



Twenty Second Edition

# WORKING FOR WORK

Published by the  
Irish National Organisation of the Unemployed.

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## FOREWORD

The INOU is very pleased to publish the 22nd edition of Working for Work.

Working for Work is primarily aimed at unemployed people and others distant from the labour market. The publication is also a key resource for information providers.

I would like to take this opportunity to thank Robbert J. Lynch, Manager of the Welfare to Work Section, Information Officers Kenneth Doyle, Robert Kelly, Beata Pawluk and administrative assistant Ray Brennan and jobs researcher Colm Moore who assisted in compiling, editing and checking the accuracy of the information contained in this publication. Thanks also go to the staff of the Department of Social Protection, Department of Education and Skills, and the Revenue Commissioners who took time and trouble to comment on the detail of the contents of the book.

I would also like to thank the Department of Social Protection and the Department of Education and Skills for the funding provided to publish Working for Work.

All Social Welfare rates referred to in this book are valid from January 2015.

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

The publication is also available on the INOU website – [www.inou.ie](http://www.inou.ie)

**John Stewart,**  
Co-ordinator  
INOUE

*This edition of Working for Work is dedicated to the memory of Aidan McCarthy who passed away on 25th July 2015. May he rest in peace.*



## The Irish National Organisation of the Unemployed

### Mission Statement

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

The organisation was founded in 1987 and now comprises over 200 local centres, community based organisations, NGOs, Trade Unions, branches of unemployed people and other groups throughout the country.

We work at local and national levels on the issues affecting unemployed people. We support local groups through services such as training, welfare rights information and analysis of Government policies.

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

Key aims of the INOU include to:

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



## Services provided by the INOU

### ● Information

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

### ● Supports for people facing redundancy

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

### ● Training

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

### ● Membership – Join us, it's Free

We welcome applications for membership from individual unemployed people. You can join the INOU as someone who is Unemployed, on a training course, on an Active Labour Market Programme (e.g Community Employment programme). You may join simply to show support for our work or you may wish to become involved in looking for change at a local or national level. The benefits of membership include:

- A **FREE** hard copy of the comprehensive welfare rights, training, education and jobseeking publication, Working for Work
- Access to the INOU's **FREE**, expert, confidential and impartial Welfare Rights Information services
- An invitation to an introductory meeting in the INOU
- Invitations to meetings with other INOU Individual Members every six weeks to two months.

**See inside back cover for more details.**

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## CHAPTER 1

# Social Welfare Payments

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## Introduction

In our work with affiliates, information providers and members of the public the INOU has found that many people are not aware of the full range of payments and supports available through the Department of Social Protection and other state agencies. As a result many people do not access payments to which they may be entitled.

In this chapter we provide basic information about Social Welfare Payments - what payments are available, what your rights are, what you may qualify for and the conditions you must satisfy to receive payment, with more in-depth information about specific payments and issues in later chapters.

## The Department of Social Protection – (DSP)

The Department of Social Protection (DSP) administers and manages the delivery of statutory and non-statutory social and family schemes and services in Ireland. Its main responsibility is to promote a caring society through income and other support services, enabling active participation in society, promoting social inclusion and supporting families. Social welfare payments and HSE supports can be summarised under five broad headings:

1. Social Insurance Payments
2. Social Assistance Payments
3. Supplementary Welfare Allowance Payments
4. Health Service Executive
5. Universal Supports

### 1. Social Insurance Payments

- Jobseeker's Benefit (JB)
- Illness Benefit (IB)
- Occupational Injuries Benefit (OIB)
- Maternity Benefit
- Adoptive Benefit
- Health and Safety Benefit
- Invalidity Pension (IP)
- Partial Capacity Benefit (PCB)
- Widow's/Widower's/Surviving Civil Partner's Contributory Pension
- Treatment Benefit
- Bereavement Grant
- Guardian's Payment (Contributory)
- State Pension (Transition)
- State Pension (Contributory)
- Carer's Benefit

## 2. Social Assistance Payments

- Jobseeker's Allowance (JA)
- Guardian's Payment (Non-Contributory)
- One-Parent Family Payment (OPFP)
- Disability Allowance (DA)
- Partial Capacity Benefit (PCB)
- Widow's/Widower's/Surviving Civil Partner's (Non-Contributory) Pension
- Pre-Retirement Allowance (PRA)\*
- State Pension (Non-Contributory)
- Blind Person's Pension
- Farm Assist
- Fuel Allowance
- Carer's Allowance
- Family Income Supplement (FIS)

\* No new applicants are accepted

## 3. Supplementary Welfare Allowance Payments

- Basic Supplementary Welfare Allowance Payments
- Mortgage Interest Supplement \*
- Diet Supplement \*
- Exceptional Needs Payments
- Rent Supplement
- Heating Supplement
- Urgent Needs Payments

\* These schemes are closed to new applicants

## 4. Health Service Executive Supports

- Dental/Optical Scheme for Medical Card Holders
- Medical Cards

## 5. Universal Supports

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

## Your Family and Social Welfare

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

**Qualified Adult Dependant** – A qualified adult is your spouse, civil partner or cohabitant who is living with you. You can get an allowance for them once they are mainly or fully supported by you.

- **For Jobseeker's Allowance (JA), Pre-Retirement Allowance (PRETA), Disability Allowance (DA), Farm Assist (FA) and Supplementary Welfare Allowance (SWA):** Any income a Qualified Adult may have

from employment, self-employment, pensions, savings or investments will be assessed as means under the means test for the payment type, please see Chapter 4 for more information on the Means Test.

- **All other payments:** If your Qualified Adult is earning €310.00 gross (before tax) or less per week, they will be regarded as a qualified adult for payment. If a spouse, civil partner or cohabitant earns up to €100.00 gross per week then you qualify for a full Qualified Adult increase. If they earn between €100.01 and €310.00 gross (before tax) per week a tapered qualified adult payment will be paid.
  - You cannot claim for your spouse, civil partner or cohabitant as a Qualified Adult if they are claiming a social welfare payment in their own right. The only exception to this rule is where your spouse, civil partner or cohabitant is in receipt of: Disablement Benefit, Domiciliary Care Allowance, Foster Care Allowance, Guardian's Payment (Contributory) and (Non-Contributory), Half-rate Carer's Allowance, Occupational Injuries and Death Benefit in respect of an orphan.
  - You cannot claim for them if they are taking part in a full-time SOLAS course or designated vocational training courses.
  - You can claim for your spouse, civil partner or cohabitant as a Qualified Adult if they are taking part in a Community Employment (CE) scheme or if they are participating on the TÚS scheme.
- **Habitual Residence Condition:** The habitual residence condition does not apply to payment for qualified adults on your claim. This means that adult dependents do not have to satisfy the habitual residence condition in their own right for you to receive a payment for them.

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

**Jobseekers Allowance** – Where a couple are both claiming Jobseeker's Allowance the total amount they receive cannot be more than the family rate which would be payable if only one person claimed for the family, i.e. total of payment for Main Claimant + Qualified Adult + Qualified Child/ren. If both persons of a couple wish to claim Jobseeker's Allowance, both persons of the couple can sign-on as individuals if they are both Genuinely Seeking Work – see Genuinely Seeking Work in this chapter. Although the couple will not end up with any more money, in this instance, they may have more options open to them if they are both registered as unemployed.

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

**Separate Payments/Individualised Payments** – If you are a Qualified Adult and you feel that your spouse, civil partner or cohabitant is not making sufficient contribution towards your maintenance you can ask at the local

Social Welfare office for “Separate Payments”. This means that the personal rate and qualified adult rate will be added together and then split evenly between you and your spouse, civil partner or cohabitant or that allowances will be paid directly to you or to your spouse, civil partner or cohabitant. The full rate of any Qualified Child payments on the claim may be given in full to one of the couple.

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

**Qualified Child Dependants** – You can also claim a payment for any child dependants.

- **Full-Rate payment:** If you are in receipt of Jobseeker’s Benefit, Occupational Injury Benefit and Disablement Benefit (Incapacity Supplement) or Invalidity Pension and your spouse, civil partner or cohabitant earns between €100 and €310 per week you may receive a full rate payment for any child dependants. This does not apply to Jobseekers Allowance or Disability Allowance.
- **Half-Rate payment:** If you are in receipt of Jobseeker’s Benefit, Illness Benefit, Occupational Injury Benefit and Disablement Benefit (Incapacity Supplement) or Invalidity Pension and your spouse, civil partner or cohabitant earns between €310.01 and €400.00 per week you will only receive a half rate payment for any child dependants. This does not apply to Jobseekers Allowance or Disability Allowance.
- **Earnings over €400:** If you are in receipt of Jobseeker’s Benefit, Illness Benefit, Injury Benefit, Health and Safety Benefit, or Disablement Benefit (Incapacity Supplement) Invalidity Pension or Carer's Benefit and your spouse, civil partner or cohabitant earns more than €400 per week you will not receive payment for any child dependants. This does not apply to Jobseekers Allowance or Disability Allowance.
- **Leaving Education:** If your child is 18 years of age or over, you can continue to receive a payment for them for three months after they leave second level education or finish the Leaving Certificate. However, if your child is in receipt of a Social Welfare payment in their own right you will not receive a payment for them.
- **In Education:** You can apply for a Qualified Child payment for a child between 18 and 22 in full-time education, up to the end of the academic year in which they reach the age of 22. For more information, contact the INOU on (01) 856 0088

**Child Dependants not living with you:** If you are paying maintenance for a child who does not live with you, you may be able to claim a Qualified Child payment for them on your Jobseeker's payment.

Usually a parent can only claim an increase in their payment for a child if the child lives with them for at least half of the week. However, even if the child does not live with you, you can claim an increase in respect of your child if:

- The other parent is **NOT** in receipt of a social welfare claim (including Family Income Supplement );
- You pay at least €30 maintenance each week per child or provide an equivalent amount of support

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

**Child Dependants – One Parent Families:** The age limit for receipt of payment for a Qualified Child on the One-Parent Family Payment is being gradually reduced to 7 years; this means that an OPFP claimant must have at least one child under the qualifying age. This reduction to the age limit is being applied to new and existing customers on a phased basis.

From the 3rd July 2015 the qualifying age will be reduced to 7 years except for cases where special circumstances apply. See Chapter 4

**Jobseeker's Allowance Transition – One Parent Families:** If your One-Parent Family Payment is due to end because of the age of your youngest child you may qualify for Jobseeker's Allowance Transition payment. In order to qualify for this payment you must have at least one dependent child between the age of 7 and 14 years– see One-Parent Family Payment and Work in Chapter 4 for more information.

## Social Insurance Payments

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

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

### Classes of Social Insurance Contributions

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

**PRSI Class A** – This class of contribution covers employees from age 16 to 66 in industrial, commercial and service-type employment who have reckonable pay of €38 or more per week from all employments as well as Public Servants recruited from 6th April 1995. Participants on Community Employment, TÚS and Gateway pay class A8 or A9 PRSI, but this still counts as a full Class A PRSI contribution. Participants on SOLAS Training Courses and JobBridge internships do not pay PRSI contributions, but receive credited contributions for the duration of the training course provided they received these prior to commencing the course/scheme. Being insured under Class A can help people qualify for the following:

### Social Insurance Payments – Class A

- Jobseeker's Benefit (JB)
- Illness Benefit (IB)
- Occupational Injuries Benefit (OIB)
- Disability Benefit (Incapacity Supplement)
- Maternity Benefit
- Adoptive Benefit
- Health and Safety Benefit
- Widow's/Widower's or Surviving Civil Partner's Contributory Pension
- Carer's Benefit (CB)
- State Pension (Transition)\*
- State Pension (Contributory)
- Treatment Benefit
- Bereavement Grant
- Guardian's Payment (Contributory)
- Invalidity Pension (IP)

\* No new claims accepted after 1st January 2014

**PRSI Class S** – This applies to self-employed people, including certain company directors, certain persons in receipt of Approved Retirement Funds (ARF's), people in business on their own account and people with income from investments and rents. It only covers a limited number of social insurance payments.

### Social Insurance Payments – Class S

- State Pension (Contributory)
- Guardian's Payment (Contributory)
- Widow's/er's or Surviving Civil Partner's Contributory Pension
- Maternity Benefit
- Adoptive Benefit

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

## Claiming a Social Insurance Payment

### Qualifying for a payment

In order to qualify for a Social Welfare payment using your social insurance record you will need:

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

### Benefit Year

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

### Relevant Tax Year/Governing Contribution Year

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

Benefit Year	Contribution/Tax Year
1st Monday in January 2014	1st Jan. 2012 – 31st Dec 2012
1st Monday in January 2015	1st Jan. 2013 – 31st Dec 2013
1st Monday in January 2016	1st Jan. 2014 – 31st Dec 2014

- **Invalidity Pension:** The Relevant Tax Year/Governing Contribution Year for Invalidity Pension is different. For the Invalidity Pension the Relevant Tax Year/Governing Contribution year is the year before the benefit year. So, for example, claims made in 2015 will use 2014 as the Relevant Tax year/Governing Contribution Year.

## Types of Social Insurance Contributions

### Credited PRSI Contributions

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

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

bridge the 2 year gap. If your only income has been from self-employment then it is unlikely that you will be able to sign for credits.

### **Voluntary PRSI Contributions**

Voluntary Contributions are contributions you can opt to pay if you are under the age of 66 and are not covered by compulsory PRSI by way of insurable employment, self-employment or credited contributions. Payment of Voluntary Contributions can help maintain or improve your contributory pension entitlements. They do not provide cover for any Short-term benefits such as Jobseeker's, Illness, Maternity or Treatment Benefit.

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

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

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

### **Voluntary Contributions – 2015**

If you start making voluntary contributions after 6th April 2015 you will need 520 PRSI contributions.

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

If you have been employed and you are made redundant or have simply lost your job, your PRSI contributions paid during employment may qualify you to a Social Insurance payment such as Jobseeker's Benefit. If however, it transpires that your employer was not making the required PRSI contributions you may be awarded the appropriate PRSI contributions by the Department of Social Protection following an investigation.

### **Credits**

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

**Leaving Work due to Illness** – If you are unfit for work because of illness, injury

or disability, you may qualify for 'credits'. 'Credits' are normally awarded if you are getting Illness Benefit, Invalidity Pension or Occupational Injury Benefit. To get credits while on Disability Allowance (DA) you must have paid or credited contributions in the last two years before your claim for DA. If you work in the Public Service and pay PRSI at class B, C or D and you have to give up work because of ill-health, you can maintain your social insurance record by sending in medical certificates once a year. You can continue to get credits during illness, if you take part in the Back to Education Allowance Scheme (BTEA).

**Pre-entry credits** – are credited to a person's record when they first start paying full rate PRSI and cover you from the start of the year when you start to work until the actual date you start work. The credits also cover you for the two previous income tax years.

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

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

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

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

Social insurance payments are not means tested for the person claiming. This means that your social insurance payment will not be affected by any savings or property that you may have. However, if you want to claim an increase for an adult or child dependant, your spouse, civil partner or cohabitant's means will determine whether or not you qualify for an increased payment.

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

## Social Assistance Payments

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

To qualify you must:

- prove you are eligible for a particular payment, e.g. a One-Parent Family Payment applicant must prove they are parenting alone with a qualified child
- pass a means test (subject to various disregards)
- satisfy the habitual residence condition
- satisfy the medical criteria, e.g. for Disability Allowance

The following are Social Assistance payments:

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

## The Means Test

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

 An Appeals Officer must decide claims that are appealed based on the legislation. Appeals Officers are not bound by guidelines drawn up by the Department for its Deciding Officers/Designated Persons.

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

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

### a. Cash income

This can include any income you or your spouse, civil partner or cohabitant

receive from employment, pensions, rental income from property or the short-term letting on land owned.

### **Income not assessed for the means test**

- Payments from the Department of Social Protection
- Child Benefit from another EU member State
- Supplementary Welfare Allowance (SWA) payments
- Rent or Mortgage Interest Supplement
- Income earned under certain schemes in Gaeltacht areas
- Income from certain non-profit making charitable organisations
- Income from the HIV Haemophilia Fund and the Hepatitis C Fund
- Any amount received as a training allowance while undergoing a course of rehabilitation training by an organisation approved by the Health Minister
- Up to €104 per year from certain Army pensions (including a British War Pension).
- Compensation awards by the residential institutions redress board
- Income from insurable seasonal employment if the seasonal employment has finished
- Home Care Grant (HSE) ● PRSA Contributions
- Back to Work Enterprise Allowance, Back to Education Allowance, Back to Work Allowance or Part-Time Job Incentive payments made to your spouse, civil partner or cohabitant.
- SOLAS or ETB (Educational & Training Boards replaces VTOS) payments made to your spouse, civil partner or cohabitant (not including Community Employment)

### **Income disregards**

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

#### **a. Pensions:**

The value of a pension fund is only assessable for means when a person has access to the pension fund. Any benefits in the form of a regular payment will be treated as income for means purposes. The value of any cash otherwise available from a pension fund will be assessed on the basis of the capital valuation of that fund. Where a Personal Retirement Bond or Buy-Out-Bond is held (a bond which offers a lump-sum payment at a specific point in time) the terms of this bond will determine what and when benefits are payable to the holder of the bond. A person should provide details of the bond to the Department in order to prove that they do not have access to any of the benefits of the bond – i.e. cash income.

Some pensions restrict access to funds until the beneficiary of the pension reaches the age of 60. These legal restrictions, in accordance with Revenue rules, means that this type of pension cannot be cashed, sold, borrowed against or traded in any way. These pensions cannot realise any financial value until the beneficiary reaches the age of 60, and as such cannot be assessed as means or as a source of income for the means test.

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

### **b. Property:**

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

Property which you do not live in is assessed at its capital value. This is the likely sale value of the property minus any outstanding mortgage. The capital value of the property may be assessed by the Department based on similar properties for sale in the area. If you believe the actual 'sale' value of your property varies from the Department's valuation because of specific issues i.e. BER rating, condition of the property, etc. you can seek to have this valuation reassessed. You would be required to produce evidence of the 'real' value of the property i.e. estate agents valuation, estimate for repairs, etc.

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

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

Property partly occupied by the claimant i.e. when the claimant rents out a portion of his/her property the rent is assessed as means (certain disregards apply).

### **c. Investments, savings, shares or land:**

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

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

- **Disability Allowance:** The first €50,000 is disregarded
- **Supplementary Welfare Allowance:** The means test for Supplementary Welfare Allowance, i.e. basic SWA payment, Rent Supplement is different – See Chapter 2.

### Example

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

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

In this case, only €5,000 of the €25,000 in the credit union is assessable as means. The weekly means that applies to the €5,000 capital is €5 per week.

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

- State Pension (Non-Contributory)
  - Widow's/Widower's or Surviving Civil Partner's (Non-Contributory) Pension
  - Prisoner's Wife's Allowance (PWA)
- Up to €190,500 made on the sale of your main home will not be counted against your means-tested payment provided the sale is agreed after you reach 66 years of age

You will be asked to provide documentation such as bank statements etc. for the means test. If you fail to provide this information without just cause or good reason the Deciding Officer will not be able to make a decision on your claim and you may not receive any payment based on your application. If there is any extended delay in providing requested information your claim may be closed and any future application would be treated as a new application. If you deliberately dispose of income or property to qualify for a payment, you will be assessed with the value of this income and property.

### d. Maintenance

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

### e. Benefit and Privilege

If you apply for Jobseeker's Allowance or Supplementary Welfare Allowance

(SWA) and you are under 25 years and are living at home your parents' income will be taken into account for the means test. This assessment is known as Benefit and Privilege and is assessed because there is a certain benefit from living in the family home.

#### **Benefit and Privilege does not apply:**

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

#### **Assessing Benefit and Privilege:**

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

#### **Income counted for Benefit and Privilege:**

Income from insurable employment, self-employment, from all pensions, rental income from property or land, maintenance payments, Social Welfare payments (few exceptions), SOLAS training allowances and from Community Employment schemes.

The Department will allow the following deductions:

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

#### **Additional Disregards**

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

#### **Deductions not allowed:**

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

#### **Example:**

John is 23 and claiming Jobseeker's Allowance, which would normally be €188.00. He lives with his parents and two school going siblings. His mother does not work and his father has net (after tax, etc.) earnings of €900 a week. ▶

Benefit and Privilege is calculated as follows: **Income:** €900.00

**Deductions:**

— Personal allowances for a two parent family:	€600.00
— Sibling disregard:	€60.00
— Rent/mortgage payment:	€120.00

**Total Allowances per week** **€780.00**

Means assessable (€900 minus €780) = €120.00

Means assessed (€120 x 34%) = €41.80

**Jobseeker's Allowance: (€100.00 - €42)** **€58.00**

**Please note: John's JA payment is €58 per week. The maximum personal rate payable to 18-24 years is €100.**

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

## Jobseeker's Payments (JB and JA)

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

### How to qualify for Jobseeker's Benefit or Jobseeker's Allowance

**For all Jobseekers payments you must be:**

- unemployed (fully unemployed or unemployed for at least 4 days in 7)
- aged between 18 and 66 for Jobseeker' Benefit and Jobseeker's Allowance
- available and capable for full-time work
- Genuinely Seeking Work
- willing to accept any reasonable offer of education, training, re-training or work experience recommended by the Department of Social Protection, or any persons appointed by Minister for Social Protection, which is relevant and appropriate to your circumstances

**For Jobseeker's Benefit you must also**

- satisfy the PRSI contribution requirements

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

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

## Intreo – Services and Supports to Jobseekers

Intreo is a single point of contact for all employment services and in the provision of income supports. Intreo provides individualised supports to jobseekers to assist them in getting back to work and increasing their employability, and to employers. See Chapter 3 for more information on Intreo.

Jobseekers will be called to engage with Intreo in identifying and agreeing employment, work experience, training and education options to support their progression into work. Failure to engage in interventions, without just cause or good reason, could result in payment of a reduced (Penalty) rate of Jobseekers payment; see the following pages for more information on Penalty Rates.

## JobPath – Employment Services for Jobseekers

JobPath is the name given to the proposed new employment service to support people (excluding those aged 62 years and over) who are long-term unemployed and those most likely to become long-term unemployed to secure and sustain full-time (30 hours per week or more) paid employment. The scheme will not be operated by the Department of Social Protection, but is being outsourced to private sector companies on a payment-by-results basis.

People who are signing-on the Live Register and in receipt of a Jobseeker's payment for longer than one year (ie people who are long-term unemployed) will – in the main – be referred to the JobPath process.

Participation in JobPath is compulsory, there is a requirement that the unemployed person engages with the JobPath provider. If an unemployed person does not attend the initial meeting, a second meeting is organised. If the unemployed person does not attend either of these meetings, without having a good reason, the JobPath provider will notify the Department of Social Protection (DSP). This may result in the Department reducing the person's Jobseekers payment. Similarly, if the unemployed person does not attend job interviews, take-up job offers or education/training opportunities, the JobPath provider will notify the DSP. This may also result in the Department either reducing or stopping the person's Jobseekers payment. It is also possible that if an unemployed person does not attend subsequent meetings/courses/job interviews or accept job offers, the JobPath provider will notify the DSP. This may result in the Department reducing or stopping the person's Jobseekers payment. See Chapter 4 for more information on JobPath.

### Genuinely Seeking Work (JB and JA)

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

- Willing to accept any reasonable offer of employment based on your skills, qualifications and experience

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

### Jobseeker’s Payments – Capable of Work (JB and JA)

In order to qualify for a Jobseeker’s payment you must prove that you are Capable of Work. For a day to be regarded as a day of unemployment the person claiming a Jobseeker’s payment must be capable of work on that day. A person is considered to be capable of work if there is no evidence to the contrary (e.g. unless s/he states otherwise), or where, on request, s/he fails to produce a final medical certificate from their doctor following a period of illness.

### Jobseeker’s Payments – Trade Disputes (JB and JA)

You are disqualified from claiming a Jobseeker’s payment if you are participating in a trade dispute at your place of work. If you are disallowed JB or JA you may appeal the decision to the Social Welfare Tribunal – a special office that can review the situation surrounding the trade dispute and decide if the decision is correct. If you are involved in a trade dispute your spouse, civil partner or cohabitant may be entitled to a Supplementary Welfare Allowance payment from the Department of Social Protection for her/himself and any children you have under age 18, or between 18-22 years and in full-time education.

### Penalty Rates of Payment (JB & JA)

Your Jobseeker’s payment may be reduced if you fail, without just cause or good reason, to engage in suitable employment, training or work experience interventions agreed with the Department of Social Protection/Intreo or any person or service contracted by the Minister for Social Protection to provide employment services.

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

#### Penalty Rates – Reduced Payment Rates

Personal JB rate	Jobseeker’s Benefit	Reduced to
€ 84.50		€ 65.00
€121.40		€ 93.00
€147.30		€113.00
€188.00		€144.00

### Reduced Payment Rates: Jobseekers Allowance:

- Personal (Age related) rate of €188 reduced to €144
- Personal (Age related) rate of €144 reduced to €111
- Personal (Age related) rate of €100 reduced to €75

### Penalty Rates – Disqualification of a Claim

The governing Social Welfare legislation does not provide for a disqualification or complete withdrawal of a Jobseeker's payment following any refusal to participate in any work experience programme. However, if a Penalty Rate has applied for a minimum of 21 days, and if, in the opinion of the Department of Social Protection, you have continued to fail to engage, you may be "disqualified" from receipt of your personal rate of payment for up to 9 weeks i.e. your personal rate of payment may be reduced to €0.00.

### Penalty Rates – Review and Appeal

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

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

## Working and Claiming a Jobseeker's Payment



Please see Chapter 4 for detailed information on working and claiming a Jobseeker's payment.

If you engage in any work, even if you work only one hour in a day, that day will be considered a day of employment by the Department of Social Protection and you will be considered unavailable for work, or fully employed, on that day. If you work overnight the day in which you work the most hours is considered the day of employment.

### Working on Sunday (JB and JA)

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

**Jobseekers Benefit:** Sunday is treated as a day of employment and taken into account when calculating the amount of Jobseeker's Benefit you will qualify for. 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 Chapter 4 for more information.

## Jobseeker's Benefit (JB)

Jobseeker's Benefit is a payment available to unemployed jobseekers who are out of work, have enough PRSI contributions (see following pages) to qualify for the payment and satisfy the 'Genuinely Seeking Work' conditions.

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

You may qualify for an additional payment for your spouse, civil partner or cohabitant and any dependent children under the age of 18 (18 years to 22 years if in Full-time education). If your spouse, civil partner or cohabitant is employed and earning between €100.01 and €310.00 per week you may receive a tapered payment for them. If they earn more than €310 you will not receive any payment for them.

### Maximum Rates of Payment – Jobseeker's Benefit

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

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

### Duration of payment:

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

Jobseekers Benefit is paid for a **maximum of 6 months** to claimants who have less than 260 paid contributions since starting in insurable employment

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

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

### Jobseeker's Benefit – Linking Jobseeker's Benefit Claims

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

**Example:** John is made unemployed and qualifies for Jobseeker's Benefit for a maximum of 9 months on that claim. John claims Jobseeker's Benefit for 6 months; he finds a job and is made unemployed after 3 months. John signs on for Jobseeker's Benefit. Because his 'repeat' claim for Jobseeker's Benefit is within 26 weeks of 'signing-off' from his previous claim his 'repeat' claim is linked to his old claim. The rate of JB is the same rate payable as on the previous claim, subject to any budgetary increase, or changes in family circumstances (e.g. a new child dependant).

John will receive Jobseeker's Benefit for the remaining 3 months of his original 9 months, subject to meeting the ongoing qualifying conditions for Jobseeker's Benefit.

### Jobseeker's Benefit – Periods disregarded for linking claims

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

- SOLAS training
- ETB
- Community Employment
- TÚS

(Periods of up to two years are disregarded when determining the break between two JB claims where the person was on VTOS.)

### Jobseeker's Benefit – Re-qualifying for JB

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

You must have suffered a substantial loss of employment to re-qualify for JB, unless you are a casual worker. If you have lost your job you will have suffered a substantial loss of employment. If you are a part-time or systematic short-time worker the Department of Social Protection (DSP) will

look at your pattern of employment over the last 13 weeks or another more representative period to find out whether you have suffered a substantial loss of employment.

For example, if you are getting JB and working 3 days each week as a systematic short-time worker or a part-time worker and your employment pattern has not changed during the course of your JB claim, you will not have suffered a substantial loss of employment and will not re-qualify for Jobseeker's Benefit. However, if your JB claim ends and your 3 day working week is then reduced to a 2 day week, you will have suffered a substantial loss of employment and may re-qualify for Jobseeker's Benefit.

### Jobseeker's Benefit – PRSI Requirements

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

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

- Have 39 paid or credited contributions in the relevant tax year (of which at least 13 must be paid ⓘ)

**or**

- Have 26 paid contributions in the relevant tax year and 26 paid contributions in the year immediately preceding it.



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

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

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

### Jobseeker's Benefit – Wage Band Limits

Jobseeker's Benefit rates are graduated according to earnings in the relevant tax year. A reduced rate of Jobseeker's Benefit is payable if your average weekly earnings in the Relevant Tax Year is under €300. To get your average weekly earnings in the relevant tax year, your gross yearly earnings are divided by the number of PRSI contributions you paid at class A, H, or P. The relevant tax year is 2 years before the year of your claim. For example, if you claim Jobseeker's Benefit in 2015 the Relevant Tax Year is 2013.

Average weekly earnings	Weekly payment for new claims in 2015		
	Personal Rate	Qualified Adult	Each Child*
Less than €150	€84.50	€80.90	€29.80
€150 - €219.99	€121.40	€80.90	€29.80
€220 - €299.99	€147.30	€80.90	€29.80
€300 or more	€188.00	€124.80	€29.80

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

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

### Jobseeker's Benefit – Reduction in Payment

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

#### Jobseeker's Benefit – Optional Jobseeker's Allowance

In some circumstances it may be better for you to claim the means-tested Jobseekers Allowance payment instead of reduced rate of Jobseekers Benefit. The full-rate of Jobseekers Allowance (JA) is €188 for the claimant. You can apply for Optional Jobseeker's Allowance at any time during your Jobseeker's Benefit entitlement and you can change between Jobseeker's Benefit and Optional Jobseeker's Allowance as many times as you need.

#### Jobseeker's Benefit – Spouse claiming their own Payment

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

#### Jobseeker's Benefit – Education

You will not qualify for payment of Jobseeker's Benefit while attending a course of study (including school/college holiday periods), except in such circumstances specifically allowed by the Department of Social Protection. The exceptions to this disqualification for holiday periods are for:

- persons aged 21 years or over who have been in receipt of Jobseeker's Benefit for at least 6 months and who are participating in approved courses of education, training or development
- mature students, i.e. persons over 23 years of age on or before 1st January in the year in which the course of study commences.

**Summer Holiday period:** Such students may qualify for Jobseeker's Benefit / Jobseeker's Allowance during the summer holiday periods if they satisfy the conditions for payment.

## Issues that may affect your claim

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

Depending on a variety of circumstances, your application for Jobseeker's Benefit may take a number of weeks to be processed. While awaiting processing of your claim you may make a claim for Supplementary Welfare Allowance (SWA) from the Department of Social Protection's Representative (formerly known as the Community Welfare Officer). This is a means tested payment and will take into consideration you and your spouse, civil partner or cohabitant's savings, investments, property other than your own home and any income from employment / self-employment you or your spouse, civil partner or cohabitants may have.

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

### Jobseeker's Benefit – P45 issues

**P45 not issued:** If your former employer refuses to give you a P45 it can affect your application for Jobseeker's Benefit (JB). You should still apply for JB but the Department of Social Protection cannot pay JB to you until they verify your former employment. If you do not have a P45, the Department may contact your employer at the time of your application for JB and request him/her to send you a P45 to help process your claim for JB. If this hasn't resulted in your former employer giving you your P45, you can ask to fill-in form IA49 at your local Social Welfare Office.

Form IA49 is a declaration stating that you believe your former employer did not comply with social insurance regulations. As a result of your declaration, there will be an investigation into your employer's payment of PRSI. Filling-in form IA49 may not result in your P45, however, it may help to determine if you qualify for Jobseeker's Benefit. While awaiting a decision on your entitlement to Jobseeker's Benefit you can apply for a means tested Supplementary Welfare Allowance payment from the Department of Social Protection's Representative (formerly known as the Community Welfare Officer).

**Period of Notice:** You may be entitled to notice if you are being let go from your job. This means that you are given notice that your job will end, and a date in the near future when this will come into effect. The length of notice you are entitled to will depend in the first place on your contract of employment and your statutory entitlement under employment law. If you are not required to work your 'notice' period and you are paid for the notice period in advance of leaving your employment you can claim a Jobseeker's payment from the first day of unemployment – ie the day you leave work. If

you continue to be paid by the employer you will not be 'officially' unemployed until the date your employment is terminated according to your P45. As such you would not be able to claim a Jobseeker's Payment, either Benefit or Allowance, until the date of termination of employment as listed on your P45. See Your Rights at Work in Chapter 4.

## Jobseeker's Benefit and Europe

### Jobseeker's Benefit – Frontier Worker

A person employed or self-employed in one Member State who resides in another Member State is classified as a Frontier Worker as long as s/he returns home daily or at a minimum at least once a week. The State of residence is the Competent State for JB for persons who are fully unemployed.

### Jobseeker's Benefit – Cross Border Worker

Under EU regulations a cross border worker is a person who works in one State but resides in another but does not return daily or at least once a week, s/he returns less frequently. Cross border workers who are fully unemployed have a choice regarding the country in which they make an application for JB. They can claim in:

- (1) the State of Residence, or
- (2) the State of last Employment'

### Jobseeker's Benefit – Payment while Jobseeking Abroad

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

### Jobseeker's Benefit – Social Insurance in the European Union

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

### Jobseeker's Benefit – and Self-Employment

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

### Jobseeker's Benefit – Deregistering as Self-employed

If you have been self-employed and your business has had to close down or if

the business has reduced so much that it no longer provides you with a sufficient income you may qualify for a Jobseeker's Allowance payment. You **do not** need to de-register as self-employed to get a social welfare payment.

## Jobseeker's Benefit and Redundancy

### Jobseeker's Benefit – Statutory Redundancy

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

### Jobseeker's Benefit – Voluntary Redundancy

This arises when an employer requires fewer workers and asks for employees to volunteer for redundancy. An employee who takes voluntary redundancy from their job will not be disqualified from claiming Jobseeker's Benefit and will retain entitlement to their full term of Jobseeker's Benefit if they satisfy the conditions for the scheme.

### Jobseeker's Benefit – Voluntary Severance / Voluntary Separation

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

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

Any monies received from a voluntary severance will be assessed as 'means' for the purpose of the means test for qualification for Jobseeker's Allowance and Supplementary Welfare Allowance (SWA).

Voluntary severance payments are not tax-free payments and are subject to normal tax assessment.

### Jobseeker's Benefit – Genuinely Seeking Work (GSW)

Although being made statutorily redundant would normally mean that a person would have sufficient PRSI contributions to qualify for Jobseeker's Benefit, applicants must also satisfy the Genuinely Seeking Work conditions. You are reasonably expected to look for work immediately after you have received notice of any intention to make you redundant, and may be asked for proof of such efforts. You are also expected to be Genuinely Seeking Work immediately after your redundancy, there is no facility to take 'time out' or 'time off' from job seeking following a redundancy.

### Jobseeker's Benefit – Not Genuinely Seeking Work

People in receipt of Jobseeker's Benefit can be called for interview by the Department of Social Protection to determine if they are meeting the GSW

requirements in accordance with the Department's guidelines. If the Department forms the opinion that you are not Genuinely Seeking Work or if you refuse to engage in a recommended intervention your payment can be stopped.

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

### **Jobseeker's Benefit – Re-qualifying for Jobseeker's Benefit**

If you have claimed Jobseeker's Benefit and exhausted your entitlement to Jobseeker's Benefit (JB), you may re-qualify for JB if you have paid 13 PRSI contributions at class A, H or P after you received at least 156 days on your JB claim and you satisfy the other conditions for Jobseeker's Benefit.

### **Jobseeker's Benefit – Disqualification from payment**

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

- If you leave your job, including employment schemes, without just cause or good reason.
- If you lose your job because of your own misconduct.
- If you are aged under 55 and accept a redundancy payment of over €50,000. The disqualification period can be from one week up to nine weeks, depending on the amount of redundancy you receive.

If you intend to use some of the redundancy payment to clear or reduce debts, the Department may offset these debts against the amount received before deciding on any period of disqualification. Arrears of mortgage or rent, arrears of telephone/electricity/gas bills, debts to moneylenders and other essential expenditure can also be considered. The Department will verify that such bills have been paid before offsetting them against the redundancy payment received. The Department may also offset the costs related to any exceptional or essential needs, e.g. the cost of converting the customer's home to facilitate wheelchair access by a family member.

### **Jobseeker's Benefit – Failure to disclose information**

Persons in receipt of Jobseeker's Benefit are required to advise the Department of Social Protection of any change to their circumstances, particularly those in relation to their availability for work, education, training or work experience. Failure to disclose such information could result in a Jobseeker's Payment being suspended or disqualified. If this happens you may be able to appeal this decision, please contact the INOU on (01) 856 0088 for information.

## Jobseeker's Benefit – Penalty Rates

Your Jobseeker's payment may be reduced if you fail, without good cause, to engage in suitable employment, training or work experience interventions agreed with the Department of Social Protection/Intreo, or any person or service contracted by the Minister for Social Protection to provide employment services. Offers of training or participation in programmes, including work experience, must be suitable and appropriate to your personal circumstances.

## Moving from Jobseeker's Benefit to Jobseeker's Allowance

If you have exhausted your entitlement to a Jobseeker's Benefit payment you may be able to claim Jobseeker's Allowance. Moving from Jobseeker's Benefit to Jobseeker's Allowance is **not automatic**; you must make an application for Jobseeker's Allowance with the Department of Social Protection.

The main difference between the two payments is that Jobseeker's Benefit is a non-means tested payment, but Jobseeker's Allowance is means tested. This means that your rate of payment on Jobseeker's Allowance could be affected by any savings, capital, investments or property in Ireland or abroad (other than your own home) held by you or your spouse, civil partner or cohabitant.

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

## Jobseeker's Allowance (JA)

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

You may receive an additional payment for your spouse, civil partner or cohabitant (Qualified Adult) and any dependent children under the age of 18. If the Qualified Adult works, up to a maximum of €60 (€20 per day) for 3 or more days work is disregarded and 60% of the balance is assessed as income and is deducted from the family rate of payment. See Chapter 4 for more information.

### Maximum Rates of Payment – Jobseeker's Allowance

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

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

### **Jobseeker's Allowance – Duration of payment**

Jobseeker's Allowance is paid from 18 years to 66 years as long as you continue to satisfy the qualifying criteria – that you are fully unemployed or unemployed at least 4 out of 7 days, that you are fit, able and available for work, that you are Genuinely Seeking Work, that you are willing to accept any reasonable offer of training, re-training, education or work experience and that you continue to satisfy the means test.

### **Jobseeker's Allowance – under 26 years of age**

There are differing rates of payments for persons claiming Jobseeker's Allowance who are under the age of 26.

### **The full rate of Jobseeker's Allowance will be paid to those under 26 years of age in the following circumstances:**

- Claimants with dependent children
- People transferring from Disability Allowance to Jobseeker's Allowance
- People aged 22-25 who were getting a higher rate before 15th January 2014
- People whose claim is linked to a previous Jobseeker's Allowance claim made within the previous 12 months to which the maximum personal rate applied
- Certain children who were in the care of the Child and Family Agency during the 12 months before reaching 18. These persons are not subject to the reduced rates of JA between the ages of 18 and 24. From the age of 25, the age-related rate applies.
- If you were getting an age-related reduced rate of Jobseeker's Allowance payment and you take part in a course of education, training or an employment support scheme the appropriate personal rate of payment applicable to that course or scheme will apply as long as you are aged under 26. When you complete the course you will revert to your previous age-related Jobseeker's Allowance rate.

Since 1st January 2014 all new Back to Education Allowance (BTEA) participants aged under 26 who were getting a reduced age-related Jobseeker's Allowance payment, will get a maximum BTEA rate of €160 per week (any means participants have are deducted from this rate).

