and has continued for 4 weeks or more, or for 6 weeks in the last 13 weeks, you may give your employer a notice in writing of your intention to claim redundancy under the Redundancy Payments Acts.

Redundancy – How Redundancy payments are calculated

Under the Redundancy Payments Act 1967 as amended, an eligible employee is entitled to:

- Two weeks' pay for each year of service (up to a maximum of €600 per week irrespective of any weekly wage above €600).
- A one additional bonus week's pay.

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

Redundancy – Statutory Redundancy Payment Calculation

There is a redundancy calculator on [MyWelfare.ie](https://www.mywelfare.ie) which can be used to estimate your statutory redundancy entitlement.

Redundancy – Absences from work

Different kinds of absences from work will either be included or excluded as service when calculating the actual length of time you have continuously worked for your employer. Inclusions are known as reckonable service and exclusions are known as non-reckonable service.

Redundancy – Reckonable Service List

If you have been absent from work over the last 3 years, many reasons for absence are included in the calculation of your service. These include:

- Any period of basic and additional maternity leave
- Any period of basic paternity, parental, adoptive or parent's leave.
- Any period of basic force majeure or domestic violence leave.
- Carer's leave up to 104 weeks
- Career break
- Sick leave up to 6 months per absence for ordinary illness or occupational sick leave for up to one year.

Redundancy – Non-Reckonable Service List

If you have been absent from work over the last 3 years, some reasons for absence will not be included in the calculation of your service. These include:

- Temporary lay off
- Strike
- Occupational Sick Leave for more than 52 weeks
- Illness for more than 26 week

Example: Redundancy Payments Scheme Calculation

Joe is 44 years old. He commenced work with his employer on 27/01/2002 and was made redundant on 01/03/2024. Joe had no breaks in service during this period with his employer. Joe's gross weekly wage was €600.

Number of years' services:	23.11 (23 years and 40 days)
Weeks due under the Scheme:	47.22 (2 weeks per year plus 1 bonus week)
Wage ceiling under the Scheme:	€600 per week
Statutory redundancy entitlement:	$47.22 \times €600 = €28,332.00$
Joe will receive €28,332 under the Scheme	

For further examples of calculations visit www.gov.ie/redundancy

Redundancy – Redundancy Payments and Tax

The basic statutory redundancy payment, the amount you are entitled to by law, is not subject to tax. Payment of a Jobseeker's Pay-Related Benefit (JPRB) claim is not affected by the amount of money received as a redundancy payment.

Any additional amount over the basic statutory redundancy payment, or ex-gratia lump sum, may be subject to tax and, where a JPRB payment is not payable, may affect your underlying entitlement to claim a Jobseeker's Benefit (JB) or Jobseeker's Allowance (JA) payment.

Redundancy – Redundancy Payment Scheme (RPS)

Where an employer is unable to pay this statutory redundancy lump sum payment, an application may be submitted online by the Employer on behalf of an employee to the Department of Social Protection under the Redundancy Payment Scheme. All eligible payments are made from the Social Insurance Fund (SIF) and are paid directly to an employee.

The Employer must prove to the satisfaction of the Department that they are financially unable to pay the statutory redundancy to an employee.

As part of the application process for this scheme you will be required as an employee to verify and sign an employee declaration form. This PDF form will contain all the relevant information needed and it is important to check that all your information and details are correct. This document is also signed by the employer.

For further information on the Redundancy Payment Scheme and the step-by-step application process visit: www.gov.ie/redundancy

Redundancy – Voluntary Redundancy

Voluntary Redundancy occurs when an employer, faced with a situation where they require a smaller workforce, asks for volunteers for redundancy. The people who then volunteer for redundancy are, if they fulfil the normal conditions, eligible for a statutory redundancy payment. There must be a genuine redundancy situation in the first place.

Persons who take a voluntary redundancy are entitled to make a claim for Jobseeker's Pay-Related Benefit (JPRB) or Jobseeker's Benefit (JB), and cannot be disqualified from seeking to claim either Jobseeker's Benefit payment because they volunteered for redundancy.

Jobseeker's Benefit (JB): If you are under 55 and you get a redundancy payment of more than €50,000 you could be disqualified from claiming Jobseeker's Benefit for up to 9 weeks. This rule does not apply to Jobseeker's Pay-Related Benefit (JPRB).

