

Supporting Unemployed People



**Irish National  
Organisation of  
the Unemployed**

**FREE**  
24TH EDITION  
[www.inou.ie](http://www.inou.ie)

**WORKING FOR**

# **WORK**

---

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

---

**24th Edition**

also in this edition

**Back to Work Supports • JobPath • Intreo • Employability  
• Local Employment Service • Self-Employment Supports**

[www.inou.ie](http://www.inou.ie)



Twenty Fourth Edition

# WORKING FOR WORK

**Published by the  
Irish National Organisation of the Unemployed.**

Copyright © Irish National Organisation of the Unemployed.  
Extracts from this book may be used and photocopied  
(in credited form) without prior permission.

The contents of this book are intended as a guide only. While every effort is made to ensure accuracy in preparing material for publication no responsibility is accepted by or on behalf of the INOU for any errors or omissions in any of the material contained therein. The information contained in this publication does not purport to provide a legal interpretation of the law.

Irish National Organisation of the Unemployed  
Araby House, 8 North Richmond Street, Dublin 1, D01 WY49

Tel: (01) 856 0088

Websites: [www.inou.ie](http://www.inou.ie)

E-mail: [welfare@inou.ie](mailto:welfare@inou.ie)

[www.redundancy.ie](http://www.redundancy.ie)

1st Edition 1994, 2nd Edition 1995, 3rd Edition 1996, 4th Edition 1997, 5th Edition 1998, 6th Edition 1999, 7th Edition 2000, 8th Edition 2001, 9th Edition 2002, 10th Edition 2003, 11th Edition 2004, 12th Edition 2005, 13th Edition 2006, 13th Edition Updated (September) 2006, 14th Edition 2007, 15th Edition 2008, 16th Edition 2009, 17th Edition 2010, 18th Edition 2011, 19th Edition 2012, 20th Edition 2013, 21st Edition 2014, 22nd Edition 2015, 23rd Edition 2016, 24th Edition 2017.

ISBN: 978-1-901909-23-4

Design, Layout & Print (1994-2017) by Printwell Design, Dublin 3.

Tel: 01 855 0873 / 087 996 8832 [www.printwell.ie](http://www.printwell.ie)



## FOREWORD

The INOU is very pleased to publish the 24th 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 Robert Kelly, Ivor Quinn, Stephen Longmore as well as administrative assistants Ray Brennan and Amos Phillipson 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 Employment Affairs and 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 Employment Affairs and 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 September 2017. 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



## 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 216 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 QQI 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** printed 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.

# CONTENTS

## CHAPTER 1 Social Welfare Payments

The Department of Employment Affairs and Social Protection	2
Your Family and Social Welfare	4
Social Insurance Payments	6
Social Assistance Payments	11
Jobseeker's Payments	17
Breaking your claim	38
The Appeals System	43

## CHAPTER 2 Coping with Poverty

Supplementary Welfare Allowance (SWA)	48
Applying for Supplementary Welfare Allowance	55
SWA Appeals	57
Medical Cards	59
Housing / Rent Supplement	61
Housing Assistance Payment (HAP)	68

## CHAPTER 3 Looking for Work

Intro/Department of Employment Affairs and Social Protection	72
Job Clubs	76
JobPath Employment Services	77
Help with Getting a Job	79
Other Sources of Information on Jobs	81
Applying for jobs	81

## CHAPTER 4 Welfare to Work

Intro – Department of Employment Affairs and Social Protection	87
JobPath Employment Services	88
Jobseekers Payment Pending Wages	90
Jobseekers Fast-track	95
Working and Claiming a Social Welfare Payment	96
Working and Jobseekers Payments	97
Jobseeker's Benefit and Part-time Work	98
Jobseekers Allowance and Part-time Work	101
Self-Employment and Jobseekers Payments	104
Jobseekers Payments and Qualified Adult Working	106
One-Parent Family Payment and Work	110
Jobseeker's Transitional Payment	114
Working and Claiming a Disability Payment	118
Illness Benefit and Work	123
Invalidity Pension and Work	128
Partial Capacity Benefit	130
Work Experience	138
Family Income Supplement (FIS)	156
Back to Work Family Dividend (BTWFD)	160
Back to Work Enterprise Allowance (BTWEA)	164