### **Claimants before 15th January 2014**

There are no reductions in rates for claimants aged between 18 and 25 who were getting a higher rate before 15th January 2014. (People aged 18-21 got €100, people aged 22-24 got €144 and at 25 the full personal JA rate was payable). From 15th January 2014 the new age related rates apply to new customers.

**Jobseeker's Allowance maximum weekly rates for people aged 26 or over**

New and Existing Claimants	Personal Rate	Increase for a Qualified Adult	Increase for a Qualified Child
Maximum Rate	€188	€124.80	€29.80

**Jobseeker's Allowance maximum weekly rates for people under 26 years**

New and Existing Claimants (Maximum Rate)	Personal Rate	Increase for a Qualified Adult	Increase for a Qualified Child
18-24	€100	€100	—
25	€144	€124.80	—

## Issues that may affect your claim

### Processing times for Jobseeker's Allowance claims

Processing times for Jobseeker's Allowance claims depends on a variety of circumstances; your application for Jobseeker's Allowance may take a number of weeks to be processed. While awaiting processing of your claim you may be able to make a claim for Supplementary Welfare Allowance (SWA) from the Department of Social Protection. This is a means tested payment and will take into consideration you and your spouse, civil partner or cohabitant's savings, investments, property other than your own home and any income from employment/self-employment you or your spouse, civil partner or cohabitant may have.

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

### Jobseeker's Allowance – Payment while Jobseeking Abroad

You must be resident in the Republic of Ireland to claim Jobseeker's Allowance. Unlike Jobseeker's Benefit, you cannot claim a Jobseeker's Allowance payment if you wish to go to another EU country to look for work.

### Jobseeker's Allowance – Habitual Residence Condition

A person, must satisfy the Habitual Residence condition in order to qualify for Jobseeker's Allowance and Supplementary Welfare Allowance payments, regardless of your Nationality.

Generally an applicant who has been present in Ireland for 2 years or more, works here and has a settled intention to remain in Ireland and make it his/her permanent home may satisfy the habitual residence condition. Persons who have lived in other parts of the Common Travel Area for two years or more and then move to Ireland with the intention of settling here may satisfy the habitual residence condition.

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

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

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

### **– Not Genuinely Seeking Work (GSW)**

Persons in receipt of Jobseeker's Allowance are required to satisfy the 'Genuinely Seeking Work' (GSW) conditions in order to continue to qualify for the payment. People in receipt of Jobseeker's Allowance can be called for interview by the Department of Social Protection to determine if they meet the GSW requirements in accordance with the Department's guidelines. If the Department forms the opinion that you are not Genuinely Seeking Work your claim can be refused and payment can be stopped. If this happens you can appeal this decision and seek a Supplementary Welfare Allowance payment (SWA) while making your appeal.

If you are refused a Jobseeker's Allowance payment on 'GSW' grounds and you apply for an SWA payment pending the outcome of your appeal the Department of Social Protection can apply a 'GSW' test to decide if you qualify for a SWA payment. However, the Social Welfare Consolidation Act 2005 allows the Department of Social Protection to decide if a person is Genuinely Seeking Work when applying for a SWA payment under those circumstances. If the Department of Social Protection decides that you are not Genuinely Seeking Work they could refuse your application for a SWA payment.

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

Persons in receipt of Jobseeker's Allowance are required to advise the Department of Social Protection of any change to their circumstances, particularly those in relation to their availability for work or means i.e. savings, investments, property and partner's income. Failure to disclose such information could result in a Jobseeker's Payment being suspended or disqualified. If this happens you may be able to appeal this decision.

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

Your Jobseeker's payment may be reduced if you fail, without good cause, to engage in suitable employment, training or work experience interventions agreed with the Department of Social Protection/Intreo, or any person or service contracted by the Minister for Social Protection to provide employment services. Offers of training or participation in programmes, including work experience, must be suitable and appropriate to your personal circumstances. Please see information on previous pages in this Chapter for more information on Penalty Rates or contact the INOU on (01) 856 0088.

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

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

1. Apply as soon as you can when you finish work, i.e. the first day you are unemployed. The first three days of every new claim are called waiting days and you do not receive payment for these days. If you are applying for a means-tested payment you will be asked for your own and your spouse, civil partner or cohabitants recent bank statements and/or payslips and any other documentation that relates to your means.
2. You will need to bring your passport or driver's licence or proof of your identity. You may also need proof of your address if the address the Department has on its system is different to your current address e.g. a household bill (gas, electricity, etc.), bank statement or tax document.
3. Bring your P45 or a letter from your employer stating the last day you worked (See also P45 issues – Periods of Notice on the following pages. This applies to both Jobseeker's Benefit and Jobseeker's Allowance).
4. On the application form you will be asked about the type of work you are looking for, what times you are available for work and the efforts you have made in seeking work. Be as accurate as possible in your answers and always think through the implications of what you are saying. You must show that you are looking for full-time work and that you are willing to accept any reasonable offer of employment based on your skills, qualifications and experience. You must also show that you are willing to look at different types of work (see Genuinely Seeking Work in this Chapter). When your claim is awarded it will be reviewed by the office from time to time so you should keep details of any emails or letters from employers and jobs that you have applied for.
5. You may be asked about your willingness and availability to engage in training, re-training, education or work experience opportunities in support of your efforts to seek employment. Indicating that you are not willing or available to engage in such 'progression' options may affect your entitlement to a Jobseeker's payment.
6. While you are waiting for a decision on your Jobseeker's claim, and if your income is not enough to meet your needs, you can apply for a means tested Basic Weekly payment under the Supplementary Welfare Allowance payment (SWA) scheme. Applications for SWA payments should be made to the Department of Social Protection.

If you are refused a Basic Weekly payment under the SWA scheme pending the processing of a Jobseeker's claim you should:

- Ask for the decision in writing, you are entitled to receive this.
- Submit a request, preferably in writing, to the DSP Representative

asking for a review of their original decision based on all the relevant information and facts available.

- If your request for a review is refused or unsuccessful you can lodge an appeal against this decision to the Social Welfare Appeals Office.
- If you lodge an appeal to the Social Welfare Appeals Office you can make a request for a Basic Weekly payment under the SWA scheme pending the outcome of your appeal.
- If you are refused a payment, your spouse, civil partner or cohabitant may be able to make a claim for themselves and any dependent children in their own right.

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

An Exceptional Needs Payment (ENP) is a once-off payment to meet an unforeseen or special need that cannot be met from a person's basic income. Assistance in the form of an Urgent Needs Payment (UNP) can also be made to persons who would not normally be entitled to SWA, to assist, for example in cases of flood damage with immediate needs such as food, clothing, fuel, household goods and perhaps shelter. Contact the INOU on (01) 856 0088 for information and assistance.

### **Jobseeker's Payment Stopped:**

Your jobseeker's payment can be stopped if:

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

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

1. You must be genuinely seeking and available for full-time work and be able to provide proof of your efforts to find work. You must also be willing to accept any reasonable offer of training, re-training, education or work experience as is appropriate and relevant to your skills, experience and work history. Always keep records of your job seeking efforts. You will be asked to show proof of your efforts to find work to the Department from time to time. You should keep a scrapbook, folder or copy where you can keep records of job seeking – for example job advertisements from newspapers, lists of telephone calls you made and copies of letters or e-mails you sent to employers.
2. You must inform the Department of any change in your circumstances. This includes details of any employment/self-employment or income your spouse, civil partner or cohabitant may have. The Department may ask questions to make sure you are in the same circumstances as when you first signed-on. Be aware of this and be able to answer any questions they may ask you. Always make sure that you tell the Department if you do any of the following:
  - Take up paid employment of any sort.
  - Take up voluntary work.
  - Find employment on a government or approved employment programme/training scheme.
  - Claim and receive any other benefit or assistance.
  - Return to education.
  - Leave the country.
  - Have any changes in your family circumstances that may affect your payment, i.e. if a dependent child moves out of the family home or if your spouse, civil partner or cohabitant takes up employment.
  - If you are, for whatever reason, unable to take up employment.

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

3. If the Department overpays you in error or because of a change in your circumstances, you will be asked to repay the monies you received. Where an over-payment has been established, the Department can deduct up to 15% from your social welfare payment without your consent. You will be notified of the Department's intention to make this type of deduction from your payment. You will be given the opportunity to put forward any circumstances you feel are relevant to the amount of money the Department are seeking to recover/deduct from your payment each week.

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

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

**Important:** The Department of Social Protection retain the right to seek to prosecute claimants for fraud **even where** a repayment arrangement has been agreed and where the claimant has repaid monies.

**Remember:** It is possible to work part-time, or go back to school/college for part-time Short-term basic courses and continue signing-on for Jobseeker's Benefit/Jobseeker's Allowance, see Chapter 4 and Chapter 6.

## Breaking your Claim

### Holidays – Jobseeker's Benefit and Jobseeker's Allowance

You can receive your Jobseeker's Benefit or Jobseeker's Allowance payment for 2 weeks holidays (i.e. 12 days excluding Sundays) in any calendar year. These holidays may be taken abroad. You are required to inform the Local Social Welfare/Intreo Centre two weeks in advance of your departure and you must complete the UP30 form. All holiday payments will be made retrospectively, upon confirmation of the position when the person signs on again (on the next normal signing day after his/her return). If you take holidays for more than 2 weeks, you will only be paid in respect of the first two weeks of your holiday, you will not be paid for any other additional period you are on holiday. If you are going on holidays for more than 2 weeks, your claim will be closed and you must make a new application when you return.

### Fast-track Signing off for up to 12 weeks (JA & JB)

The Department of Social Protection operates a fast-tracking system for customers who sign-off to take up work for a short period of up to 12 weeks. If you have been offered Full-time employment, including work for 4 days or more per week, for up to 12 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 the local Social Welfare Office/Intreo Centre in advance that you are taking up work.

## **JB – Training Courses / Education / Internship**

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

For example, if you were in receipt of Jobseeker's Benefit for 6 months and qualified for an approved course of training, education or Internship your claim for Jobseeker's Benefit would stop when you start the course. When you finish the course, you can continue your claim for Jobseeker's Benefit for the remaining 3 months of the maximum 9 months if you satisfy the conditions of the scheme and your claim links.

## **Collecting your payment**

All Jobseeker's payments are paid through the Post Office. The payment is made using your Social Services Card or new Public Services Card. You will be required to sign a receipt acknowledging you have received the payment and that you still meet the terms and conditions of that payment.

You must bring valid photographic identification with you to collect your payment. Staff working in the Post Office may ask to see your photo ID before giving you your payment. Payment may be refused if you cannot produce requested identification.

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

## **Public Services Card**

A new Public Services Card has been introduced which will enable holders to collect social welfare payments. The Public Services Card is issued, by invitation only, in one of 2 ways:

- Face-to-face registration
- Postal registration

The front of the card will hold a person's name, photograph and signature, along with the card expiry date. The back of the card will hold the person's PPS Number and a card number. It will also hold a magnetic stripe to enable social welfare payments such as pensions be collected at post offices.

If the person holding the card is entitled to free travel the card will also display this information in the top left-hand corner. If FT-P is written on the card the holder is personally entitled to free travel. If FT+S is written on the card the holder can travel with their spouse, partner or cohabitant. If FT+C is written on the card the holder can have a companion (over 16) travel with them for free (because they are unable to travel alone for medical reasons).

## What to do if your payment is stopped

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

- Check with the person in the post office that the payment has been officially stopped. Please note, the post office staff will not be able to make any other payment to you or provide any additional information about why your claim was stopped.
- Contact the relevant section in the Department of Social Protection on 1890 66 22 44 to enquire why your payment has been stopped, ask if any letters informing you of the stoppage of payment were sent out to you and, if you did not receive such letter/notice, ask for a decision or reason in writing to be sent to you immediately. Depending on the reason given, you may need to seek to have a decision reviewed or to lodge an appeal to the Social Welfare Appeals Office – see Social Welfare Appeals at the end of this chapter.
- If there is a delay in resolving the issue you can apply to the Department of Social Protection for an Exceptional or Urgent Needs payment (these are means tested) while you are attempting to resolve the issue. If it appears that the matter may take more than a week to resolve you may need to apply for a regular Basic Weekly Supplementary Welfare Allowance (SWA) payment from the Department of Social Protection.
- Contact the INOU on (01) 856 0088 for information and assistance if your payment has been stopped or if you are having difficulties accessing a Supplementary Welfare Allowance (SWA) payment.

## Over-payment and Appeals

### Over-payments

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

### Over-payment – Automatic 15% Deduction from payment

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

You may wish to seek information and support from MABS (Money Advice and Budgeting Service) in relation to any negotiations with the DSP in repaying any monies. The Department will consider your representations before making a final decision.

### **Over-payment – Reduction or cancellation**

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

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

Reduction or cancellation of an over-payment because of a failure by the Department to act, or because of an error by the Department is provided for in SI 142 of 2007 (as amended). If on review, this is not accepted by the Department, it may be necessary to refer the matter to the Social Welfare Appeals Office.

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

### **Over-payments – Offsetting over-payments**

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

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

You can appeal such decision, to the Social Welfare Appeals office, where you claim that you did not deliberately provide false, inaccurate or misleading information in a deliberate attempt to make a fraudulent claim.

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

### **Over-payments – False or misleading statements**

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

A revised decision on a person's entitlement may also result in an over-payment. If the revised decision is appealed, the resulting over-payment may be affected by the outcome of the appeal (e.g. if the appeal is successful this

may result in the over-payment being cancelled). The over-payment itself is not separately appealable.

### **Over-payments – Attachment of earnings in employment**

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

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

### **Over-payments – Attachments of bank accounts**

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

**N.B.** – Attachment of earnings/financial institutions is only considered in cases where the debtor does not engage in a reasonable way to repay their debt.

### **Over-payments - Repayment and Prosecution**

Where a determination has been made, by the Department, that an over-payment has occurred because of fraud, the Department retains the right to pursue legal action against the claimant.

Even if an agreement has been made to repay any monies owed, and the person has adhered to this agreement without fault, the Department retains the right to pursue legal action independent of any repayment agreement, and to seek to prosecute a fraudulent claim as an offence through the courts where a conviction could result in a fine and/or custodial sentence. If this occurs you may need to seek legal advice or representation. Please contact the INOU on (01) 856 0088 for more information.

## **The Appeals System**

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

### **Asking for a Review of a Decision**

You have the right to ask the Deciding Officer/Designated Person to review their original decision, and receive a fair and unbiased review, if:

- You have new or additional information which was not available to you or the Deciding Officer/Designated Person at the time of the original

decision, which if had been available at the time of the original decision you feel may have resulted in a different decision.

- The stated interpretation of the facts or information you provided which are contained in the Deciding Officers/Designated Person decision are 'subjectively' incorrect and need clarification
- The decision of the Deciding Officer/Designated Person is factually incorrect or inaccurate based on matter of fact.

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

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

**Note:** If your Social Welfare payment has been stopped or suspended by a Deciding Officer and you have requested a review of their original decision, you may be entitled to claim a Supplementary Welfare Allowance (SWA) payment from the Department of Social Protection's Designated Person (formerly known as a Community Welfare Officer, CWO).

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

If you are refused assistance by means of a weekly payment or payment towards your Rent or Mortgage Interest Supplement you may seek a review of the decision or appeal the decision to the Social Welfare Appeals Office. You should ask the DSP official for a copy of any decision, in writing, which sets out the grounds for the refusal of your payment under the SWA regulations.

### Social Welfare Appeals

The Social Welfare Appeals Office is an office of the Department which functions independently of the Minister and the Department in arriving at its decisions. It was established to provide an appeals service to persons who are unhappy with decisions of:

- Deciding Officers of the Department of Social Protection on questions relating to entitlement to social welfare payments and insurability of employment under the Social Welfare Acts, **and**
- Department of Social Protection Designated Persons, formerly known as Community Welfare Officers (CWO), on questions relating to entitlement to certain Supplementary Welfare Allowance payments.

The Office is headed by a Chief Appeals Officer and has its own Appeals Officers. An Appeals Officer is independent of the Department and will look at your claim to make sure that the decision has been made in a reasonable way and in accordance with the legislation. Appeals Officers can determine if your application for a payment, or any decision received, is appropriate, adheres to and is in keeping with the Department's guidelines and legislation. Appeals Officers must decide cases in accordance with the social welfare legislation, as applied to the facts before them in each individual case.

### **Payment while Appealing a Decision**

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

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

If you are refused a Basic Weekly payment under the SWA scheme pending the processing or outcome of your appeal you should:

- Ask for the decision in writing, you are entitled to receive this.
- Submit a request, in writing, to the Department of Social Protection asking for a review of their original decision based on all the relevant information and facts available.
- If your request for a review is refused or if the review is unsuccessful you can lodge an appeal with the Social Welfare Appeals Office.
- If you lodge an appeal to the Social Welfare Appeals Office you can make a request for a Basic Weekly payment under the SWA scheme pending the outcome of your appeal.
- If you are refused a payment, your spouse, civil partner or cohabitant may be able to make a claim for themselves and any dependent children in their own right.

If you are awaiting the processing or outcome of an Appeal with the Social Welfare Appeals Office and you have insufficient income to meet your needs you can apply for an SWA Exceptional or Urgent Needs payment from the DSP Designated Person.

An Exceptional Needs Payment (ENP) is a once-off payment to meet an unforeseen or special need that cannot be met from a person's basic income. Assistance in the form of an Urgent Needs Payment (UNP) can also be made to persons who would not normally be entitled to SWA, to assist, for example in cases of flood damage with immediate needs such as food, clothing, fuel, household goods and perhaps shelter. Contact the INOU on (01) 856 0088 for information and assistance.

## How to make an Appeal

You should complete both sides of the appeal form and if you want an oral hearing of your appeal you should include this request on the appeal form stating why you consider your case requires/would benefit from an oral hearing. Although an oral hearing may be requested it is up to the Appeals Officer to decide whether to grant such a request as Appeals Officers may make a decision on your claim based on the documentary evidence on the file.

Appeals forms are available from your local Social Welfare office or can be downloaded from the website of the Appeals Office, [www.socialwelfareappeals.ie](http://www.socialwelfareappeals.ie) and returned to:

Chief Appeals Officer, Social Welfare Appeals Office, D'Olier House,  
D'Olier Street, Dublin 2. Tel: (01) 671 8633 or Locall: 1890 747 434.

## Practical Steps in making your Appeal

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

- Appeal within 21 days of receiving the Department of Social Protection decision.
- You can ask for your appeal to be held as an oral hearing, this is done by simply writing 'I wish to have my appeal held as an oral hearing...' and stating why you consider your case either requires or would benefit from an oral hearing.
- When going to an oral hearing, you may be accompanied at the hearing by a member of your family, or, with the consent of the Appeals Officer, by any other person who will assist you with your appeal or represent you at the oral hearing. You are free to bring legal representation if you wish, but this is not a requirement and you may incur costs. The Social Welfare Appeals Office does not pay legal costs. Your local Resource Centre may be able to make the appeal on your behalf.
- Collect all evidence supporting your appeal and, where relevant, bring witnesses who can provide evidence.
- You should always keep copies of all the correspondence you have had with the Department and the Appeals Office – especially the original appeals form (both sides of it).
- You should request a copy of your Social Welfare file, and all the documentation relating to your case, from the Social Welfare Office that dealt with your claim. Ask for this in writing under the Freedom of Information Act when making the request. You are legally entitled to any information the Department has used in deciding your case.
- You should meet with your representative/advisor regularly to review and update your case. Write down everything that appears relevant. Get as much supporting evidence or material as possible – the more prepared you are for the appeal the better chance you have of winning it.
- You should normally hear the result of your appeal within 6 weeks of the hearing, although this could take longer depending on the number of

appeals being dealt with by the Appeals Office.

- If new evidence becomes available after the appeal, you can ask for the case to be reviewed.
- If you lose your appeal you can still apply for the same payment in the future if your circumstances have changed since the appeal decision.
- If the appeal is unsuccessful you may ask the Chief Appeals Officer to review the case if you feel the Appeals Officer has made an error with regard to the law or the facts. Any request for a review should be in writing and should specify in what way you feel the Appeals Officer has erred in law or fact.
- If your request for a review to the Chief Appeals Officers is unsuccessful, or if any review carried out by the Chief Appeals Officer is unsuccessful you may be able to write to the Ombudsman.

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

## Complaints

### Making a Complaint

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

The complaints process cannot be used to address issues which would normally be dealt with by the Appeals Process (see previous pages) this includes rates of payment, qualification criteria, means testing or other similar issues not directly related to Customer Services.

### How to Complain

Firstly, make the complaint. You can do this in person at your local Social Welfare Office, by telephone Lo-Call 1890 662244, email [qcs@welfare.ie](mailto:qcs@welfare.ie) or through their website [www.welfare.ie](http://www.welfare.ie). It is, however, recommended that you seek assistance and support from your local Citizens Information Centre [www.citizensinformation.ie](http://www.citizensinformation.ie) or the INOU [www.inou.ie](http://www.inou.ie) telephone (01) 856 0088 in making your complaint.

If you are submitting your complaint in writing you should keep copies of all documentation submitted to the Department and send your complaint by registered post, to ensure traceable delivery and receipt of your complaint.

Your complaint should be addressed to the manager or supervisor of the office/section concerned as the manager/supervisor is responsible for all issues concerning his/her office and they will be the person charged to investigate

your complaint. The Department of Social Protection will seek to resolve your complaint as soon as possible.

If you are still not satisfied with the response, you can have your complaint referred to the Local Manager/Section Manager/Officer specifically designated to handle complaints.

### **Information You Should Provide When Making a Complaint**

The following will speed up the handling of your complaint:

- Your name, address, telephone number, email address and Personal Public Service Number (PPS Number)
- State the nature of your Complaint: what happened, when it happened
- State the Name of the Office and the Staff Members Names (if known) that you were dealing with
- Your daytime/mobile telephone number (if you have one), if you would like to be contacted by phone – this could speed up your complaint
- If the complaint is complicated, you might prefer to put it in writing – this will ensure that all details are given

Your local Citizens Information Centre [www.citizensinformation.ie](http://www.citizensinformation.ie) or the INOU [www.inou.ie](http://www.inou.ie) can assist you in compiling your complaint.

### **Dealing with Your Complaint**

The Department of Social Protection will aim in all cases to resolve the complaint immediately. However, if this is not possible the Department will:

- record the details of the complaint and acknowledge receipt
- will issue you with a response to your complaint within 15 working days
- review your complaint at a higher level if you are dissatisfied
- where they are at fault, apologise and correct the error as soon as possible
- explain why, if your complaint cannot be resolved for any reason beyond their control
- review the complaint and consider whether they can learn from what has happened or try to ensure it does not happen again

### **If you are still not satisfied...**

If you feel that you have been unfairly treated or are not satisfied with a decision on your complaint, it is open to you to contact the Office of the Ombudsman. By law the Ombudsman can investigate complaints about any of Department of Social Protection administrative actions or procedures as well as delays or inaction in your dealings with the Department. The Ombudsman provides an impartial, independent and free dispute resolution service.

**Office of the Ombudsman**, 18 Lower Leeson Street, Dublin 2.

Telephone (01) 639 5600 Lo-Call 1890 22 30 30 Fax: (01) 639 5674

Website: [www.ombudsman.ie](http://www.ombudsman.ie) E-mail: [ombudsman@ombudsman.gov.ie](mailto:ombudsman@ombudsman.gov.ie)



## CHAPTER 2

# Coping with Poverty

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## Coping with Poverty

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

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

### Penalty Rates of Jobseekers Payments:

If your Jobseeker's payment has been reduced to a 'penalty' rate of payment because the Department has determined that you refused an appropriate offer of employment, training, education or work experience or you declined any other appropriate intervention as recommended by Department of Social Protection or other official appointed by the Minister, you will not qualify for a Basic Weekly payment under the Supplementary Welfare Allowance (SWA) scheme to increase your weekly income.

In addition, you will not qualify for any Basic Weekly payment under SWA while appealing a 'penalty' rate of Jobseeker's payment to the Social Welfare Appeals Office

## Supplementary Welfare Allowance Scheme (SWA)

The Supplementary Welfare Allowance (SWA) scheme provides a basic income support payment to eligible people who are habitually resident in the State and whose means are insufficient to meet their needs and those of their dependants.

The main purpose of the basic supplementary welfare allowance scheme is to provide immediate and flexible assistance for those in need. The scheme is subject to certain terms and conditions.

A typical example of this is where:

- an application for a Social Welfare payment has been made and is being processed and the claimant has no other income.
- a request for a Review of a negative decision has been made and pending the outcome of the review the claimant has no other income.
- an official Appeal against a decision or refusal of payment has been lodged with the Social Welfare Appeals Office and the claimant has no other income.
- a single/once-off payment is required to help meet an exceptional and unforeseen need which a person could not reasonably be expected to meet out of their weekly income.

## SWA – Types of Payment

- Basic Supplementary Welfare Allowance (SWA)
- Rent Supplement
- Humanitarian Assistance
- Supplements (Heating, Diet\*)
- Back to School Clothing and Footwear Allowance
- Mortgage Interest Supplement \*
- Exceptional Needs Payment (ENP)
- Urgent Needs Payment (UNP)

\* These schemes are closed to new applicants

## SWA – Who is eligible for a payment?

Any person resident in the state whose means do not meet her/his needs, and the needs of any child dependant or qualified adult, is entitled to apply for a Supplementary Welfare Allowance payment.

### In order to get a payment you must:

- Satisfy a means test
- Satisfy the Habitual Residence Condition (HRC)
- Have applied for all possible benefits or assistance from either the Department of Social Protection or other appropriate state agency
- Have provided all information or documentation reasonably requested by the Department, where such request pertains to material you could reasonably be expected to provide where it is relevant and appropriate to the processing or administration of your application
- Have registered with Department of Social Protection / Intreo if you are of working age
- Have positively engaged with the Department in pursuing any offers of training, education or work experience as recommended by an official of the Department
- Satisfy the Department of Social Protection that you need the particular payment

The following groups are **not normally** entitled to a basic weekly payment:

- Full-time students (but students studying under an approved educational scheme can apply) see Chapter 6.
- Full-time workers, unless employment is under 30 hours per week.\*
- People involved in trade disputes, however they may claim Supplementary Welfare Allowance for their dependents.
- People who do not satisfy the Habitual Residence Condition (HRC).
- People in prison.

- Persons receiving 'penalty' rates of Jobseekers payments, even where the claim is subject to a Social Welfare Appeal.
- \* This condition does not apply to your spouse, civil partner or cohabitant. However any income they have from work is taken into account in the means test.

If you are excluded from applying for an SWA payment based on the list above, you may still apply for Exceptional Needs Payments (ENP's) and in some instances may also apply for Urgent Needs Payments (UNP's) where the need is exceptional and unforeseen.

### SWA – Assessment of Savings/Capital

The value of your savings, investment and capital will be assessed to determine the amount of SWA you may be entitled to receive. The method of assessing capital for entitlement to SWA payments is as follows:

Capital	Weekly Means Assessed	Value
First €5,000	Disregarded/Not Counted	€0
Next €10,000	valued at €1 per €1,000	up to €10
Next €25,000	valued at €2 per €1,000	up to €20
Balance	valued at €4 per €1,000	subject to amount

#### Example:

Savings of €30,000; the first €5,000 is disregarded = €0, the next €10,000 is valued at €1 per '000 = €10, the next €15,000 is valued at €2 per '000 = €30. This means that savings of €30,000 would have an assessable value of €40 per week (€0 + €10 + €30).

### SWA – Decisions on Payment

- Each application for assistance under Supplementary Welfare Allowance is subject to certain terms and conditions which are governed by legislation. Each decision by DSP officials is subject to legislation.
- Each application for an SWA payment must be treated as an individual application in its own right. DSP officials cannot seek to rely solely or exclusively on any other decision made by the Department in justifying a refusal of an SWA payment. While information on means, family size and other details related to your 'status' may be shared internally by the Department of Social Protection, each application must be assessed on its own merits and a decision must be reached using due process, natural justice and fair procedure reliant on the facts and evidence of the application and the governing legislation.
- if you are refused a Basic Weekly payment you may appeal this to the Social Welfare Appeals Office, and seek a Basic Weekly payment pending the outcome of your appeal.\*

- If you are refused a Basic Weekly payment your dependant spouse / civil partner / cohabitant may be able to make an application for an SWA payment in their own right for themselves and any dependent children.

\* excluding Jobseeker's payments subject to 'penalty' rates of payment

### SWA – Refusal of Payment

- You may be refused an SWA payment, if you did not qualify for a Social Welfare payment because you have failed to provide information or material requested by the Department, without just cause or good reason.
- If you are refused an SWA payment you are entitled to receive the decision for the refusal in writing on the grounds that you may wish to seek to request a review of that decision, or that you may wish to lodge a Formal Appeal with the Social Welfare Appeals Office – see SWA Appeals later in this chapter.

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

- Have been genuinely employed in Ireland, and have lost their job, **and**
- Meet the other relevant qualifying conditions for SWA
- For more information see HRC and EEA/EU workers on [www.welfare.ie](http://www.welfare.ie)

## Types of Payments

### SWA – Basic Weekly Payment

You can apply for this payment if your income is less than the SWA rate appropriate for your family size, and can satisfy the means test. You can receive a Basic SWA payment if you:

- Have applied for a Social Welfare payment appropriate to your circumstances and are awaiting processing/a decision on your claim and have insufficient means to meet your needs. You will only be paid the difference between your current level of income and the appropriate rate of SWA for your family size
- Are seeking a Review of decision by a Deciding Officer in relation to your SWA/Social Welfare payment
- Are appealing a decision/refusal of payment to the Social Welfare Appeals Office. There is no automatic entitlement to a basic weekly SWA payment while awaiting the outcome of an appeal/review decision.

### SWA – Basic Weekly Payment – Full Rate

#### Basic Supplementary Welfare Allowance\*

Personal rate	Qualified Adult	Qualified Child
€186	€124.80	€29.80 ▶

\*This applies to claimants aged 26 and over or under 26 with dependent children.

\*\*A child dependant is a person under the age of 18 who lives with you and depends on you for financial support. If you have been getting SWA for at least 27 weeks, the age limit is 22 for a child dependant in full-time education or up to the end of the academic year after their 22nd birthday.

## SWA – Basic Weekly Payment – Reduced Rate

### Basic Supplementary Welfare Allowance for people under 26 years of age with no dependent children

Age	Personal rate	Qualified Adult	Qualified Child
18-24	€100	€100	_____
25+	€144	€124.80	_____

Reduced rates of Supplementary Welfare Allowance for claimants under 26 years of age do not apply to:

- People with dependent children
- People aged 22-25 who were getting a higher rate before 9th January 2014
- Certain children leaving HSE care aged 18 or who were in the care of the HSE during the 12 months before reaching 18 years of age

There are no reductions in rates for existing claimants aged between 18 and 25 who were getting a higher rate before the changes on 9th January 2014. (People aged 18-21 got €100, people aged 22-24 got €144 and at 25 the full personal SWA rate was payable.) However their payments will increase in line with the new rates.

### SWA – Benefit and Privilege

If you are 24 years or under, and living with your parents, their income may also be assessed as means against you when processing your application (evidence of parents' income may be required).

### SWA – Over-payments and Repayments

If you have an outstanding over-payment with the Department of Social Protection in relation to any previous/other social welfare claims i.e. you owe them any monies, up to 15% of an SWA payment can be deducted automatically, without your permission or approval, to recover the monies owed to the Department. For a single person this deduction will be €27.90 (15%) from the €186 weekly payment.

This deduction can only be made from your personal rate of payment i.e. €186, and not from any payment for your spouse/cohabitant/civil partner or child dependant.

## SWA – Heating Supplement

Heating Supplement may be paid to people who, due to ill health or a particular medical condition, require a well-heated house. Again you will have to show that your income does not allow you to meet this special need. The Department of Social Protection have guidelines to decide how much the extra heating will cost and how much help/assistance you should get.

## SWA – Exceptional Needs Payments (ENPs)

The Department of Social Protection have the power to make once-off payments to meet exceptional and unforeseen needs. Examples would be assistance towards the cost of funerals, maternity items or buying/repairing essential household items such as a cooker or washing machine.

If you have a once-off expense, which you are unable to pay, you should apply for this payment. ENPs are payable at the discretion of the Department of Social Protection taking into account the requirements of the legislation and all the relevant circumstances of the case in order to ensure that the payments target those most in need of assistance. Give the Department of Social Protection as much information as you can in order to see if the payment can be made. If you require assistance in making an application, contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie)

## ENP's – Exceptional Needs Payments

Exceptional Needs Payments are single payments and may be made to help meet essential, once-off, unforeseen, exceptional expenditure, which a person could not reasonably be expected to meet out of their weekly income. The principal consideration in making a single payment to address a particular need is that the need to be met must be exceptional and unforeseen.

These payments are not intended to cater for expenses which are of a predictable and recurring nature which should be budgeted for out of regular weekly income and should not be used as a regular supplement to primary social welfare payments or as a substitute for another social welfare payment. Payments should arise only under exceptional conditions and should not become a regular or standard practice.

- **Religious ceremonies:** Mainly communion and confirmation, payments will no longer be made.
- **Prams, Buggies and Cots:** A maximum payment of €100 can be made toward assisting in the purchase of a pram or buggy or cot, with a maximum of €150 payable in respect of a double buggy.
- **Adult and Child clothing:** a maximum payment of €100 is recommended for adult clothing and €50 in respect of child clothing.
- **Household appliances and Furniture:** recommended maximum amounts payable will apply for major household appliance items and furnishings. This list is not exhaustive and these guidelines do not affect the general discretion available to the Department of Social Protection to issue an exceptional needs payment to assist an individual or household

in any particular hardship situation, which might arise. If you require assistance in making an application, contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie) .

### ENPs – Clothing Grant

In previous years ENP payments were made around the end of December, and became known as a 'Clothing Grant'. This was not an official payment or an automatic payment based on any underlying entitlement to a specified amount. All future payments towards the cost of clothing will be covered by the new ENP guidelines.

### ENPs – Supports for people in financial difficulties with paying energy bills

If you are experiencing difficulties in paying your energy bills, the Department of Social Protection can advise you of a range of supports and guides available from the Department, energy providers and other bodies.

### Urgent Needs Payments (UNPs)

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

### Back to School Clothing and Footwear Allowance Scheme

This payment is designed to help meet the costs of school uniforms. Applications can be made from 1st June to 30th September. You may qualify for the Back to School Clothing and Footwear Allowance if you are:

- In receipt of a social welfare payment (including Family Income Supplement or Supplementary Welfare Allowance), or
- Taking part in an approved employment scheme (back to work scheme) including JobBridge, or
- Taking part in a recognised education or training course, or
- Involved in an Area Partnership Scheme, or
- Attending an ETB, Fáilte Ireland or Local Employment Services (LES) training scheme.

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

#### Back to School Clothing and Footwear Allowance Income Limits

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

The allowance paid for each eligible child aged 4-11 on or before 30th September 2015 is €100.  
The allowance paid for each eligible child aged 12-22 on or before 30th September 2015 is €200.  
The allowance will only be paid for eligible children aged 18-22 who are in second-level education.

## Applying for Supplementary Welfare Allowance

### SWA Payments – How to apply

You can make an application for any of the above Supplementary Welfare Allowance (SWA) payments through the Department of Social Protection.

**Rent Supplement:** To apply contact the Department of Social Protection. Your local Department of Social Protection (DSP)/Intreo office can provide official application forms to make applications for Basic Weekly SWA payments and Rent Supplement. Remember to keep a copy of your original application if possible. You can also download the forms from the Department's website [www.welfare.ie](http://www.welfare.ie)

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

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

- Proof of where you live and proof of identity
- Relevant letters from doctors, community workers, social workers, etc. as appropriate
- If you are looking for Rent Supplement bring your rent book or rent receipts
- Official written quotes from shops or repair-shops if seeking help with essential household goods.

Your application will be means-tested based on your income and decisions normally take about a week. The quicker you can give the Department of Social Protection the information needed to make the means test, the quicker they can process your claim. You should not purchase any items before the payment has been authorised as your application may not be successful.

If you are refused payment, you are entitled to be told the reason for refusal in writing. Always keep a copy of this document in case you want to appeal the Department of Social Protection decision. Contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie) for more information.

### SWA Payments – Other Qualifying Conditions

#### Genuinely Seeking Work (GSW) – Jobseeker's

If you have applied for a Jobseeker's payment, are seeking a review of a decision refusing a Jobseekers Payment or appealing a refusal/disqualification

of a Jobseeker's payment, the Department of Social Protection has the authority to seek proof of your efforts in 'Genuinely Seeking Work' (see chapter 1) when assessing your entitlement to a basic weekly SWA payment. The Social Welfare Consolidation Act 2005 allows the Department of Social Protection to decide if a person is Genuinely Seeking Work, where that person would normally be expected to apply for/qualify for a Jobseeker's payment. If they decide that you are not Genuinely Seeking Work they could refuse your application for an SWA payment. If this occurs you should:

- Ask for the decision in writing
- Inform the DSP Representative that you may consider requesting a formal review of their decision
- Inform the DSP Representative that you may consider appealing the decision to the Social Welfare Appeals Office if the review is unsuccessful.
- If you appeal the decision and you have no other additional means of income or support you can apply for either a Basic Weekly Supplementary Welfare Allowance payment, Exceptional Needs Payment or Urgent Needs payment pending the outcome of your appeal.

See the following pages for more information on Supplementary Welfare Allowance Appeals. Contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie) for more information.

### **Refusal of Training/Work Experience – Jobseeker's**

If you have applied for a Jobseeker's payment or are appealing a refusal /disqualification of a Jobseeker's payment, the Department of Social Protection has the authority to investigate any claims that you have refused or failed to avail of training or programmes offered to you.

The Social Welfare Act 2010 allows the Department of Social Protection to reduce the rate of a basic weekly SWA payment if they form the opinion that you have, without just cause or good reason, refused or failed to avail yourself of any reasonable offer of training or programmes recommended by an official of the Department of Social Protection/Intreo.

This provision does not allow the DSP Representative to suspend or disqualify your application for a basic weekly SWA payment completely. If this occurs you should:

- Ask for the decision in writing
- Inform the DSP Representative that you may consider requesting a formal review of their decision
- Inform the DSP Representative that you may consider appealing the decision to the Social Welfare Appeals Office if the review is unsuccessful.

See the following pages for more information on Supplementary Welfare Allowance Appeals. Contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie) for more information.

## SWA Appeals

The INOU provides an Information and Advocacy service which supports people, and information workers assisting clients, who are experiencing difficulties or issues in applying for SWA payments.

If you require any assistance in requesting a review of a refusal or in making a formal appeal to the Social Welfare Appeals Office, please contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie)

If an SWA payment has been refused you have the right to appeal that decision. Before making a formal appeal to the Social Welfare Appeals Office, you can make a request for a 'review' to the Department of Social Protection asking for the original decision to be reviewed. If this is not successful, you can make a further request for a review to an Assistant Principal (AP) in the Department of Social Protection.

If this is not successful you can make a formal appeal to the Social Welfare Appeals Office. At each stage you should appeal a decision/request a review within 21 days of the date that the initial decision has been made. If you require any assistance or support in contesting any decision or in making an appeal to the Social Welfare Appeals Office please contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie).



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

## SWA Appeals – Decisions

Each application for an SWA payment must be treated as an individual application in its own right. DSP Representatives cannot seek to refuse a payment where they rely solely or exclusively on any other decision made by another official of the Department in justifying a refusal of an SWA payment.

While information on qualification, means, family size and other details related to your 'status' may be shared internally by the Department of Social Protection, each application for SWA must be assessed on its own merits and a decision must be reached by the Department of Social Protection using due process, natural justice and fair procedure. Any decision rendered by the Department of Social Protection must rely on the facts and evidence set before them in the application, mindful of the governing legislation.

## SWA Appeals – Seeking a Review

If you are unhappy with a decision you can seek a Review as follows:

## Review – DSP Representative

- Ask the DSP Representative exactly why any payment is being refused / reduced and request the decision in writing on the grounds that you may wish to appeal. Ask them to make specific reference to the relevant legislation they are seeking to rely upon in support of their decision. The letter should be clearly written in ‘plain’ English and signed by the named DSP Representative who made the decision. If the DSP Representative refuses or fails to provide signed proof of the decision, contact the INOU on 01 – 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie)
- Review the information you provided as part of your application. Check to make sure the DSP Representative had all the relevant information available to them at the time they made their decision. Provide any new information as may be relevant.
- Contact the DSP Representative directly and ask if they would review the existing information in light of any further clarification or any new information or evidence. You should also forward your request for a review in writing. You should clearly ask the DSP Representative to reverse the original decision.