Redundancy – Voluntary Redundancy and ex-gratia payments

Very often voluntary redundancy offers can include an additional, or ex-gratia, payment on top of your statutory redundancy payment. While any statutory redundancy payment is tax-free, any additional or ex-gratia payment could be subject to tax depending on your individual circumstances. In the event you are offered an additional or ex-gratia payment you should check your tax liability before you accept the voluntary redundancy offer.

Redundancy – Voluntary Redundancy refused

If you have been offered voluntary redundancy and refuse to accept it, you could be made compulsorily redundant at a later stage. If this occurs you may only have a legal entitlement to receive the statutory redundancy payment, without any additional or ex-gratia payment that may have been paid to those who accepted voluntary redundancy.

Voluntary Severance / Voluntary Separation

Voluntary Severance occurs when an employer asks for staff to voluntarily depart from or leave the employment of a company. It can be a financial incentive offered by an employer to employees where a business is downsizing or restructuring. You should be very clear if your employer is making you statutorily redundant, offering voluntary redundancy or offering voluntary severance / voluntary separation.

A voluntary severance / voluntary separation 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.

Accepting a voluntary severance does not prevent the employee from being re-hired to do the same job under different working conditions, terms or rates

of pay. However, forcing an employee to accept a voluntary severance in order to re-hire them under less favourable circumstances could constitute Constructive Dismissal and could be the subject of a complaint to the Workplace Relations Commission (WRC) – www.workplacerelations.ie

Voluntary Severance – Tax

Voluntary Severance payments are not tax-free payments.

Voluntary Severance – Jobseeker’s payments

You will not automatically qualify for a Jobseeker’s Pay-Related Benefit (JPRB) / Jobseeker’s Benefit (JB) / Jobseeker’s Allowance (JA) payment if you accept voluntary severance. This is because you will have in effect ‘voluntarily’ made yourself unemployed. This could result in disqualification of a Jobseeker’s payment for up to 9 weeks.

Voluntary Severance – Other Supports

If you qualify for Jobseeker’s Pay-Related Benefit (JPRB) / Jobseeker’s Benefit (JB) / Jobseeker’s Allowance (JA) after a voluntary severance you may be able to access the Back to Work Enterprise Allowance (BTWEA) or the Back to Education Allowance (BTEA). Please see Chapter 4 and Chapter 6 for further information.

Further Information

Welfare Rights and Redundancy: For more information in relation to Redundancy or issues related to Social Welfare payments and Redundancy, please visit the INOU website – www.inou.ie for more information, or contact us by telephone on (01) 856 0088 or by e-mail: welfare@inou.ie.

Redundancy and Employment Rights: If you have any queries about general redundancy or employment rights, you can contact the Workplace Relations Commission at their Information and Customer service section www.workplacerelations.ie

Redundancy and Insolvency: If you have any queries about redundancy and insolvency policy and legislation, you can contact the Department of Enterprise, Trade and Employment – www.enterprise.gov.ie

Employees: If you have any queries about your employer’s insolvency and what this means for you, you can contact the liquidator, receiver or employer’s representative.

Social Welfare: If you have any queries when applying for redundancy or insolvency payment schemes, you can contact the Redundancy and Insolvency Payments Unit in the Department of Social Protection – www.gov.ie/redundancy.

Insolvency

Insolvency

Insolvency is what happens when a company can no longer pay its debts as they fall due or when it has more liabilities than assets on its balance sheet. When a company is insolvent, a person known as a liquidator is usually appointed to help wind up the company.

If your employer is insolvent, you are likely to be made redundant. You may be owed outstanding wages or other entitlements like holiday pay.

Further information about employers' insolvency and what this means for employees can be found on the Department of Enterprise, Trade and Employment website – www.enterprise.gov.ie.

Insolvency Payments Scheme

The Insolvency Payments scheme protects the former employees of companies that have become legally insolvent.

Employees may claim, through an employer representative, such as the official liquidator or receiver, various outstanding wage related debts including:

- Arrears of wages and sick pay
- Outstanding holiday pay
- Unpaid statutory minimum notice
- Certain arrears of pension contributions
- Various statutory awards made by the Workplace Relations Commission (WRC)
- The maximum payment for arrears of wages or holiday pay or minimum notice is €4,800.

Please contact the liquidator, receiver, or employer representative in order to make an application.

Applications for debts payable under the Insolvency Payments Scheme must be made by the employer representative, liquidator or receiver and will be submitted by them using the Redundancy and Insolvency Payments Schemes service on Welfare Partners.

For more information on this scheme please visit the www.gov.ie website – search for 'Insolvency Payments Scheme'.