## **5** CHAPTER 5 Income Tax and Social Insurance

Universal Social Charge (USC)	180
Pay Related Social Insurance (PRSI)	182
Tax and Social Welfare	182
Paying Tax	183
Tax Credits and Tax Bands	183
PAYE	184
Income Tax Rates and Bands	184

## **6** CHAPTER 6 Training and Education Options

JobPath	186
SOLAS	188
Traineeship Programme	189
Apprenticeships	190
Training for People with Disabilities	192
Training for Young People	193
National Youthreach Programme	193
Local Training Initiatives (LTIs)	194
Adult Education Guidance Initiative (AEGI)	194
Vocational Training Opportunities Scheme (VTOS)	194
Post Leaving Certificate Programme (PLC)	197
Back to Education Initiative (BTEI)	197
Back to Education Allowance (BTEA)	198
FIT (Fastrack to Information Technology)	206
Skillnets	206
Springboard Initiative	207
ICT Skills Conversion Programme	208

## **7** CHAPTER 7 Finding Information

Local Employment Services (LES)	210
Job Clubs Areas	210
Housing Services	211
INOUE Affiliate Organisations	211
Money Management and Tax	215
One-Parent Family Support Organisations	215
Citizens Information Service	215
Migrants Rights	215
Training and Education	215
Women's Groups	215
Money Advice and Budgeting Service (MABS)	216

<b>Index</b>	217-218
--------------	---------



## CHAPTER 1

# Social Welfare Payments

	Page
<b>The Department of Employment Affairs and Social Protection</b>	<b>2</b>
<b>Your Family and Social Welfare</b>	<b>4</b>
<b>Social Insurance Payments</b>	<b>6</b>
<b>Social Assistance Payments</b>	<b>11</b>
• The Means Test	12
<b>Jobseekers Payments (JB and JA)</b>	<b>17</b>
• How to qualify for JA or JB	18
<b>Employment Services for Jobseekers</b>	<b>19</b>
• Intreo – Services and Supports to Jobseekers	19
• JobPath – Employment Services for Jobseekers	21
• Genuinely Seeking Work (JB and JA)	21
• Penalty Rates of Payment (JB and JA)	22
• Working and Claiming a Jobseeker’s Payment	23
– Working on Sunday (JB and JA)	23
<b>Jobseekers Benefit (JB)</b>	<b>23</b>
– Duration of Payment	24
– Linking Jobseeker’s Benefit Claims	24
– Re-qualifying for Jobseeker’s Benefit	25
– PRSI Requirements	26
– Wage Band Limits	26
– Reduction in Payment	27
– Optional Jobseeker’s Allowance	27
– Spouse claiming their own payment	27
– Education	27
<b>Issues that may affect your claim</b>	<b>27</b>
<b>Jobseekers Benefit and Europe</b>	<b>28</b>
<b>Jobseekers Benefit and Redundancy</b>	<b>29</b>
<b>Moving from Jobseekers Benefit to Jobseeker’s Allowance</b>	<b>32</b>
<b>Jobseeker’s Allowance</b>	<b>32</b>
– Habitual Residence Condition (HRC)	34
– Disqualification from payment	34
– How to apply for Jobseekers Benefit or Jobseekers Allowance	35
<b>Breaking your claim</b>	<b>38</b>
<b>Collecting your payment</b>	<b>38</b>
<b>The Appeals system</b>	<b>43</b>

## 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 Employment Affairs and 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 Employment Affairs and Social Protection—(DEASP)

The Department of Employment Affairs and Social Protection (DEASP) 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, for more information on these supports visit [www.welfare.ie](http://www.welfare.ie) and [www.hse.ie](http://www.hse.ie) :

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
- Health and Safety Benefit
- Invalidity Pension (IP)
- Carer's Benefit
- Widow's/Widower's/Surviving Civil Partner's Contributory Pension
- Treatment Benefit
- Guardian's Payment (Contributory)
- Adoptive Benefit
- State Pension (Transition)
- State Pension (Contributory)
- Paternity Benefit
- Partial Capacity Benefit (PCB)

## 2. Social Assistance Payments

- Jobseeker's Allowance (JA)
- Guardian's Payment (Non-Contributory)
- One-Parent Family Payment (OPFP)
- Disability Allowance (DA)
- Carer's Allowance
- Widow's/Widower's/Surviving Civil Partner's Non-Contributory Pension
- State Pension (Non-Contributory)
- Blind Person's Pension
- Farm Assist
- Fuel Allowance (See page 178)
- Family Income Supplement (FIS)

## 3. Supplementary Welfare Allowance Payments

- Basic Supplementary Welfare Allowance Payments
- Rent Supplement
- Urgent Needs Payments
- Exceptional Needs Payments

## 4. Health Service Executive Service 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 receive a payment for yourself, which is called the Personal Rate of payment. You may also receive extra payments for adult and child dependants – called Qualified Adult and Qualified Child payments.