## Review – Assistant Principal (AP)

- Contact the Assistant Principal (AP) explaining your case and ask them to review the original decision of the DSP Representative
- Provide any additional supporting information as may be appropriate.

## SWA Appeals – Social Welfare Appeals Office

If you are unhappy with the result of this process, you may then make an appeal to the Social Welfare Appeals Office. Detailed information on making an appeal to the Social Welfare Appeals Office is contained in Chapter 1. If you require any assistance or support in making an appeal to the Social Welfare Appeals Office please contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie)

## SWA Appeals – Social Welfare Appeals Processing Times

Processing times for appeals can vary depending on the nature and detail of the issue under appeal. Standard Social Welfare Appeals, without an oral hearing, can be completed in a number of weeks. Where an oral hearing is granted, this can take several weeks/months. If your appeal relates to an application for Supplementary Welfare Allowance and you have no alternative source of income, you can ask the Appeals Office to prioritise your appeal.

## SWA Appeals – Payment Pending Appeal

**ENP or UNP:** If you are appealing the refusal of a basic weekly SWA payment, and have no immediate income or means of support, you can apply for a once off Exceptional Needs payment (ENP) or Urgent Needs payment (UNP) from the Department of Social Protection.

There is no automatic entitlement to an ENP or UNP payment while awaiting the outcome of an appeal decision.

**Basic Weekly Payment:** If you are appealing the refusal of a basic weekly SWA payment and have no on-going income or means of support, pending the outcome of the original appeal, you can apply for a basic weekly SWA payment from the Department of Social Protection. There is no automatic entitlement to a basic weekly SWA payment while awaiting the outcome of an appeal decision.

**Rent/Mortgage Interest Supplement:** Any ENP/UNP or basic weekly SWA payment in such circumstances may also include the continued payment of any Rent Supplement or Mortgage Interest Supplement. If you require any assistance or support in making an application for an SWA payment please contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie).

## Medical Cards

Medical Cards entitle people on low incomes to free medical care and a range of medical services. Medical Cards are issued by the local Health Services Executive (HSE) office. You will qualify for a medical card if you pass a means test.

A medical card entitles you to:

- Free GP (family doctor) services
- Prescribed drugs and medicines\*
- In-patient public hospital services and out-patient services
- Certain medical appliances
- Dental, optical and aural services
- Maternity and infant care services

\*All medical card holders have to pay a charge of €2.50 per item dispensed by pharmacists. There are no exceptions to this charge.

If you are solely dependent on social welfare payments, and have no other assessable means, you will usually pass the means test for the medical card. Medical Cards can be issued on hardship grounds even if a person's income exceeds the income guidelines.

Each application is considered on its own merits, so if your income is more than the guidelines and you have specific hardship circumstances, you should still apply giving as much detail and evidence of your circumstances as possible. The means test guidelines, still under review, based on gross income less PRSI, are as follows:

### Medical Card Income Guidelines:

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

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

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

- If you are unemployed for 12 months or more you may keep your Medical Card for up to 3 years, in certain circumstances, when you get a job. 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.
- Income from Family Income Supplement (FIS) is not counted when working out if you are within the Medical Card income guidelines.
- If you live in the Republic of Ireland and work in Northern Ireland, you are entitled to a medical card regardless of your income.
- People aged over 70 years with an income of between €500 – €700 per week (single) or €900 – €1,400 per week couples will no longer be entitled to a medical card but may qualify for a GP Visit Medical Card (see below).

### GP Visit Medical Cards

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

### GP Visit Cards Income guidelines:

Single person under 66 living alone	€276.00
Single person under 66 living with family	€246.00
Couple under 66 (+ Lone Parent)	€400.00
Couple 66-69 (+ Lone Parent)	€447.00
+ each child under 16	€57.00 (1st & 2nd) €61.50 (3rd +)
+ each dependant child over 16	€58.50 (1st & 2nd) €64.00 (3rd +)
+ over 16 in Full-time third level (not grant aided)	€117.00

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

## Housing

### Housing Assistance Payment (HAP) and rent supplement

A new Housing Assistance Payment (HAP) is being introduced for people who have a long-term housing need and who qualify for social housing support. It will be administered by housing authorities and will eventually replace long-term Rent Supplement.

HAP is being introduced to replace Rent Supplement for people with a long-term housing need, though Rent Supplement will continue to be available for people who need short-term support to pay their rent. People on the housing list who are already renting and getting Rent Supplement will be eligible to apply for HAP.

See the Housing Assistance Payment (HAP) section in the following pages

### Rent Supplement

Rent Supplement is paid to people living in private rented accommodation who cannot provide for the cost of their accommodation from their own resources. In general, you will qualify for a Rent Supplement, if your only income is a social welfare payment and you satisfy the other conditions. Rent Supplement is only intended as a shorter-term housing support, with longer-term needs being met by the Housing Assistance Payment (HAP)

Rent Supplement is normally calculated to ensure that a person, after the payment of rent, has an income equal to the rate of SWA appropriate to their family circumstances less a minimum contribution. This minimum contribution is currently €30 for single people or €40 for couples. Rent supplement recipients are required to pay this contribution from their own income.

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

Many recipients pay more than €30 or €40 minimum contribution because they have been assessed as having access to additional means (income) above the basic SWA rate. As such, they are expected to make a greater contribution to the payment of their rent.

- The minimum contribution that individuals and families make towards their rent is €30 for a single person and €40 for a couple
- Before you apply for rent supplement you need to have been assessed by your local authority as having a housing need, unless one of the following exceptions applies:
  - You do not require an assessment if you have been in private rented accommodation for 6 out of the last 12 months, provided that you were able to afford your rent from your own funds at the start of your tenancy.

- You do not require an assessment if you have been in homeless accommodation, in prison or in hospital for 6 out of the last 12 months.
- Rent Supplement will not be paid where an applicant has, unreasonably and without just cause, refused a second offer of local authority housing, or has left such housing without reasonable cause.

### **Rent Supplement – Housing Assistance Payment (HAP) areas**

If you live in a Housing Assistance Payment (HAP) area you are only eligible for Rent Supplement if you are a tenant and meet one of the following conditions:

- You were getting Rent Supplement in the 12 months before the date of your application for Rent Supplement
- You were living in private rented accommodation for at least 6 months (183 days) of the last 12 months, you could afford the rent at the beginning of your tenancy and you are unable to continue to pay the rent because of a substantial change in your circumstances which occurred after you started renting. You can combine time living in more than one rented accommodation to satisfy the 6 months (183 days).
- You were living in accommodation for homeless people for at least 6 months (183 days) of the last 12 months. If you have already been assessed as qualified for social housing support you will be referred to your local authority to have your housing needs addressed (rather than being assessed for Rent Supplement).

If you do not meet these conditions you must contact your local authority to have your housing needs assessed. If you are eligible for and in need of housing support you may be able to access housing under the HAP scheme or local authority housing.

If you are currently getting long-term Rent Supplement (18 months or more) and you live in a Housing Assistance Payment (HAP) area you can be asked to apply for social housing support to your local authority. You must apply within 6 weeks of being asked to do so (if necessary an extra 6 weeks can be allowed). You may then be transferred to HAP or to another form of social housing support.

### **Rent Supplement – non Housing Assistance Payment (HAP) areas**

If you apply for a Rent Supplement in an area where the Housing Assistance Payment (HAP) is not being operated you may qualify for a Rent Supplement if you have been living for 6 months (183 days) out of the last 12 months in one, or a combination, of the following:

- Accommodation for homeless people.
- Private rented accommodation. You can combine time living in more than one rented accommodation to satisfy the 6 months (183 days). You must be able to show that you could afford the rent at the beginning of your tenancy and that you could have continued to pay rent but are unable to do so because of a change in your circumstances which occurred after you started renting.
- An institution, for example, a hospital, care home or place of detention.

Or

- Have been assessed by a local authority as being eligible for and in need of social housing in the last 12 months. If you don't have a housing need assessment, you must go to the local authority to have your housing need assessed. The local authority must be in the area that you intend to live and claim Rent Supplement. Only when you are assessed as eligible for and in need of housing can you apply for Rent Supplement. Rent Supplement is not payable while the local authority is carrying out a housing needs assessment.

### Rent Supplement – Landlord Registered for Tax

Rent Supplement is not payable in respect of a tenancy where the landlord:

- has not provided the Department of Social Protection with a Tax Reference Number (normally their PPS number), or
- has not advised the Department of Social Protection that she/he has no Tax Reference Number and has not notified the Department of Social Protection the reasons why she/he has no Tax Reference Number

### Rent and Mortgage Interest Supplement Means

Taking up part-time employment can affect your Rent/Mortgage supplement

Income is assessed in the following way:

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

### Rent Supplement – Additional Household Income

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

- Part-time employment or self-employment (under 30 hours per week)
- Full-time employment or full-time self-employment (30 hours or over per week – if one of a couple is in Full-time employment, both are excluded from claiming Rent Supplement) only where a person is accepted as in need of accommodation by a Local Authority under the Rental Accommodation Scheme.

**PLEASE NOTE:** Different rules apply where a person is **officially on** the Rental Accommodation Scheme (RAS) with a Local Authority and paying differential rent.

- Any employment or scheme i.e. CE, BTWA, BTWEA or an ETB course
- Family Income Supplement (FIS)
- The value of all property of which the Department determine the person deprived themselves of in order to qualify for SWA. (If you disagree with any decision of the Department in relation to the disposal of any property you may have the right of appeal).

- Maintenance Payments of over €95.23. Payments in excess of €170.23 (€95.23 max maintenance limit + €75 'additional household income') are assessed as 'additional household income', with the amount over €170.23 disregarded at 25% of its value.

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

**Example:** Additional Household Income = €125

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

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

**Step 3:** Add Household Income €125 – Total Disregard €87.50  
Rent Supplement reduced by €37.50 (€125-€87.50)

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

**Example 1:**

**Single person on Jobseeker's Allowance (€188.00) with no other income**

Single Rate Jobseeker's Allowance		€188.00
Basic SWA rate for a single person		- €186.00
Additional income above Basic SWA rate		€2.00
Private Rented Accommodation per week		€105.00
Minus minimum personal contribution	(person pays)	- €30.00
Maximum Rent Supplement payable per week	(DSP)	€75.00
Minus additional income above Basic SWA rate		- €2.00
Rent Supplement payable (DSP)		€73.00

**Example 2: Single person on Jobseeker's Allowance working part-time (under 30 hours) with €150 additional household income**

Private Rented Accommodation per week		€105.00
Minus minimum personal contribution	(person pays)	- €30.00
Maximum Rent Supplement payable per week	(DSP)	€75.00
Standard Jobseeker's Payment		€188.00
Earnings from Employment over 3 days		€150.00
Revised Jobseeker's payment based on assessment of earnings*		€134.00

*\*(see Chapter 4 for Jobseeker's Allowance and assessment of additional income)*

New total income (revised Jobseeker's Allowance and income from work)		€284.00
Additional Household Income above SWA rate	(SWA rate €186.00)	€98.00
Automatic €75 disregard on additional income		- €75.00
Disregard of 25% the remaining amount	(€21 - 25%)	- €5.25
Total Disregard	(€75 + €5.25)	€80.25
Amount Assessed against Rent Supplement	(€98.00 - €80.25)	€17.75
<b>Rent Supplement payable</b>	(€75.00 - €17.75)	€57.25

## Rent Supplement – Allowed Expenses

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

## Rent Supplement – Non-dependent household members

Non-dependent household members, i.e. children or other family members, receiving a social welfare payment in their own right, must contribute a minimum of €30 for a single person, €40 for a couple, towards the rent or mortgage interest supplement (Unless they have already been subjected to the Benefit and Privilege assessment)

Where non-dependent household members are working, their assessable income (i.e. gross, less PRSI and travel to work expenses) is divided by the appropriate rate of SWA (€186 for a single person) which is then multiplied by €30 to establish their liability.

### Example:

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

<b>Income:</b>	€600
<b>Deductions:</b>	Travel = €25
	PRSI = €19
<b>Assessable Income:</b>	€556
<b>Assessable Income Valuation:</b>	€556 ÷ €186 = €2.99
	€2.99 x €30 = €89.70
<b>Final Deduction:</b>	€89.70*

\*This is in addition to any contribution which his parents must pay due to their own circumstances

## Rent Supplement – Maintenance Payments

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

## Rent Supplement – Rehabilitative Earnings Disregards

If you are in receipt of a Disability Allowance payment and have permission to engage in rehabilitative employment, up to €120 of earnings from that rehabilitative employment can be disregarded when assessing income which could affect payment of Rent Supplement or Mortgage Interest Supplement. This disregard cannot be applied with 'the additional income disregard' as described on previous pages. Only one such disregard can be applied, whichever is most beneficial.

## Rent Supplement – Returning to Full-Time employment

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

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

A person who is not entitled to retain Rent Supplement on taking up full employment may continue to receive payment of Rent Supplement for a period of up to 30 days after starting work or until such time as he or she first receives remuneration, whichever is the earlier – (section 5 SWA Rent Supplement Operational Guidelines on [www.welfare.ie](http://www.welfare.ie) .)

### Rent Supplement – Full-time work:

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

### Rent Supplement – Renting from a parent

You cannot qualify for Rent Supplement to help you pay rent to your parent if you are living in the family home. If your parent owns a second property, you will generally not get Rent Supplement to rent this property from them unless it is a *bona fide* tenancy **and** you are assessed as having a housing need. Your parent/s must also be able to prove that they have a history of renting this property.

### Rent Supplement – Sharing with your landlord:

You may be entitled to get Rent Supplement if you are living in your landlord's home. It must be a genuine landlord/tenant arrangement. Your landlord has to fill in part of the form and provide his or her PPS number.

### Rent Supplement – Levels of Acceptable Rent

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

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

size the DSP can refuse to pay any rent supplement. The Department of Social Protection can ask you to move to cheaper rented accommodation if they think your accommodation is too expensive. It is essential that you keep the Department of Social Protection informed of any change in your circumstances. Contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie) for details of maximum rent limits in your area.

### **Rent Supplement – Reduction in Rents**

If your rent is above the maximum limits, you will be asked to approach your landlord to have your rent reduced. If the landlord will not reduce your rent you should contact your local rents unit to discuss your options. You may be asked to move to cheaper accommodation. If you believe your rent is above market rates you can submit a complaint to the Private Residential Tenancies Board (PRTB) who have the power to order your landlord to reduce the rent. Please contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie) for further information or assistance.

### **Rent Supplement – worried about losing your home?**

If you are in receipt of rent supplement and worried about losing your home, the Department of Social Protection may be able to provide support to help you. Please do not ignore the situation and contact the Community Welfare Service that is dealing with your rent supplement claim as soon as possible.

If you are living in the Dublin area or Cork City you can avail of the Tenancy Protection Service which is being operated by Threshold. This service will provide you with useful advice on maintaining your tenancy and is available from Monday to Friday 9am-9pm by calling FREEPHONE 1800 454 454.

## **Mortgage Interest Supplement**

### **Closed to new applicants**

From 1st January 2014, the Mortgage Interest Supplement scheme closed to new entrants. The scheme will be wound down for existing claimants over a 4-year period. The Mortgage Interest Supplement Scheme will be phased out by 2018.

### **Mortgage Interest Supplement – Existing Recipients**

To continue to qualify for an existing Mortgage Interest Supplement (MIS) payment you must also meet the following conditions:

- You must satisfy the means test (similar to the Rent Supplement Means Test)
- You must have been able to afford the repayments when your loan agreement was first agreed
- The amount of your mortgage interest payable is not more than what the Department considers reasonable to meet your residential and other needs
- Only the portion of your loan that relates to the essential purchase, repair or maintenance of your home is taken into account

- The size of the arrears are not greater than what the Department considers reasonable
- The minimum Household Contribution you must pay is currently €30 for single people or €40 for couples.
- You are habitually resident in this State

### **Mortgage Interest Supplement – Property Tax**

People in receipt of the Mortgage Interest Supplement may qualify for a waiver from the Household Property Tax. To be eligible for the waiver you must be in receipt of MIS on the liability date, which is January 1st of each year.

### **Housing Assistance Payment (HAP)**

The Housing Assistance Payment (HAP) is a new social housing support being introduced by local authorities. HAP will replace Rent Supplement for those with a long-term housing need who qualify for social housing support. The introduction of HAP means that local authorities can now provide housing assistance for households with a long-term housing need, including many long-term Rent Supplement recipients.

HAP has been designed to simplify the current system of housing supports, and it allows households that get full-time employment to remain in the scheme. If you are eligible and approved for HAP, your local authority will pay your monthly rent directly to your landlord on your behalf. In return, you pay a contribution towards your rent to the local authority. This will be a 'differential rent' meaning that it is based on your household weekly income in the same way differential rents are charged to tenants in local authority housing.

#### **HAP – Who Qualifies?**

To be eligible for HAP, you must first apply for and be approved for social housing support by your local authority. If your household is already on your local authority's housing list, you will be eligible for HAP. If you are on your local authority's housing list and currently in receipt of Rent Supplement, you will be eligible for HAP.

Rent Supplement will still be available from the Department of Social Protection for people who don't qualify for social housing support – for example, someone who is temporarily unemployed. Normally, you need to show that you have been renting in the private sector for at least six months of the previous year and that you could afford your rent at the beginning of the tenancy. You may also qualify if you have received Rent Supplement at any time during the 12 months before applying.

#### **HAP – Qualifying Conditions**

In order to have the local authority pay your rent directly to your landlord, you must meet the following conditions:

- You must pay your weekly rent contribution to the local authority. If you don't pay this rent contribution, HAP payments to your landlord will be

stopped or suspended.

- You, or any member of your household, must not engage in antisocial behaviour.
- Your accommodation must meet the standards for rented accommodation. Your local authority will carry out an inspection to make sure the property meets these standards. This inspection will happen within eight months from the time the first HAP payment is made to your landlord.
- Your landlord must be tax compliant – that is, the landlord's tax affairs must be in order and they must be able to supply a current tax clearance cert to the local authority.

Your local authority may not approve a HAP application if the accommodation is not suitable for your household's needs. You should also note that your local authority can decide not to make HAP payments in certain circumstances – for example, they could stop payments if a member of your household is engaged in antisocial behaviour.

### **HAP – Finding Accommodation**

Under the Housing Assistance Payment (HAP), it's up to the tenant to find accommodation for rent in the private rented sector. This accommodation must be within the HAP rent limits, which are based on the size of your household and the rental market in your area. Your local authority will let you know what the rent limits are.

The local authority will pay the rent directly to the landlord on behalf of the tenant. This is subject to certain conditions, including that you pay a rent contribution to your local authority. The tenancy will be covered under the terms of the Residential Tenancies Act 2004 (RTA). This means that the tenancy agreement is, or will be, between the tenant and the landlord - the local authority will not be the landlord. The landlord is the person the tenant makes the rental agreement with and who the local authority pays the rent to. In addition, under the RTA, the landlord must register the tenancy with the Private Residential Tenancies Board (PRTB).

### **HAP – How to Apply**

Once you are qualified for social housing support, you are eligible to apply for HAP. If you are already on your local authority's housing list, you can ask for the HAP application form and find your own accommodation. The HAP application form only needs to be filled in after you have found accommodation that suits you. This could be your existing accommodation if you are in receipt of Rent Supplement. If this is the case, you need to talk to your landlord as they need to agree to the terms and conditions of the HAP scheme.

If you have been receiving Rent Supplement for a significant period of time, the Department of Social Protection may ask you to contact your local authority about your social housing support qualification and applying for HAP.

## **HAP – Working and HAP**

Under HAP, you are allowed to work Full-time and continue to benefit from Housing Assistance Payment (HAP). Payments to your landlord will continue, but the amount of rent contribution you pay to your local authority will increase in accordance with your income, similar to the Differential Rent Scheme.

## **HAP – Paying Rent**

You will have to pay your rent contribution through the Household Budget service if you are receiving social welfare payments paid through the post office.

## **HAP – Housing Standards**

Your local authority will inspect your accommodation within eight months of the first HAP payment made to your landlord. This is to make sure that your accommodation meets the rental housing standards.

## **HAP – Local Authority Housing List**

Once you are receiving HAP, your housing needs are met and you will not be on the local authority's housing list. However, you will be able to apply for transfer to other forms of social housing, for example a local authority house.

When you are approved for HAP, you will receive a letter and a form to apply for a transfer from your local authority. If you apply for a transfer within two weeks of the date of the letter, any time you spent on the housing list before you entered HAP will be taken into account when your local authority considers your application. This means that you can be placed on your local authority's transfer list at the point you left the housing list. In other words, you don't have to start from scratch. You can apply for transfer at a later date too, but your previous waiting time on the housing list won't count.

## **HAP – Duration**

Once you have been approved for HAP, you will be expected to stay in the same property for at least two years. However, you may be able to apply for a new HAP payment for another property sooner if your circumstances change. For example, if you receive a job offer in another town, or if your family has another child and the property is no longer big enough.

## **HAP – Rent Levels**

Under HAP legislation, the Minister for the Environment, Community and Local Government sets limits for HAP payments based on the number of people in a household and the rental market in the locality.

To begin with, as HAP is being introduced, these limits will be based on the current Rent Supplement limits. You can get further information on the limits that apply to accommodation suited to your household from your local authority.

If you require any further information on the Housing Assistance Payment (HAP) please contact your local authority or the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie)



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## CHAPTER 3

### Looking for Work

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## Introduction

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

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

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

## Intreo / Department of Social Protection

Intreo is a new service from the Department of Social Protection. It is a single point of contact for all employment services and in the provision of income supports. Intreo provides individualised supports to jobseekers, to assist them in getting back to work and increasing their employability, and to employers. The Intreo service is being progressively extended across the Department's network of offices.

### Intreo – Services and Supports to Jobseeker's

Intreo provides practical, tailored supports and services to assist jobseekers with their jobseeking needs. It is designed to make sure that jobseeker's have access to a wide range of employment and work experience opportunities.

The range of services include:

- Employment services and income supports, available in one place.
- Expert assistance and advice on employment, training, work experience and personal development opportunities.
- A focus on individual needs to assist a jobseeker to enter the workforce.
- Self-service facilities to provide Jobseeker's with information and guidance on employment and training opportunities.
- Access to information on job vacancies through [www.jobsireland.ie](http://www.jobsireland.ie)
- Information on the full range of income supports provided by the Department of Social Protection, for example, jobseeker's payments, back to work and back to education payments, one-parent family payments, pensions and others.
- On-going support with any queries in relation to Jobseeker's or one-parent family payment claims will continue to be dealt with by the team in your local Intreo Centre.

If you require further information on Intreo or assistance in dealing with Intreo, please contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie).

## JobPath – Employment Services

### What is JobPath?

JobPath is a new programme of employment activation to support people (excluding those aged 62 years and over) who are long-term unemployed, and those most likely to become long-term unemployed, to secure and sustain full-time (30 hours per week or more) paid employment.

### What is JobPath for?

People who are signing-on the Live Register and in receipt of a Jobseeker's payment for longer than one year (i.e. people who are long-term unemployed) will – in the main – be referred to the JobPath process.

In the first instance, people who are already long-term unemployed and those people who become long-term unemployed will be referred. A smaller number of people will also be referred who will be Short-term unemployed, but who may need greater supports in order to obtain work.

### Who will operate JobPath?

The JobPath programme will be operated by two companies (Turas Nua Ltd and Seetec Ltd) who were selected following a public procurement competition.

### When will it start?

It is expected that the first referrals to the new JobPath providers will take place in the third quarter of 2015.

### How will it work?

People who are long-term unemployed, people who become long-term unemployed and those who are unemployed for a shorter-term, but who are identified as most at risk of becoming long-term unemployed will be referred by the Department of Social Protection to the local JobPath provider. Only people who are aged 61 or under will be referred.

The following outlines the minimum level of service and support that the JobPath provider must provide as outlined in the tender document:

- The unemployed person will be invited to a 'one-to-one' meeting with the JobPath Provider within 20 days of being referred by the Department.
- From the day of that meeting, in most cases the JobPath provider will work with the unemployed person for 12 months.
- The 'one-to-one' meeting will be with a Personal Advisor. The Personal Advisor will work with the unemployed person to agree a 'Personal Progression Plan'. The Plan may be agreed at the meeting, but has to be agreed within 20 days of this meeting.
- The Plan must identify the fields of work appropriate for the unemployed person; the barriers to employment facing the unemployed person and the agreed actions to overcome such barriers; the unemployed person's job/employment goals; an agreed set of skills

training, education and development goals and actions and an agreed set of potential employment related experience interventions.

- If the unemployed person has been unsuccessful in obtaining work, they will meet with their Personal Advisor for 'Review Meetings' at least every four weeks or so.
- If the unemployed person has been successful in obtaining work, the JobPath Provider will provide 'in – employment support' for at least a 13 week period. The JobPath Provider will be required to contact the person within 5 days of starting work and within at least every four weeks or so thereafter for at least the first 13 weeks.
- Jobseekers will retain their social welfare payments while on JobPath

### **What type of supports will be available?**

Some of the supports that the unemployed person can expect include assistance with:

- Looking for work
- Developing a CV
- Developing job interview skills
- Learning from unsuccessful job application and interview outcomes
- Getting places on agreed training and education courses
- Accessing computers, the internet and other facilities to aid the person in their search for employment and support on how to best use these
- Developing key skills to sustain employment and in-employment support when the person obtains work

### **Is participation in JobPath compulsory?**

Yes. As with the Department's own Intreo Service, there is a requirement that the unemployed person engages with the JobPath provider. If an unemployed person does not attend the initial meeting, a second meeting is organised. If the unemployed person does not attend either of these meetings, without having a good reason, the JobPath provider will notify the Department of Social Protection (DSP). This may result in the Department reducing the person's Jobseekers payment.

Similarly, if the unemployed person does not attend job interviews, take-up job offers or education/training opportunities, the JobPath provider will notify the DSP. This may also result in the Department either reducing or stopping the person's Jobseekers payment.

It is also possible that if an unemployed person does not attend subsequent meetings/courses/job interviews or accept job offers, the JobPath provider will notify the DSP. This may result in the Department reducing or stopping the person's Jobseekers payment.

### **Your experiences of JobPath**

The INOU wants to hear about unemployed people's experiences of JobPath. One of the key performance indicators against which the success of

JobPath will be measured in the extent of the unemployed Clients' satisfaction with the new service. The INOU will be closely monitoring the implementation of JobPath and we will be very eager to hear from people who are long-term unemployed about their experiences of JobPath, when it is up and running. We would encourage unemployed people who have any questions about JobPath to contact the INOU – 01-856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie).

## SOLAS

(Seirbhísí Oideachais Leanúnaigh agus Scileanna) is the new Further Education and Training Authority, which has replaced FÁS. It manages, coordinates and supports the delivery of integrated Further Education and Training by Education and Training Boards (ETB's).

Vocational Educational Committees (VECs) have been replaced with Education and Training Boards (ETB's). The Education and Training Boards consist of the revamped Vocation Educational Committees and FÁS Training Centres. These new statutory education authorities, formed from the aggregation of Ireland's 33 VECs and the integration of the 16 FÁS Training Centres, are the vehicles for the delivery of coordinated education and training programmes across Ireland.

SOLAS works closely with the Department of Social Protection's Intreo service in placing unemployed people in education and training courses, in particular those with closer links to the labour market. For more information visit the SOLAS website – [www.solas.ie](http://www.solas.ie)

## Help with getting a job

### Find your local Services

In response to the need for information and supports by jobseekers the INOU has developed a new '**Find Your Local Services**' facility on its website.

This easy to use interactive services map allows users to locate a wide range of key services available both locally and nationally.

The directory helps jobseekers by showing the exact location of hundreds of services along with contact details, opening hours and information on the services provided by the organisation or agency.

The service providers included in the directory are:

- DSP Local Offices / Employment Offices / Intreo Centres
- SOLAS offices
- Local Employment Services
- Jobs Clubs
- Citizens Information Centres (CIC's)
- Money Advice and Budgeting Services (MABS)
- Free Legal Aid Advice Centres (FLAC)

- Local Development Companies,
- Family Resource Centres
- Congress Network Centres
- Local Enterprise Offices

If you require further assistance in finding your local services, please contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie)

Visit the '**Find Your Local Services**' map on the INOU website – [www.inou.ie](http://www.inou.ie)

### **Employment Support Services**

The Department of Social Protection's Employment Support Services supports access to the labour market for jobseekers at local, regional and national level and assists employers who are seeking to fill job vacancies.

The service is delivered through DSP Employment Service offices and Local Employment Service offices (LES). The existing Employment Service offices are being progressively incorporated into the Department's new Intreo service.

The services and supports available for jobseekers include:

- Guidance interviews to discuss employment opportunities, training courses, financial supports and other options which may lead to employment.
- Information provision on the complete range of training programmes available for jobseeker's and advice on labour market opportunities and services available.
- Help with identifying transferable skills which may be used in various occupational settings.
- A Jobseeker Pack which provides information on using the job search facility on the Jobs Ireland web site, information on how to: fill out an application form, prepare a CV and covering letter, prepare for job interviews and a list of useful websites.
- There are a number of programmes such as the Wage Subsidy Scheme (WSS) which assists jobseekers who have difficulty obtaining / maintaining employment.

### **Jobs Ireland – [www.jobsireland.ie](http://www.jobsireland.ie)**

Jobs Ireland [www.jobsireland.ie](http://www.jobsireland.ie) is an online resource for Jobseekers where they can find information about prospective employment and work experience opportunities and Employers can post vacancies. This includes:

- Employment Opportunities: full-time, part-time and self-employment
- Work experience under the JobBridge - National Internship Scheme
- Work experience under the Work Placement Programme (WPP)
- Employment opportunities for Apprentices.
- Vacancies for Community Employment (CE) schemes.

Jobs Ireland can be accessed easily and in a number of ways –

- Through the internet at [www.jobsireland.ie](http://www.jobsireland.ie)
- Using the free downloadable ‘smartphone’ jobseekers app, available on the Apple App Store and Google Play store
- Through the [JobsIreland.ie](http://JobsIreland.ie) Lo-Call service – phone: 1890 800024 or e-mail Jobs Ireland at [jobsireland@welfare.ie](mailto:jobsireland@welfare.ie). Visit the Jobs Ireland website: [www.jobsireland.ie](http://www.jobsireland.ie) for more information.

## Help with getting a job

### ● Local Resource Centres

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

These centres can help you by providing free and confidential 'Welfare to Work' and welfare rights information. They can provide assistance in preparing your CV and cover letters, as well as filling in application forms. In addition they may be able to provide information on local job vacancies, access to the [JobsIreland.ie](http://JobsIreland.ie), [welfare.ie](http://welfare.ie), [JobBridge.ie](http://JobBridge.ie) and other websites, daily newspapers and other job-searching facilities.

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

### ● Career Directions

Career Directions is an integrated and interactive web-based application incorporating a career interest assessment tool together with a careers database of 700+ career profiles. The career assessment tool allows users to match their own interests and qualifications to suitable careers, it assists users in identifying career preferences based on likes and dislikes and presents them with a range of suitable potential careers (on a best matched basis). Visit the Career Directions website: [www.careerdirections.ie](http://www.careerdirections.ie)

## Job Clubs

The Department of Social Protection contracts for the provision of Jobs Clubs with a number of organisations. Jobs Clubs are available as a support to the jobseekers who require some assistance in preparing their CV's, improving their interview skills or in identifying possible job opportunities.

Jobs clubs have 2 areas of operation:

### 1. Jobseekers

Jobs Clubs focus on the provision and delivery of job search supports for jobseekers to enable them to enter/re-enter employment by:

- Delivering employment focused workshops – to facilitate jobseekers to gain employment by supporting them with CV preparation, interview skills etc. Workshops can vary from 1 to 4 weeks depending on the needs of the jobseeker. To participate in a workshop you must be referred by an

employment service office or LES office (see chapter 7 for details of your nearest office) and a calendar of planned workshops is available in these offices. While participating in a workshop you will receive €20 for each full week of attendance to help in managing any additional costs.

- Providing tailored individual support sessions – whereby jobseekers can get support on a ‘one to one’ basis, to help them pursue employment opportunities e.g. interview preparation.
- The provision of a ‘drop-in’ service – whereby jobseekers can access the facilities and resources of the centre (such as computers, the internet, photocopying etc) to help them in pursuing employment opportunities.

## 2. Employers

Jobs Clubs aim to meet the labour market requirements of employers by:

- Maintaining a database of local employers and actively engaging with employers in relation to the identification of potential job opportunities and in supporting jobseekers in accessing such vacancies.
- Providing follow up support to jobseekers as necessary after placement to maximise job retention.

### **Local Employment Service (LES)**

The Department of Social Protection contracts for the delivery of the Local Employment Service with a number of organisations. Please see Employment Support Services on previous pages for details of the services available.

You may be referred to the LES through the Department of Social Protection’s activation measures (please see ‘activation’ section, chapter 1) or you may engage directly with the service yourself. See chapter 7 for details of your nearest LES.

### **Local Development Companies**

Local Development companies combat unemployment and the causes of unemployment in their area by developing and supporting services to unemployed people and through involvement in special programmes.

The two core programmes delivered by local development companies are the local community development programme (LCDP) and the Rural Development programme (LEADER).

LDC’s also deliver a number of services on behalf of the Department of Social Protection such as the Rural Social Scheme, TÚS, the local employment services and jobs clubs.

## **Other Sources of Information on Jobs**

The INOU website [www.inou.ie](http://www.inou.ie)

The INOU website is a useful source of current and archive material on unemployment issues and contains research conducted by the INOU into

the barriers faced by long-term unemployed people in making the transition from welfare to work.

### #AllAboutJobs – [www.merrionstreet.ie](http://www.merrionstreet.ie)

The #AllAboutJobs service captures the latest news and other useful information on the Government's work to help create jobs and tackle unemployment. You can sign up for their weekly Newsletter that is delivered every week by e-mail or follow them on Twitter @allaboutjobsIE.

### Newspapers

Local and National newspapers are all useful sources of jobs. Some newspapers are also available on the internet for free. Call into your local Centre for the Unemployed or Library where copies of the papers may be available to read.

### Recruitment Agencies

You will find lists of Recruitment Agencies on the internet using search engines such as Google, Yahoo and Bing. You can usually submit your CV online through their website or by e-mail. Ask at your local Jobs Club or Local Employment Service (LES) for assistance in e-mailing your CV

### Voluntary Work

If you are unemployed you can take up voluntary work while signing-on. This can be a very satisfying and rewarding way of using your time and skills to help others. Voluntary work can help you gain new skills and can in turn greatly increase your chances of getting a job. Contact Volunteer Ireland on (01) 636 9446 or visit their website [www.volunteer.ie](http://www.volunteer.ie) for more information on the range of volunteering options available.

Under the Voluntary Work Option you can take up voluntary work in a community organisation and keep your Jobseeker's Allowance or Jobseeker's Benefit payment. Once you find an organisation interested in your services, you and the organisation must fill out the **VW1 form** available from your local Social Welfare Office/Intreo Centre.

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

## Applying for Jobs

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

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

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

### **Jobseeker Pack**

As part of the ongoing development of self-service aids and facilities, an updated Jobseeker Pack is now available online through the Department of Social Protection (DSP) website [www.welfare.ie](http://www.welfare.ie). This online pack gives advice on topics such as:

- General information for Jobseekers
- Guide on how to use the job search facility on Jobs Ireland
- How to fill out an application form
- Preparing a CV
- Tips on a covering letter
- Tips on how to prepare for a job interview
- Useful websites
- Information on the range of supports available to Jobseeker's

### **Identifying Your Skills**

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

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

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

### **The Covering Letter**

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

## Application Forms

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

### If you are filling out an Application Form

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

## Your Curriculum Vitae (CV)

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

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

### The best way to make sure your CV gets read is to:

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

## Interviews

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

## Remember

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

## Questions that you might ask

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

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

## For example you could ask about;

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

## Follow up after the interview

After a certain amount of time has passed, you may wish to follow up your interview by contacting the interviewer to enquire about the position. This is particularly acceptable if it is past the agreed date for notifying candidates. You can use this opportunity to express your continued interest in the job.



## CHAPTER 4

# Welfare to Work

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## Intreo – Department of Social Protection

Intreo is a new service from the Department of Social Protection which will help jobseekers with their employment and income support service's needs. Intreo will provide a personalised service, based on your individual needs including; advice on education, training and personal development opportunities, job search assistance as well as information on and access to our range of income supports.

## JobPath – Employment Services

### What is JobPath?

JobPath is a new programme of employment activation to support people (excluding those aged 62 years and over) who are long-term unemployed, and those most likely to become long-term unemployed, to secure and sustain full-time (30 hours per week or more) paid employment.

### What is JobPath?

People who are signing-on the Live Register and in receipt of a Jobseeker's payment for longer than one year (i.e. people who are long-term unemployed) will – in the main – be referred to the JobPath process.

In the first instance, people who are already long-term unemployed and those people who become long-term unemployed will be referred. A smaller number of people will also be referred who will be Short-term unemployed, but who may need greater supports in order to obtain work.

### Who will operate JobPath?

The JobPath programme will be operated by two companies (Turas Nua Ltd and Seetec Ltd) who were selected following a public procurement competition.

### When will it start?

It is expected that the first referrals to the new JobPath providers will take place in the third quarter of 2015.

### JobPath – more information?

For more information on JobPath please see Chapter 3 – Looking for Work

## Benefit of Work – Ready Reckoner

The Department of Social Protection have also developed a new 'tool' to support Jobseekers returning to work.

**The Benefit of Work Ready Reckoner** is a user friendly tool for those in receipt of a Jobseeker's Payment. It gives an indication of the difference between your potential in-work and your current out-of-work payments based on information provided by you.

The tool is anonymous and you are **not required** to enter any personal details. The tool is designed for those who are currently not in any type of employment, are in receipt of a Jobseeker's Payment and are considering taking up full-time sustainable employment. Visit the [www.welfare.ie](http://www.welfare.ie) website to use the Ready Reckoner.

## Working and claiming a Social Welfare payment

Many Social Welfare payments allow you to work part-time and continue to receive some of your Social Welfare payment, in order to support your access to employment opportunities and your progression into full-time employment.

Given the changing nature of the traditional workplace, opportunities to engage in part-time employment may arise more frequently than full-time employment. As such, part-time employment can prove a valuable source of income, provide practical and beneficial work experience and training, and can lead to full-time employment opportunities.

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

- Jobseeker's Benefit (JB)
- Jobseeker's Allowance (JA)
- One-Parent Family Payment
- Disability Allowance (DA)
- Carers Benefit and Allowance
- Partial Capacity Benefit (PCB)

The amount you earn from employment may affect your continued entitlement to receive your families 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 includes Rent Supplement and Mortgage Interest Supplement (MIS), differential rent, if you are a local authority tenant, or the amount of rent you may pay under Rental Accommodation Scheme (RAS). Income from employment may also affect your entitlement to keep your existing Medical Card or GP Visit Card.

## 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 and one-parent family payments who take up employment, increase their hours of employment or become self-employed. If you qualify for the scheme you will get a weekly payment for up to 2 years. You will be paid the equivalent of any Increases for Qualified Children that were being paid on your jobseeker or one-parent family payment (up to a maximum of 4 children) for the first year in employment. Half that amount will be paid weekly for the second year.

## **BTWFD – Continued Child Payment**

The Back to Work Family Dividend (BTWFD) will replace the Continued Child Payment (CCP) for jobseekers.

## **BTWFD – No Social Welfare payment**

To qualify for the Back to Work Family Dividend (BTWFD), you and all members of your family (including your adult dependant) must sign off all social welfare payments.

The Back to Work Family Dividend **cannot be paid** with any other social welfare payment – with the exception of Child Benefit and Family Income Supplement. In order to qualify for the Back to Work Family Dividend (BTWFD) you must be signing off your social welfare payment (other than Family Income Supplement and Child Benefit) for one of the following reasons:

- Taking up employment.
- Increasing part-time working hours or income.
- Taking up self-employment. (The Back to Work Family Dividend is not paid together with the Back to Work Enterprise Allowance.)

## **BTWFD – Family Income Supplement (FIS)**

The Back to Work Family Dividend can be paid with Family Income Supplement (FIS) and is not taken into account in the income test for FIS.

## **BTWFD – Payment**

Applications for the scheme have been accepted since Monday 5th January 2015. All eligible claims will be backdated to the date of application.

The BTWFD is based on the standard Increase for a Qualified Child (IQC) rate of €29.80. If you were getting a half-rate IQC with your payment you will get a full rate BTWFD of €29.80. There is a ceiling of €119.20 per week, equal to the Qualified Child rate for 4 children. You will be paid weekly by Electronic Funds Transfer (EFT).

You cannot be paid more than your last weekly social welfare payment. This means that if you were getting a reduced social welfare payment you may not get the full IQC equivalent when you return to work and claim the BTWFD.

## **BTWFD – Who Qualifies?**

You may be eligible for the 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 or Jobseeker's Benefit 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 (OPF), or
- Jobseeker's Allowance Transition Payment (this is only paid to certain former OPF recipients with children aged between 7 and 13 years)

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.

### **BTWFD – One Parent Families**

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

- You were working or self-employed while getting OFP, and
- You no longer qualify for OFP because your youngest child reached the relevant age limit, and
- You did not claim another social welfare payment when your OFP ended (except for FIS and Child Benefit).

### **BTWFD – Duration of Schemes**

The 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 or partner claims a payment the BTWFD payment will also stop.

If you lose your job and claim a social welfare payment the BTWFD stops but it may restart if you get a new job – to a maximum of 2 restarts per claim. You must use up your entitlement to BTWFD within 3 years.

### **BTWFD – How to Apply**

Contact your Intreo centre, local social welfare office or Citizens Information Centre to get more information on the scheme. They will explain how the application process works and give you the application form.

## **Working and Jobseeker's Payments**

### **Jobseeker's payments and Part-time work**

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

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

- Unemployed for at least 4 days in any 7 consecutive days (including Sunday).
- Genuinely Seeking full-time employment
- Available for work in respect of the remaining days of unemployment

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 or Jobseeker's Allowance.

If you are engaged in part-time employment you must be available for and **Genuinely Seeking** full-time employment (see Chapter 1) to qualify for Jobseeker's Benefit or Jobseeker's Allowance.

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

### **Part-time Work and moving from JA to JB**

You can engage in part-time employment while in receipt of a Jobseeker's payment. If you are about to exhaust your claim for Jobseeker's Benefit and intend to apply for Jobseeker's Allowance it is very important that you check out if your entitlement to a Jobseeker's Allowance payment will be affected by:

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

Jobseeker's Benefit is a non-means tested payment and will not be affected by any savings, investments, etc. but any income from employment or self-employment that your spouse/civil partner/cohabitant may affect the families rate of payment. Jobseekers Allowance is means tested and the value of any other income will be counted - including savings, redundancy payments over €20,000, capital, investments or property other than your own home and your spouse/civil partner/cohabitants 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 have sufficient PRSI contributions and you have lost a further day's work over the past year, you may re-qualify for Jobseekers Benefit.

If you exhaust your Jobseeker's Benefit claim and apply for Jobseeker's Allowance 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 an SWA payment if you are working more than 30 hours per week.

### **Jobseeker's Benefit (JB) – Part-time Work**

If you are claiming Jobseeker's Benefit (JB) 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 (See Chapter 1 for more information on Jobseekers Benefit).

You will not be paid Jobseeker's Benefit for the days you are employed, but your earnings from employment will not affect your remaining Jobseekers Benefit payment.

A number of changes have been announced which affect working on Sunday and the benefit or payment week. These changes are as follows.

### **Payment based on 5 days instead of 6:**

If you are in receipt of Jobseeker's Benefit and take up part-time employment the payment entitlement will be based on a 5-day week rather than a 6-day week.

This means that for each day that a person is unemployed, one-fifth of the normal rate of Jobseeker's Benefit is payable. So for example, if you get part-time work for 2 days, you will get three-fifths of the normal Jobseeker's Benefit for that week. You will no longer be paid Jobseeker's Benefit in situations where you used to receive payment for one day. You must have an underlying entitlement to a minimum of 2 days Jobseeker's Benefit to receive any Jobseeker's Benefit payment at all.

This change only affects people who work part-time or are in casual employment and who also claim Jobseeker's Benefit for the days they are not working.

Part-time workers, casual workers and people who work week on/week off, and who get Jobseeker's Benefit for the days they are not working will be affected by this change.

**Working on Sunday:** Sunday is treated as a day of employment and will be taken into account when calculating the amount of Jobseeker's Benefit you are entitled to be paid.

### **Optional Jobseeker's Allowance:**

In some circumstances it may be better for you to claim a means-tested Jobseekers Allowance payment instead of reduced rate of non-means tested Jobseekers Benefit, where you qualify for less than €188 on the personal rate of payment. The full-rate of Jobseekers Allowance (JA) is €188 for the main claimant. Making a change to Optional Jobseeker's Allowance can be arranged at any time during your Jobseeker's Benefit entitlement and you can change between Jobseeker's Benefit and Optional Jobseeker's Allowance as many times as you need to. If you opt for Optional Jobseekers Allowance, you will still be using up your PRSI contributions.

#### **Part-time work and Jobseeker's Benefit**

Mary is a single person on Jobseeker's Benefit, normally entitled to a personal payment of €188.00 based on a 6-day Jobseekers Benefit. Mary takes up 2 days part-time employment so her Jobseeker's Benefit will be based on the new 5-day Jobseeker's Benefit rule. She is entitled to payment of Jobseeker's Benefit for 3 days while she is working 2 days. Her new rate of Jobseeker's Benefit is calculated as follows:

New JB daily rate of payment (€188 divided by 5 days)	€37.60
Mary's new rate of Jobseeker's Benefit (€37.60 x 3)	€112.80

### Working on Sunday and Jobseeker's Benefit

Mary is a single person on Jobseeker's Benefit, normally entitled to a personal payment of €188.00 based on a 6-day Jobseekers Benefit. Mary takes up 1 day's part-time employment on Sunday. She is entitled to payment of Jobseeker's Benefit for 4 days based on the new 5-day Jobseeker's Benefit rule. Her new rate of Jobseeker's Benefit is calculated as follows:

New JB daily rate of payment (€188 divided by 5 days)	€37.60
Mary's new rate of Jobseeker's Benefit (€37.60 x 4)	€150.40



### Additional information on Jobseeker's Benefit

**Spouse Working:** If your spouse/civil partner/cohabitant works while you are in receipt of Jobseeker's Benefit their earnings from employment will not directly affect your personal rate of Jobseeker's Benefit. However, their earnings from employment, self-employment and any capital/savings or any other income, may affect the family rate of payment and will be taken into account to determine if you qualify for a payment for them as a Qualified Adult and for any Child dependents.

**Back to Work Family Dividend (BTWFD):** 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 and one-parent family payments who take up employment, increase their hours of employment or become self-employed. If you qualify for the scheme you will get a weekly payment for up to 2 years. You will be paid the equivalent of any Increases for Qualified Children that were being paid on your jobseeker or one-parent family payment (up to a maximum of 4 children) for the first year in employment. Half that amount will be paid weekly for the second year. See Back to Work Family Dividend at the beginning of this Chapter.

**Continued Child Payment:** The Back to Work Family Dividend (BTWFD) will replace the Continued Child Payment

**Family Income Supplement:** Persons in receipt of Jobseeker's Benefit (JB) cannot qualify for a Family Income Supplement Payment (FIS), although if you are in receipt of Jobseekers Benefit, your spouse/civil partner/cohabitant may apply for FIS if they are employed for at least 38 hours each fortnight (19 hours each week) per week and your family income is below the appropriate FIS level for your family size (and provided that you are not claiming an Increase for a Qualified Adult in respect of them).

**Fast-track:** The Department of Social Protection operates a fast-tracking system for customers in receipt of Jobseekers Benefit and Allowance who sign-off to take up full-time work for a short period of up to 12 weeks.

If you have been offered full-time employment, including work for 4 days or more per week, for up to 12 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 the local Social Welfare Office/Intreo Centre in advance that you are taking up work.

**Part-time Job Incentive Scheme:** This scheme only applies to persons in receipt of Jobseeker's Allowance for 15 months or more. Persons on Jobseeker's Benefit do not qualify.

**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:** 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:** 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.

**Medical Card:** 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.

**Self Employment:** You can engage in self-employment while in receipt of Jobseeker's Benefit. You **cannot** pursue self-employment as a full-time option while in receipt of Jobseeker's Benefit, and must continue to satisfy the 'Genuinely Seeking Work' requirements of payment. If you fail to 'Genuinely Seeking Work' or fail to provide evidence, to the satisfaction of the Department, of your efforts to seek employment your payment can be disallowed. If you wish to pursue self-employment as a full-time option you can apply for the **Back to Work Enterprise Allowance** or the **Short-Term Enterprise Allowance** through the Department of Social Protection.

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

#### **Re-qualifying for Jobseeker's Benefit:**

If you engage in part-time work while in receipt of Jobseeker's Benefit you may re-qualify for Jobseeker's Benefit when your current claim is exhausted. See Chapter 1 for more information or contact the INOU on (01) 856 0088.

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

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

### Working on Sunday

- Sunday will be treated as a day of employment and taken into account when calculating the amount of Jobseeker's Allowance you are entitled 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 a day is applied for each day worked up to a maximum of 3 days (€60.00). This daily disregard is combined for the number of days worked and deducted before 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. 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 €188.00 a week. When she finds two days full-time (8 hrs. per day) work, her assessable earnings, after the allowable deductions, is €200. Her new rate of Jobseeker's Allowance (JA) is calculated as follows:

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



## Additional information on Jobseeker's Allowance

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

**Back to Work Family Dividend (BTWFD):** 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 and one-parent family payments who take up employment, increase their hours of employment or become self-employed. If you qualify for the scheme you will get a weekly payment for up to 2 years. You will be paid the equivalent of any Increases for Qualified Children that were being paid on your jobseeker or one-parent family payment (up to a maximum of 4 children) for the first year in employment. Half that amount will be paid weekly for the second year. See Back to Work Family Dividend at the beginning of this Chapter.

**Continued Child Payment:** The Back to Work Family Dividend (BTWFD) will replace the Continued Child Payment.

**Family Income Supplement:** Persons in receipt of Jobseeker's Allowance (JA) cannot qualify for a Family Income Supplement Payment (FIS), although if you are in receipt of Jobseekers Allowance, your spouse/civil partner/cohabitant may apply for FIS if they are employed for at least 38 hours each fortnight (19 hours each week) per week and your family income is below the appropriate FIS level for your family size (and provided that you are not claiming an Increase for a Qualified Adult in respect of them).

**Fast-track:** The Department of Social Protection operates a fast-tracking system for customers in receipt of Jobseekers Benefit and Allowance who sign-off to take up full-time work for a short period of up to 12 weeks.

If you have been offered full-time employment, including work for 4 days or more per week, for up to 12 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 the local Social Welfare Office/Intreo Centre in advance that you are taking up work. If you have any difficulty contacting your local Social Welfare Office/Intreo Centre directly.

**Part-time Job Incentive Scheme:** This scheme allows people who have been getting Jobseeker's Allowance for 15 months or more to take up part-time work and get a Part-time Job Allowance instead of the Jobseeker's Allowance. A person must be fully unemployed prior to taking the PTJI option. It is not possible for a person in a part-time job to convert their employment into a PTJI job. If your Jobseekers Allowance payment is equal to or more than

€119.00 if you are single or €193.90 if you are being paid for your spouse/civil partner/cohabitant, you may be eligible for the Part-Time Job Incentive Scheme. You must also undertake to remain on the scheme for 2 months. You can do more than one part-time job but the total hours worked must be less than 24 in total. The Allowance is payable regardless of the money you earn in your job and you may qualify for Family Income Supplement. Unlike Jobseekers payments, you can spread your working hours over more than 3 days per week. Please see the Part-Time Job Incentive Scheme under Employment and Self Employment Supports in this chapter.

**JobsPlus:** 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. More information is available on JobsPlus at the end of this chapter.

**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.

**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.

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

**Self Employment:** You can engage in self-employment while in receipt of Jobseekers Allowance. You must continue to satisfy the 'Genuinely Seeking Work' conditions to retain any Jobseeker's Allowance payment. There is no €20 daily disregard for self-employment, as is available to those engaged in 'insurable' employment under Jobseekers Allowance rules. If you have been self-employed, paying a Class S PRSI contribution, you do not have to de-register, wind up or close your business in order to receive Jobseekers Allowance while self-employed part-time. If you wish to pursue self-employment as a full-time option you may qualify for the Back to Work Enterprise Allowance, see Employment and Self Employment Supports in this chapter. For more information, contact the INOU on (01) 856 0088.

## 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 days that you are unemployed provided you meet the other conditions that apply to Jobseeker's payments. See Reduced Hours or Pay (Short-time and Lay-off) in Chapter 2.

**Job Sharing:** You will not be eligible for Jobseeker's Benefit if you voluntarily take up a job-sharing arrangement, if 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 will depend on a number of conditions including your availability for work and whether you satisfy the 'Genuinely Seeking Work' requirements of the payment.

## Self-employment and Jobseeker's Payments

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

### Self-employment and Jobseeker's Benefit (JB)

If you are self-employed and find that you are not getting enough work to provide a sufficient income you may seek to claim a Jobseeker's Benefit payment. This only applies if you satisfy the PRSI Contribution requirements for Jobseeker's Benefit and if you satisfy the 'Genuinely Seeking Work' conditions for all Jobseeker's payments (see Chapter 1 for more information on Jobseeker's Benefit and Genuinely Seeking Work). If you do not satisfy the PRSI requirements for Jobseeker's Benefit, you may qualify for a Jobseeker's Allowance payment subject to a means test and Genuinely Seeking Work conditions and Habitual Residence Conditions (HRC).

Jobseekers Benefit is a non-means tested payment. This means that your income from self-employment will not affect your rate of payment, but the number of days you are engaged in self-employment (up to a maximum of 3 days per week – including Sunday) will affect your Jobseekers Benefit payment.

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 Jobseeker's Benefit payment. You will not receive any Jobseeker's Benefit payment for the days you are engaged in self-employment, but you may receive payment for the other days you are not engaged in self-employment.

You should not seek to claim a Jobseeker's Benefit 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 over-payment being made against you. Contact the INOU for more information on (01) 856 0088.

### Self-employment and Jobseeker's Allowance (JA)

If you are self-employed and find that you are not getting enough work to provide a sufficient income for your family you may be able to make a claim

for a Jobseeker's Allowance payment.

Jobseekers Allowance is a means tested payment (see Chapter 1). Your income from self-employment will be assessed as means against any entitlement you might have to a Jobseekers Allowance payment.

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 Jobseekers 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 meet the means test and provided you can show that you are also available for and 'Genuinely Seeking Work' full-time employment – see Genuinely Seeking Work in Chapter 1.

You may be engaged in self-employment and still qualify for a Jobseeker's Allowance payment – provided your overall income stays below a certain amount. In such instances, the number of days you are engaged in self-employment is not relevant. You could qualify for Jobseeker's Allowance even if you are engaged in self-employment every day.

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 over-payment being made against you.

## **Jobseeker's payments – 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 the Genuinely Seeking Work condition that applies to the main claimant.

There is no restriction on the number of hours or days that a Qualified Adult may work, although working 30 hours or more per week may affect the amount of Rent Supplement paid. 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).

The amount 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.

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

## **Jobseeker's benefit – Qualified Adult working**

The rates of payment for Jobseekers Benefit are linked to the claimant's average weekly earnings in employment in the governing contribution year (GCY) of

their claim. The average weekly earnings of the claimant in the GCY determines the rate for a qualified adult.

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

### **Qualified Adult in employment – (PRSI Class A employee)**

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

- Spouse/partner earns up to and including €100.00 a week – Jobseeker's Benefit Claimant will receive a full Qualified Adult payment
- Spouse/partner earns between €100.01 and €310.00 per week – Jobseeker's Benefit Claimant will receive a tapered\* Qualified Adult rate in their payment.
- Spouse/partner earns gross earnings over €310. A Qualified Adult payment is no longer payable to the Jobseeker's Benefit 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 the Social Welfare Website at [www.welfare.ie](http://www.welfare.ie)

### **Family Income Supplement**

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

If your spouse/civil partner/cohabitant applies for FIS while being claimed by you as a Qualified Adult, FIS Section will make a general assessment as to which payment is more beneficial. 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/cohabitants weekly means from self-employment.
- 'Drawings' taken from the business is not an allowable expense.
- If the 'drawings' from the business are greater than the 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 full list is available from the Department of Social Protection ( [www.welfare.ie](http://www.welfare.ie) )

The Department of Social Protection may request copies of your partner's audited business accounts for the most recent trading year in addition to other documentation. If you fail to provide this information your application for Jobseekers 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.

**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.

**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.

**Medical Card:** Any additional income from employment, or self-employment, could affect continued eligibility for the medical card, or GP visit card, which are means tested. Please contact the INOU for more information on (01) 856 0088.

### Jobseeker's Allowance and Qualified Adult Working

The Qualified Adult of a person in receipt of a Jobseeker's Allowance claim can take up either full-time or part-time employment. The Qualified Adult is not subject to 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.

### 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 3 days

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

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

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

John and Mary have two children and have a family Jobseeker's Allowance rate of €372.40. Mary finds work over five days. Her assessable earnings, after allowable deductions, are €200. Their new Jobseeker's Allowance rate is calculated as follows.

- Current Jobseeker's Allowance (JA) Family rate:	€372.40
- Mary's earnings (5 days at €40 per day):	€200.00
- Less disregard (only allowed for 3 days at €20 per day)	€60.00
- Mary's Assessable income after disregard (€200 - €60):	€140.00
- Assess 60% of remainder (€140 assessed at 60%)	€84.00
- New JA rate (€372.40 - €84.00 assessable earnings)	€288.40
- Plus Mary's earnings	€200.00
<b>New household income (reduced JA + net Wages)</b>	<b>€488.40</b>

### 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/cohabitants weekly means from self-employment.
- 'Drawings' taken from the business is not an allowable expense.
- If the 'drawings' from the business are greater than the 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 full list is available from the Department of Social Protection ( [www.welfare.ie](http://www.welfare.ie) )

The Department of Social Protection may request copies of your partner's audited business accounts for the most recent trading year in addition to other documentation. If you fail to provide this information your application for Jobseekers 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.

- Expected annual earnings from self-employment are divided by 52 to find your spouse/civil partner/cohabitants weekly means from self-employment.
- 'Drawings' taken from the business is not an allowable expense.
- If the 'drawings' from the business are greater than the 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 full list is available from the Department of Social Protection [www.welfare.ie](http://www.welfare.ie)

The Department of Social Protection may request copies of your partner's audited business accounts for the most recent trading year in addition to other documentation. If you fail to provide this information your application for Jobseekers 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):** 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 under what is known as a 'spousal swap'.

#### Schemes not available to Qualified Adults:

The following schemes are not available to the Qualified Adults of eligible claimants and there is no 'spousal swap' facility attached to these schemes. The partners of those on Disability payments are not eligible to avail of spousal swaps.

- |                                   |  |
|-----------------------------------|--|
| – Short-Term Enterprise Allowance | – JobBridge (National Internship Scheme) |
| – Gateway                         | – Momentum                               |
| – Part-time Job Incentive Scheme  | – TÚS                                    |

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

## One-Parent Family Payment (OPFP) and Work

### Jobseeker's Allowance Transition payment:

Some people will no longer qualify for the One-Parent Family Payment because their youngest child has reached the relevant age limit. They may qualify for the Jobseekers Allowance Transition (JAT) payment instead – see the following pages for more information.

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

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

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

### You cannot claim the One-Parent Family Payment if:

- You do not have any dependent children of qualifying age,
- You have not been living apart from your spouse/civil partner/cohabitant 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 the HRC for the purposes of OPFP.
- 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.

**OPFP – Rates of payment:** The current personal payment rate on the One-Parent Family Payment is €188.00. The current rate of payment for each qualified child is €29.80.

### OPFP – Seeking Maintenance:

If you are separated, divorced or your civil partnership is dissolved you must:

- Have made efforts to get maintenance from your spouse or civil partner (if your civil partner is the parent of the children)
- Be inadequately maintained by your spouse or civil partner (if your civil partner is the parent of the child/ren).

If you were not married to the parent of your child/children you do not need to seek maintenance from the other parent when you first claim One-Parent Family Payment. However you must make efforts to seek maintenance from the other parent to continue to be eligible for the One-Parent Family Payment.

**OPFP – Assessment of Maintenance:** All income from maintenance is assessed as means. This includes both maintenance for you, and maintenance to you for any of your children. Your rent or mortgage payments, up to a maximum of €95.23 per week, can be offset against maintenance payments you receive from your spouse/civil partner. Half the balance of maintenance is then assessed as means. You must provide proof of rent or mortgage payments. Your rate of payment is calculated by using the sliding payment scale as listed in the Department of Social Protection rates of payment book (SW19) – see the [www.welfare.ie](http://www.welfare.ie) website.

**OPFP – 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'.

If a liable relative fails to pay enough maintenance to an ex-spouse, ex-civil partner or former cohabitant and dependent child(ren), they must contribute to the cost of the One-Parent Family Payment being paid.

The Maintenance Recovery Unit of the Department of Social Protection will contact the liable relative if they have not paid enough maintenance. You can contact the Maintenance Recovery Unit on (071) 967 2599.

**OPFP – Employment (part-time / full-time)** You can continue to claim the One-Parent Family payment if you are in either part-time or full-time employment. Your continued entitlement to receive the 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 (DSP) of the details of your employment.

### OPFP – Assessment of Earnings:

- The first €90 of your gross weekly earnings is not taken into account (or is disregarded). This means that you can earn up to €90 per week and qualify

for the full One-Parent Family Payment.

- If you earn between €90 and €425, you may qualify for a reduced payment.
- If you earn more than €425 you will not qualify for any One-Parent Family Payment

#### **OPFP – Employment Income Disregards:**

- A disregard will apply for 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.

#### **OPFP – 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 one-parent family payments who take up employment, increase their hours of employment or become self-employed.

To qualify for the Back to Work Family Dividend (BTWFD), you and all members of your family (including your adult dependant) must sign off all social welfare payments. The Back to Work Family Dividend **cannot be paid** with any other social welfare payment – with the exception of Child Benefit and Family Income Supplement. See the Back to Work Family Dividend (BTWFD) at the beginning of this chapter.

**OPFP – Reduced Hours or Pay:** If you have been working full-time and your employer reduces the number of days you work because of a downturn in business, you may be entitled to an increase in the rate of payment on your One-Parent Family Payment. To get an increase in your One-Parent Family Payment send a current payslip (showing your reduced pay) with a letter from your employer, confirming your new work situation, to the Social Welfare Local Office/Intreo Centre dealing with your claim.

**OPFP – JobsPlus:** Persons in receipt of the One-Parent Family Payment do not qualify to participate on JobsPlus.

**OPFP – 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.

**OPFP – 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.

**OPFP – Medical Card:** If you take up full-time work (over 30 hours per week) you may be able to retain your Medical Card for up to 3 years.

**OPFP – Family Income Supplement:** If you are employed for 19 or more hours per week (or 38 or more hours per fortnight), and your income is below a certain limit for your family size you can apply for the Family Income Supplement (FIS).

**OPFP – Self Employment:** You can engage in self-employment while in receipt of the One-Parent Family Payment. However, this income may cause your rate of payment to be reduced. If you have been self-employed, paying a Class S PRSI contribution, you do not have to de-register, wind up or close your business in order to receive the One-Parent Family Payment while self-employed. For more information, contact the INOU on (01) 856 0088.

**OPFP – Earnings Disregard (Self-Employment):** Income from Self-Employment is assessed in the following manner:

- 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 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 net income.
- The Department of Social Protection may request copies of your audited business accounts for the most recent trading year in addition to other documentation. If you fail to provide this information your application for / continued payment of the One-Parent Family Payment may be stopped.
- The first €90 of your net weekly earnings is disregarded. The net weekly earnings is determined by the gross annual income less any expenses from the business. Your One-Parent Family Payment is adjusted according to the sliding scale payment – see SW 19 rates of payment on [www.welfare.ie](http://www.welfare.ie) .
- If you have income over €425 per week you will not qualify for any payment on the One-Parent Family Payment.

### **One-Parent Family Payment (OPFP) – Eligible Children**

From July 2015, One-Parent Family Payment customers will be paid until the youngest child in their family reaches the age of 7.

Where the person no longer qualifies for a One-Parent Family Payment they may be able to seek an alternative Social Welfare payment, subject to satisfying the qualifying conditions of the particular payment/scheme.

The payments they may qualify for include Jobseeker’s Allowance Transition payment (JST), Jobseekers Allowance, Disability Allowance or Carers Allowance, Back to Work Family Dividend (BTWFD) or Family Income Supplement if they are employed. Contact your local Intreo / Social Welfare Office, or the INOU on (01) 856 0088 for more information.

**Exceptions to the Age Limit:** Special arrangements apply to those in receipt of Domiciliary Care Allowance and to parents who have been recently bereaved. Please contact your local Intreo / Social Welfare office, Citizens Information Centre or the INOU for more information.

## Jobseeker's Allowance Transition Payment (JST)

Some people will no longer qualify for the One-Parent Family Payment because their youngest child has reached the relevant age limit. They may qualify for the Jobseekers Allowance Transition (JST) payment instead.

The Jobseeker's Allowance Transition payment (JST) aims to support one parent families into the workforce. This payment is only available to people who meet very specific criteria.

You must have been getting a One-Parent Family Payment:

- within the 3 years before you make your claim for Jobseeker's Allowance Transition, and
- your payment must have stopped because your youngest child reached the relevant age limit. You do not qualify if your OPFP stopped for another reason, for example if you started cohabiting or if your income went over the income limits.

You can also requalify for Jobseeker's Allowance Transition if you were getting the payment and stopped for some reason.

To qualify for Jobseekers Allowance Transition payment you must be:

- habitually resident in Ireland, *and*
- capable of work, *and*
- your youngest qualified child must be between 7 and 13 years inclusive

The means test is exactly the same as the means test for Jobseekers Allowance (see Chapter 1) and the maximum weekly rate of payment is the same.

### JST – Income from Employment:

Income from work is assessed in the same way as Jobseekers Allowance – see the beginning of this chapter.

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

On the Jobseeker's Allowance Transition payment (JST) you can work more than 3 days per week, but the daily disregard will only apply to a maximum of 3 days in total. Any part of a day is considered a day's work – even one hour!

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.

### Example: Part-time work Jobseeker's Allowance Transition Payment (JST)

Mary is in receipt of the Jobseeker's Allowance Transition Payment (JST) for herself and 2 children (both under the age of 14). She would normally be entitled to a payment of €188.00 (personal rate) and €29.80 per child = total of €247.60. When she finds two days full-time (8 hours per day) work, her assessable earnings, after the allowable deductions, is €100. Her new rate of Jobseeker's Allowance Transition Payment (JST) is calculated as follows:

Earnings for two days (€50 per day x 2 days)	€100.00
Earnings disregard for two days (€20 per day x 2 days)	€40.00
Assessable income from employment (earnings €100 – disregard €40)	€60.00
Income assessed at 60% (€60 @ 60%)	€36.00
Mary's weekly means is	€36.00
Mary's new rate of JST (€247.60 - €36 means)	€211.60

### JST – Genuinely Seeking Work

- If you are unemployed 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 don't 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, for example.
- Family Income Supplement (FIS) and the Back to Work Family Dividend (BTWFD) **are not** payable with Jobseeker's Transition.

### 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.

### Youngest Child reaches 14

If you are in receipt of the Jobseeker's Allowance Transition payment (JST) when your youngest child reaches 14 the normal Jobseeker's Allowance JA conditions will apply to you – see Chapter 1 and the beginning of Chapter 4.

This will mean that:

- If you are unemployed you must be available for full-time work and genuinely seeking work.
- You **cannot** work more than 3 days per week, including Sunday
- The 4-in-7 rule **does** apply (you 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 care you can apply for Carer's Allowance or Carer's Benefit.

### + Additional information on One-Parent Family Payment

**OPFP – Community Employment:** Participants on Community Employment Schemes cannot claim a social welfare payment at the same time. In these cases, an additional €20 per week that is paid to all CE participants will apply.

**OPFP – Half-Rate Social Welfare Payments:** Half-rate payment of Jobseeker's Benefit, Illness Benefit and Incapacity Supplement for recipients of the One-Parent Family Payment no longer applies. You can continue to get half-rate Maternity Benefit, Carers Allowance, Adoptive Benefit and Health and Safety Benefit with One-Parent Family Payment.

#### OPFP – Schemes not available to the One-Parent Family Payment

The following are not available to persons in receipt of the One-Parent Family Payment:

- Part-time Job Incentive Scheme
- TÚS - Community work placement initiative

**OPFP – JobBridge – National Internship:** One-Parent Family customers are eligible to apply for JobBridge. This is a National Internship Scheme that provides work experience placements for interns for a 6 or 9 month period. Interns receive an additional allowance of €50 per week on top of their existing social welfare payment which is payable from the Department of Social Protection for the period of the internship. During your internship you continue to receive OPFP and will not have to make a new claim upon its completion.

**OPFP – Back to Work Family Dividend (BTWFD):** To qualify for the Back to Work Family Dividend (BTWFD), you and all members of your family (including your adult dependant) must sign off all social welfare payments. The Back to Work Family Dividend cannot be paid with any other social welfare payment – with the exception of Child Benefit and Family Income Supplement. See the Back to Work Family Dividend (BTWFD) at the beginning of this chapter.

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

**OPFP – Medical Card:** You may be able to retain your medical card for up to 3 years if you return to full-time or part-time work if you have been in receipt of the One-Parent Family Payment for 12 months or more.

**OPFP – Redundancy Payments:** The 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 the One-Parent Family Payment and Jobseeker's Benefit together if you are made redundant.

**OPFP – Habitual Residence Condition:** Persons applying for the One-Parent Family Payment must satisfy the Habitual Residence Condition. From May 2005, EU citizens, EEA citizens and Swiss nationals who are employed or self-employed in Ireland and paying into the Irish Social Insurance System - or who are claiming Jobseeker's Benefit at the time of making their OPFP claim – will automatically satisfy the habitual residence condition.

### One-Parent Family Payment and Working

Jane is a lone parent with one child receiving a One-Parent Family Payment of €217.80, who finds work paying €220 per week. Her new rate of One-Parent Family Payment is calculated as follows:

Jane's gross earnings	€220.00
Less disregarded	- €90.00
Total	€130.00
Divided by 2	€65.00
Jane's weekly One-Parent Family Payment rate	€217.80*
Less Means deducted for €55.00 (valued at €47.50) =	€57.50
New weekly rate	€160.30
Jane's gross earnings	€220.00
Plus revised One-Parent Family Payment rate	+ €160.30
<b>Total household income</b>	<b>€380.30</b>

\*See SW19 on [www.welfare.ie](http://www.welfare.ie) for the sliding scale of payments based on assessable income

## One-Parent Family Payment – Losing your Payment

**OPFP – Employment:** One-Parent Family Payment recipients will no longer qualify for the payment if their gross earnings are more than €425 per week.

**OPFP – No Qualified Children:** If you do not have at least one qualified child, below the relevant age limit, you will no longer qualify for a One-Parent Family Payment.

There is no 'replacement' payment for the One-Parent Family Payment. If you are unemployed you may apply for a Jobseekers Allowance payment, if you

are ill or incapable of work you may apply for Disability Allowance, Illness Benefit or Invalidity Pension subject to meeting other qualifying conditions.

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

**OPFP – Failing to provide information or disclose means:** The Department of Social Protection reserve the right to review claims for the 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.

**OPFP – 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. Please see Social Welfare Appeals in Chapter 1 for more information.

## Working and Claiming a Disability Payment

There are three main types of Disability/Illness payments available from the Department of Social Protection. Each payment type has its own qualification requirements.

**Disability Allowance (DA):** A weekly allowance paid to people with a disability. The disability must be expected to last for at least one year. It is subject to a medical assessment and a means test (this means test does not count the first €50,000 of capital/savings or your own home) and the person must be deemed to be habitually resident in the State. The payment is made for the duration of time the person continues to satisfy the conditions and the claim may be subject to review.

**Illness Benefit (IB):** A weekly benefit paid to people who are/have been in insured employment and who cannot work due to illness. It is based on PRSI contributions and is payable for a maximum of 2 years. It is not means tested but is subject to the provision of medical evidence. You cannot engage in work while in receipt of Illness Benefit. However, if you wish to engage in employment you must apply for the Partial Capacity Benefit (PCB) payment – see following pages.

**Invalidity Pension (IP):** A weekly benefit paid to people who are permanently incapable of work because of an illness or incapacity. It is based on PRSI

contributions, it is not means tested – but is subject to a medical assessment. In the event of a permanent illness/incapacity qualified persons may progress from Illness Benefit to this payment. You cannot engage in work while in receipt of Invalidity Pension. However, if you wish to engage in paid employment you must apply for the Partial Capacity Benefit (PCB) payment – see following pages.

### Not Capable of Work

All disability payments are made on the understanding that the claimant is not capable of work; however, under Disability Allowance claimants are allowed to participate in approved ‘rehabilitative’ work, while persons in receipt of Illness Benefit (for 6 months) and Invalidity Pension can apply for the Partial Capacity Benefit (PCB). Contact the INOU on (01) 856 0088 for more information.

### 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	=	€188.00 (maximum rate)
Qualified Adult	=	€124.80
Each Qualified Child	=	€29.80 (full rate)
Living Alone Increase	=	€ 7.70

### Disability Allowance – Duration of payment

You will continue to receive a Disability Allowance payment if you satisfy the medical conditions, HRC Conditions 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 conditions and are aged 16 or over and under 66.

### Disability Allowance – Rehabilitative Work

If you are in receipt of Disability Allowance (DA) you are allowed to participate in approved ‘rehabilitative’ work (employment or self-employment) and retain some or all of your Disability Allowance (DA) payment. You must notify Disability Allowance Section in the Department of Social Protection before taking-up any work. You must submit a letter from your doctor confirming

that the work you propose to undertake is rehabilitative in nature. Failure to notify the Department before taking up rehabilitative employment/self-employment could result in a suspension/withdrawal of your payment and an assessment of over-payment 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). Please see Chapter 2 for more information.

**Disability Allowance – Rehabilitative Work - Assessment of Earnings**

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

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

**Disability Allowance – Returning to Work**

**Disability Allowance – JobBridge – National Internship:**

JobBridge is a National Internship Scheme that provides work experience placements for interns for a 6 or 9 month period. Interns receive an additional allowance of €50 per week on top of their existing social welfare payment which is payable from the Department of Social Protection for the period of the internship.

**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 through the Department of Social Protection.

**Disability Allowance – Community Employment:** Participants on Community Employment (CE) schemes cannot claim another social welfare payment at the same time.

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

#### Schemes not available:

The following schemes are not available to persons in receipt of Disability Allowance.

- Short-Term Enterprise Allowance
- Gateway Scheme
- Part-time Job Incentive Scheme
- TÚS – Community work placement initiative

### + Additional Information on Disability Allowance

**Disability Allowance – SOLAS Training Courses (not CE):** Persons on Disability Allowance are allowed to participate on SOLAS Training Courses. The Disability Allowance payment is suspended for the duration of the course and a SOLAS Training Allowance will be paid instead. Participants will 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 or investments 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. Their weekly earnings are gross earnings less PRSI, superannuation and union dues.

€20 per day (up to a maximum of €60) from work is deducted from your spouse/civil partner/cohabitant's average weekly earnings if they are working for 3 days or more and then 60% of the balance is assessed as weekly means. The weekly means is then deducted from the combined total of your personal rate of Disability Allowance and the maximum payment for a Qualified Adult. Income from self-employment is treated differently.

**Disability Allowance – Maintenance:** Persons receiving maintenance while on Disability Allowance may allow up to €95.23 of maintenance against rent or mortgage costs, with half the remaining amount assessed as means on a euro-for-euro basis. Proof of rent/mortgage payments is required.

**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 unforeseen and 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 – Family Income Supplement (FIS):** If a person on Disability Allowance engages in approved rehabilitative paid work as an

employee for at least 19 hours per week (38 hours each fortnight), s/he may apply for the weekly tax free Family Income Supplement (see FIS in this Chapter).

**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 rehabilitative 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 may 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 and how this 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. Pending the processing/decision on your application for Disability Allowance you may be able to apply for a weekly Supplementary Welfare Allowance (SWA) payment from the Department of Social Protection. Disability Allowance is a means tested payment and claimants have also to be habitually resident in the State.

### **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. On receipt of the completed application form, a Deciding Officer (DSP) will examine the claim and determine if you qualify for Invalidity Pension.

In the event of a permanent illness/incapacity qualified persons may progress

directly from Illness Benefit to Invalidity Pension. A deciding Officer (DSP) will examine the claim and determine if you qualify

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 date of your claim

\* Note that only PRSI paid in classes A, E and H count. The last complete tax year is the year before your claim. For example, if you claim Invalidity Pension in 2014, the last complete tax year is 2013.

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 (you will probably have been getting Illness Benefit or Disability Allowance during that time), or
- Be permanently incapable of work (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:

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 6 days of a claim (up from 3 days). This means that a person will not be entitled to Illness Benefit for the first 6 days of their claim (unless the person was receiving Illness Benefit, Injury Benefit or a jobseekers' payment immediately before their claim).

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

- (1) 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.
- 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 your claim begins in:	2015	→	The relevant tax year is:	→	2013
	2016	→		→	2014
	2017	→		→	2015

- Only PRSI contributions paid at class A, E, H and P count towards Illness Benefit.
- If you are getting long-term Jobseeker’s Allowance, Pre-Retirement 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) on the previous page.
- 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.
- If you have been discharged from the Defence Forces you may claim Illness Benefit. You must send in your discharge papers with your claim.

**Current Rates of Payment:**

Personal Allowance	= €188.00 (maximum rate)
Qualified Adult	= €124.80 (maximum rate)
Each Qualified Child	= €29.80 (full 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. If you only have credited contributions in the relevant year, you will receive the minimum rate of payment of €84.50. 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 top up payment under the SWA scheme (see chapter 2 for SWA).

### 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.

When you finish your Illness Benefit claim you can requalify for Illness Benefit by paying an extra 13 PRSI contributions (or a lesser number if it brings your total PRSI contributions to 260).

**The Department will contact you before your payment is due to stop, telling you when payment will stop and what your options are.**

### 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 child dependants) 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. Customers on “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 (IB) can also be used towards the 6 month qualifying period for Partial Capacity Benefit (PCB).

### 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 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 Illness Benefit for 3 years or more.

**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.

#### Schemes not available:

The following schemes are not available to persons in receipt of Illness Benefit.

- |                                   |   |
|-----------------------------------|---|
| — Short-Term Enterprise Allowance | — Springboard (Higher Education Programme)  |
| — JobBridge – Internship Scheme   | — TÚS – Community work placement initiative |
| — Part-time Job Incentive Scheme  | — JobsPlus                                  |
| — Gateway                         | — Rural Social Scheme                       |



### Additional Information on Illness Benefit

**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 – Secondary Benefits:** Entitlement to retain part or all of your secondary benefits may be affected by the amount and source of the additional income. Please contact the INOU for more information on (01) 856 0088.

**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 dependent 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. Please contact the INOU for more information on (01) 856 0088.

**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 unforeseen and 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 not be able work for the rest of your life 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. 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. On receipt of the completed application form, a Deciding Officer will examine the claim and determine eligibility for Invalidity Pension.

This does not preclude you from applying for Invalidity Pension in the normal way using application form INV1. Please contact the INOU on (01) 856 0088 for more information.

## 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).

Normally, you must be getting Illness Benefit for at least 12 months before you claim Invalidity Pension. It may be possible to get Invalidity Pension after a shorter period if you are unlikely to be able to work for the rest of your life because of your illness or disability.

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 date of your claim

\* Note that only PRSI paid in classes A, E and H count. The last complete tax year is the year before your claim. For example, if you claim Invalidity Pension in 2015, the last complete tax year is 2014.

### 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 Officers 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 (you will probably have been getting Illness Benefit or Disability Allowance during that time), or
- Be permanently incapable of work (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).

A deciding officer takes all medical evidence into consideration and determines eligibility.