### Qualified Adult

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

- **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 qualified adults do not have to satisfy the Habitual Residence Condition in their own right for you to receive a payment for them.

**Separate Payments/Individualised Payments** — If you are a Qualified Adult and you feel that your spouse, civil partner or cohabitant is not making sufficient contribution towards your maintenance you can ask at the local Intreo Centre/Branch Office for “Separate Payments”. This means that the Personal Rate and 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:

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

- **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 Qualified Child. This does not apply to Jobseeker's Allowance or Disability Allowance.
- **Half-Rate payment:** If you are in receipt of Jobseeker's Benefit, Illness Benefit, Occupational Injury Benefit 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 Qualified Child. This does not apply to Jobseeker's 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 Qualified Child. This does not apply to Jobseeker's Allowance or Disability Allowance.
- **Leaving Education:** If your child is 18 years of age or over, you can continue to receive a payment for them for three months after they leave second-level education or finish the Leaving Certificate. However, if your child is in receipt of a social welfare payment in their own right you will not receive a payment for them.
- **In Education:** You can apply for a 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.

**Qualified Child – 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 payment (including Family Income Supplement (FIS) or Back to Work Family Dividend (BTWFD));
- You pay at least €30 maintenance each week per child or provide an equivalent amount of support

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

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

### Both Partners Claiming a Jobseeker's Payment

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

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

If both persons of a couple wish to claim Jobseeker's Allowance, both persons of the couple can claim as individuals if they are both Genuinely Seeking Work – see the Genuinely Seeking Work condition in this chapter. Although the couple will not end up with any more money, in this instance, they may have more options open to them if they are both registered as unemployed. If both members of a couple are signing on for a Jobseeker's Allowance payment they can both be 'activated' and referred to any appropriate training, re-training, education or employment support, including referral to and engagement with JobPath.

### Jobseeker's 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.

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

## Social Insurance Payments

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

The Department of Employment Affairs and Social Protection keeps a record of all social insurance payments, both paid and credited, under your Personal

Public Service (PPS) number. Your PPS number is 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 do not pay PRSI contributions, but receive credited contributions for the duration of the training course provided they had paid or credited contributions prior to commencing the course/scheme.

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

#### Social Insurance Payments – Class A

- Jobseeker’s Benefit (JB)
- Illness Benefit (IB)
- Occupational Injuries Benefit (OIB)
- Disability Benefit (Incapacity Supplement)
- Maternity Benefit
- Guardian’s Payment (Contributory)
- Invalidity Pension (IP)
- Widow/er’s or Surviving Civil Partner’s Contributory Pension
- Carer’s Benefit (CB)
- Partial Capacity Benefit (PCB)
- State Pension (Contributory)
- Treatment Benefit
- Adoptive Benefit
- Health and Safety Benefit
- Paternity Benefit

**PRSI Class S** – This applies to self-employed people, including certain company directors, certain persons in receipt of Approved Retirement Funds (ARF’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)
- Maternity Benefit
- Guardian’s Payment (Contributory)
- Adoptive Benefit
- Paternity Benefit
- Treatment Benefit
- Invalidity Pension (from December 2017)
- Widow/er’s or Surviving Civil Partner’s Contributory Pension

Access to additional PRSI benefit based supports may be announced in the latter part of 2017, please check the INOU website for more information [www.inou.ie](http://www.inou.ie).

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

## Claiming a Social Insurance Payment

### Social Insurance – 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.

### Social Insurance – Benefit Year

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

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

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 2017	1st Jan. 2015 – 31st Dec 2015
1st Monday in January 2018	1st Jan. 2016 – 31st Dec 2016
1st Monday in January 2019	1st Jan. 2017 – 31st Dec 2017

- **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 2017 will use 2016 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. Contributions paid at PRSI Classes S, J, K or M do 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 unless you have paid another Class of contribution in the last two contribution years.

### ● 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 Job-seekers, 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 previously paid 260 weeks PRSI in either employment or self-employment if becoming a voluntary contributor before 6 April 2013.
- have previously paid 364 weeks PRSI in either employment or self-employment if becoming a voluntary contributor between 6 April 2013 and 5 April 2014.
- have previously paid 468 weeks PRSI in either employment or self-employment if becoming a voluntary contributor between 6th April 2014 and 5th April 2015.

- have previously paid 520 weeks PRSI in either employment or self-employment if becoming a voluntary contributor on or after 6 April 2015 **and**
- apply within 60 months of the end of the contribution year during which you last paid compulsory insurance or you were last awarded a credited contribution **and**
- can select to pay Voluntary Contributions from the week immediately after they last paid a compulsory PRSI contribution as an employed or self-employed contributor **OR**
- can elect to pay Voluntary Contributions from **the commencement of any subsequent contribution year of their choice, within the time period covered by their admittance.**
- The payment of the voluntary contribution in respect of any particular year will be within twelve months of the date of issue of notification of the amount of voluntary contribution due by him or her, or as specified *“if the Minister is satisfied that there is good cause for late payment”*.

### Non-payment of PRSI by an employer

If you have been employed and you are made redundant or have simply lost your job, your PRSI contributions paid during employment may qualify you for a social insurance payment such as Jobseeker’s 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 Employment Affairs and Social Protection following an investigation.

### Credits

#### Homemaker’s Scheme

From 6th April 1994, if you left the workforce for a long period of time to care for a child/ren under 12 years of age, or to look after an incapacitated person, you may qualify to have this period disregarded for the purpose of pension calculation. You must have paid a PRSI contribution that would cover you for the State Pension (Contributory) and satisfy all scheme conditions. You should register as a homemaker in the year after you leave the workforce. Applications for Carer’s Allowance/Benefit and 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. If a person first commenced employment in another European Union Member State, Pre-Entry Credits (PECs) should be awarded prior to the first contribution paid in that Member State and not their first contribution paid in Ireland.

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

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

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

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

Social 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 a Qualified Adult or Qualified Child your spouse, civil partner or cohabitant’s means will determine whether or not you qualify for an increased payment.

Check with your local Intreo Centre/Branch Office 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 Employment Affairs and 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 not cohabiting and have a qualified child
- satisfy 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 (OFP)
- Disability Allowance (DA)
- Carer's Allowance (CA)
- Family Income Supplement (FIS)
- Fuel Allowance – (See page 178)
- State Pension (Non-Contributory)
- Blind Persons Pension
- Farm Assist
- Guardian's Payment (Non-Contributory)
- Widows/Widowers or Surviving Civil Partner's (Non-Contributory) Pension

### The Means Test

All social assistance payments are means-tested but the means test can differ depending on the type of payment you are applying for. 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 civil partner
- Parental income if you are 24 years of age or under and living in your parents' home

### Means Test – Cash income

This can include any income you or your spouse, civil partner or cohabitant receive from employment, pensions, rental income from property or the short-term letting on land owned.

#### Income not assessed for the means test

- Payments from the Dept. of Employment Affairs and Social Protection
- Child Benefit from another EU member State
- Supplementary Welfare Allowance (SWA) payments
- Rent Supplement or Mortgage Interest Supplement
- Income earned under certain schemes in Gaeltacht areas
- Income from certain non-profit making charitable organisations
- Income from the HIV Haemophilia Fund and the Hepatitis C Fund
- Any amount received as a training allowance while undergoing a course of rehabilitation training by an organisation approved by the Minister for Health
- 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)
- Foster Care Allowance (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 ETBs (Educational & Training Boards) payments made to your spouse, civil partner or cohabitant.

### Means Test – Income disregards

There are certain disregards allowed on income, for example, if you make a claim for Jobseeker's Allowance and your spouse is working then their PRSI, pension contributions and union subscriptions 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.

### Means Test – Pensions

The value of a pension fund is only assessable for means when a person has access to the pension fund. Any benefits in the form of a regular payment will be treated as income for means purposes. The value of any cash otherwise available from a pension fund will be assessed on the basis of the capital valuation of that fund. 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.

### Means Test – Property

The Department will assess the capital value of any property you or your spouse, civil partner or cohabitant own, including any second home, holiday home, unoccupied property, 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).

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

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

Capital	Weekly Means Assessed
First €20,000	Disregarded
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.