#### Rates of Payment:

Personal Allowance	=	€193.50
Qualified Adult	=	€138.10
Each Qualified Child	=	€29.80 (full rate)
	=	€14.90 (half rate)

### 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 appeal against the decision.

## Invalidity Pension - Tax

Invalidity Pension (excluding any increases for child dependants) is considered as income for tax purposes and it is taxed from the first day of payment.

Invalidity Pension is paid directly to you without any deduction of income tax. If you are employed, your employer will take your Invalidity Pension into account for PAYE purposes. If you are unemployed, Revenue will take account of the amount of Invalidity Pension paid to you when they adjust your tax credits or review the tax affairs of your spouse. Contact the INOU on (01) 856 0088 for more information.

## Invalidity Pension – Returning to Employment

### Invalidity Pension – Taking up Employment

If you are in receipt of an Invalidity Pension payment you can only take up employment under the Partial Capacity Benefit (PCB) scheme.

### Invalidity Pension – Community Employment

Since 16th January 2012 new participants on Community Employment (CE) schemes cannot claim another social welfare payment at the same time. New participants are people who have not been employed on a CE scheme in the previous 12 months.

### 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 12 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.

### Schemes NOT available on Invalidity Pension:

The following schemes are not available to persons in receipt of Invalidity Pension.

- Short-Term Enterprise Allowance
- Springboard (Higher Education Programme)
- Part-time Job Incentive Scheme
- TÚS – Community work placement initiative
- JobBridge – Internship Scheme
- Employer Job (PRSI) Exemption Scheme
- Gateway Scheme
- JobsPlus
- Rural Social Scheme



## Additional Information on Invalidity Pension

**Invalidity Pension – SOLAS Training Courses (not CE):** Persons on Invalidity Pension are only allowed to participate on SOLAS Training Courses with the permission and approval of the Department of Social Protection. This

'exemption' must be received before you can start the SOLAS training course. Participants will not receive the standard training bonus of €20 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. Please contact the INOU for more information on (01) 856 0088.

**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. Please contact the INOU for more information.

**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.

If you are in receipt of Invalidity Pension and seek to engage in work you must transfer to the new Partial Capacity Benefit (PCB) scheme, which replaced the 'exemption' process on Invalidity Pension. You cannot apply for Family Income Supplement (FIS) while in receipt of a payment under the Partial Capacity Benefit (PCB) scheme.

## Partial Capacity Benefit (PCB)

The Partial Capacity Benefit (PCB) 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 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.

### Partial Capacity Benefit – Starting Work

You should apply, and receive written approval from the Department of Social Protection for the Partial Capacity Benefit (PCB) scheme before you start work.

If you find that it might be necessary to take up employment before you receive formal approval for Partial Capacity Benefit (PCB) scheme, because of the start date of the job, you should contact the Department of Social Protection to discuss the matter. In such circumstances you will not receive any Partial Capacity Benefit (PCB) payment until the application has been formally approved, when any arrears accrued will be paid.

### Partial Capacity Benefit – Hours, Earnings and Work

If approved for Partial Capacity Benefit (PCB) 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 Partial Capacity Benefit (PCB) if you are seeking to become self-employed. Participation on the Partial Capacity Benefit scheme is voluntary. There is no requirement that the work you do has to be for rehabilitative or therapeutic purposes. People in receipt of Disability Allowance are not eligible to apply for Partial Capacity Benefit (PCB).

### 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.

### Partial Capacity Benefit – Medical Assessment

When you apply for the Partial Capacity Benefit scheme a Medical Assessor of 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.

Qualifying conditions for this scheme, and other schemes, change from time to time. Contact the INOU on (01) 856 0088 for the latest information on qualifying conditions for this scheme.

Medical Assessment	% of your personal rate of Illness Benefit or Invalidity Pension payment
Mild	0 (no payment applicable)*
Moderate	50%
Severe	75%
Profound	100%

\*Mild Restriction: If you apply for the Partial Capacity Benefit (PCB) and your restriction is assessed as mild you will not qualify for the Partial Capacity Benefit (PCB) and no longer be eligible for Illness Benefit or Invalidity Pension.

### Partial Capacity Benefit – Appealing a Medical Assessment

The level of restriction on your capacity for work is directly linked to your rate of payment on the Partial Capacity Benefit (PCB). If you are unhappy with the level of restriction of capacity assessed by the Departments 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 on (01) 856 0088.

### 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 at [PCB@welfare.ie](mailto:PCB@welfare.ie). The approval process is based on the medical assessment undertaken at the time of application; if the application is successful you will be transferred to the Partial Capacity Benefit (PCB) scheme immediately.

### Partial Capacity Benefit – Secondary Benefits

If you were entitled to Free Travel or Island 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 or Mortgage Interest 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 must be paid directly into an Irish Bank account or building society account (not a mortgage account).

### 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. The conditions for payment of an increase for a qualified child and/or qualified children remain the same as those that applied to your Illness Benefit or Invalidity Pension claim.

#### Personal Rate

Medical Assessment	Person previously getting Illness Benefit at the maximum personal rate €188.00	Person aged under 65 and previously getting Invalidity Pension at the maximum personal rate €193.50
Moderate	€ 94.00	€ 96.75
Severe	€141.00	€145.13
Profound	€188.00	€193.50

Qualified Dependents	Full-rate	Half-rate
Qualified Adult	€124.80 (maximum rate of payment)	
Qualified Child	€29.80	€14.90

The condition for payment of an increase for a qualified adult and/or qualified children remain the same as those that applied to your Illness Benefit or Invalidity Pension claim and all details must be included with your Partial Capacity Benefit application.

### **Partial Capacity Benefit – mild restriction**

If you apply for the Partial Capacity Benefit (PCB) and are assessed as having a ‘mild’ restriction on your ability to work you will not qualify for the Partial Capacity Benefit (PCB) and no longer be eligible for Illness Benefit or Invalidity Pension. If you are unhappy with the level of restriction of capacity assessed by the Departments Medical Assessor you have the right to appeal that finding to the Social Welfare Appeals Office. See Chapter 1 for more information on Social Welfare Appeals or contact the INOU on (01) 856 0088.

### **Partial Capacity Benefit – Duration of Payment**

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

#### **— 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 i.e. 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.

#### **— Invalidity Pension**

There is no restriction on the amount of time you can remain on the Partial Capacity Benefit (PCB) scheme. If you are granted Partial Capacity Benefit you will be awarded payment for a maximum of three years. You may qualify for further periods of Partial Capacity Benefit if you continue to meet the requirements.

**Please Note:** You may be subject to ongoing medical reviews/assessment while on PCB. The outcome of such reviews/assessments may affect your continued entitlement to remain on the Partial Capacity Benefit (PCB) scheme and could also affect any underlying entitlement to return to an Illness Benefit / Invalidity Pension payment in the future.

### **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. If you wish to give up a claim for Illness Benefit in order to participate on a Community Employment scheme you must provide a final certificate and close the Illness Benefit claim before taking up a CE scheme.

### **Partial Capacity Benefit – SOLAS Training Courses**

Persons in receipt of Illness Benefit or Invalidity Pension do not apply for Partial Capacity Benefit (PCB) when seeking to participate on a SOLAS training course.

However, they must apply for and receive permission from the Department of Social Protection to engage in the SOLAS training course before starting the training course. People in receipt of Illness Benefit should contact PCB section and people in receipt of Invalidity Pension should contact Invalidity Pension section directly.

### **Partial Capacity Benefit – leaving the scheme**

If you leave the Partial Capacity Benefit Scheme because your employment ceases or because your medical condition has become worse, you may return to your previous Illness Benefit / Invalidity Pension payment if you continue to satisfy the qualifying conditions of the payment.

You will be required to provide a P45 from your employer. If you have left employment and removed yourself from the PCB because your medical condition has become worse you should advise the Department of Social Protection of this change to your circumstances.

## **Employment Supports for Persons with Disabilities**

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

### **Wage Subsidy Scheme (WSS)**

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

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

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

**Strand 1** subsidy is a general subsidy for any perceived productivity shortfall in excess of 20% for a disabled person who is an existing employee, in comparison to a non disabled peer. An employee must work a minimum of 21 hours per week up to a maximum of 39 hours per week. The rate of subsidy is €5.30 per hour and is based on the number of hours worked, giving a total annual subsidy available of €10,748 per annum based on a 39 hour week.

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

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

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

## CARERS PAYMENTS

If you are looking after someone who is in need of support because of age, physical or learning disability, or illness (including mental illness) you may qualify for a Carers Payment. There are two types of Carers Payments; Carers Allowance and Carers Benefit. For Carers Allowance, the person being cared for must need 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 maximum rate of Carer's Allowance each week. If you qualify for the Allowance, you may also qualify for the free Household Benefits and a Free Travel pass. There is no Qualified Adult payment with the Carers Allowance.

#### Carer's Allowance – Rates of Payment:

Aged under 66, caring for 1 person	= €204.00
Aged under 66, caring for 2 or more persons	= €306.00
Aged 66 or over and caring for 1 person	= €239.00
Aged 66+, caring for 2 or more persons	= €358.50
Qualified Adult = There is no Qualified Adult Payment on Carers Allowance.	
Qualified Child*:	Full-Rate = €29.80
	Half-Rate = €14.90

\*You may claim a full-rate increase in your payment for a child dependant if you are a carer and are single, widowed, separated or a civil partner who is not living with the other civil partner. You may claim a half-rate increase in your payment for a child dependant if you are a carer and are living with your spouse, civil partner or cohabitant

#### Carer's Allowance – Means Test

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

#### Carer's Allowance – other Social Welfare payments

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

getting another social welfare payment before claiming Carer's Allowance, you may get your original payment reinstated and also get half-rate Carer's Allowance.

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

### **Carer's Allowance – half rate payment**

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

Half-rate Carer's Allowance is not payable with the following Social Welfare Payments – Jobseekers Benefit, Jobseekers Allowance, Family Income Supplement, Back to Education Allowance, Carer's Benefit or Supplementary Welfare Allowance.

### **Carer's Allowance – Qualified Adult payment**

If you are being claimed for as a Qualified Adult on your spouse/civil partner/cohabitant's social welfare payment and you are providing Full-time care to another person, you may apply for half-rate Carer's Allowance 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 Benefit (CB)**

Carer's Benefit is the payment made to insured people **who leave the work place** to care for a person or persons in need of Full-time care and attention.

To qualify you must satisfy a number of conditions:

### **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.

The contributions do not have to be Class A. Instead, all employment contributions count (except Class S (self-employed) contributions). 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 2015, the Relevant Tax Year is 2013.

### **Employment Conditions:**

- You have been in employment for at least 8 weeks in the previous 26 weeks

before becoming a carer. You must have worked for a minimum of 16 hours per week or 32 hours per fortnight.

- You give up work to be a full-time Carer (but you are still allowed to take up employment/self-employment/training/education for up to 15 hours per week with the approval of the Department of Social Protection)

#### Carer's Benefit – Rates of Payment:

Aged under 66, caring for 1 person	= €205.00
Aged under 66, caring for 2 or more persons	= €307.50
Qualified Adult = There is no Qualified Adult Payment on Carers Benefit.	
Qualified Child*:	Full-Rate = €29.80
	Half-Rate = €14.90

*\* 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 Department of Social Protection, you will each get a half-rate increase.*

#### 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. Earned income from employment must not be more than €332.50 per week.

#### 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 claim Carer's Benefit for less than six consecutive weeks in any given period you must wait for a further six weeks before you can claim Carer's Benefit to care for the same person again.

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.

### Carers Payments – Part-time Work / Self-Employment

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

**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 or community work for up to 15 hours a week
- limited self-employment in your own home (any earnings will be assessed as means – Carer’s Allowance only)
- employment outside your home for up to 15 hours a week (any earnings will be assessed as means – Carer’s Allowance only)
- Education or training courses up to 15 hours per week.

**Carer’s Benefit only:** You cannot earn more than €332.50 per week from employment.

## Family Income Supplement (FIS)

### 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 and one-parent family payments who take up employment, increase their hours of employment or become self-employed. The Back to Work Family Dividend (BTWFD) is paid in addition to any Family Income Supplement (FIS) you may be entitled to. If you qualify for the BTWFD you will get a weekly payment for up to 2 years. You will be paid the equivalent of any Increases for Qualified Children that were being paid on your jobseeker or one-parent family payment (up to a maximum of 4 children) for the first year in employment. Half that amount will be paid weekly for the second year. Please see the Back to Work Family Dividend (BTWFD) at the beginning of this chapter.

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

### To be entitled to FIS:

- You must be an employee, in paid employment, you cannot qualify for FIS 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
- Be working for at least 19 hours a week or 38 hours every fortnight and not getting Jobseeker’s Benefit or Allowance, Farm Assist, Pre-Retirement Allowance or State Pension Transition. Both partners’ hours can be added together to make up the 38 hours. Hours from self-employment are not counted.
- Expect to be employed for at least three months.
- Satisfy an Income test.

## FIS Income Test – what is counted as Income

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

- Your assessable earnings and your spouse, civil partner or 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 or cohabitant have from employment (such as pay for overtime, bonuses, allowances or commission).
- Any income you or your spouse, civil partner or cohabitant may have from self-employment.
- Income from occupational pensions.
- Income you or your spouse, civil partner or 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 or Mortgage Interest Supplement.

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

Family Size	Weekly Income limits	Annual Equivalents
One child	€ 506	€26,312
Two children	€ 602	€31,304
Three children	€ 703	€36,566
Four children	€ 824	€42,848
Five children	€ 950	€49,400
Six children	€1,066	€55,432
Seven children	€1,202	€62,504
Eight or more children	€1,298	€67,496

## FIS 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.

### Working and Claiming FIS

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

Set FIS rate for family of four children		€824.00
Less Conor's Income	-	€250.00
Income Difference		€574.00
Weekly FIS (60% of €574)	rounded up to	€345.00
Plus Conor's earnings	+	€250.00
<b>Total household income</b>		<b>€595.00</b>

### FIS and your 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 FIS if you are working and satisfy the normal qualification criteria, see above. Any FIS payment received may affect your partners Jobseeker's payment.

#### Important points to remember:

- FIS is not taxable.
- FIS is paid for 52 weeks while you remain employed for at least 19 hours per week (or 38 hours per fortnight). This includes those on the Job Initiative scheme, the Community Services Programme (formerly the Social Economy Programme) and Part-Time Job Incentive Scheme. At the end of the 52 week period, you will be invited to re-apply.
- If your earnings increase you will still retain FIS for the rest of the 52 week period. If your family income decreases, your FIS 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 FIS.
- Where both spouse/civil partner/cohabitants are working, their hours can be added together to total 19 hours for the household to qualify for FIS. Hours from self employment are not included.
- The spouse/civil partner/cohabitant with the greatest income is the person who is paid the FIS, but both spouse/civil partner/cohabitants, join in any claim.

- If you have another child the FIS payment will be increased.
- The minimum FIS payment is €20 per week
- Hours worked in self-employment or on Community Employment/TÚS/ Gateway/Partial Capacity Benefit do not count towards making up the 19 hours each week (38 hours each fortnight)
- You cannot claim FIS if you are solely self-employed or on Community Employment, TUS or Gateway.
- At the end of the 52 weeks you should re-apply for FIS if you think you are still eligible. Always check – you may be losing out on a payment you are entitled to.

### FIS – 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 FIS, 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 FIS claim will then be paid for 52 weeks from the first Thursday after the date of receipt of your application for FIS. You are not entitled to continue to claim FIS if you take additional unpaid maternity or adoptive leave or if you do not return to work following maternity or adoptive leave.

### FIS — Reduced Working hours/Losing your Job

- **If your pay from work is reduced** your Family Income Supplement (FIS) payment will stay the same. It will not increase. However, when your FIS payment ends you can re-apply giving details of your new reduced income. (FIS is paid for 52 weeks. At the end of the 52 weeks, you can re-apply for FIS).
- **If the number of hours you work each week is reduced** to less than 19 hours (38 hour per fortnight) you are no longer entitled to FIS. You should notify the FIS section if your hours fall below the minimum requirement.
- **If you lose your job** you are no longer entitled to FIS. You must notify the FIS section in the Department of Social Protection on (043) 334 0053 or Lo-call 1890 92 77 70 or email to [fissection@welfare.ie](mailto:fissection@welfare.ie)
- **Swapping payment to a spouse/partner/cohabitant:** If you lose your entitlement to FIS but have a spouse/partner or cohabitant, who is working as an employee for at least 38 hours per fortnight, payment can be transferred into their name for the balance of the 52 week award period, once proof of their hours of employment as an employee is provided. You must notify the FIS section in the Department of Social Protection on (043) 334 0053 or Lo-call 1890 92 77 70 or email to [fissupport@welfare.ie](mailto:fissupport@welfare.ie)

### **FIS – Maintenance**

A separated parent can apply for FIS once he or 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 FIS payment can be made for a family

‘Wholly maintaining’ means that maintenance paid by you, the FIS applicant, must be the sole income of your ex-spouse, ex-civil partner or ex-cohabitant.

### **FIS – Paying maintenance**

If you are paying maintenance as a result 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 FIS.

### **FIS - Receiving maintenance**

If you are receiving any contributions towards your family whether in the form of maintenance payments, or by contributions towards rent/mortgage payments, school expenses, etc. from an ex-spouse, ex-partner, ex-cohabitant, or the parent(s) of your child(ren), they are all treated as maintenance payments. These maintenance payments are assessed as income for FIS.

Only one FIS payment can be made for a family. The parent from whom you are getting maintenance must not be getting FIS for a child you want to claim FIS for. A parent getting maintenance for a qualified child will also have that maintenance assessed for FIS purposes.

## **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)
- JobBridge - National Internship Scheme
- Work Placement Programme (WPP)
- TÚS – Community Workplace Initiative
- Gateway Scheme
- Community Services Programme (CSP)
- Job Initiative (JI) – closed to new applicants

### **Community Employment (CE)**

Community Employment (CE) programmes are designed to help people to get back to work by offering part-time and temporary placements in jobs based within local communities. The scheme is supported by the Department of Social Protection.

Community Employment provides training and work experience, primarily to long-term unemployed people and those on the One-Parent Family Payment, with some other groups of people also being eligible. Those on CE work for an average of 19.5 hours per week (or 39 hours per fortnight).

Local sponsors – community groups, local authorities or non-profit companies working in the voluntary sector – manage CE projects. CE is divided into two options that have different eligibility rules and conditions. The type of work varies considerably from project to project. Jobs are advertised on the JobsIreland.ie website, Employment Services offices/Intreo Centres, LES offices and local Job Clubs. You can apply for a CE position through your local DSP Employment Services office / Intreo Centre, LES or Job Club. Visit [www.jobsireland.ie](http://www.jobsireland.ie) or [www.welfare.ie](http://www.welfare.ie) for further details.

### Community Employment – New Participants:

Participants on Community Employment are not able to claim another social welfare payment while in receipt of a CE payment. This will affect clients in receipt of:

- One-Parent Family Payment
- Disability Allowance
- Deserted Wife's Benefit
- Invalidity Pension
- Widow(er)s Pension
- Blind Pension
- Illness Benefit

On completion of participation on a CE scheme, you can reapply for your original CE-qualifying Social Welfare payment (with the exception of Illness Benefit).

### CE – Transferring between Schemes

If you seek to transfer directly from your existing Community Employment scheme to a different Community Employment scheme and you already qualify to retain your original social welfare payment, you will be treated as an 'existing participant' on Community Employment. This means that your entitlement to receive a Social Welfare payment in addition to your Community Employment payment will continue.

- You will only receive the child payment for any qualifying children on your social welfare payment.

### Community Employment – Rates of Payment

The minimum weekly payment for new participants based on 19.5 hours worked is €208.

If the actual social welfare payment (including adult/child dependants, but excluding fuel allowance) you were getting was €188 a week or less, then you will get the minimum CE weekly rate of €208 (that is €188 plus €20). If your actual weekly social welfare payment (including dependants) was €188.01 or more, then you will get the equivalent rate plus €20.

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 €208. Equally, if they lose their job, you may be able to claim for them as an adult dependant on your CE allowance.

In order to avoid any possible over-payments, 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).

Those who started a CE scheme before 16th January 2012 and remained on CE continuously will retain their existing social welfare payment (where applicable).

### Community Employment – Child Payments

Persons in receipt of either One-Parent Family Payment, Deserted Wife's Benefit, Widow(ers) Pension and a Community Employment payment will only receive one child payment for each qualifying child. This will be paid as part of the Social Welfare payment. You will not receive any additional or 'second' child payment on your Community Employment scheme payment.

## Community Employment – Progression

The rules about progressing from TÚS to CE (where it has been agreed under an intervention under the new Intreo Service):

- Persons availing of the TÚS, Gateway, Rural Social Scheme, Springboard, Momentum, or JobBridge programmes, or receiving Back to Education Allowance (BTEA), Back to Work Enterprise Allowance (BTWEA) or Part-Time Education Option (PTEO) may not participate on Community Employment (CE) at the same time.
- Time spent on TÚS, Gateway, Rural Social Scheme, Springboard, JobBridge, Back to Education Allowance or Back to Work Enterprise Allowance 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 who have completed 52 weeks on that programme can progress onto CE for a maximum of one year where it is considered appropriate within the context of an agreed progression plan mediated by Intreo/DSP Employment Services.
  - Time spent on Part-Time Education Option (PTEO) can count towards the CE qualifying period.

- Progression from CE to any of these programmes (excluding TÚS or Gateway) is considered as a suitable and valid progression. Please note a person cannot have a JobBridge placement with the same employer that they have already had a CE placement with.

## CE – Part-Time Integration Option

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

### New Participants on Community Employment:

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. This applies to all Social Welfare payments

### Community Employment – Who is eligible?

- Anyone 25 years of age or over and currently in receipt of Jobseekers Allowance/ Jobseekers Benefit or One-Parent Family Payment for 12 months or more.
- Anyone 25 years of age or over in receipt of either Widows/Widowers pension (Contributory or Non-Contributory), Farm Assist or Deserted Wife's Benefit for 12 months or more.
- Time spent in receipt of Basic Supplementary Welfare Allowance (SWA-BASI) can also count towards the 12-month period provided the person 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 Jobseekers Allowance.
- Anyone 18 years or over who is currently in receipt of any of the following payments from the Department of Social Protection (DSP)
  - Disability Allowance
  - Blind Pension
  - Invalidity Pension
  - Illness Benefit for 6 months or more
- All Refugees (Convention and Programme) aged 18 years and over, as authenticated by the Department of Justice and Equality (i.e. Green Card or Garda Registration Certificate with Stamp 4) without the requisite number of weeks in receipt of payments from the DSP.
- Travellers 18 years or over, unemployed and in receipt of JA/JB for any period, or OPFP for one year or more.
- Persons aged 18 years or over based on evidence of an appropriate referral following an appropriate assessment of the applicant in the context of the National Rehabilitation Framework protocols.
- 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. Also, Ex-offenders aged 18 and over and not referred by these Services and in

receipt of Jobseekers Allowance or Jobseekers Benefit for a period of one year or more. 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.

- Persons aged 18 years or over inhabiting the off-shore islands
- Persons aged 25 years or over who were in receipt of Carer's Allowance, but caring responsibilities must have ceased and the person must currently be in receipt of Jobseeker's Allowance, Jobseeker's Benefit or One-Parent Family Payment for a combined total of 12 months or more.

## CE – Part-Time Job Option

On the Part-time Job Option you may be eligible to work up to three years compared to the standard 1-year available to other participants. The 3-year option recognises the need to provide access to a part-time placement for extended periods for older persons who have been unable to secure regular employment for some time. If you decide to take a place on this option you may be taken on for one year initially and depending on your work performance and availability of places, you can be re-engaged for further periods, up to a maximum of 3 years subject to approval by the Department of Social Protection (DSP).

### Who is eligible?

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

- Persons aged 35 years or over who were in receipt of Carer's Allowance, but caring responsibilities must have ceased and the person must currently be in receipt of either Jobseekers Allowance, Jobseekers Benefit or One-Parent Family Payment for a combined total of 3 years or more.
- Travellers of 18 years or over in receipt of Jobseekers Allowance, Jobseekers Benefit or One-Parent Family Payment for one year or more.
- Ex-offenders aged 35 years or over referred by following agencies: the Probation Service; IASIO's Services - the Linkage Service, the Gate Service and the Resettlement Service; and the Irish Prison Service. Also, Ex-offenders aged 35 and over and not referred by these Services and in receipt of Jobseekers Allowance or Jobseekers Benefit for a period of three years or more. 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.
- Persons 35 years of age or over in receipt of either Disability Allowance or Blind Pension or Invalidity Pension for any period or Illness Benefit for 6 months or more.

### The maximum rates of pay on CE projects are:

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

If the **actual** (means-assessed) social welfare payment received per week is €188.00 or less, then the maximum CE payment will be €208.00 *regardless of dependants*.

If the **actual** (means-assessed) social welfare payment received per week is greater than €188.00, then the CE payment will match that actual payment amount plus a €20.00 CE participation bonus.

### Important Points to remember

- If you are earning less than €352 per week you are exempt from paying PRSI – but a PRSI contribution is made by your employer (A8 PRSI applies). If you earn more than €352, you will pay 4% PRSI on all of your earnings (A9 PRSI applies). Your earnings are also subject to income tax (PAYE). You should check the amount of tax and PRSI you are liable to pay. In some cases the combination of tax and PRSI can result in you receiving less money on Community Employment than you would have received on your social welfare payment.
- The Universal Social Charge (USC) does not count income from Community Employment as part of your ‘gross’ income. CE participants are exempt from USC. Any employment outside of CE while participating on the programme is liable for USC.
- To make up your qualifying time for Community Employment you can combine a period of time spent on a recognised training, education or employment programme. Time spent in prison may also count as time unemployed.
- The capping of participation on CE, as outlined below, does not apply to periods spent on CE before April 3rd, 2000
  - Cumulative lifetime participation for those participating on CE, is ‘capped’ at three years overall for those aged under 55 and at six years overall for those aged 55 and over (with the exception of the cases outlined below).
  - Cumulative lifetime participation for those participating on CE and qualifying as a result of receipt of a DSP disability-linked benefit, is ‘capped’ at four years overall for those aged under 55 and at seven years overall for those 55 and over (i.e. one additional year in total).
- The normal ‘waiting period’ for those wanting to repeat a one-year term on CE is 12 months. The person must be in receipt of a Community Employment qualifying payment during this 12 month period. For new

applicants time spent on a previous Community Employment scheme is no longer considered as time that will qualify you for future periods of CE.

- If the income of your spouse/civil partner/cohabitant changes after you start the CE Scheme you must inform your CE Supervisor of any change of circumstances. If you have additional children you may receive a further qualified child payment.
- If you finish a scheme and apply for a jobseekers payment you can choose the payment of most benefit to you, either long-term Jobseeker's Allowance or Jobseeker's Benefit. If you choose Jobseeker's Benefit, you will lose entitlement to long-term secondary benefits such as the Fuel Allowance.

## What about my Secondary Benefits?

**Community Employment - Rent Supplement:** The additional €20 paid on Community Employment will not affect your entitlement to Rent Supplement.

**Community Employment – Housing:** The additional €20 paid on Community 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.

**Community Employment – Medical Card:** You will keep your medical card while on CE no matter how much you earn.

### Training on Community Employment

Each Community Employment project currently has a training and development budget for Community Employment participants. This budget will be used to pay for costs and expenses directly related to the participant's engagement on the Community Employment project in addition to their direct training and development. Expenditure on costs may vary from project to project, as such the amount available for direct training and development of CE participants may vary from scheme to scheme. Please contact your CE scheme supervisor for more information on funding available for training.

Job-related training includes training and development of the participant's skills to enable them to carry out their work on the CE scheme. Specific skills training provides for training which will enable participants to improve existing skills or learn additional skills necessary to progress into employment.

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

When you are undertaking training try to ensure that:

- The training is relevant and beneficial to your general skills and will prove useful in seeking employment after your scheme;
- The training and development modules you choose offer a recognised certificate or qualification;

- You obtain a relevant up-to-date reference from your CE supervisor outlining the training you received and the experience you have gained. A summary “Record of Achievement” document is now issued to each participant by the Supervisor recording successfully completed training as part of the CE Individual Learner Plan.

### Additional Employment

You can take up additional employment outside of your CE scheme. Income from this work is subject to tax, PRSI (A1 rate) and the Universal Social Charge in the normal way (see Chapter 5 for information on tax and PRSI). 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 it may have an impact on your entitlement to qualify or re-qualify for a Disability related payment on completion of your CE scheme. Contact the INOUE on (01) 856 0088 for more information.

### What happens after I finish my CE options?

- Under the Part-Time Integration Option you may be eligible for another year on Community Employment. There is no automatic eligibility to an extension and only a maximum of 10% of the total number of CE places can be extended for a second year. You should talk to your CE supervisor if you feel that another year would increase your chances of getting a job later on. Your sponsor must request the extension from the Department of Social Protection (DSP) at least 8 weeks before your finish date.
- You should speak with an officer in your local Social Welfare Office/Intreo Centre or LES office if there is one in your area, before you finish your scheme, to discuss your options for getting work.
- If you are unemployed after your CE scheme, you may qualify for either Jobseeker’s Benefit or long-term Jobseekers Allowance. You can choose the payment of most benefit to you.
- If you want to return to education after your scheme there are a number of programmes you may qualify for (see Chapter 6). If you are in receipt of an unemployment payment it is very important that you inform the local Social Welfare Office/Intreo Centre of any application you make to participate on any of these programmes. If you are successful in securing a place on a programme you should inform the local Social Welfare Office/Intreo Centre and confirm arrangements to ensure your social welfare payment is continued.

## CE Employment Rights

The INOUE 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 sacked unfairly, you can take a case to the Labour Relations Commission and make a complaint under the Unfair Dismissal Act. An employee generally requires one year's continuous service to claim under the Act.
- You are not required to work weekends or irregular hours unless this is a requirement of the job and was explained to you at your interview, and/or is specified in your job description.
- While the project sponsor decides sick leave policy, 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 you have the necessary PRSI contributions you can claim Illness Benefit (payable only when CE paid sick leave is exhausted), otherwise you will have to apply for Supplementary Welfare Allowance 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.
- All women are entitled to full statutory maternity leave on CE (26 weeks). If you do not qualify for Maternity Benefit i.e. if you don't have enough PRSI contributions, you should go to your local Social Welfare Office/Intreo Centre and sign on. You can apply for the 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 Supplementary Welfare Allowance if you are waiting for either of these payments.

### Holidays

- A participant engaged for the full duration of a CE scheme is entitled to 10.5 full days (81 hrs) holidays and pro-rata where a lesser period is worked.
- Holidays must be taken within the 52-week 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.

### 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. DSP is currently in the process of revising all their complaints procedures and when this is completed the results will be published on the DSP internet web site.

## JobBridge – National Internship Scheme

### First Steps – Youth Developmental Internship

These Internships will be aimed at young people aged between 18 and 24 who have little or no experience of work. First Steps is similar to JobBridge but internships will not be publicly advertised. See following pages for more information.

The aim of JobBridge - the National Internship Scheme is to assist in breaking the cycle where jobseekers are unable to get a job without experience, either as new entrants to the labour market after education or training or as unemployed workers wishing to learn new skills. The scheme will also give people a real opportunity to gain valuable experience to bridge the gap between study and the beginning of their working lives.

Interns receive an additional allowance of €50 per week on top of their existing social welfare payment which is payable from the Department of Social Protection for the period of the internship.

### JobBridge – Benefits of participation

The benefits of participating in the JobBridge Scheme include:

- Gaining valuable work experience which you can add to your CV
- The opportunity to apply knowledge learned in training or education in a work environment
- The opportunity to enhance your skills and learn new ones through workplace learning
- The ability to explore a new career path
- The opportunity to enhance your career prospects
- To build your confidence through work experience.

### JobBridge – Qualification for JobsPlus

People taking part in internships under JobBridge may be eligible for JobsPlus and may be employed directly from JobBridge once the required qualifying period and conditions are satisfied.

The JobBridge participant must have been in receipt of a qualifying payment prior to their internship.

### JobBridge - Who is eligible?

In order to be eligible to participate in JobBridge – you must be:

- currently in receipt of a live claim (Jobseeker's Allowance/Jobseeker's Benefit/ Jobseeker's Transition Payment/One-Parent Family Payment/ Disability Allowance/Signing for Credits) on the Live Register, **and**

- have been in receipt of Jobseekers Benefit, Jobseekers Allowance/ Jobseeker's Transition Payment/ One-Parent Family Payment/Disability Allowance/or signing for Social Insurance Contribution Credits for a total of 3 months (78 days) or more in the last 6 months.

Periods spent on Back to Education Allowance, VTOS, SOLAS/Fáilte Ireland Training courses, Youthreach, FIT, Community Employment Schemes, TÚS, Gateway, the Rural Social Scheme, Back to Work Scheme, Back to Work Enterprise Allowance, Momentum courses, Job Initiative or Job Assist will count towards meeting the eligibility of JobBridge, provided:

- you have completed / are not currently participating on these programmes
- you have signed back on to the Live Register
- you are in receipt of Jobseekers Benefit or Jobseeker's Allowance/ Jobseeker's Transition Payment/ One-Parent Family Payment/Disability Allowance/ or are signing for Social Insurance Contribution Credits immediately before starting on JobBridge.

**Work Placement Programme (WPP):** you cannot apply for an internship with an organisation that you have previously completed a WPP.

You must receive approval from the Department of Social Protection before starting on JobBridge.

### **JobBridge – Duration**

Under the National Internship Scheme you can work as an intern in a host organisation for 6 months or for 9 months.

### **JobBridge – Number of Internships**

You can avail of a maximum of 3 JobBridge internships in total. The total cumulative time spent on the scheme cannot exceed 18 months (78 weeks).

An intern will not be permitted to do more than one internship with the same company. The maximum duration of an individual internship is 9 months (39 weeks).

### **JobBridge – Payment**

You will receive an internship allowance that is equal to your current social welfare allowance payment (at time of commencement on the scheme) plus an additional €50 per week top-up which will be paid by the Department of Social Protection (DSP). If you are not in receipt of the full-rate of payment on your Jobseekers Benefit / Jobseekers Allowance / Jobseeker's Transition Payment/ Disability Allowance or One-Parent Family payment you **will not** receive the full-rate of payment on the internship allowance.

The €50 top-up will be paid for the duration of the internship, but in arrears, and it is expected that participants will receive this top-up allowance approximately 2 weeks after commencing on the programme.

All payments of the Internship Allowance will be made by the Department of Social Protection via Electronic Fund Transfer into the intern's bank account.

There is no employer top up contribution. However, there is nothing to prevent the company reimbursing you for approved vouched expenses incurred as part of the internship.

### **JobBridge – Change in circumstances**

Your JobBridge payment is equal to the appropriate rate of the social welfare payment you qualified for at time of commencement on the scheme.

If you qualified to participate in JobBridge through a means tested payment such as Jobseekers Allowance, Jobseeker's Transition Payment, Disability Allowance or the One-Parent Family Payment, and your means change, i.e. if you begin co-habiting, engage in additional employment, experience an increase in your means (i.e. savings, investments or property) you should inform the Department of Social Protection.

Any change to your means could affect the rate of payment you receive on JobBridge. Contact the INOU for more information.

### **JobBridge – How to apply**

Internships are advertised on [www.jobbridge.ie](http://www.jobbridge.ie) , [www.jobsireland.ie](http://www.jobsireland.ie) and in local Social Welfare offices/Intreo Centres.

If you are a jobseeker who is eligible for the scheme you can check the current internship opportunities on [www.jobbridge.ie](http://www.jobbridge.ie) . When you have identified an internship that you are interested in, you can apply to the Host Organisation as outlined in the advertisement.

If selected and you are currently on Jobseekers Allowance/Jobseekers Benefit/Jobseeker's Transition Payment/One-Parent Family Payment/Signing for Social Insurance Contribution Credits, the Host Organisation will give you an eligibility form to bring to your local Social Welfare Office/Intreo Centre to be completed and stamped. Once eligibility is confirmed, the Social Welfare office returns (for eligible clients only) the completed form to National Contact Centre (NCC) for processing. Once received in the NCC, an email will be sent to the Host Organisation confirming the interns eligibility, the intern can then commence the next available Monday. No intern can commence without this notification.

### **JobBridge – Hours Worked**

A standard Internship working week will range from 30-40 hours per week as such you will be required to participate on the scheme for a minimum of 30 hours and a maximum of 40 hours per week.

### **JobBridge – Annual Leave**

Interns are entitled to 1.75 annual leave days per month of internship and all Public holidays.

**JobBridge – Sick Leave**

The maximum cumulative sick leave permissible over the course of an internship is 2 weeks (10 working days). Where an intern has exceeded this limit, the Host organisation shall terminate the internship immediately.

**JobBridge – Time Off**

Although you are not an employee of the company you should still be given adequate time off for attending job interviews during the placement, to visit your local Social Welfare office/Intreo Centre and Employment Services office in order to facilitate your job seeking activities. If any issues arise in relation to seeking time off to do this please contact the INOU on (01) 856 0088 for more information.

**JobBridge – References**

When you are finished the internship the Host Organisation must supply you with a reference that will detail the professional development/learning outcomes and experience you have acquired over the course of the placement.

**JobBridge – Issues or Problems**

Workplace issues should in the first instance be resolved with the Host Organisation. If the internship is not working out as expected you should discuss this with the person that is supervising/mentoring your internship. If this does not resolve the issue you can contact JobBridge by sending an email to [jobbridge@welfare.ie](mailto:jobbridge@welfare.ie) providing the following: Your name, contact details, the host organisation name, internship title and brief outline of the issue.

If you leave one internship position you may be able to avail another position. You may avail of a maximum of 3 JobBridge internships for a total of 18 months (78 weeks).

**JobBridge – Finishing before completion**

The scheme is voluntary and an internship can finish early with one week's notice on either side. So, for example, if you secure employment you will only need to give one week's notice.

Your entitlement to Jobseeker's Benefit, and any other benefits associated with PRSI contributions/'stamps', do not run out/are not exhausted during the duration an internship. They are effectively 'frozen' for the period spent on JobBridge, the National Internship Scheme and will resume immediately upon completion. The normal qualification conditions will be applied to any benefit you seek to take up/reclaim following participation on JobBridge.

JobBridge is a voluntary, non-statutory scheme. An intern's payment will not be affected if their internship ends prior to the proposed finish date.

If your removal from the internship scheme is because of disciplinary reasons or for reasons of gross misconduct this may affect your entitlement to a Jobseekers Payment.

### JobBridge – Secondary Benefits

You will keep any secondary benefits you had before you took up the JobBridge internship scheme.

- **Rent Supplement:** If you have no other income, your rent/mortgage supplement may not be affected by the extra €50 per week top-up. If you have other income your rent/mortgage supplement may 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:** May not be affected by the extra €50 per week top-up.
  - **Fuel Allowance:** May not be affected by the extra €50 per week top-up.

### First Steps – Youth Development Internship

The First Steps program is part of the EU Youth Guarantee and will offer a young person aged 18 to 24, who has little or no experience of working, the opportunity to learn basic work skills and social skills while on a placement in a real work situation.

The First Steps programme is similar to the JobBridge Internship scheme in the following ways:

- Appointment of a mentor
- An Employer/Intern agreement outlining activities/skills obtained
- Monitoring of the Internship's progress
- Payment of a €50 top up each week to the participant jobseeker
- 6 or 9 month duration

However, the First Steps program provides a more supported structure, including the following:

- Careful selection of candidates who are suitably prepared and capable of participation in First Steps - Youth Development Internship – selection will be from cohorts who have either already completed preparation courses or programmes and are ready to make the transition to a supported internship but are not yet ready for a standard JobBridge internship or full employment
- Liaison with care workers or other support professionals and to identify, select and support candidates
- A 4-day internship week to allow for job search activity and training and for a gradual introduction to a 'work week'
- A short work-preparation course to focus the jobseeker and give final practical preparation for the simulated work situation including: basic work etiquette; work and social skills; timekeeping and phone etiquette; attire and presentation etc.

Employers are asked to work closely with local case officers and provide the following:

- Identify and provide in-house or external training
- Assign a work-buddy of a similar age to support the intern

First Steps - Youth Development Internships are not publicly advertised; instead DSP staff select suitable candidates and refer them for interview.

The organisation then selects their preferred jobseeker.