### **Means Test – 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.

### **Means Test – Benefit and Privilege**

If you apply for Jobseeker's Allowance or Supplementary Welfare Allowance (SWA) and you are under 25 years of age 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 qualified 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 the following is counted when assessing Benefit and Privilege - insurable employment, self-employment, income 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 an age related Jobseeker's Allowance, which would normally be €102.70. He lives with his parents and two school going siblings. His mother does not work and his father has net (after tax, etc.) earnings of €900 a week.

Benefit and Privilege is calculated as follows: **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

**Jobseekers Allowance: (€102.70 - €41.90)** €61.19

Please note: John's JA payment is €60.70 per week. The maximum personal rate payable to 18-24 years is €102.70.

- Benefit and Privilege does not apply to persons claiming One-Parent Family Payment or Disability Allowance who are living in their parent's home.
- If a person's only source of income is from their parents and the 'assessable means' from that parental income is so high that their payment would be less than €40, they will receive a minimum payment of €40 per week. However, if the 'assessable means' from parental income is so high that their payment would be €0, then they will not be entitled to any payment.

## 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 Jobseeker's payments you must be:

- unemployed (fully unemployed or unemployed for at least 4 days in 7)
- aged between 18 and 66 for Jobseeker's Benefit and Jobseeker's Allowance
- available for and capable of full-time work
- Genuinely seeking full-time work
- Willing to accept any reasonable offer of education, training, re-training or work experience recommended by the Department of Employment Affairs and Social Protection, or any persons appointed by the Minister for Employment Affairs and Social Protection, which is appropriate to your circumstances, this includes referral to and engagement with JobPath and LES.

### 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)

## Jobseekers – Change in Circumstances

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

- Taking up any paid employment of any sort;
- Engaging in self-employment;
- Taking up voluntary work\* (requires DEASP approval);
- Finding employment on an approved employment programme/training scheme;
- Claiming and receiving any other social welfare benefit or assistance;
- Returning to education (including full-time or part-time);
- Leaving the country, including holidays or emergency absences;
- Any changes in your family circumstances that may affect your payment, i.e. if a qualified child moves out of the family home or if your spouse, civil partner or cohabitant takes up employment;
- If you are unable/unfit to take up employment.

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

## Jobseeker's – Overpayment

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

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

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

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

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

**Important:** The Department of Employment Affairs and 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.

Please see the 'Overpayments' section of this chapter for information on proposed changes allowing for the publication of names and addresses of people who are found guilty of Social Welfare Fraud following prosecution.

**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.

## Employment Supports for Jobseekers

### 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 Jobseeker's payment; see the following pages for more information on Penalty Rates.

## The Local Employment Service (LES)

The LES is an employment activation service which provides jobseekers with a one-to-one career path planning and placement service. LES provides a personalised service, based on your individual needs as outlined in Employment Support Services above.

The Local Employment Service can provide you with support in a number of ways including:

- helping you find employment;
- guidance sessions;
- providing information;
- helping you develop a career plan;
- identifying job opportunities; and
- identifying training and educational supports.

Some offices provide weekly jobseeker support networks, organise networking events with employers and email weekly job alerts.

You may be referred to the LES through the Department of Employment Affairs and Social Protection's activation measures or you may engage directly with the service yourself. See chapter 7 for details of your nearest LES.

## EmployAbility

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

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

The range of supports provided include:

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

Employment support is provided when accessing vacancies and applying for jobs. It also includes matching skills with the employers' needs, work experience placements, finding employers and assistance with integrating into the workplace. EmployAbility provides access to support services when required to maintain employment and advice on employment benefits and entitlements.

For more information about EmployAbility, and to locate your nearest EmployAbility office, see chapter 7 or visit their website: [www.employability.ie](http://www.employability.ie)

### **JobPath – Employment Services for Jobseekers**

JobPath is an employment activation measure to support people 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

Participation in JobPath is compulsory, there is a requirement that the unemployed person engages with the JobPath provider. Please see Chapter 4 for more information on JobPath.

### **Jobseekers – Qualifying Conditions**

#### **Jobseeker's Payments - 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, work experience or education to improve your prospects of finding employment
- Able to show that you have, in the relevant period, taken reasonable steps which offer you the best prospects of getting employment. You will be expected to use all available services and supports to help you seek employment, see Chapter 3, and have proof of your job seeking efforts.