A minimum of three candidates will be offered for each First Steps - Youth Development Internships available. For example, if two internships are being offered by an organisation a minimum of six candidates are offered from which to select.

### **First Steps – Qualification**

The programme will target young unemployed people aged from 18-24 who may fall into one or more of the following categories:

- Long-term unemployed
- Those with lower education levels
- Others who face barriers to entering employment

### **First Steps – Availability**

The First Step programme will be available to jobseekers nationwide and internships are being sought from organisations nationwide.

### **First Steps – More Information**

Organisations interested in offering Youth Development Internships should contact JobsIreland, LoCall 1890 8000 24 or email [firststeps@welfare.ie](mailto:firststeps@welfare.ie)

## **Work Placement Programme (WPP)**

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

To apply to join this programme you must be registered with DSP Employment Services and record an 'expression of interest' in joining the programme. You can do this at any local DSP Employment Office/Intreo Centre or Local Employment Service (LES) Office.

If you are already registered with DSP Employment Services you can record your 'expression of interest' over the phone by calling LoCall 1890 8000 24.

## **WPP– qualification for JobsPlus**

People taking part in the WPP may be eligible for JobsPlus and may be employed directly from the Work Placement Programme once the required qualifying period and conditions are satisfied.

The WPP participant must have been in receipt of a qualifying payment prior to their internship.

## **WPP – Who is Eligible?**

The Work Placement Programme (WPP) is open to both Graduates and Non Graduates. Anyone who is unemployed is eligible to apply for the Work Placement Programme. There are 2 streams in the Work Placement Programme.

### ***Stream 1***

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

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

### ***Stream 2***

In Stream 2 places are for unemployed people. To be eligible for Stream 2 of the Work Placement Programme you must be unemployed. You do not have to be getting a social welfare payment.

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

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

## **WPP – Do I get paid?**

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

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

## **WPP – Keeping your social welfare payment**

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

the Work Placement Programme to sign on by post if they are claiming Jobseeker's payments.

The qualifying payments are:

- Jobseeker's Allowance
- Disability Allowance
- Invalidity Pension
- One-Parent Family Payment
- Supplementary Welfare (SWA)
- Jobseeker's Benefit
- Blind Pension
- Illness Benefit
- Jobseeker's Transition Payment

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

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

#### **WPP – No Social Welfare Payment**

You can participate in the Work Placement Programme, even if you are not in receipt of a Social Welfare payment. However, you will not receive any payment while you participate in the Work Placement Programme.

#### **WPP – Secondary Benefits**

You will keep any secondary benefits you had before you took up the Work Placement Programme.

For further information on the Work Placement Programme (WPP) and to view placements visit the website [www.jobsireland.ie](http://www.jobsireland.ie) or drop into your local INTREO Office.

#### **WPP – How to apply**

If you are interested in participating in the Work Placement Programme you can view the available placements on DSP's Jobs website [www.jobsireland.ie](http://www.jobsireland.ie). You can then apply to your local DSP Employment Services office/Intreo Centre. If you are already registered with DSP Employment Services or you can record an 'expression of interest' on LoCall 1890 8000 24.

The Department of Social Protection Employment Services will refer you to an employer who is registered as a provider with the Work Placement Programme. The employer may interview you as a potential participant.

## **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 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 – Selection process**

There is no application process for TÚS. Participants will be randomly selected from the Live Register and contacted by their local Social Welfare Office/Intreo Centre and offered the opportunity to participate on the scheme.

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

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. As there are only limited places available on the scheme, not all those eligible will be contacted.

### **TÚS – Working hours**

Participants will work for 19 ½ hours a week and the placement will last 12 months. When the placement finishes, they should sign on again with their local social welfare office. They cannot be selected to participate on TÚS again for 3 years.

To be eligible to participate on TÚS you must:

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

Unlike other schemes where people have to apply for a place, the DSP will identify potential participants who will be contacted by their local Social Welfare Office/Intreo Centre and offered a placement on the TÚS scheme

### **TÚS – Payment while participating**

The TÚS rates of payment will be equivalent to your existing Jobseeker's Allowance plus a €20 top-up with a minimum payment of €208. All TÚS payments will be made by Electronic Fund Transfer into your bank account.

### **TÚS – Secondary Benefits**

You may keep any secondary benefits you had before you took up the TÚS placement scheme, subject to income levels.

**Rent Supplement:** your income from TÚS may affect the rate of your Rent/Mortgage Interest Supplement. You should inform the DSP representative (formerly known as the Community Welfare Officer) of any change in your

circumstances. If you have no other income except your TÚS payment, your rent/mortgage supplement should 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 €20 per week payment.

### **TÚS – Refusal of work placement**

Under the National Employment Action Plan any person in receipt of a Jobseeker's Allowance (JA) payment is required to take up work opportunities such as the offer of a TÚS placement. If you refuse a work opportunity without just cause or good reason, you may have your social welfare payment reduced or terminated. If, following a refusal of a placement, your payment is reduced or terminated you may appeal this decision to the Social Welfare Appeals office within 21 days.

### **TÚS – Other work**

Participants on TÚS can take up other employment provided it does not interfere with the work and times of the TÚS placement and must undertake to contact the Revenue Commissioners with regard to any other work undertaken to ensure tax compliance etc. If participants are offered alternative work/training they can continue to do this alongside their TÚS placement. If this is not possible, they may be granted special leave but will resume TÚS on its completion.

### **TÚS – Tax, PRSI and USC**

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

Participants on the TÚS scheme are exempt from the Universal Social Charge.

If you are earning less than €352 per week you are exempt from paying PRSI – but a PRSI contribution is made by your employer. If you earn more than €352, you will pay 4% PRSI on all of your earnings. Your earnings are also subject to income tax. You should check the amount of tax and PRSI you are liable to pay. In some cases the combination of tax and PRSI can result in you receiving less money on TÚS than you would have received on your social welfare payment.

### **TÚS – Family Income Supplement (FIS)**

Participants on the TÚS Programme do not qualify for Family Income Supplement (FIS). However, TÚS Supervisors may qualify for the Family Income Supplement subject to the normal FIS qualification conditions. The spouse/civil

partner/cohabitant of a TÚS participant may qualify for FIS if they meet the qualifying criteria.

### **TÚS – Annual Leave / Public Holidays**

TÚS participants are entitled to 10 ½ days annual leave per annum. Pro-rata annual leave entitlements apply to periods worked of less than 12 months duration within 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. If the position is not working out as expected you should discuss this with your supervisor. If this does not resolve the issue contact the INOU on (01) 856 0088 for information and assistance.

### **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 a Jobseekers Payment.

If you leave the TÚS programme voluntarily and seek to reclaim your Jobseekers payment, your eligibility for a Jobseeker's payment may be reviewed. If the Department of Social Protection form the opinion that you have left TÚS scheme without just cause or good reason, your eligibility / entitlement to a Jobseekers payment may be affected. Please contact the INOU on (01) 856 0088 for more information.

### **TÚS – Progression to Community Employment (CE)**

Participants on TÚS can seek to engage in a Community Employment (CE) scheme on completion of TÚS. This is only possible following referral under the new Intreo service.

## **Gateway – Local Authority Labour Activation Scheme**

Gateway is a County and City Council work placement scheme designed to provide short-term working opportunities for unemployed people. The scheme is intended to assist the personal and social development of participants by providing short-term work opportunities with the objective of bridging the gap between unemployment and re-entering the workforce.

The work opportunities are intended to benefit the local area and are identified and provided by County and City councils (collectively known as Local Authorities – LAs) in both urban and rural areas. Gateway is managed by the various County and City Councils.

### Gateway – Selection process

In general, participants will be randomly selected from the Live Register and contacted by their local Social Welfare Office/Intreo Centre and offered the opportunity to participate on the scheme. However, a limited number of places are available to people on the Live register who may make an application for Gateway through their local Intreo office and a Case Officer can refer an eligible person to their Local Authority.

As there are only limited places available on the scheme, not all eligible unemployed people will be contacted. Customers, once recruited by a local authority, will be engaged for a period not exceeding 22 months from commencement.

### Gateway – Working hours

Participants will work for 19½ hours a week and the placement will last 22 months. When the placement finishes, they should contact their local social welfare office to re-determine their entitlements. They cannot participate in Gateway again for 3 years.

To be eligible to participate on Gateway you must:

- Have been continuously unemployed for at least 24 months and "signing on" on a full-time basis; and
- Have been receiving a jobseeker's payment (Jobseeker's Benefit or Jobseeker's Allowance) from the Department of Social Protection for at least 24 months; and
- Be currently receiving Jobseeker's Allowance.

### Gateway – Payment while participating

The Gateway rates of payment will be equivalent to your existing Jobseeker's Allowance plus a €20 top-up with a minimum payment of €208. All Gateway payments will be made by Electronic Fund Transfer into your bank account.

### Gateway – Secondary Benefits

You may keep any secondary benefits you had before you took up the Gateway placement scheme, subject to income levels.

**Rent Supplement / Mortgage Interest Supplement:** your income from Gateway may affect the rate of your Rent/Mortgage Interest Supplement. You should inform the DSP representative (formerly known as the Community Welfare Officer) of any change in your circumstances. If you have no other income except your Gateway payment, your rent/mortgage supplement should not be affected.

**Medical Card:** Participants may retain their Medical Card where determined by the HSE.

**Fuel Allowance:** Will not be affected by the extra €20 per week payment.

**Local Authority Rent/RAS:** The combination of income from Gateway and

the €20 per week top-up may affect your Local Authority Rent and rent payable under the Rental Accommodation Scheme (RAS).

### **Gateway – Refusal of work placement**

Under the National Employment Action Plan any person in receipt of a Jobseeker's Allowance (JA) payment is required to take up work opportunities such as the offer of a Gateway placement. If you refuse a work opportunity without just cause or good reason, you may have your social welfare payment reduced or terminated. If, following a refusal of a placement, your payment is reduced or terminated you may appeal this decision to the Social Welfare Appeals office within 21 days. Contact the INOU for assistance.

### **Gateway – Other work**

Participants on Gateway can take up other part-time employment provided it does not interfere with the work and times of their Gateway placement and must undertake to contact the Revenue Commissioners with regard to any other work undertaken to ensure tax compliance etc. If participants are offered alternative work/training they can continue to do this alongside their Gateway placement. If this is not possible, they may be granted special leave but will resume Gateway on its completion.

### **Gateway – Tax, PRSI and USC**

The Gateway payment is taxable but the amount payable depends on individual circumstances. Class A PRSI contributions will be paid for all participants. Participants on the Gateway scheme are exempt from the Universal Social Charge.

If you are earning less than €352 per week you are exempt from paying PRSI – but a PRSI contribution is made by your employer. If you earn more than €352, you will pay 4% PRSI on all of your earnings. Your earnings are also subject to income tax. You should check the amount of tax and PRSI you are liable to pay. In some cases the combination of tax and PRSI can result in you receiving less money on Gateway than you would have received on your social welfare payment.

### **Gateway – Family Income Supplement (FIS)**

Participants on the Gateway Programme do not qualify for Family Income Supplement (FIS). The spouse/civil partner/cohabitant of a Gateway participant may qualify for FIS if they meet the qualifying criteria.

### **Gateway – Annual Leave / Public Holidays**

Gateway participants are entitled to 10 ½ days annual leave per annum. Pro-rata annual leave entitlements apply to periods worked of less than 12 months duration within 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.

### **Gateway - Issues or Problems**

Workplace issues should be resolved with the organisation managing the Gateway programme. If the position is not working out as expected you should discuss this with your supervisor. If this does not resolve the issue contact the INOU on (01) 856 0088 for information and assistance.

### **Gateway - Finishing before completion**

If your removal from the Gateway programme is because of disciplinary reasons or for reasons of gross misconduct this may affect your entitlement to a Jobseekers Payment.

If you leave the Gateway programme voluntarily and seek to reclaim your Jobseekers payment, your eligibility for a Jobseeker's payment may be reviewed. If the Department of Social Protection form the opinion that you have left Gateway scheme without just cause or good reason, your eligibility / entitlement to a Jobseekers payment may be affected. Please contact the INOU on (01) 856 0088 for more information.

## **Community Services Programme (CSP)**

The Community Services Programme aims to support local community activity to address disadvantage and provide local employment opportunities for certain groups of people who have been previously unemployed. It provides funding to community services and community businesses including community services for older people and those with disabilities, rural transport initiatives and environmental projects. It is managed for the Department of Social Protection by Pobal, a not-for-profit company.

The Programme focuses on communities where public and private sector services are lacking, either through geographical or social isolation or because demand levels are not sufficient. The Programme also enables the benefit of other public investment to be realised (as in the case of investment in community centres and resources).

### **CSP – Types of projects**

In general, applicants must be not-for-profit companies with sufficient capacity to undertake service delivery and the management of staff. They must also have sufficient financial resources and opportunity to generate revenue to maintain the proposed service, and where necessary, prepare a business plan acceptable to the Programme.

The following types of project that can apply for funding include:

- Community services for older people (excluding healthcare provision)
- Community services which support or employ people with disabilities (excluding healthcare provision)
- Projects, which support and employ stabilised and recovering drug misusers (excluding healthcare provision)
- Community services or community enterprises for island communities

- Community radio
- Community enterprises which support or employ Travellers (excluding healthcare provision)
- Supervising community halls and facilities with a priority focus on disadvantaged areas

Following assessment, contracts of up to 3 years' duration are typically issued to successful community companies and co-operatives that meet the criteria for the Programme.

#### **CSP - Funded organisations are required to:**

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

#### **CSP - Who is eligible?**

Individuals recruited to CSP supported worker posts should be from the following categories:

- Unemployed and in receipt of Jobseeker's Benefit, Jobseeker's Allowance or One-Parent Family Payment
- In receipt of Disability Allowance, Invalidity Pension or Blind Persons Pension.
- Members of the Travelling community in receipt of Jobseeker's Benefit or Jobseeker's Allowance or One-Parent Family Payment.
- Ex-prisoners
- Stabilised drug-misusers
- People employed from TÚS, Gateway, Community Employment (CE) and Job Initiative (JI) schemes are deemed eligible. Former Rural Social Scheme (RSS) workers who were previously on CE placements are also eligible.

#### **CSP – How to apply**

If you are interested in participating in a position on the Community Services Programme, you must apply direct to the Community Service Programme in question.

#### **Job Initiative (JI) – closed to new participants**

This programme is closed and is no longer recruiting participants.

## **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.

- JobsPlus
- Fast-track – Signing off for up to 12 weeks

- Part-time Job Incentive Scheme
- Back to Work Enterprise Allowance (BTWEA)
- Short-Term Enterprise Allowance
- Back to Work Allowance – closed to new applicants

## JobsPlus

JobsPlus is a new employer incentive which encourages and rewards employers who employ jobseekers on the Live Register. It is designed to encourage employers and businesses to employ people who have been out of work for long periods

The objective of the JobsPlus is to provide a simple, easily understood and attractive scheme that will encourage employers to recruit from the cohort of the long term unemployed. Under this scheme the State will pay €1 of every €4 it costs the employer to recruit the person off the Live Register.

This incentive will be payable monthly in arrears, over a 2-year period. There will be 2 levels of incentive:

- €7,500 for recruits unemployed for more than 12 but less than 24 months,
- €10,000 for recruits unemployed for more than 24 months.

## Fast-track – Jobseekers signing off for up to 12 weeks

The Department of Social Protection operates a fast-tracking system for customers in receipt of Jobseekers Benefit and Allowance who sign-off to take up work for a short period of up to 12 weeks.

If you have been offered full-time employment, including work for 4 days or more per week, for up to 12 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 the local Social Welfare Office/Intreo Centre in advance that you are taking up work.

## 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 Jobseekers Allowance for 15 months or more you may be able to claim a Part-time Job Allowance for one year, instead of Jobseeker's Allowance. It may be possible to extend the scheme for a further period – contact the Department of Social Protection for more information on their Lo-Call information line 1890 66 22 44.

### 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 15 months or more **and** are receiving a higher Jobseeker's payment than the appropriate part-time Job Incentive supplement payable for your circumstances.
- 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 in a part-time job to convert their employment into a PTJI job.

### 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. This can be extended for a further period. Contact the Department of Social Protection for more information on their Lo-Call information line 1890 66 22 44.

### PTJI - Payment

You will receive a Part-time Job Allowance instead of your Jobseekers Allowance payment. The rate of payment is:

- €119.00 per week (single person)\*
- €193.90 per week (with an adult dependant) \*.

\*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 at your local post office. You will be required to attend your local Social Welfare Office/Intreo Centre each week to give a signed declaration of the hours you have worked.

### 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 then you will pay a Class J contribution.

Your wages will be subject to Tax at the appropriate rate.

### PTJI – Secondary Benefits

You may keep any secondary benefits you had before you took up employment on the Part-Time Job Incentive Scheme. This includes Rent Supplement,

Mortgage Interest Supplement, Medical Card, Local Authority Rent, RAS, Family Income Supplement and Fuel Allowance.

### **PTJI – Genuinely Seeking Work**

If you are participating on the Part-Time Job Incentive Scheme you are still required to look for full-time employment under the ‘Genuinely Seeking Work’ conditions associated with Jobseekers Payments. Please see Chapter 1.

### **PTJI - Finishing or leaving the PTJI**

**Finishing:** If you finish the Part-Time Job Incentive (PTJI) scheme after one year, or any extended period, 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 Jobseekers Allowance if you have enough PRSI contributions.

**Leaving:** If you leave the PTJI voluntarily, before the end of the scheme, and seek to reclaim your Jobseekers payment, your application may be reviewed based on Genuinely Seeking Work grounds – see Chapter 1 for information on Genuinely Seeking Work conditions. If the Department of Social Protection form the opinion that you have left the PTJI without just cause or good reason your eligibility / entitlement to a Jobseekers payment may be affected.

If you are removed from the PTJI because of disciplinary reasons or for reasons of gross misconduct this may affect your entitlement to a Jobseekers Payment.

### **PTJI - How to Apply**

You should apply for the PTJI scheme once you have secured a part-time job. However, if you have started employment before receiving approval you should apply for the PTJI as soon as possible through your local Social Welfare Office/Intreo Centre. You will be asked to complete the application form PTA1 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 1890 66 22 44 or the INOU on (01) 856 0088.

## **Back to Work Enterprise Allowance (BTWEA)**

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

### **BTWEA - Who is eligible?**

You will qualify for the BTWEA if you:

- Are setting up a self-employment business that has been approved in advance in writing by a Case Officer or Integrated Development (Partnership) Company

**And**

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

**Or**

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

**Or**

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

**BTWEA - Helping you Qualify for BTWEA**

Periods spent on SOLAS or Fáilte Ireland training courses, Community Employment, Community Services Programme, Rural Social Scheme, TÚS, Gateway, FIT, Job Initiative and VTOS, 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 – only if you are receiving a qualifying Social Welfare payment after these periods.

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

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

**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 payment on the BTWEA will be based on the rate of payment in force at the time of your application for the Back to Work Enterprise Allowance. If 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.

You should ensure that you are in receipt of the maximum rate of payment applicable to your circumstance before taking up the Back to Work Enterprise Allowance.

The Back to Work Enterprise Allowance is paid directly into your current, deposit or saving account in your bank or building society account each week. The allowance cannot be paid into a mortgage account.

#### **BTWEA – Additional supports available**

- Enterprise Support Grants, of up to €2,500 in any 24 month period, are available to support customers who wish to engage in viable self-employment Enterprises.
- Training grants are available to give you the skills necessary to run your business e.g., computer skills, management skills etc.
- 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 employment**

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

#### **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. Class S PRSI does not enable you to avail of the full range of Social Welfare benefits available to an employee, for example you would not be entitled to claim either Jobseeker' Benefit or Illness Benefit.

You will not accrue any entitlement to Jobseeker's Benefit while self-employed. 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.

Your income from self-employment will be subject to Tax at the appropriate rate. For more information on PRSI and Tax please contact the INOU.

#### **BTWEA – Qualified Adults - Spousal Swap**

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 under what is known as a 'spousal swap'.

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. The Back to Work Enterprise Allowance (BTWEA) cannot be paid at the same time as another social welfare payment, so if the original claimant (who is now a qualified adult because of the spousal swap) decides to claim another payment in their own right the person in receipt of the BTWEA must stop claiming Back to Work Enterprise Allowance (BTWEA).

It is important to ensure that a spousal swap is done properly, bearing in mind all the relevant factors and implications, please check with the INOU on (01) 856 0088 or your local Social Welfare Office/Intreo Centre.

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

**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 employment will not affect your entitlement to the Medical Card.

**BTWEA – Family Income Supplement:** You will not qualify for the Family Income Supplement while participating on the BTWEA. FIS is only payable to 'employees'. However, if you and / or a spouse/partner/cohabitant are employed as an employee for at least 38 hours per fortnight in addition to the self-employment, you or they can apply for FIS.

#### **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 or in certain circumstances Jobseeker's Benefit.

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 Jobseekers 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 completed accounts for the last 12 months trading. Your application will also be reviewed based on Genuinely Seeking Work grounds – see chapter 1 for information on 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.

### **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 may be able to participate on the Short-Term Enterprise Allowance.

In order to do so you would need to be in receipt of a Jobseeker's Benefit payment at the time of your application. You would be entitled to engage in self-employment for the remaining duration of your Jobseeker's Benefit claim at that time.

If you are in receipt of a Jobseeker's Benefit payment there is no restriction in taking up the Short-Term Enterprise Allowance after any previous participation on the Back to Work Enterprise Allowance.

### **BTWEA – How to Apply**

To apply for the Back to Work Enterprise Allowance, you will need to complete application form BTW 2 which is available from your local Social Welfare Office/Intreo Centre, and return it to the Jobs Facilitator/Case Officer in your local Social Welfare Office/Intreo Centre.

If you live in an area covered by a local Partnership Company or Integrated Local Development Company (ILDC), you should return form BTW 2 to the Enterprise Officer in your local Partnership or ILDC.

The Enterprise Officer or Case Officer will look at your business proposal and may discuss certain aspects of it with you. You **must not** take up self-employment until you have received written approval from the Partnership/ILDC or Department of Social Protection.

If you are accepted on to the Back to Work Enterprise Allowance, you must register as self-employed.

For more information on the BTWEA contact your local Social Welfare Office/Intreo Centre or LoCall: 1890 92 79 99 or visit [www.welfare.ie](http://www.welfare.ie)

### **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)

The Short-Term Enterprise Allowance encourages persons in receipt of Jobseeker's Benefit to take up self-employment opportunities by allowing them to retain a payment equivalent to the Jobseeker's Benefit, plus secondary benefits.

This scheme is particularly useful for people who have recently lost their jobs or been made redundant, but who have a business idea they wish to pursue immediately

### STEA – Who is eligible?

You will qualify for the STEA if you:

- Have an entitlement to Jobseeker's Benefit and have 104 contributions paid, and are in receipt of a Jobseeker's Benefit payment, and
- Are setting up a self-employment business that has been approved in advance in writing by a Case Officer or Integrated Development (Partnership) Company

### STEA – Duration and Payment

The Short-Term Enterprise Allowance replaces your Jobseeker's Benefit. It will be paid at the same rate as your Jobseeker's Benefit, including any increases for adult and child dependants.

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 payment. It can only be paid for a maximum of 9 months (see jobseekers benefit in chapter 1) and it ends when your entitlement to Jobseeker's Benefit ends.

The Short-Term Enterprise Allowance is paid directly into your current, deposit or saving account in your bank or building society account each week. The allowance cannot be paid into a mortgage account.

### STEA – 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 your secondary benefits.

### STEA – Tax and PRSI

While participating on the Short-Term Enterprise Allowance you will pay a Class S PRSI contribution on your earnings from self-employment. Class S PRSI does not enable you to avail of the full range of Social Welfare benefits available to an employee, for example you would not be entitled to claim either Jobseeker's Benefit or Illness Benefit.

You will not accrue any entitlement to Jobseeker's Benefit while self-employed. Self-employed persons cannot make Class A PRSI contributions. You will not receive any paid or credited class A PRSI contributions while on the Short-Term Enterprise Allowance.

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

#### **STEA – Qualified Adults - Spousal Swap**

There is no spousal swap facility on the Short-Term Enterprise Allowance. This means that in the family unit, only the person in receipt of the Jobseeker's Benefit payment is eligible to participate on the scheme not the qualified adult.

**STEA – 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.

**STEA – 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.

**STEA – Medical Card:** You may retain your Medical Card on the scheme. Your income from employment may affect your entitlement to the Medical Card.

**STEA – Family Income Supplement:** You will not qualify for the Family Income Supplement while participating on the Short-Term Enterprise Allowance. FIS is only payable to 'employees'. However, if you and / or a spouse / partner / cohabitant are employed as an employee for at least 38 hours per fortnight in addition to the self-employment, you or they can apply for FIS.

#### **STEA – Leaving the STEA**

If you leave the Short-Term Enterprise Allowance before your entitlement to the scheme expires, and are not fully self-employed by the business, you may be able to seek to re-claim Jobseeker's Benefit for the remaining period left on your original Jobseeker's Benefit claim.

If you leave the scheme, and seek to reclaim Jobseeker's Benefit, 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 Jobseeker's Benefit payment. Self-employed people can continue to work in their business and get a Jobseeker's Benefit payment.

#### **STEA – When the STEA ends**

When your entitlement to the Short-Term Enterprise Allowance ends, and if you are not fully self-employed by the business, you may be able to apply for a Jobseeker's Allowance payment.

You can continue to engage in self-employment while in receipt of a Jobseeker's Allowance payment if you meet the means test and provided you can show that you are also available for and 'Genuinely Seeking (full-time) Work' – see "Genuinely Seeking Work" in Chapter 1.

Dependent on the nature, type and extent of your business you can, technically, be engaged in self-employment every day and still qualify for a

Jobseeker's Allowance payment – provided your overall income stays below a certain amount. In such instances, the number of days you are engaged in self-employment is not relevant. You could qualify for Jobseeker's Allowance even if you are engaged in self-employment every day.

**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 over-payment being made against you. 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 completed accounts for the last 12 months trading.

### **STEA – Back to Work Enterprise Allowance**

Under normal circumstances, a person in receipt of either a Jobseeker's Allowance payment or a Jobseeker's Benefit payment (where you have an underlying entitlement to Jobseeker's Allowance) can apply to participate on the Back to Work Enterprise Allowance after 12 months on the payment. This does not apply to persons who have exhausted their entitlement to the Short-Term Enterprise Allowance.

If you have previously participated in the Short-Term Enterprise Allowance (STEA) and exhausted your entitlement, you can only seek to participate on the Back to Work Enterprise Allowance (BTWEA) after a period of at least 5 years has elapsed between completion of the STEA and your application for the BTWEA.

### **STEA – How to Apply**

To apply for the Short-Term Enterprise Allowance, you will need to complete application form STEA 1 which is available from your local Social Welfare Office/Intreo Centre, and return it to the Jobs Facilitator/Case Officer in your Social Welfare Local Office/Intreo Centre.

If you live in an area covered by a local Partnership Company or Integrated Local Development Company (ILDC), you should return form STEA 1 to the Enterprise Officer in your local Partnership or ILDC.

The Enterprise Officer or Case Officer/Jobs Facilitator will look at your business proposal and may discuss certain aspects of it with you. You **must not** take up self-employment until you have received written approval from the Partnership/ILDC or Department of Social Protection.

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 Social Welfare Office/Intreo Centre or LoCall: 1890 92 79 99 or visit [www.welfare.ie](http://www.welfare.ie)

### **STEA – 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.

### **Back to Work Allowance**

This programme is closed and is no longer available.

## **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 it is custom and practice in your workplace. Lay-off is a change to your terms and conditions of employment and must be agreed with you, 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 you do not agree to Short-time or Lay-off your employer could seek to make you redundant.

If a short-time or lay-off situation exists and has continued for 4 weeks or more, or for 6 weeks in the last 13 weeks, and your employer cannot guarantee you at least 13 weeks employment, at your full hours and rate of pay, you may be able to claim redundancy.

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

Where an employer can prove to the satisfaction of the Department that he/she is unable to pay the statutory redundancy to his/her employees the Department will make lump sum payments directly to the employees and will seek to recover the debt from the employer. If claiming a redundancy lump sum payment from the Department of Social Protection you will need to complete the RP50 application form which must be signed by the employee and employer.

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](mailto:welfare@inou.ie) .

### **Losing your Job – Entitlement to Jobseekers 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 from the Department of Social Protection.

### **Losing your Job – Working on a Sunday**

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

– **Jobseeker's Benefit:** Sunday is treated as a day of employment and taken into account when calculating the amount of Jobseeker's Benefit paid.

– **Jobseeker's Benefit:** 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 rather than a 6-day week, this means that you will lose 1/5 of your weekly payment for each day that you work – see Chapter 4 for more information

To qualify for Jobseeker's Benefit you must have enough PRSI contributions and must have suffered a substantial loss of employment in any period of 7 consecutive days. This means, you must have lost at least one day's employment and as a result of this loss be unemployed for at least 4 days out of 7 days. Your earnings must also have been reduced because of the loss of employment.

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

It may be possible to get Family Income Supplement if you have dependent children and your pay or hours are reduced. You cannot receive Family Income Supplement (FIS) and a Jobseeker's payment for the same period.

### **Losing your Job – Entitlement to Redundancy**

#### **Employed – for 104 weeks continuously**

Employees who have more than 104 week's continuous service in insurable employment for all benefits under the Social Welfare Acts and are made redundant as a result of a genuine redundancy situation are entitled to a Statutory Redundancy payment by law.

**Employed – for less than 104 weeks continuously**

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

**Redundancy**

The purpose of the Redundancy Payments Scheme is to compensate workers, under the Redundancy Payments Acts 1967 to 2013, for the loss of their jobs by reason of redundancy – subject to a gross earnings ceiling of €600 per week.

It is the responsibility of the employer to pay statutory redundancy to all its eligible employees. Where an employer can prove to the satisfaction of the Department of Social Protection that it is unable to pay statutory redundancy the Department will make lump sum payments directly to those employees and will seek to recover the debt from the employer.

Redundancy Applies when:

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

**Redundancy – Qualifying for a Redundancy Payment**

Not all employees are entitled to the statutory redundancy payment, even where a redundancy situation exists. In order to qualify for a redundancy payment, an employee must:

- have at least two years continuous service;
- be in employment which is insurable under the Social Welfare Acts;
- be over the age of 16 and
- must have been made redundant as a result of a genuine redundancy situation meaning that the job no longer exists and he/she is not replaced.

An apprentice can also qualify for redundancy during the period of his / her apprenticeship or if dismissed beyond one month of completing the apprenticeship. 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.

**Redundancy – How are Redundancy payments calculated?**

Under the Redundancy Payments Act 1967 to 2013, 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 bonus week's pay.

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

The basic formula for calculating gross weekly earnings is:

- Gross Weekly Wage plus Average Regular Overtime plus Benefits-in-Kind.

#### Example:

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

- Two week's pay x 10 20 weeks
- Plus one week's bonus pay + 1 week

Total Statutory Entitlement 21 weeks pay

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

### Redundancy – Redundancy Payments and Tax

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

#### Redundancy – Basic Exemption

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

#### Example:

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

<b>Total Redundancy Payment:</b>	<b>€27,000</b>
<b>Statutory Entitlement</b>	
— Two week's pay X 12 years	24 weeks
— Plus one week's bonus pay +	1 week
Total Statutory Entitlement	25 weeks pay
Total Statutory Amount (25 weeks x €600) Tax Free	€15,000

### Additional Payment

Ex-gratia/extra payment	€22,000
— Basic Exemption	€10,160
— Basic Exemption (at €765 for each years service x 12) +	€9,180
Total Basic Exemption	€19,340
<b>*Amount liable for tax (€22,000 - €19,340)</b>	<b>€2,660</b>

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

### Redundancy - Basic Exemption plus Increased Exemption

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

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

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

### Redundancy – Employer Unable to pay Redundancy

It is the responsibility of an employer to pay statutory redundancy payments to all eligible employees. If your employer claims an inability to pay it, you can apply to the Department of Social Protection for direct payment from the Social Insurance Fund. You apply online [www.welfare.ie](http://www.welfare.ie) using form RP50.

Once you have submitted your claim online you must print off the RP50 form. This form must be signed by both employee and employer or employer representative. The original signed form should be submitted to the Redundancy Payments Section; Department of Social Protection, Block C, Earlsfort Centre, Lower Hatch Street, Dublin 2.

- If your employer is unable to pay your redundancy lump sum, they should sign the RP50 and submit a letter from an accountant or solicitor stating they are unable to pay and accepting liability owing to the Social Insurance Fund together with documentary evidence such as audited accounts.
- If your employer refuses to pay your redundancy lump sum or if there is a dispute about redundancy you can bring a claim to the Employment Appeals Tribunal using the new single complaint form available from the new WorkPlace Relations Service - [www.workplacerelations.ie](http://www.workplacerelations.ie) . This must be done within one year of your dismissal. To apply for your lump sum you should send a completed form RP50 together with a favourable decision from the Employment Appeals Tribunal to the Redundancy Payments Section at the address above.

The time-limit for submitting an application for a redundancy lump sum payment is 52 weeks from the date of termination of employment. The Employment Appeals Tribunal (EAT) has discretion to extend the 52 week time-limit to 104 weeks in certain circumstances.

### **Redundancy – RP50**

There is no requirement to submit RP50 application forms, or any other form, to the Department in respect of redundancies where the employer is paying the statutory redundancy entitlement to eligible employees.

### **Redundancy – Voluntary Redundancy**

Voluntary Redundancy occurs when an employer, faced with a situation where s/he requires a smaller workforce, asks for volunteers for redundancy. The people who then volunteer for redundancy are, if they fulfil the normal conditions, eligible for statutory redundancy. There must be a genuine redundancy situation in the first place. Persons who take a voluntary redundancy are entitled to claim Jobseekers Benefit, and cannot be disqualified from seeking to claim Jobseekers Benefit because they volunteered for redundancy. If you are under 55 and get a redundancy payment of more than €50,000 you can be disqualified from claiming Jobseeker's Benefit for up to 9 weeks – contact the INOU on (01) 856 0088 for more information.

Very often voluntary redundancy offers can include an additional, or ex-gratia, payment on top of your statutory redundancy payment. If you have been offered voluntary redundancy and refuse to accept it, you may be made compulsory redundant at a later stage. If this occurs you may only have 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.

### **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.

A voluntary severance does not constitute a redundancy. This is because that job may continue to exist even after the person who accepted the voluntary severance has left the company.

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 Employment Appeals Tribunal – [www.workplacereleations.ie](http://www.workplacereleations.ie).

### **Voluntary Severance – Tax**

Voluntary severance payments are not tax-free payments and are subject to normal tax assessment.

### **Voluntary Severance – Jobseeker’s payments**

You will not automatically qualify for a Jobseeker’s Benefit / Jobseeker’s Allowance 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 Jobseekers payment for up to 9 weeks.

If applied, this disqualification period will be deducted from your overall 6 or 9 months period of entitlement to receive Jobseeker’s Benefit.

Any monies received from a voluntary severance will be assessed as a ‘means’ for the purpose of the means test for qualification for Jobseeker’s Allowance and Supplementary Welfare Allowance (SWA).

### **Voluntary Severance - Other Supports**

If you qualify for Jobseekers Benefit or Jobseekers Allowance after a voluntary severance you may be able to access the Back to Work Enterprise Allowance or the Back To Education Allowance under the standard qualifying conditions.

### **Redundancy – Employers Rebate**

There is no statutory redundancy employer rebate.

**NOTE:** An employee’s legal entitlement to receive a statutory redundancy payment is not affected by any change to the Employers Rebate.

### **Calculation of Redundancy**

In a redundancy situation, and where the employer is paying the employee his/her statutory redundancy lump sum payment, the employer should provide the employee with written documentation showing the basis of how the redundancy entitlement was calculated.

When calculating any entitlement to a redundancy payment your continuity of employment is an important consideration. As previously stated, an employee must have worked continuously for an employer for at least 2 years in order to be eligible for a statutory redundancy payment.

If you have been absent from employment, within the three year period preceding the date of termination of employment, it will not be considered a break in the continuity of your employment if the absence was due to the following:

- Sick leave due to ordinary illness for 26 weeks or less, occupational injury for 52 weeks or less, maternity leave for 26 weeks or less and career breaks.
- Maternity/adoptive/parental or carer’s leave.
- Dismissed due to redundancy before reaching 104 weeks service then taken back by employer within 26 weeks of that dismissal.
- Re-employed within four weeks of dismissal by an associate company of previous employer.

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

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

#### **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.

#### **Redundancy – Insolvency Payments Scheme**

The Insolvency Payments Scheme provides for the payment of certain outstanding entitlements relating to the pay of an eligible employee where employment has been terminated because of the employer being insolvent as defined by the rules of the scheme (for example, liquidation or receivership).

Insolvency occurs when a business is in liquidation, receivership, where the employer is legally bankrupt, where the employer has died and the estate is being administered under the relevant legislation or where the employer is insolvent under the legislation of another EU Member State.

Under the Scheme, employees may claim arrears of pay, holiday pay, pay in lieu of statutory notice and various other entitlements that may be owed to them by their employer subject to certain conditions. Various other statutory awards made by the Employment Appeals Tribunal (EAT), Rights Commissioners, etc., are also covered by the scheme.

Payments are calculated by reference to an employee's wages and are subject to a limit of €600 per week. A limit of eight weeks applies in respect of arrears of wages, holiday pay and minimum notice. The scheme covers wage related entitlements relating to the period not exceeding 18 months immediately prior to the date of insolvency. Arrears of pension are restricted to a 12 month period immediately prior to the date of insolvency.

All applications for entitlements under the insolvency payments scheme must be made by the employer representative on-line at [www.welfare.ie](http://www.welfare.ie)

The employer representative should examine the claim(s) and certify the amount owed to the employee in accordance with the company records.

Once submitted, the form should be printed, signed (original signatures only) and forwarded to:

Insolvency Payments Section, Floor 3, Department of Social Protection, Block C, The Earlsfort Centre, Lower Hatch Street, Dublin 2.

## Your Rights at Work

### Minimum notice

**You have a right to a minimum period of notice before dismissal\***

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

Minimum Notice	When	Minimum Notice	When
1 weeks notice	After 13 weeks	6 weeks notice	After 10-15 years
2 weeks notice	After 2-5 years	8 weeks notice	After 15 years
4 weeks notice	After 5-10 years		

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

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

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



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## CHAPTER 5

# Income Tax and Social Insurance

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## Introduction

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

In this chapter we help you calculate:

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

### Useful Definitions

**Gross Pay:** This is your total pay **before** any income tax, USC, PRSI or Pension payments are taken off.

**Net Pay:** This is your total pay **after** any income tax, USC, PRSI or Pension payments are taken off

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

## Universal Social Charge (USC)

You pay Universal Social Charge (USC) if your gross income is more than €12,012 per year. Once your income is over this limit, you pay the USC on all of your income. The USC charge applies to all PAYE workers and self-employed people, with an income above €12,012.

The Universal Social Charge is payable on gross income, including notional pay (notional pay is the value of a non-cash benefit, such as benefit-in-kind), after any relief for certain capital allowances. Income from Ireland or income sourced from Ireland is subject to the Universal Social Charge. The Universal Social Charge is payable on pension contributions. Liability for the USC depends on the date of the payment rather than on when the income was earned.

**Social Welfare:** All Department of Social Protection payments, including Maternity Benefit and State pensions, are exempt from the Universal Social Charge. Social welfare or similar payments made from abroad are exempt.

**Schemes and Courses:** Courses that are exempt from the USC:

- Rural Social Scheme
- Community Employment Scheme
- TÚS (community work placement initiative)
- Job Bridge (internship scheme)
- SOLAS (non apprentice payments)
- Vocational Training Opportunities Scheme (VTOS)
- Youthreach Training Allowances
- Senior Traveller Training Allowances
- Back to Education Initiative (BTEI) Training Allowances paid to Youthreach, STTC or VTOS eligible participants on a pro-rata basis.

## USC Rates

There are two rates under the USC – Standard Rate and Reduced Rate

**Standard Rate:** The standard rate of USC will be applied as follows to gross income of €12,012 or more:

Rate Bands	PAYE Income	Non PAYE Income
Up to €12,012	1.5%	1.5%
Next €5,564	2.5%	3.5%
Next €52,468	7.0%	7.0%
Next €29,956	8.0%	8.0%
Balance (in excess of €10,000)	8.0%	11%

## Reduced Rate:

- Reduced rates apply to people aged 70 and over whose aggregate income is €60,000 or less, and to medical card holders whose aggregate income does exceed €60,000
- 0 to €12,012 @ 1.5%
- Income over €12,013 @ 3.5%

A full medical card (including a Health Amendment Act Card) allows you to qualify for the Reduced rate. This does not apply to people who hold a GP Visit Card, a Drugs Payment Scheme Card, a European Health Insurance Card or a Long-term Illness Scheme Card.

You do not need to hold the medical card for the full year to qualify for the 4% maximum USC. This applies as long as you hold a full medical card for some period during the year.

The reduced rate of USC will be applied as follows to gross income of €12,012 or more:

- 1.5% on all gross income up to €12,012
- 3.5% on gross earnings over €12,012

## USC and Income

You may be liable to pay the USC on your income, even if you have no liability to pay tax on that income because of tax credits or by the use of losses or capital allowances.

### Example: Standard Rate USC

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

— €10,036 at 2%:	€200.72
— Income between €10,036 and €16,016 (€5,980) at 4%:	€239.20
— Balance (€18,984) at 7%:	€1,328.88
— <b>Total Universal Social Charge:</b>	<b>€1,768.80</b>

### **Redundancy payments**

Statutory redundancy payments are exempt from the USC, Voluntary Severance payments are not – see Chapter 4 for more information on Voluntary Severance. Statutory redundancy payments amount to 2 weeks' pay per year of service plus a bonus week subject to a maximum payment of €600 per week. In addition, redundancy payments above the statutory redundancy amount are exempt from the Universal Social Charge, up to certain limits.

These limits are up to €10,160 plus €765 per complete year of service in excess of the statutory redundancy. This basic exemption can be further increased by up to €10,000 if the person is not a member of an occupational pension scheme or has irrevocably given up the right to get a pension lump sum from the scheme. This additional exemption can only be claimed once in any 10-year period. There is a lifetime tax exempt limit of €200,000 on ex-gratia payments.

### **USC Certificate**

This is the certificate your employer will give you (and forms part of your P45) if you leave your job during the year. This certificate is your personal record of your USC deductions while in the employment. You should retain it carefully. It is not necessary to send this certificate to Revenue or to give it to your new employer.

## **Pay Related Social Insurance (PRSI)**

### **PRSI and Unearned Income**

Unearned income will become liable for PRSI. Unearned income from rents, investments, dividends and interest on deposits and savings will be liable to PRSI at 4% from 1st January 2015. People under 16 and over 66 remain exempt from PRSI and are not liable for the new charge.

PAYE tax payers who are not considered 'chargeable persons' by Revenue are not liable for the new PRSI charge. A person is not a 'chargeable person' if their income from non-PAYE sources is less than €3,174 and this income is taxed under the PAYE system. (Generally such income is taxed by reducing a person's tax credits to account for tax payable. If you have paid Deposit Interest Retention Tax (DIRT) on your non-PAYE income you are not required to pay further income tax on this income.)

### **Deposit Income Retention Tax**

A relief from DIRT on savings used by first time house buyers towards the deposit on a home is being introduced.

Anyone with unearned income of over €3,174 is considered to be a 'chargeable person' and is liable for the new 4% PRSI charge. They will pay the charge under Revenue's self-assessment system (Pay and File). The new PRSI charge is paid at Class K and does not entitle the person to any social insurance benefits.

## About PRSI

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

### Employees:

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

### Self-Employed:

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

### How much PRSI will I pay?

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

- |                                  |                                     |
|----------------------------------|-------------------------------------|
| – Earning under €352 per week:   | You will not pay any PRSI.          |
| – Earning over €352.01 per week: | 4% on all income above this amount. |

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

### Example PRSI on earnings of €400 gross per week

Gross weekly earnings	€400.00
Assessable earnings	€400.00
Your PRSI contribution (4% of €400)	= €16.00

## Tax and Social Welfare

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

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

### The main Social Welfare payments that ARE taxable are:

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

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

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

## Paying Tax

### The main Social Welfare payments that are NOT taxable are:

- Jobseeker's Allowance / Farm Assist
- Back to Work Enterprise Allowance
- Child Benefit
- Qualified Child increases payable with Jobseeker's Benefit and Illness Benefit
- Family Income Supplement
- Disability Allowance
- Supplementary Welfare Allowance

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

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

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

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

## Tax Credits and Tax Bands

Once you start a job the Revenue Commissioners should send you a 'Determination of Tax Credits and Standard Rate Cut-off Point Notice'. This notice

gives you the information that will allow you to work out how much tax you will pay on your earnings. The tax year runs from the 1st of January 2015 to 31st December 2015, in line with the calendar year. The two main tax rates for the tax year that started on the 1st January 2015 are 20% (standard) and 41% (higher).

### The Tax Credit system

Under the 'tax credit' system your liability for tax is calculated on your total gross income. You receive 'tax credits' based on your circumstances (see tax). These 'tax credits' are then deducted from your overall tax liability. The tax due is calculated by adding together any applicable tax credits and subtracting them from your overall tax liability.

While this might seem a little confusing at first, follow the steps below and see the general examples on the following pages and you will find it easier to understand.

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

You may also be able to claim other allowances depending on your circumstances – please check with your local tax office – see Chapter 7 or go to the Revenue website: [www.revenue.ie](http://www.revenue.ie)

#### Tax Credits 2015

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

### Home Carer's Tax Credit for Married Couples / Civil Partners

If you are married or civil partners (who are jointly assessed for tax) and your partner is working at home to care for your children under age 18, an elderly person or someone "permanently incapacitated by reason of mental or

physical infirmity”, you can claim the “Home Carers” tax credit. The full tax credit is €810 per year. If the Home Carer earns income of up to €5,080 in his/her own right for the tax year, the full tax credit may be claimed. Where the income is between €5,080 and €6,700 some measure of relief will still be given. If the home carer earns €6,700 or more for a tax year, then you cannot claim the Home Carer’s Tax Credit. This tax credit is not available to married couples or civil partners who are taxed as single persons.

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

### Single Person Child Carer Credit (SPCCC)

The One-Parent Family tax credit has been replaced by a new Single Person Child Carer Credit (SPCCC) tax credit. For 2015 Revenue automatically allocated the new SPCCC to people who were getting Child Benefit from the Department of Social Protection and who previously qualified for One-Parent Family Tax Credit for 2013.

The SPCCC is given to the person with whom the qualifying child lives for the whole or greater part of the year (more than 6 months) – called the primary claimant. A primary claimant can surrender his or her entitlement to the credit, in favour of a secondary claimant (provided the child (or children) lives with that person for more than 100 days in a year and the person meets all the other qualifying conditions.)

Unlike the One-Parent Family tax credit both parents cannot qualify for the SPCCC, only one qualifying claimant will receive the SPCCC.

#### Single Person Child Carer Credit (SPCCC)

Single Persons tax credit	€1,650
Single Person Child Carer Credit (SPCCC)	+ €1,650
Total tax credit =	€3,300

An additional PAYE tax credit of €1,650 can be added to give a total of €4,950 in tax credits. One Parent Families with income (including PAYE earnings and other sources) of less than €24,750 do not pay income tax

### PAYE

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

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

- Every employee who is a Pay As You Earn (PAYE) worker receives an additional PAYE tax credit of €1,650 per year. Certain conditions may apply to proprietary directors, their spouses and children of proprietary directors - contact Revenue for more information. People availing of the Tax Exemption Limits have their PAYE credit already included in the Exemption Limits
- If you are paying a mortgage you are entitled to tax relief, which is applied at source i.e. the bank or building society credits tax relief and in this manner you get the relief. Please check [www.revenue.ie](http://www.revenue.ie) the Revenue website, for more information. **Mortgages taken out after 31st December 2012 will not qualify for mortgage interest relief.**
- There are a variety of personal credits available for widowed people, depending on the year of bereavement and the number of dependent children.
- There are additional credits available for blind persons, those with dependant relatives, incapacitated children and those who are incapacitated and employing a carer. There is also relief available for medical expenses. Tax relief for contributions to pension schemes and health insurance premiums is applied at source.

**Example 1:**

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

Single Person's tax credit	€1,650.00
PAYE tax credit	+ <u>€1,650.00</u>
Total tax credits per year	€3,300.00
Total tax credits per week	€63.46

**Please Note:** At present, single people with a total annual income of up to €16,500 (including PAYE earnings and other sources) do not pay income tax. If their income exceeds €10,036 they **ARE** subject to the Universal Social Charge.

**PAYE Example 2:**

A married couple or civil partners (jointly assessed) with no children, where one partner is a PAYE worker, has a personal tax credit made up of the following:

Married couple/civil partner's tax credit	€3,300.00
PAYE tax credit	+ <u>€1,650.00</u>
Total tax credits per year	€4,950.00
Total tax credits per week	€95.19

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

## Income Tax Rates and Bands

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

### Tax Rates/Bands 2015

Single and widowed people without children	€32,800 @ 20%	balance @ 41%
<b>Single and widowed people with children qualifying for:</b>		
Single Person Child Carer Credit (SPCCC)	€36,800 @ 20%	balance @ 41%
Married couple/civil partners with one income	€41,800 @ 20%	balance @ 41%
Married couple/civil partners with two incomes	€65,600 (Max) @ 20%	balance @ 41%

**Please Note:** The standard rate cut-off point for married couples/civil partners is €41,800 subject to an increase of up to €23,800 where both persons are working. The increase is limited to the lower of €23,800 or the amount of the income of the spouse with the smaller income. The increase in the standard rate cut-off point interacts with the Home Carer's Tax Credit. However, if the increased standard rate cut-off point is more beneficial, you can claim the increased standard rate cut-off point instead of the Home Carer's Tax Credit.

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

- A single person earning €26,000 per year will be taxed at the 20% rate only, if his/her income is less than €32,800 per year. All of the income will be subject to the Universal Social Charge.
- A single person earning €40,000 will have the first €32,800 of his/her income taxed at the 20% rate and the balance of €7,200 taxed at 41% rate. All of the income will be subject to the Universal Social Charge.

## Redundancy and the Universal Social Charge

Statutory redundancy payments are exempt from the USC. Ex-gratia redundancy payments in excess of the statutory redundancy amount, up to certain limits, are also exempt from the USC. The basic exemption can be further increased by up to €10,000 if the person is not a member of an occupational pension scheme and has not received a redundancy payment in the last 10 years. There is a lifetime tax exempt limit of €200,000 on ex-gratia payments.



## CHAPTER 6

# Training and Education Options

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## Introduction

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

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

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

## Return to Work Courses

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

## The Work Placement Programme

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

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

### The Work Placement Scheme is open to both Graduates and Non-Graduates

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

- **Stream 1** — aimed at Graduates who have been awarded a qualification at Level 7 or higher on the National Framework of Qualifications
- **Stream 2** — aimed at those who are unemployed for three months

### Will I get Paid?

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

### How can I find out more?

You can log onto [www.welfare.ie](http://www.welfare.ie) or drop into your local Social Welfare office/Intreo Centre.

## Momentum Skills

Momentum is a programme designed to assist Long Term Unemployed persons to build self-confidence and motivation, learn skills and achieve appropriate certification, complete a period of work placement which show-cases their employability to potential employers and enter full-time employment.

Momentum will fund the provision of free education and training projects to allow 6,500 jobseekers (who are unemployed for 12 months or more) to gain skills and to access work opportunities in identified growing sectors.

Momentum will provide eligible jobseekers with:

- Access to a range of quality education and training projects
- Links to identified job vacancies and employers
- Work placement and support
- Relevant industry and NFQ (National Framework of Qualifications) Certification.

Momentum programmes comprise two distinct parts:

- 1 Course delivery (classroom based training and workplace based training/experience)
- 2 Post-course support to obtain employment (up to 6mths)

A compulsory induction module will be an integral part of each course, designed to help ensure that each Momentum course meets the client training needs. All courses are full-time and lead to a major certificate at level 5 or 6 (or equivalent industry awards) on the National Framework of Qualifications (NFQ).

## Who qualifies?

To be eligible to participate on the Momentum, a client must be:

- Be unemployed at the time of application, be actively job seeking and be in receipt of Jobseekers Allowance/Benefit payment or credited contributions for 12 months or longer (312 days) in the last 18 months
- Be committed to attending and participating in the course through to completion, i.e. Classroom training + work experience + post course support
- Be ready to take up employment (this refers to long term unemployed clients who have a specific skills training need but are otherwise capable of taking up employment)
- Meet the suitability criteria for the course

Periods spent on any of the following schemes - JobBridge, Back to Education Allowance, Rural Social Scheme, TÚS, Community Employment, Youthreach, ETB Training Courses, Job Initiative and VTOS count towards eligibility, provided the client has completed the Scheme/Programme in question and is in receipt of a qualifying payment (as outlined above). Persons who have participated on any of those named schemes would not necessarily be prioritised for referral to Momentum.

- Qualified Adults of persons in receipt of qualifying payments will not be eligible to participate.
- Persons signing on for credits for 12 months or more can qualify to Participate.
- Persons in receipt of Disability Payments or the One-Parent Family Payment will not qualify to participate.

## Getting Paid

Participants on Momentum projects will continue to receive:

- Their weekly Social Welfare payment from the Department of Social Protection, this includes payment for any Qualified Adults and Child Dependants (subject to meeting all existing relevant qualification criteria)
- Any payment of Rent Supplement they were entitled to before starting on the Momentum initiative

Participants will not receive any additional payment while participating on the Momentum project.

If you no longer meet the qualifying criteria for Jobseeker's Allowance or Jobseeker's Benefit your social welfare payment will stop, but you may continue on the Momentum project. If your Jobseeker's Benefit claim ends while you are on a Momentum project, you can apply for Jobseeker's Allowance and continue on Momentum regardless of whether your Jobseeker's Allowance claim is awarded.

If you are on a full-time Momentum course and you need childcare, you may qualify for a free childcare place under the Childcare Employment and Training Support (CETS) scheme.

## How to apply

Persons eligible to participate in Momentum may be proactively identified and referred to a Momentum course by the Department of Social Protection. If you refuse an appropriate offer of training under Momentum, without just cause or good reason, your social welfare payment can be reduced.

Clients can access Momentum courses exclusively through the Department of Social Protection Intreo/LES services. To apply for a place on the Momentum project you must apply through your local/nearest Department of Social Protection (DSP) Employment Services Office / Intreo Centre to confirm your eligibility and get assistance in identifying a suitable project.

You can register for a maximum of 2 projects at any one time. If you meet the criteria for your selected project, you will be called 1-2 weeks before the start of the project for a briefing with the provider. If you are successful in gaining a place on your chosen project you will be contacted when a place becomes available. Details of all Momentum projects are available on their website: [www.momentumskills.ie](http://www.momentumskills.ie).

## Training

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

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

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

## SOLAS

SOLAS was formally established on 27th October 2013. At the time of its establishment, all former FÁS training centre operations including over 850 staff and 19 training centres temporarily transferred to SOLAS. On January 1st 2014, seven former FÁS training centres and their related training activity transferred to four newly established ETBs. In July 2014, the remaining 12 training centres, including over 430 staff, budget, facilities including responsibility for contracted training, community training centres and specialist training provision for persons with a disability, transferred to eight Education and Training Boards.

Education and Training Boards are the primary provider of state-funded FET provision. While SOLAS funds the bulk of FET provision provided by ETBs, SOLAS itself is not a provider of FET. It co-ordinates, funds and monitors the FET provision provided by ETBs. On behalf of the Department of Education and Skills it also manages and funds a range of private and public education and training providers who provide a range of FET programmes under Momentum. SOLAS is also responsible for the administration of the apprenticeship system in Ireland which is delivered jointly by the ETBs, the Institutes of Technology and employers.

### A. Industry Related Training

#### SOLAS – Specific Skills Training Courses

The Education & Training Boards (ETBs) run a large number and range of training courses through its national network of training centres.

These courses are run in the daytime and evenings. They are aimed at people who wish to acquire new skills or up-date existing skills. There are a vast range of Specific Skills Training Courses available including business administration, childcare, healthcare, information technology skills to name a few.

The duration of Courses can vary, but typically last 4 months. To apply, register with your local Department of Social Protection Employment Service office/Intreo Centre where you will receive a guidance interview to determine

the most relevant training available for you. Most ETB courses are certified with QQI (formerly FETAC) Awards or other accreditation bodies.



Daytime courses are prioritised for people who are unemployed. The evening courses are open to everyone. For persons not unemployed there is a fee.

## SOLAS – Training Allowances

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

**Jobseeker's Benefit/Jobseeker's Allowance:** If you commence an approved Education Training Board (ETB) course, your Jobseeker's payment will stop and you will receive a training allowance of the equivalent amount. You can also avail of an approved training course if you are signing for Credits, however, no training allowance is payable to customers signing for Credits only.

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

**Illness Benefit or Invalidity Pension:** You must obtain an exemption from the Rules of Behaviour from the Department of Social Protection before you can engage in training. Provided you have obtained this exemption, you will retain your social welfare payments in addition to receiving the training allowance. However, you will not receive the training bonus.

**One-Parent Family Payment:** If you commence an approved SOLAS or Education Training Board (ETB) course, you will keep your One-Parent Family Payment while you are participating on the course. New participants on courses from 1st January 2014 will not be paid a training allowance on top of their One-Parent Family Payment.

Persons who declare they have a disability on registration with the Department of Social Protection will be considered a priority case for training. Any requirements for specialist equipment/adaptation that a disabled trainee may have should be discussed with your Employment Services Officer/Case Officer or LES Mediator.

### How to apply

You must be registered with and apply through your local Department of Social Protection Employment Services office / Intreo Centre or LES office to participate in any ETB training courses where an officer can advise you on the range of training options available to you. Following a guidance interview you can be referred or booked on a relevant course and you will be contacted when a place becomes available. You should keep in regular contact with your local Department of Social Protection Employment Services office / Intreo Centre of LES office about training opportunities. The interview will assist you in looking at the options available.

## Traineeship Programme

Traineeships are skill development programmes run in partnership between the ETB's and employers in many sub-sectors of employment.

Traineeships comprise of training in an approved training centre combined with training in the workplace with a host employer. Essential elements of Traineeships include the involvement of employers in the selection of trainees, development of the curriculum, certification and on-the-job training. Successful learners receive a QQI (formerly FETAC) Award.

Industry agreed standards for in-company training is reflected in the workplace training record, which specifies the workplace training elements. The structure of the programme and recognition of its certification enables participants to progress to further training, education and employment opportunities and supports the development of clear "career paths" for individuals in an occupational field. Standard training allowances are paid.

## Apprenticeships

The apprenticeship programme consists of education and training for employed apprentices, with a minimum time period for each phase of training and an overall minimum period of generally 4 years in employment required to be completed by the apprentice in the specified trade. These alternating phases of training typically consist of three off-the-job phases and four on-the job phases.

The duration of three off-the-job training phases does not generally exceed 40 weeks. Apprentices are provided, during the training periods, with the skills, knowledge and competence required to perform effectively as a craftworker in industry.

### To obtain an apprenticeship you must:

- be at least 16 years old **and**
- have at least a grade D in any 5 subjects in the Junior Certificate Examination or an approved equivalent and
- you must obtain employment as an apprentice in your chosen occupation. Your employer must be approved by SOLAS and must register you as an apprentice within 2 weeks of recruitment.
- In certain crafts, apprenticeship applicants are required to pass a colour vision test approved by SOLAS  
If you do not meet these requirements there are a number of ways in which it is still possible to qualify for an apprenticeship.
- Successfully complete a Pre-Apprenticeship course approved by SOLAS.

### Or

If you are over 16 years of age with three years' work experience. This work experience must be in a relevant designated industrial activity as SOLAS shall deem acceptable.

## Teagasc

Teagasc is Ireland's agricultural and food development authority. It provides research, advisory and training services to the agricultural and food industry. For more details, contact TEAGASC at (059) 917 0200

## Fáilte Ireland

Fáilte Ireland is the National Tourism Development Authority to guide and promote the evolution of tourism as a leading indigenous component of the Irish economy. Qualifax [www.qualifax.ie](http://www.qualifax.ie) provides comprehensive information on further and higher education and training courses in tourism. For more information call Fáilte Ireland on 1800 242 473 or visit their website [www.failteireland.ie](http://www.failteireland.ie).

## B. Training for People with Disabilities

ETB training courses are available for people with Disabilities. In addition, there are 17 Specialist Training Providers contracted by the ETBs, and funded by SOLAS, to provide training courses exclusively for people with disabilities as some people with disabilities may require additional supports to meet their training needs e.g. longer duration of training, adaptation of the training approach and facilities.

On a course, delivered by either a Specialist Training Provider or an ETB Training Centre, please note the following:

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

Also, the Department of Social Protection will restore your social welfare payment, if, for any reason you are unable to continue your training. For further information contact your local Social Welfare office/Intreo Centre.

## C. Training for Young People

### Youthreach

Youthreach is an integrated programme of education, training and work experience, introduced jointly by the Department of Education and Skills (DES)

with FÁS in 1989, for young people between 15 to 20 years of age who have left school early without any qualifications or vocational training.

The criteria you must meet to access the Youthreach programme depends on whether you apply to a Youthreach centre managed by an Education and Training Board (ETB) or a Community Training Centre.

### **ETB Youthreach programme**

To be eligible for Youthreach provided by your local Education and Training Board (ETB), you should be between 15 and 20 years of age. You must be unemployed and an early school leaver without any vocational training and who has not attempted the Leaving Certificate. Some exceptions can be made to this rule, for example if you are a lone parent.

### **Community Training Centres (CTCs)**

These Centres provide work experience and training for early school leavers, between 16 and 21 years of age, in their local communities. If you take up this option you will be paid the standard training allowance.

These programmes usually provide two years integrated education, training and work experience, although they can be flexible, depending on your individual needs. The length of the course depends on both the starting point of the individual and the level of certification the person wishes to attain. A training allowance is paid to trainees, depending on age.

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

Courses can lead to a QQI qualification (formerly FETAC) and/or to the Junior or Leaving Certificate.

### **Payments to Youthreach participants**

Participants may be eligible to be paid the basic training allowance, a lunch allowance and may also qualify for a travel allowance. If you have been in receipt of Jobseeker's Benefit or Jobseeker's Allowance for 12 months, you will receive an additional weekly allowance of €20 while on the course.

### **Local Training Initiatives (LTIs)**

Local Training Initiatives are set up by the ETBs in order to help local communities carry out valuable projects to benefit their communities while at the same time providing work experience and training for participants. Participants receive the standard training allowance and all training on LTIs lead to QQI certification (formerly known as FETAC). While most of these projects are full-time, 35 hours a week, some are part-time, and the duration of the projects vary. Participants must be unemployed and over 16 years of age.

## Education

The rest of this chapter explores a range of options available if you are considering returning to education. These options can allow you to keep your existing Social Welfare payments and entitlements while studying.

### Back to Education Programme

The BTE, which encompasses the Back to Education Allowance, Part-Time Education Options and Education, Training and Development Options, programme is a second-chance education scheme for jobseekers, lone parents and people with disabilities who are getting certain social welfare payments.

Under the programme, income support is provided to allow participants undertake a second-level or third-level course to improve their education and skills.

The key enhancements being introduced include:

- Applicants wishing to pursue the new Professional Master's in Education will be able to avail of the BTE programme;
- Applicants who already hold a Level 5 or 6 qualification under the National Framework of Qualifications will now be allowed to undertake further courses of study at either of these levels to further their professional/career development and their overall job prospects;
- Confirmation that eligible applicants for the Department of Education and Skill's Springboard and Momentum initiatives in the 2015-16 academic year will be supported under the BTE programme.

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

### Adult Educational Guidance Initiative (AEGI)

This initiative provides information and guidance regarding adult education opportunities to people attending the Vocational Training Opportunity Scheme, Back To Education Initiative, literacy schemes and those participating in other adult and community education programmes. The service is also available to survivors of residential abuse and their families.

The AEGI service offers information, advice and guidance on an individual and group basis in respect of personal, educational and career guidance and covers the pre-entry, entry, ongoing and pre-exit stages. You should contact your local Education and Training Board (ETB) for further information for opportunities in further education or for further information about the AEGI, contact the National Centre for Guidance in Education (01) 869 0715 or the Further Education Section at the Department of Education and Skills (090) 648 3600.

### The Vocational Training Opportunities Scheme (VTOS)

VTOS is a second chance education initiative designed specifically for the unemployed. It is funded by the Department of Education and Skills and

operated by 16 Education and Training Boards (ETBs), which replaced the previous 33 vocational education committees (VECs). To be eligible to participate on a VTOS you must be:

- aged 21 or over and
- In receipt of Jobseeker's Benefit/Jobseeker's Allowance, Illness Benefit (subject to the approval of the Department of Social Protection) One-Parent Family Payment, Invalidity Pension or Disability Allowance for 6 months
- Signing for PRSI 'Credits' for at least 6 months
- The spouse/partner of somebody claiming one of these payments for 6 months
- People in receipt of Carer's Allowance who have ceased caring responsibilities
- Time spent on an approved training course or CE scheme can count towards the six-month qualifying period. Periods spent on Job Initiative, Youthreach programmes or time spent in prison can count towards this six-month qualifying period, but a person must be getting one of the relevant Social Welfare payments before starting the programme
- People in receipt of the following categories of payments are also eligible to join VTOS provided they are at least 21 years of age and have not been engaged in paid work for at least six months: One-Parent Family Payment, Blind Person's Pension; Deserted Wife's Allowance / Benefit; Widow / Widower's Contributory / Non-Contributory Pension; Prisoner's Wife's Allowance.
- If you receive a rent/mortgage interest supplement and take up part-time work while on VTOS, Rent Supplement Assessment rules will apply, i.e. disregard the first €75 of income from employment and then disregard 25% of the remaining balance. Any income left after this 25% disregard is counted against your rent/mortgage interest supplement – See Chapter 2 for details. rtgage interest supplement – See Chapter 2 for details.



If you receive the additional allowance of €20.00 on VTOS and take up part-time work, the rent/mortgage interest supplement earnings disregard of €75.00 will be reduced from €75.00 to €55.00

### Childcare

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

### Studying on VTOS

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

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

The range of learning opportunities provided by VTOS centres include:

- Junior Certificate
- Leaving Certificate and
- Courses leading to QQI (formerly FETAC) and equivalent awards at Levels 3 to 5 on the National Framework of Qualifications.

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

### How to apply

- Contact your local Education and Training Board (ETB), AEGI, local LES or your local Library
- VTOS courses usually begin in September/October, but it may be possible to start at other times.

### Post Leaving Certificate Programme (PLC)

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

Post Leaving Certificate courses are full-time one year programmes of integrated education, training and work experience provided in schools and colleges outside the third level sector. Applicants should contact their local Education and Training Board (ETB), or school offering PLC courses.

### Back to Education Initiative (BTEI)

The Back to Education Initiative provides for an expansion of flexible part-time options across Further Education. Its priority is to increase the participation of young people and adults with less than upper second level education in a range of part-time accredited learning opportunities leading to awards on the National Framework of Qualifications (NFQ) to facilitate their access, transfer and progression to other education or employment pathways. The programme's aim is to give adults who wish to return to education an opportunity to combine their return to learning with family, work and other responsibilities. It offers Post-Leaving Certificate, VTOS and Youthreach programmes on a part-

time basis. Courses are free for any adult with a less than upper second level education.

Courses offered can include subjects in the Junior or Leaving Certificate and a wide range of modules such as Communications, Personal Development, Business, Computing, Childcare, Arts and Craft, Tourism, Catering, Sport and Leisure etc. For information contact the Adult Education Officer, Community Education Facilitator or Adult Guidance Information Officer at your local Education and Training Board (ETB).

### **Adult Literacy**

The Adult Literacy scheme is funded by the Department of Education and Skills and delivered by local Education and Training Boards (ETB) nationwide. It focuses on those with low levels of literacy skills and includes English language tuition for adult immigrants and basic education services. Adult literacy, in addition to reading and writing, now extends to such basic education as numeracy, social and personal development, learning to learn and IT skills.

The adult literacy service is free and confidential. It is available as a stand-alone tuition programme in a variety of formats (intensive, family, workplace) and for specific groups (deaf people, people with dyslexia and native Irish speakers in Gaeltacht areas). For more information contact your local Education and Training Board (ETB).

### **Community Education**

Community Education refers to education and learning, generally outside the formal education sector, with the aims of enhancing learning, empowerment and contributing to civic society. It is firmly community-based, with local groups taking responsibility for, and playing a key role in, organising courses and deciding on programme-content.

Community Education is funded by the Department of Education and Skills, who provide annual grants to local Education and Training Board (ETB) to set up educational programmes and distribute funds. Funding is usually allocated through the provision of tutor hours, or small grants, to a range of community and voluntary groups for educational activities. For more information contact your local Education and Training Board (ETB).

## **Back to Education Allowance (BTEA)**

The Department of Social Protection administers the Back to Education Allowance. This scheme allows you to keep your Social Welfare payment and return to approved full-time second and third level courses. The approved Full-time education course must lead to a higher qualification on the National Framework Qualifications other than that already held. There are two education options available. ● Second level option ● Third level option.

### **BTEA – Redundancy**

If you are awarded statutory redundancy under Irish legislation, you can have immediate access to the BTEA (or within one year of the award of the statutory

redundancy) without the requirement that you be in receipt of a qualifying payment. You must be entitled to a qualifying social welfare payment before starting the course, it is not necessary to actually be receiving the payment to qualify.

### **BTEA – Second Level Option (SLO)**

You can attend a second level course of education at any community, comprehensive, secondary or vocational school, with which the Department of Education has a funding relationship. The course must be full-time and lead to a certificate recognised by the Department of Education & Skills or approved by QQI (formerly FETAC), e.g. Junior Certificate, Leaving Certificate, Post-Leaving Certificate or foundation/access courses at Universities or Institutes of Technology or a City and Guilds Certificate.

#### **Other Second Level BTEA options**

- Certain City & Guilds courses
- Foundation/Access courses at Universities or Institutes of Technology
- Business & Technology Education Council (BTEC) courses

*Please check with the school or college before you take up the course.*

### **BTEA – Third Level Option (TLO)**

You can attend a third level course of education at any university, third level college or institution, provided that the course is a full-time day course of study and is approved. A single Student Grant Scheme replaced the 4 main support schemes for students. Student grants are divided into maintenance grants, fee grants and the postgraduate contribution. A maintenance grant is a contribution towards the student's living costs. A fee grant can cover all or part of a student's tuition fees (unless covered by the Free Fees Scheme). There is detailed information on the range of grants and funds for students in further and higher education on the website [www.studentfinance.ie](http://www.studentfinance.ie).

### **BTEA Postgraduate option**

If you already have an undergraduate third-level qualification (i.e. a degree), your application for a BTEA while pursuing post-graduate education will only be considered if you are doing a Higher Diploma in any discipline or the Professional Diploma in Education (Primary or Secondary teaching only). (Only Postgraduate courses in Ireland are eligible for the BTEA). Under no circumstances will the BTEA be awarded to a person who already holds a postgraduate qualification.



You are advised to check with Department of Social Protection before taking up any further education options.

### **Payment on the BTEA**

The Back to Education Allowance will only be paid for the 9-month academic year for those in receipt of Jobseeker's payments. It is NOT payable for the 3-

month summer period between academic years. BTEA participants who are unable to find employment during the summer period may be entitled to claim a jobseeker payment. They will be required to satisfy the normal qualifying conditions, including the standard 'Genuinely Seeking Work' conditions – see Chapter 1.

### Monitoring Arrangements

You must provide the Department of Social Protection with a certificate from the school/college confirming your registration as a Full-time student, commencement date and attendance at the course. You must supply this information to DSP before payment on the BTEA can begin. During the course of the academic year, you may be asked to provide confirmation that you are still taking part in the course.

#### Who is eligible for the Back to Education Allowance?

You will be eligible for the Back to Education Allowance if you are:

- Aged 21 and in receipt of one of the qualifying payments, **or**
- Aged 18 and in receipt of a (specified) disability payment, **or**
- Aged between 18 and 21 years of age and out of formal education for at least two years, **or**
- Awarded Statutory Redundancy payment and are entitled to one of the qualifying social welfare payments.

#### Second Level option (SLO)

- Aged 21 or over getting one of the following payments for at least 3 months (78 days of unemployment) and be in receipt of Jobseeker's Allowance, Jobseeker's Benefit, Farm Assist, One-Parent Family Payment, Deserted Wife's Allowance/Benefit, Widow's/Widower's Contributory or Non-Contributory pension, Prisoners' Wife's Allowance or Carers Allowance (under 66 years).
- Aged 18 or over and getting one of the following payments for at least 3 months; Blind Pension, Disability Allowance, Invalidity Pension or Incapacity Supplement; **or**
- Aged between 18-20 and out of formal education for two years and getting one of the following payments for at least 3 months; Jobseekers Benefit, Jobseekers Allowance or One-Parent Family Payment **or**
- Aged 18 or over and in receipt of Illness Benefit for 2 years or more

#### Third Level option (TLO)

- Aged 21 or over and getting one of the following payments for at least 9 months (234 days): Jobseeker's Allowance, Jobseeker's Benefit, Farm Assist, One-Parent Family Payment, Deserted Wife's Allowance / Benefit, Widow's/Widower's Contributory, Non-Contributory pension, Prisoners Wife's Allowance or Carers Allowance

- Aged 18 or over and getting one of the following payments for at least 12 months; Blind Pension, Disability Allowance, Invalidity Pension or Incapacity Supplement **or**
- Aged between 18 and 20 and out of formal education for two years and getting one of the following payments for at least 9 months (234 days); JB, JA or One-Parent Family Payment **or**
- Aged 18 or over and in receipt of Illness Benefit for 2 years or more



**Under no circumstances will the BTEA be awarded to a person who already holds a postgraduate qualification.**

### **Returning to the Back to Education Allowance (3rd Level only)**

In general, applicants for the BTEA must be starting the first year of an approved full-time course in order to qualify for the BTEA. This condition has been relaxed to allow students who have completed their first year of a course access to the BTEA. This only applies where the applicant fulfils the other BTEA scheme conditions and in the following circumstances only;

- A person can now avail of the BTEA where they previously did not complete their course (they may have 'dropped out') and are returning to the second or subsequent year of their 3rd level course
- This also applies to people who are granted an exemption from a period of their 3rd level course based on a previous course or on life experience.
- Where a person completed earlier year(s) of their 3rd level course on a part-time basis but are now getting a Jobseeker's payment, they may apply for BTEA to continue their course on a full-time basis.

For further information on these changes to the Back to Education Allowance, visit the Department of Social Protection website at [www.welfare.ie](http://www.welfare.ie)

### **Other Qualifying Periods**

Periods spent on Education and Training Board (ETB), Training Courses, Youthreach, C.E., Back to Work Allowance schemes, Rural Social Scheme, TÚS, National Internship, WPP or Job Initiative may count towards the qualifying period to qualify for the BTEA. You may access the BTEA Scheme directly from one of these schemes under certain conditions.

Periods spent in receipt of Supplementary Welfare Allowance (SWA), Direct Provision or periods spent in prison may count towards the qualifying period for BTEA, but you must establish an entitlement to a Social Welfare payment before you commence your course of study. If you finish one of the above mentioned schemes, and there is a break over 4 weeks between finishing the scheme and beginning an approved course of study you must establish an entitlement to a relevant qualifying Social Welfare payment in order to qualify for the BTEA.

## How to apply for a place

- Contact the colleges directly to get information about courses. The Area Based Partnerships (see Chapter 7), the local Education and Training Board (ETB) and your LES will be willing to help you do this and can help with general information. In addition, they may help you with financial assistance towards the application fees
- Contact the student officer at the colleges Students Union Office for information and suggestions
- Most applications are made through the Central Applications Office (CAO). Some colleges may also ask you to make a separate application to them directly. Ask if this is necessary
- The college may ask you to attend an interview to assess your knowledge of the subjects you wish to study. During this interview they might ask about your motivation and commitment to staying in college for the duration of the course
- When you receive a letter offering you a place at college, fill out 'Form BTE1 available at your local Social Welfare Office/Intreo Centre or you may download from the website [www.welfare.ie](http://www.welfare.ie)

## How to apply for a student grant

### – Existing Applicants

Students who are currently in receipt of a student grant and who are progressing to the next year of the same course will continue to be assessed and paid by the existing awarding authorities.

### – Changing Course/New Course

Students who are changing course or progressing to a new course, including an add-on course, will need to apply through the SUSI system, see new applicants below.

### – New Applicants

All new applications will be made online to a single awarding authority, SUSI (Student Universal Support Ireland), through the [www.studentfinance.ie](http://www.studentfinance.ie) website.

Following an initial assessment of your application, if eligible, you will receive by post notification of provisional grant approval and a personalised list of the supporting documents you will need to return to complete your application. Completed documentary evidence packs (photocopies of the documents, not originals) should be returned as soon as possible in the envelope provided to you.

When you return all the necessary supporting documents SUSI will process your application to award stage, subject to confirmation of your acceptance on an approved course. When you confirm acceptance of a place on an approved course (usually late August/early September), your grant will be awarded. You should notify the fees/registration office in your college of your grant eligibility.

If you qualify for a student grant the payment will be made on a monthly basis (subject to confirmation of attendance) directly into your designated Irish bank account. If you qualify for a fee grant (i.e. student contribution, tuition fee or postgraduate fee contribution) the payment will be made directly to the approved institution.

- There are two rates of maintenance grant. The adjacent rate (if you live less than 45 kilometres from the college) and the non-adjacent rate (if you live more than 45 kilometres from the college). Detailed information on financial supports for students can be found on the website [www.studentfinance.ie](http://www.studentfinance.ie)
- New applicants who are in receipt of the Back to Education Allowance and the VTOS allowance for those pursuing PLC courses will be ineligible for student grants. The cost of the student services charge and any fees payable to colleges will continue to be met for eligible students by the Exchequer on their behalf
- For grant eligibility the student must be resident in the State for 3 of the past 5 years
- For re-entry as an independently assessed mature student the duration of the break in studies must be at least 3 years

### Grants and Funds available for Mature Students

- If you wish to enter or return to third-level education and you are over 23 years of age, Irish third-level colleges have places on their courses for mature students. You will have to consider the costs of fees and maintenance depending on whether you are going to do a full-time or a part-time course. If you are leaving work to study full-time on an undergraduate course you may be eligible for a third-level maintenance grant.
- If you do not qualify for a student grant and you are doing a full-time undergraduate course you may be eligible for free fees. (If you are applying for an undergraduate course you are not eligible for a student grant or free fees if you have already completed an undergraduate course).
- If you are applying for a postgraduate course you may have to pay fees – maintenance grants for postgraduate courses have been removed. You will also have to pay fees if you are intending to study part-time or do a distance learning course. If you do have to pay fees you may be able to get tax relief at the standard rate.



People who are getting Back to Education Allowance and those on Post-Leaving Certificate courses who are getting VTOS allowances will not be eligible for a student grant. However, this does not affect any entitlement they may have to exemption from college fees.

### Help with Fees and Maintenance

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

- The Student Grant Scheme, which is available to students who plan to study Full-time on approved third-level courses (of at least two years' duration), including mature students
- If you are getting a Jobseeker's Payment, One-Parent Family Payment or Disability Payment the Back to Education Allowance (BTEA) allows you to study at second and third level without losing your benefits. You must meet certain criteria to be eligible for the BTEA.

### **Postgraduate students**

Students entering postgraduate courses, from the 2014/15 academic year onwards will not be entitled to maintenance payments under the Student Grant Scheme.

Students entering postgraduate courses from 2014/2015 academic year onwards will make their applications for grants to Student Universal Support Ireland which will administer the Student Grant Scheme on behalf of the Department.

Postgraduate students who meet the qualifying conditions for the special rate of grant will be eligible to have their post-graduate tuition fees paid up to the maximum fee limit under the Student Grant Scheme.

Tax relief is also available on postgraduate tuition fees. Details in relation to this relief are available from the Revenue Commissioners.

### **Other Funds**

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

#### **Fund for students with disabilities**

The fund provides funding to higher education institutions for the provision of services and supports for full-time students with disabilities, including those pursuing post graduate study at universities in Northern Ireland.