#### **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 Employment Affairs and 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 good cause, to avail of suitable education, training or development opportunities or specified employment programmes and schemes, which are considered appropriate to your circumstances and which are agreed with the Intreo Centre or employment service providers contracted by the Minister for Social Protection.

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

#### Jobseekers Benefit (from 9th March 2017)

Personal JB rate	Reduced to
€ 86.70	€ 67.20
€124.60	€ 96.20
€151.20	€116.90
€193.00	€149.00

#### Reduced Payment Rates – Reduced Payment Rates Jobseeker's Allowance (from 9th March 2017):

Personal JA rate	Reduced to
€193.00	€149.00
€147.50	€114.80
€102.70	€77.70

### 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 Employment Affairs and 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

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

### Penalty Rates – Appeals

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 Employment Affairs and 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 Employment Affairs and 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)

**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 Jobseeker's Allowance.

**Jobseeker's 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 half 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 jobseekers who are out of work, have enough PRSI contributions (see following pages) to qualify for the payment and satisfy the 'Genuinely Seeking Work' condition.

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 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:	€193.00
Qualified Adult:	€128.10
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.

#### Jobseeker's Benefit – Duration of payment:

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

**6 Months** – 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 your 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 spouse, civil partner or cohabitant 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 qualified child).

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
- Community Employment
- ETB
- Tús

(Periods of up to 2 years are disregarded when determining the break between two Jobseeker’s Benefit claims where the person was on **VTOS**.)

**Jobseeker’s Benefit – 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 Employment Affairs and Social Protection (DEASP) 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**

- 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 2017 the Relevant Tax Year is 2015.

Average weekly Earnings	Weekly payment for new claims		
	Personal Rate	Qualified Adult	Each Child*
Less than €150	€ 86.70	€83.00	€29.80
€150 - €219.99	€124.60	€83.00	€29.80
€220 - €299.99	€151.20	€83.00	€29.80
€300 or more	€193.00	€128.10	€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 relevant tax year you may find it more financially beneficial to claim an optional Jobseeker's Allowance payment or have your spouse, civil partner or cohabitant claim for you as a Qualified Adult. 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 Jobseeker's Allowance payment instead of reduced rate of Jobseeker's Benefit. The full Personal Rate of Jobseeker's Allowance (JA) is €193. 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 Employment Affairs and Social Protection. The exceptions to this disqualification for holiday periods are for:

- persons aged 18-21 years 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;
- Persons on Youthreach who complete their Junior Certificate/Leaving Certificate or on Youthreach and leave 2nd level education.

### **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 Employment Affairs and Social Protection's Designated Person (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 cohabitant may have. Any monies paid to you through an SWA payment will be recovered from the Department of Employment Affairs and 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 Employment Affairs and 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 does not result in your former employer giving you your P45, you can ask to complete form IA49 at your local Intreo Centre/Branch 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. Completing 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 Employment Affairs and Social Protection's Designated Person (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 – i.e. 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. If you transfer your payment abroad, you must be available for and genuinely seeking full-time employment in the country you live in. Ask your local Intreo Centre/Branch 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 Allowance – 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 condition. You are reasonably expected to look for work immediately after you have received notice of any intention to make you redundant, and may be asked for proof of such efforts. You are also expected to be genuinely seeking work immediately after your redundancy, there is no facility to take 'time out' or 'time off' from job seeking following a redundancy.

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

People in receipt of Jobseeker's Benefit can be called for interview by the Department of Employment Affairs and Social Protection to determine if they are meeting the GSW requirements in accordance with the Department's guidelines. If 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 can 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 a Penalty Rate reduction – you may be able to seek a means tested Supplementary Welfare Allowance (SWA) payment 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 receive a redundancy payment of over €50,000. The disqualification period can be from one week up to nine weeks, depending on the amount of redundancy you receive.

If you intend to use some of the redundancy payment to clear or reduce debts, the Department may offset these debts against the amount received before deciding on any period of disqualification. Arrears of mortgage or rent, arrears of telephone/electricity/gas bills, debts to moneylenders can 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.

**Jobseekers Benefit – Failure to disclose information**

Persons in receipt of Jobseeker's Benefit are required to advise the Department of Employment Affairs and 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 avail of suitable education, training or development opportunities or specified employment programmes and schemes, which are considered appropriate to your circumstances and which are agreed with the Intreo Centre or employment service providers contracted by the Minister for Employment Affairs and Social Protection.