#### **Students Assistance Fund**

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

#### **Where to Apply**

- Contact the Mature Students Officer or the Admissions Officer at the college
- For the Special fund for People with Disabilities apply to the Student Counsellor or Disabilities Support Officer at the college of your choice

#### **FIT (Fastrack to Information Technology)**

FIT is a unique initiative which was set up for unemployed people to access training and pursue employment opportunities requiring skills in Information

Technology (IT). FIT is supported by industry and involves major companies (AIB, Alchemy, AOL, Eircom, HP, IBM, Microsoft, O2, Oracle, Siemens, Skillsoft and Symantec) who are actively committed to the integration of marginalised job seekers into the workforce through gaining IT skills. To this end all FIT Programmes, which have been developed by industry are run throughout Ireland.

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

### **Skillnets**

Skillnets is an enterprise-led body funded through the National Training Fund (NTF) to provide companies with new opportunities to develop relevant, effective answers to their training and development needs. For further information contact Skillnets on: (01) 207 9630. Website: [www.skillnets.ie](http://www.skillnets.ie)

### **Education, Training and Development Courses**

You may be able to take up education, training or development courses not normally covered by the BTEA. This can be discussed with an Employment Services Officer/Case Officer at your local Social Welfare Office/Intreo Centre.

- Eligibility criteria are similar to those for the Back to Education Allowance, however periods spent on VTOS, Training Courses, Youthreach, C.E., Back to Work Allowance, do not count towards the qualifying period
- 21 years of age or
- 18 – 20 years of age and out of formal education for 2 years and getting a qualifying payment for 3 months
- In receipt of Jobseekers Allowance for at least 6 months (156 days)
- An Employment Services Officer/Case Officer must approve the course
- You must satisfy the Employment Services Officer/Case Officer that the course will specifically improve your chance of getting a job

A broad range of basic courses may be approved e.g. personal development courses. basic education and literacy classes.

### **Part-Time Education Options**

If you are a Jobseeker, you can take on part-time study and you may be able to retain your Jobseekers payment. Although this option is not part of any return-to-education programme or course, it is your 'right' as an unemployed person to pursue training, re-training or education, which may improve your

ability to seek and find work, while you continue to look for work. To avail of this option you will need to complete the form PTEO with details of your planned education and submit it to your local Social Welfare Office/Intreo Centre. You should do this prior to starting your course to ensure that no problems arise at a later stage.

**To be eligible:**

- You will still need to be Genuinely Seeking Work (see Chapter 1)
- If you are offered a place on a course, you will need a letter from the College or School stating that the course is part-time. Make sure you bring this with you when you go to your local Social Welfare Office/Intreo Centre.

There are many part-time courses, usually called ‘Adult Education Courses’, available in schools and colleges. There is usually a small fee for these courses, but very often a reduced rate fee applies to people on low incomes. Ask about possible fee reductions. These courses are listed in The Guide to Evening Classes, available in your local library/bookshop.

## Springboard Initiative

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

Springboard provides free Part-time higher education places for unemployed and previously self-employed people in areas of identified skills needs. The programme is aimed at people who have previously been employed in construction, manufacturing or other sectors of the economy where employment levels are unlikely to recover to pre-recession levels.

Springboard will address the skills needs of key growth sectors of the economy such as Information and Communications Technology (ICT), International Financial Services and Manufacturing. There will also be a range of courses available that address cross sectoral generic skills such as export sales and entrepreneurship. The courses, which will be at level 6 (higher certificate) to level 9 (masters degree) on the National Framework of Qualifications, will be delivered in public and private higher education providers around the country.

A full list of approved Springboard courses together with the eligibility criteria is available on the Springboard website: [www.springboardcourses.ie](http://www.springboardcourses.ie).

### – How to apply

Applications for the Springboard programme can only be made online through the dedicated information and applications website: [www.springboardcourses.ie](http://www.springboardcourses.ie).

Applications cannot be made directly to colleges participating in the Springboard scheme. Please contact individual colleges for further information

on courses that are made available. If you are getting a social welfare payment, you should notify your local Social Welfare office/Intreo Centre and check what further steps (if any) you need to take.

### **ICT Skills Conversion Programme**

As part of the joint Government-Industry ICT Action Plan to boost the domestic supply of ICT graduates for Irish employment opportunities, places have been made available on Higher Diploma Level 8 ICT Conversion Programmes. The programmes are targeted at jobseekers who have the capacity and underlying aptitude, as well as an honours degree in a cognate discipline, to undergo an intensive programme of study and work experience to acquire honours degree level ICT programming skills. Further information is available at [www.ictskills.ie](http://www.ictskills.ie).

#### **– Costs**

The programmes are free of charge to participants. Participants may be required to pay for books or other course materials.

#### **– Social Welfare Payments**

Participation does not create an entitlement to receive any income support payment from the Department of Social Protection. However, the Department of Social Protection (DSP) has confirmed that DSP clients who are at least nine months in receipt of jobseekers benefit or jobseekers allowance may be supported to undertake one of the programmes under a bespoke version of the Back to Education Allowance (BTEA). Eligible DSP customers who are accepted on a course should contact their local social welfare office to complete a modified BTEA form which will facilitate those who are entitled, to transfer to a BTEA payment.

If you are in receipt of other forms of income support from DSP such as One-Parent Family payment or an illness payment you should contact the relevant scheme area to confirm if you may retain your income support under the Back to Education Allowance scheme while pursuing a course under this initiative.



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## Introduction

This Chapter aims to help you identify many of the information sources available to you. When phoning or asking for information from any Government Department or Community organisation the following could be useful:

- Have your (and your spouses') PPS number, date of birth and details of dates on which you applied for any payments written down so that you can refer to them.
- Always ask for the name of the person you are talking to.
- Have any letters or paperwork related to your enquiry at hand – they may contain information, names or a reference number you may need when making your enquiry.
- Before you phone write down a list of questions about what you need to ask or find out about so that you are as clear as possible.
- A number of Government Departments/Offices operate a Lo-Call service. Numbers starting with the digits 1890 are Lo-Call numbers. Calls to numbers with digits 0761 are also Lo-Call.

## Appeals, Legal Advice & Complaints

### Social Welfare Appeals Office

D'Olier House, D'Olier Street, Dublin 2.  
Lo-Call: 1890 747 434  
e-mail: [swappeals@welfare.ie](mailto:swappeals@welfare.ie)  
web: [www.socialwelfareappeals.ie](http://www.socialwelfareappeals.ie)

### Office of the Ombudsman

18 Lower Leeson Street, Dublin 2.  
Tel: (01) 639 5600 Lo-Call: 1890 223 030  
e-mail: [ombudsman@ombudsman.gov.ie](mailto:ombudsman@ombudsman.gov.ie)  
web: [www.ombudsman.gov.ie](http://www.ombudsman.gov.ie)

### Free Legal Advice Centre (FLAC)

13 Lower Dorset Street, Dublin 1.  
Tel: (01) 874 5690 Lo-Call: 1890 350 250  
e-mail: [info@flac.ie](mailto:info@flac.ie) web: [www.flac.ie](http://www.flac.ie)

### Community Law and Mediation

Northside Civic Centre, Bunnratty Rd, Coolock, D17.  
Tel: (01) 847 7804  
e-mail: [info@communitylawandmediation.ie](mailto:info@communitylawandmediation.ie)  
web: [www.nclc.ie](http://www.nclc.ie)

### Legal Aid Board

Quay Street, Cahirciveen, Co. Kerry  
Lo-Call 1890 615 200  
e-mail: [info@legalaidboard.ie](mailto:info@legalaidboard.ie)  
web: [www.legalaidboard.ie](http://www.legalaidboard.ie)

### Employment Appeals Tribunal

Davitt House,  
65a Adelaide Road,  
Dublin 2.  
Tel: (01) 631 3006 Lo-Call: 1890 220 222  
e-mail: [eat@djei.ie](mailto:eat@djei.ie) web: [www.workplacerelations.ie](http://www.workplacerelations.ie)

### The Labour Relations Commission

Tom Johnson House, Haddington Road,  
Dublin 4.  
Tel: (01) 613 6700  
Lo-Call 1890 220 227  
e-mail: [info@lrc.ie](mailto:info@lrc.ie)  
web: [www.lrc.ie](http://www.lrc.ie)

## Employment Rights

### Department of Jobs, Enterprise and Innovation

23/28 Kildare Street, Dublin 2.  
Tel: (01) 631 2121 Lo-Call 1890 220 222  
e-mail: [info@djei.ie](mailto:info@djei.ie)  
web: [www.djei.ie](http://www.djei.ie)

### Workplace Relations

O'Brien Road,  
Co. Carlow.  
Lo-Call: 1890 80 80 90  
website: [www.workplacerelations.ie](http://www.workplacerelations.ie)

## Employment Support Services & Agencies

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

**SOLAS**  
Castleforbes House, Castleforbes Rd, Dublin 3.  
Tel: (01) 5332500  
e-mail: [info@solas.ie](mailto:info@solas.ie)

## Local Employment Services (LES) AREAS

Area	Phone	Area	Phone
<b>Ballyfermot</b>	(01) 623 5612	<b>Louth Leader:</b>	
<b>Ballymun</b>	(01) 866 7000	Drogheda	(041) 984 4755
<b>Canal Communities</b>	(01) 453 7229	Dundalk	(042) 932 8897
<b>Blanchardstown</b>	(01) 820 9550	<b>Limerick</b>	(061) 412 999
<b>Bray</b>	(01) 286 8266	<b>Mayo</b>	(094) 902 6468
<b>Coolock</b>	(01) 848 5630	<b>Monaghan</b>	(047) 72191
<b>Cork</b>	(021) 430 2310	<b>North &amp; East Kerry</b>	(066) 712 9675
<b>Dublin Inner City</b>		<b>South Dublin County</b>	
Dublin 1	(01) 876 4670	Clondalkin	(01) 450 8748
Dublin 2	(01) 677 1930	Tallaght	(01) 462 3590
Dublin 7	(01) 868 6333	<b>South Kerry</b>	(066) 947 3068
Dublin 8	(01) 511 1260	<b>Southside</b>	(01) 284 1977
Dublin 12	(01) 409 5082	<b>Tolka Area</b>	(01) 836 1666
<b>Galway</b>	(091) 566 617	<b>Waterford Area (City)</b>	(051) 304 951
<b>Kildare</b>	(045) 895 555	<b>Waterford Leader (County)</b>	(058) 580 25
		<b>Wexford</b>	(053) 915 5864

## Job Clubs AREAS

Area	Phone	Area	Phone
Ardee/Ferdia	(041) 685 7934	Kilkenny	(056) 775 6043
Arklow	(0402) 239 36	Killarney	(064) 663 7833
Athlone	(0906) 494 555	Larkin	(01) 856 0711
Balbriggan	(01) 802 0419	Le Cheile	(01) 832 0995
Ballinasloe	(0909) 643 057	Limerick/PAUL	(061) 311 742
Ballyfermot	(01) 623 5612	Listowel	(068) 249 81
Ballyhoura	(063) 20 555	Lucan	(01) 462 3590
Ballymun	(01) 866 7000	Mayo	(094) 925 6745
Birr	(057) 912 3940	Meath	(046) 907 8968
Blanchardstown	(01) 820 6379	Millennium	(061) 329 133
Brookfield	(01) 462 3590	Monaghan	(042) 974 8090
Canal Communities	(01) 453 7325	Nenagh	(067) 566 76
Carlow	(059) 913 5334	Northside	(01) 832 0995
Co. Leitrim	(071) 964 1770	Portarlington	(057) 864 0125
Cork	(021) 239 2834	Portlaoise	(057) 866 3241
County Roscommon	(094) 986 2373	Roscrea/Thurles	(0505) 233 79
Donegal	(071) 985 8959	SICCCA	(01) 453 6098
Drogheda	(041) 984 6310	Sligo	(071) 913 8831
Dublin 12	(01) 492 6790	Southill	(061) 440 136
Dublin West/North Kildare	(01) 462 3590	Southside Partnership	(01) 284 1977
Dundalk	(042) 933 8820	Swords	(01) 516 3684
Ennis	(065) 684 4993	Tallaght Village	(01) 462 3590
Galway City	(091) 566 485	Tolka Area Partnership	(01) 836 1666
Glin Centre	(01) 867 1157	Tralee	(066) 712 0322
Inishowen	(074) 936 1376	Tullamore	(057) 935 2467
Jobcare	(01) 677 3897	West Limerick	(069) 613 16

## Housing Services

### Threshold

21 Stoneybatter, Dublin 7.

Lo-Call 1890 033 4334 e-mail: [advice@threshold.ie](mailto:advice@threshold.ie)

### Department of the Environment, Community and Local Government

Custom House, Custom House Quay, Dublin 1.

Tel: (01) 888 2000 (Lo-Call) 1890 202 021

e-mail: [ae@environ.ie](mailto:ae@environ.ie)

### Focus Ireland

9-12 High Street, Christchurch, Dublin 8.

Tel: (01) 881 5900 e-mail: [info@focusireland.ie](mailto:info@focusireland.ie)

### Dublin Simon Community

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

Tel: (01) 671 1606

e-mail: [info@simoncommunity.com](mailto:info@simoncommunity.com)



## INO Affiliate Organisations

The INOU was founded in 1987 and now comprises over 210 local centres, community based organisations, branches of unemployed people and other groups throughout the country. The section below lists, by county the INOU Affiliated organisations that provide welfare rights/welfare to work services. These affiliates are also listed on the INOU website: [www.inou.org/affiliates/](http://www.inou.org/affiliates/). For more information about becoming affiliated to the INOU please contact us: tel: (01) 856 0088 or email: [info@inou.ie](mailto:info@inou.ie) website: [www.inou.ie](http://www.inou.ie)

### Providing welfare rights information/welfare to work services

#### CARLOW

##### Carlow County Development Partnership

Main St. Bagenalstown, Co. Carlow. Tel: 059 972 0733

e-mail: [reception@carlowdevelopment.ie](mailto:reception@carlowdevelopment.ie)

#### CAVAN

##### Cavan Information and Opportunities Centre

16 Bridge Street, Cavan, Co. Cavan.

Tel: (049) 437 2021 e-mail: [cs2ue@yahoo.ie](mailto:cs2ue@yahoo.ie)

#### CLARE

##### Clare Local Development Company

Westgate Business Park, Kilrush Road, Ennis, Co. Clare

Tel: 065 686 6800 e-mail: [info@cldc.ie](mailto:info@cldc.ie)

##### Obair

Ennis Rd, Newmarket on Fergus, Co. Clare.

Tel: (061) 368 030 e-mail: [info@obair.org](mailto:info@obair.org)

##### Congress Information and Opportunities Centre

Elevation Business Park, Clonroad, Ennis, Co. Clare.

Tel: (065) 684 1009 e-mail: [info@cioc.ie](mailto:info@cioc.ie)

##### Ennis Citizens Information Centre

Bindon Lane, Bank Place, Ennis, Co. Clare

Tel: 0761 075 260 e-mail: [ennis@citinfo.ie](mailto:ennis@citinfo.ie)

##### North West Clare Family Resource Centre

An Grianán, Ardnaculla, Ennistymon, Co. Clare

Tel: (065) 707 1144 e-mail: [info@northwestclarefrcc.ie](mailto:info@northwestclarefrcc.ie)

#### CORK

##### Ballyphephane Community Resource Centre

Lower Friars Walk, Ballyphephane, Co. Cork

Tel: (021) 432 1571 e-mail: [btcdp@eircom.net](mailto:btcdp@eircom.net)

##### Bantry Citizens Information Centre

Wolf Tone Square, Bantry, Co. Cork

Tel: 0761 078 390 e-mail: [bantry.cic@citinfo.ie](mailto:bantry.cic@citinfo.ie)

#### Cobh Family Resource Centre

Park House, Cloyne Terrace, Cobh, Co. Cork

Tel: (021) 481 6103

e-mail: [cobhresourcecentre@eircom.net](mailto:cobhresourcecentre@eircom.net)

#### Citizens Information Phone Service

Block B, Heritage Business Park, Bessboro Road,

Blackrock, Co. Cork Lo-Call 1890 777121

(021) 452 1600 e-mail: [information@citinfo.ie](mailto:information@citinfo.ie)

#### Cork CIC

80 South Mall, Cork, Co. Cork

Tel: 0761 076950 e-mail: [cork@citinfo.ie](mailto:cork@citinfo.ie)

#### Cork ETB Adult Guidance Service

Cork Training Ctr, Rossa Ave, Bishopstown, Cork

Tel: 021 490 7149 e-mail: [cnagle@corkvec.ie](mailto:cnagle@corkvec.ie)

#### Cork City Partnership

Heron House, Blackpool Park, Cork, Co. Cork

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

e-mail: [info@partnershipcork.ie](mailto:info@partnershipcork.ie)

#### West Cork Development Partnership

The Warner Ctr, Barrack St, Bantry, Co. Cork.

Tel: (027) 52266 e-mail: [info@wcdp.ie](mailto:info@wcdp.ie)

*Welfare Rights information by appointment*

#### DONEGAL

##### Action Inishowen

Millbrae, Carndonagh, Co. Donegal

Tel: (07493) 74529 Fax: (07493) 74711

e-mail: [info@actioninishowen.com](mailto:info@actioninishowen.com)

##### Letterkenny Resource Centre

Unit 4 Pearse Road, Letterkenny, Co. Donegal

Tel: 074 912 8010 e-mail:

[congressresourcek@hotmail.com](mailto:congressresourcek@hotmail.com)

**Pobail Le Cheile**

The Yard, Ballyconnell Road, Falcarragh, Co. Donegal Tel: 074-9180111 e-mail: [coordplc@eircom.net](mailto:coordplc@eircom.net)

**DUBLIN**

**Ballyfermot Local Employment Services**

4 Drumfinn Park, Ballyfermot, Dublin 10 Tel: (01) 623 5612 e-mail: [obair@bles.ie](mailto:obair@bles.ie)

**Ballyfermot Youth Services**

3 Drumfinn Park, Ballyfermot, Dublin 10 Tel: (01) 623 37401 e-mail: [info@ballyfermotys.ie](mailto:info@ballyfermotys.ie)

**Ballymun Jobs Centre**

Unit 36, Ballymun Town Centre, Dublin 11 Tel: (01) 866 7000 Fax: (01) 842 0134 e-mail: [info@bmunjob.ie](mailto:info@bmunjob.ie)

**Ballymun Unemployed & Welfare Rights Centre**

Axis, Main Street, Ballymun, Dublin 11 Tel: (01) 883 2138 Fax: (01) 883 2139 e-mail: [aine@ballymunwelfarerights.ie](mailto:aine@ballymunwelfarerights.ie)

**Blanchardstown Centre for the Unemployed**

1-2a Corduff Shopping Centre, Blanchardstown, Dublin 15. Tel: (01) 821 0552 e-mail: [blanchce@eircom.net](mailto:blanchce@eircom.net)

**Bohernabreena Community Enterprise**

14 Allenton Drive, Ballycragh, Tallaght, D24 Tel: (01) 452 6201 e-mail: [boher14@gmail.com](mailto:boher14@gmail.com)

**Canal Local Employment Service (LES)**

Goldenbridge Integrated Complex, St Vincent's St. West, Inchicore, Dublin 8. Tel: (01) 4537229 e-mail: [goldenbridge@canalless.ie](mailto:goldenbridge@canalless.ie)

**Clondalkin Employment and Education Development Service (CEEDS)**

Áras Rualach, Neilstown Rd, Clondalkin, D 22 Tel: (01) 623 3629 e-mail: [grwills@eircom.net](mailto:grwills@eircom.net) / [information@ceeds.ie](mailto:information@ceeds.ie)

**Crosscare Information and Advocacy Project**

2 Sackville Place, Dublin 1 Tel: (01) 873 2844 Fax: (01) 872 7003 e-mail: [housingandwelfare@crosscare.ie](mailto:housingandwelfare@crosscare.ie)

**Dublin 12 & 6W Information Centre**

8 Sundrive Road, Crumlin, Dublin 12 Tel: 0761 077 020 e-mail: [dublin12@citinfo.ie](mailto:dublin12@citinfo.ie)

**Liberties Citizens Information Centre**

90 Meath Street, Dublin 8 Tel: (01) 473 4671 e-mail: [patrick.stagg@citinfo.ie](mailto:patrick.stagg@citinfo.ie)

**Dublin 12 Congress Centre**

390 Newbridge House, Clonard Rd, Dublin 12 Tel: (01) 492 6797 Fax: (01) 405 9198 e-mail: [coordinator.dublin12@congresscentres.net](mailto:coordinator.dublin12@congresscentres.net)

**Dublin 15 Citizens Information Centre**

Westend House, Westend Office Park Snugborough Rd. Extension, Dublin 15 Tel: 0761 075 040 Fax: (01) 812 8702 e-mail: [blanchardstown@citinfo.ie](mailto:blanchardstown@citinfo.ie)

**Finglas Cabra MABS**

5 Church Street, Finglas Village, Dublin 11 Tel: 0761 072 170 e-mail: [finglas@mabs.ie](mailto:finglas@mabs.ie)

**FIT Ltd (Fastrack to IT)**

7a Bellevue Industrial Estate, Glasnevin, D11 Tel: (01) 882 5570 e-mail: [info@fit.ie](mailto:info@fit.ie)

**The Fingal Centre for the Unemployed**

5 Cardiffsbridge Road, Finglas West, Dublin 11 Tel: (01) 884 5228 e-mail: [info@thefingalcentre.ie](mailto:info@thefingalcentre.ie)

**Fountain Resource Group**

c/o Parochial Hall, James Street, Dublin 8 Tel: (01) 473 1388 e-mail: [info@frg.ie](mailto:info@frg.ie)

**Inner City Employment Service**

St Andrew's Resource Centre, 114 Pearse St. D2 Tel: (01) 677 1930 e-mail: [jim.hargis.ices@gmail.com](mailto:jim.hargis.ices@gmail.com)

**Inner City Enterprise**

Unit G10, Spade Enterprise Centre, North King St, Dublin 7. Tel: (01) 617 4852 e-mail: [innercityenter@gmail.com](mailto:innercityenter@gmail.com)

**Inner City Organisations Network (ICON)**

22 Lower Buckingham Street, Dublin 1 Tel: (01) 836 6890 e-mail: [info@iconnetwork.ie](mailto:info@iconnetwork.ie)

**Larkin Unemployed Centre**

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

**Mountwood Fitzgerald Park Resource Centre**

71-73 Maple House, Mounttown, Dun Laoghaire, Co. Dublin Tel: (01) 284 5722 e-mail: [reception@mountwood.ie](mailto:reception@mountwood.ie)

**Northside Centre for the Unemployed**

Glin Road, Bonnybrook, Dublin 17 Tel: (01) 847 9463 e-mail: [info@nucultd.ie](mailto:info@nucultd.ie)

**Northside Community Law and Mediation**

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

**North West Inner City LES**

42 Manor Street, Dublin 7. Tel: (01) 868 6333 e-mail: [info@nwicdes.ie](mailto:info@nwicdes.ie)

**South Inner City Community Development Association**

90 Meath Street, Dublin 8. Tel: (01) 453 6098 e-mail: [info@siccda.ie](mailto:info@siccda.ie)

**Southside Partnership LES**

137 Oliver Plunkett Road, Monkstown Farm, Dun Laoghaire, Co. Dublin Tel: (01) 284 1977 / 1800-200 501 e-mail: [info@southsideles.com](mailto:info@southsideles.com)

**Southside Partnership LES**

137 Oliver Plunkett Road, Monkstown Farm, Dun Laoghaire, Co. Dublin Tel: (01) 284 1977 / 1800-200 501 e-mail: [info@southsideles.com](mailto:info@southsideles.com)

**Southside Partnership DLR Ltd**

7 Rock Hill, Main Street, Blackrock, Co Dublin  
Tel: (01) 706 0100 e-mail: [finn.mcguirk@sspshp.ie](mailto:finn.mcguirk@sspshp.ie)

**SWIC Local Employment Centre**

Unit D, Digital Court, off Rainsford St. Dublin 8  
Tel: (01) 511 1260 Fax: (01) 511 1269  
e-mail: [info@swiclec.ie](mailto:info@swiclec.ie)

**Tallaght Centre for the Unemployed**

St. Dominic's Hall, Main Street, Tallaght, D 24  
Tel: (01) 451 2983 Fax: (01) 452 6094  
e-mail: [tcureception@gmail.com](mailto:tcureception@gmail.com)

**GALWAY****Ballinasloe Community Information Centre**

Emerald Hall, McNevin Road, Ballinasloe,  
Co. Galway Tel: (0909) 44390  
e-mail: [bsloecrc@gmail.com](mailto:bsloecrc@gmail.com)

**Galway Peoples Resource Centre**

St Clare's Walk, Merchant's Road, Galway  
Tel: 091 564 822 e-mail: [info@gmaol.com](mailto:info@gmaol.com)

**West Training & Development Ltd**

Mayoralty House, Merchants Road, Galway,  
Co. Galway. Tel: (091) 567 827  
e-mail: [breda.lymer@westtraining.ie](mailto:breda.lymer@westtraining.ie) /  
[info@westtraining.ie](mailto:info@westtraining.ie)

**KERRY****Tralee LES**

1-2 North Circular Road, Tralee, Co. Kerry  
Tel: 066-712 9675 e-mail: [info@traleeles.ie](mailto:info@traleeles.ie)

**KILKENNY****Co. Kilkenny VEC Adult Guidance Service**

Lower New Street, Kilkenny. Tel: 056-776 4448  
e-mail: [borourke.adultguidance@kkvec.ie](mailto:borourke.adultguidance@kkvec.ie)  
web: [www.kilkennyvec.ie](http://www.kilkennyvec.ie)

**Kilkenny CIC**

4 The Parade, Kilkenny. Tel: 0761 077 910  
e-mail: [kilkenny@citinfo.ie](mailto:kilkenny@citinfo.ie)

**Mill Family Resource Centre**

Main Street, Urlingford, Co. Kilkenny.  
Tel: (056) 883 8466 e-mail: [millfrmc@gmail.com](mailto:millfrmc@gmail.com)

**Kilkenny Job Club**

45 Friary Street, Kilkenny  
Co. Kilkenny. Tel: 056-775 6043  
e-mail: [kilkennyjobclub@gmail.com](mailto:kilkennyjobclub@gmail.com)

**LAOIS****SUIL (Supporting Unemployed in Laois)**

12 Colliers Court, Portlaoise, Co Laois  
Tel: (0502) 62732 Fax: (0502) 62736  
e-mail: [rotimiadebari@eircom.net](mailto:rotimiadebari@eircom.net)

**LEITRIM****Co. Leitrim Job Club, Leitrim Partnership,**

Church Street, Drumshambo, Co. Leitrim  
Tel: (07196) 41740 Fax: (07196) 41741  
e-mail: [leitrimjobclub@idco.ie](mailto:leitrimjobclub@idco.ie)

**LIMERICK****Limerick CIS,**

54 Catherine Street, Limerick, Co. Limerick  
Tel: 076-107 5780  
e-mail: [marion.browne@citinfo.ie](mailto:marion.browne@citinfo.ie) / [limerick@citinfo.ie](mailto:limerick@citinfo.ie)

**Limerick Resource Centre for the Unemployed**

9 Cecil Street, Limerick.  
Tel: (061) 213 718 e-mail: [lrcu@eircom.net](mailto:lrcu@eircom.net)

**Millennium Jobs Club**

Suite 3 Unit 9, Watch House Cross S.C., Kileely Rd.,  
Limerick. Tel: (061) 329133  
e-mail: [milleniumjobs6@gmail.com](mailto:milleniumjobs6@gmail.com)

**Moyross Community Enterprise Centre**

Moyross, Limerick, Co. Limerick.  
Tel: (061) 326 057 Fax: (061) 325 300  
e-mail: [mcecltd@moyross.ie](mailto:mcecltd@moyross.ie)

**Northside LES**

Unit 4, Watch House Cross S.C. Kileely, Limerick  
Tel: (061) 327 788 e-mail: [ayelverton@les.ie](mailto:ayelverton@les.ie)

**PAUL (People Action Unemployment Ltd)**

Unit 25A, Tait Business Centre, Dominic Street, Limerick.  
Tel: (061) 419 388 e-mail: [info@paulpartnership.ie](mailto:info@paulpartnership.ie)

**Our Lady of Lourdes Action Centre**

Greenfields Cross, Rosbrien, Limerick, Co. Limerick. Tel:  
(061) 228 596 e-mail: [caroline.clarke@lolcss.ie](mailto:caroline.clarke@lolcss.ie)

**Tait House Community Enterprise**

Tait House, Collins Ave, Roxboro Rd, Limerick  
Tel: (061) 415340 e-mail: [info@taithouse.ie](mailto:info@taithouse.ie)

**LONGFORD****Co. Longford Citizens Information Service**

Level One, Longford S.C., Longford  
Tel: 0761 075 890 e-mail: [longford@citinfo.ie](mailto:longford@citinfo.ie)

**Employment Development Information Centre**

Unit 11A2, Mastertech Business Park,  
Longford, Co. Longford. Tel: (043) 3347515  
e-mail: [infocentre@eircom.net](mailto:infocentre@eircom.net)

**Longford Community Resources**

Templemichael, Ballinalee Road, Longford,  
Co. Longford  
Tel: (043) 334 5555 e-mail: [enquiries@lcrf.ie](mailto:enquiries@lcrf.ie)

**Springlawn Residents & Community Dev. Group**

Community Resource Centre, 26 Springlawn,  
Co. Longford. Tel: 087 374 9950  
e-mail: [springlawnrcdq26@hotmail.com](mailto:springlawnrcdq26@hotmail.com)

**LOUTH****Co. Louth Supported Employment Partnership Ltd**

Park Street, Dundalk, Co. Louth.  
Tel: (042) 938 6718  
e-mail: [helen@employabilitylouth.ie](mailto:helen@employabilitylouth.ie)

**Drogheda Resource Centre**

7 North Quay, Drogheda, Co. Louth  
Tel: (041) 983 5754  
e-mail: [drcuinfo@eircom.net](mailto:drcuinfo@eircom.net)

## Finding Information

### Dundalk People's Centre

30 Clanbrassil Street, Dundalk, Co. Louth  
Tel: (042) 933 8820 e-mail: [info@drcu.ie](mailto:info@drcu.ie)

### MAYO

#### TACU Family Resource Centre

Credit Union House, Main St, Ballinrobe, Co. Mayo  
Tel: (094) 954 2908 e-mail: [ballinrobefrc@eircom.net](mailto:ballinrobefrc@eircom.net)

### MEATH

#### Meath Job Club

29 Flower Hill, Navan, Co. Meath  
Tel: (046) 9078968  
e-mail: [contact@meathjobclub.com](mailto:contact@meathjobclub.com)

#### Kells Peoples Resource Centre

Lord Edward Street, Kells, Co. Meath  
Tel: (046) 924 7161  
e-mail: [kprcmarcus@gmail.com](mailto:kprcmarcus@gmail.com)

### MONAGHAN

#### Clones Family Resource Centre

Unit 5, Clones Business Technology Park, Jubilee Rd,  
Co. Monaghan. Tel: (047) 52919  
e-mail: [development@clonesfrc.ie](mailto:development@clonesfrc.ie)

#### Farney Resource & Information Centre

The Work House, Shercock Road,  
Carrickmacross, Co. Monaghan  
Tel: (042) 9663454 e-mail: [farneyinfo@eircom.net](mailto:farneyinfo@eircom.net)

### OFFALY

#### Employability Midlands

Unit 53, The Bridge Centre., Tullamore, Co. Offaly.  
Tel: 057 932 3901  
e-mail: [tullamore@employabilitymidlands.ie](mailto:tullamore@employabilitymidlands.ie)

### SLIGO

#### Sligo Citizens Information Centre

Bridgewater House, Rockwood Parade, Sligo, Co. Sligo  
Tel: 0761 076 390 e-mail: [sligo@citinfo.ie](mailto:sligo@citinfo.ie)

### TIPPERARY

#### Knockanrawley Resource Centre

Knockanrawley, Tipperary Town, Co. Tipperary  
Tel: (062) 52688  
e-mail: [knockanrawley@eircom.net](mailto:knockanrawley@eircom.net)

#### North Tipperary LEADER Partnership

New Line, Roscrea, Co. Tipperary.  
Tel: (050) 523379 e-mail: [info@ntlp.ie](mailto:info@ntlp.ie)

### WATERFORD

#### Ballybeg Key Project

Parish Centre, Ballybeg, Waterford, Co. Waterford  
Tel: (051) 358 829  
e-mail: [keyproject@ballybegcdp.ie](mailto:keyproject@ballybegcdp.ie)

#### Co. Waterford LES

Lismore Business Park, Mayfield, Lismore, Co.  
Waterford  
Tel: (058) 58025 e-mail: [julie.odonnell@wlp.ie](mailto:julie.odonnell@wlp.ie)

### Waterford Citizens Information Centre

37 Lower Yellow Road, Waterford, Co. Waterford  
Tel: 0761 076 580 e-mail: [waterford@citinfo.ie](mailto:waterford@citinfo.ie)

### WESTMEATH

#### Dr. Stevens Centre

1st Floor, Block A, Irishtown Ctr, Athlone, Co.  
Westmeath  
Tel: (09064) 73001 e-mail:  
[drstevensresourcecentre@eircom.net](mailto:drstevensresourcecentre@eircom.net)

#### Mullingar Congress Centre

Harbour Court, Friarsmill Road, Mullingar, Co.  
Westmeath Tel: (044) 934 5060  
e-mail: [congresscentre@eircom.net](mailto:congresscentre@eircom.net)

### WEXFORD

#### Gorey Unemployment Centre

The Avenue, Gorey, Co. Wexford  
Tel: (053) 942 0037 e-mail: [gucl@eircom.net](mailto:gucl@eircom.net)

#### Raheen FRC

Clonroche, Enniscorthy, Co. Wexford  
Tel: (051) 428 805 e-mail: [frcoutreach@gmail.com](mailto:frcoutreach@gmail.com)

#### Wexford Local Development

Mill Park Rd., Enniscorthy, Co. Wexford.  
Tel: (053) 915 5864 e-mail: [info@wld.ie](mailto:info@wld.ie)

### WICKLOW

#### AEGIS

C/o Wicklow VEC, The Murrough Campus,  
Co. Wicklow. Tel: 0404 32651 e-mail: [nuala@wags.ie](mailto:nuala@wags.ie)

#### Carnew Training & Development Centre

Woolgreen, Carnew, Co. Wicklow.  
Tel: (053) 942 6555 e-mail: [info@camewtdc.ie](mailto:info@camewtdc.ie)

#### Wicklow Child and Family Project

The Mall, Wicklow, Co. Wicklow  
Tel: (0404) 64725 e-mail:  
[adminwcaedfwp@wicklowpartnership.ie](mailto:adminwcaedfwp@wicklowpartnership.ie)

#### Wicklow Trade Union Centre for the Unemployed

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

### NORTHERN IRELAND

#### Belfast Unemployed Resource Centre

45/47 Donegall Street, Belfast BT1 2FG  
Tel: (048) 909 6111  
e-mail: [info@burc.org](mailto:info@burc.org)

## Money Management and Tax

### Society of St. Vincent de Paul

Headquarters,  
91/92 Sean McDermott Street, Dublin 1  
Tel: (01) 838 6990 e-mail: [info@svp.ie](mailto:info@svp.ie)

### Central Revenue Information Office

Cathedral Street, Off O'Connell Street, Dublin 1.  
Tel: (01) 865 5000 Lo-Call: 1890 33 34 25  
e-mail: [catdr@revenue.ie](mailto:catdr@revenue.ie)

## One-Parent Family Support Organisations

### Barnardo's

Christchurch Square, Dublin 8  
Tel: (01) 453 0355 e-mail: [info@barnardos.ie](mailto:info@barnardos.ie)  
Call-Save: 1850 222 300

### One Family

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

### Treoir – National Information Centre for Unmarried Parents

14 Gandon House, Lower Mayor Street,  
Custom House Square, IFSC, Dublin 1.  
Tel: (01) 670 0120 Lo-Call: 1890 252 084  
e-mail: [info@treoir.ie](mailto:info@treoir.ie)

### One Parent Exchange Network (OPEN)

7 Red Cow Lane, Smithfield, Dublin 7  
Tel: (01) 814 8860  
e-mail: [enquiries@oneparent.ie](mailto:enquiries@oneparent.ie)

## Citizens Information

### Citizens Information Board

Ground Floor, George's Quay House,  
43 Townsend Street, Dublin 2  
Tel: 0761 079 000 e-mail: [info@ciboard.ie](mailto:info@ciboard.ie)

## Migrants Rights

### Migrants Rights Centre Ireland

37 Dame Street, Dublin 2  
Tel: (01) 889 7570  
e-mail: [info@mrci.ie](mailto:info@mrci.ie)

## Training and Education

### Aontas

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

### FIT – Fast-track to Information Technology

7a Bellevue Ind. Estate, Glasnevin, Dublin 9  
Tel: (01) 882 5570 e-mail: [info@fit.ie](mailto:info@fit.ie)

### Department of Education and Skills

Marlborough Street, Dublin 1  
Tel: (01) 889 6400 [info@education.gov.ie](mailto:info@education.gov.ie)

### National Adult Literacy Agency

Sandford Lodge, Sandford Close, Ranelagh,  
Dublin 6  
Tel: (01) 412 7900 e-mail: [info@nala.ie](mailto:info@nala.ie)

## Women's Groups

### National Women's Council of Ireland

100 North King Street, Smithfield, Dublin 7  
Tel: (01) 679 0100  
e-mail: [info@nwcii.ie](mailto:info@nwcii.ie)

### Women's Aid

5 Wilton Place, Dublin 2  
Dublin 7. Helpline: 01 678 8858  
Freephone: 1800 341 900  
e-mail: [info@womensaid.ie](mailto:info@womensaid.ie)

## Money Advice and Budgeting Service (website: [www.mabs.ie](http://www.mabs.ie))

County	Location of Service	Telephone
<b>Carlow</b>	Carlow Town	0761 072 070
<b>Cavan</b>	Cavan Town	0761 072 410
<b>Clare</b>	Ennis	0761 072 430
	Shannon	0761 072 790
	Cork City	0761 072 090
<b>Cork</b>	Mallow	0761 072 440
	Dunmanway	0761 072 450
	Charleville	0761 072 420
	Buncrana	0761 072 470
<b>Donegal</b>	Letterkenny	0761 072 460
	South Donegal	0761 072 480
	West Donegal	0761 072 650
	Tuam	0761 072 560
<b>Galway</b>	Galway South	0761 072 570
	Tralee	0761 072 190
<b>Kerry</b>	Kilcock	0761 072 590
<b>Kildare</b>	Newbridge	0761 072 600
	Kilkenny	0761 072 610
<b>Leitrim</b>	Ballinamore	0761 072 630
<b>Laois</b>	Portlaoise	0761 072 620
<b>Limerick</b>	Limerick City	0761 072 210
<b>Longford</b>	Longford Town	0761 072 640
<b>Louth</b>	Dundalk	0761 072 540
	Drogheda	0761 072 490
	Ballina	0761 072 660
<b>Mayo</b>	Navan	0761 072 680
<b>Meath</b>	Castleblaney	0761 072 690
<b>Monaghan</b>	Tullamore	0761 072 710
<b>Offaly</b>	Abbey Street	0761 072 720
<b>Roscommon</b>	Sligo Town	0761 072 730
<b>Sligo</b>	Thurles	0761 072 740
	Clonmel	0761 072 750
	Nenagh	0761 072 760
	Waterford City	0761 072 050
<b>Waterford</b>	Dungarvan	0761 072 770
	Mullingar	0761 072 700
<b>Westmeath</b>	Athlone	0761 072 400
	Wexford Town	0761 072 780
<b>Wexford</b>	Bray	0761 072 250
<b>Wicklow</b>	Arklow	0761 072 390

### Dublin MABS

Ballymun	0761 720 150	Fingal	0761 072 550
Blanchardstown	0761 720 330	Finglas/Cabra	0761 072 170
Cherry Orchard	0761 072 110	Tallaght	0761 072 370
Clondalkin	0761 072 270	Liffey South West	0761 072 350
Coolock	0761 072 510	Dun Laoghaire	0761 072 530
Crumlin	0761 072 500	North City	0761 072 520
Dublin South East	0761 072 520	North East	0761 072 290
Dorset Street	0761 072 510	Ballyfermot	0761 072 800
Dundrum	0761 072 310		

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