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

You may receive an additional payment for your spouse, civil partner or cohabitant (Qualified Adult) and any qualified children under the age of 18, or 18-22 if in full-time education. 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.

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

Main Claimant:	€193.00
Qualified Adult:	€128.10
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 qualified 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 period of 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.

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 (increasing to €193 from September 2017). Any ‘assessable means’ that participants have are deducted from this rate.

JA maximum weekly rates for people aged 26+			
Personal Claimants	Rate	Increase for a Qualified Adult	Increase for a Qualified Child
Maximum Rate	€193.00	€128.10	€29.80

JA maximum weekly rates for people under 26			
Personal Claimants	Rate	Increase for a Qualified Adult	Increase for a Qualified Child
Maximum Rate			
18-24	€102.70	€102.70	—
25	€147.80	€128.10	—

## Issues that may affect your claim

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 Employment Affairs and 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 Employment Affairs and Social Protection from any arrears accrued in the processing of your Jobseeker's Allowance claim.

### Jobseeker's Allowance – Payment while job seeking 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 Employment Affairs and Social Protection to determine if they meet the GSW requirements in accordance with the Department's

guidelines. If you are not genuinely seeking work your claim can be refused and payment can be stopped. If this happens you can appeal this decision and seek a Supplementary Welfare Allowance (SWA) payment while making your appeal.

If you are refused a Jobseeker's Allowance payment on 'GSW' grounds and you apply for an SWA payment pending the outcome of your appeal the Department of Employment Affairs and 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 Employment Affairs and Social Protection to decide if a person is 'Genuinely Seeking Work' when applying for a SWA payment under those circumstances. If the Department of Employment Affairs and Social Protection decides that you are not genuinely seeking work they could refuse your application for an SWA payment.

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

Persons in receipt of Jobseeker's Allowance are required to advise the Department of Employment Affairs and 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 can appeal this decision.

### – Jobseeker's Allowance – Penalty Rates

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

partment 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 (SWA) scheme. Applications for SWA payments should be made to the Department of Employment Affairs and Social Protection.

### EU Workers

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)

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 DEASP Designated Person 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. There is no automatic entitlement to a Basic Weekly SWA payment while awaiting the outcome of an appeal decision. Any such application can be refused unless new evidence is presented in support of any 'new' SWA application.
- If you are refused a payment, your spouse, civil partner or cohabitant may be able to make a claim for themselves and any qualified children in their own right.

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 Employment Affairs and 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. Depending on your circumstances, for example where you are working full time or when an insurance claim has been settled, you may have to pay some or all of this back at a later date. 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 a request pertains to material you could reasonably be expected to provide where it is relevant and appropriate to the processing or administration of your Jobseeker's claim.
- You fail to attend meetings or interviews with DEASP 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 Employment Affairs and Social Protection, including Community Employment, Gateway and TÚS, without just cause or good reason
- You refuse a suitable job offer or a suitable offer of training, re-training, education or work experience, this includes 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.

## 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 your local Intreo Centre/Branch Office two weeks in advance of your departure. You must give a minimum of 10 days’ notice, and you cannot apply more than 21 days in advance. You can apply in person at your local Intreo Centre/Branch Office or online through the [www.welfare.ie](http://www.welfare.ie) website.

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 may be closed and you may have to make a new application when you return.

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

The Department of Employment Affairs and 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 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 Intreo Centre/Branch Office in advance that you are taking up work.

### Collecting your payment

All Jobseeker’s payments are paid through the Post Office. The payment is made using your Public Services Card (PSC). 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 are 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 (PSC)

The Department of Employment Affairs and Social Protection has issued Public Services Cards which will enable holders to collect social welfare payments.

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 strip 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 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 Employment Affairs and 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 Employment Affairs and Social Protection for a Basic Weekly Supplementary Welfare Allowance (SWA) payment or an Exceptional or Urgent Needs payment (these are means tested) while you are attempting to resolve the issue.
- Contact the INOUE 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.

## Overpayments

### Social Welfare, Pensions and Civil Registration Bill 2017:

At the time of publication the Social Welfare, Pensions and Civil Registration Bill 2017 is currently before Dáil Éireann. Please visit the INOU website, [www.inou.ie](http://www.inou.ie), for updates in relation to the bill.

#### The bill provides for:

- the publication of the name and address of every person convicted of a relevant offence during the relevant period concerned; and
- the publication of particulars of the relevant offence in respect of which the person has been convicted;

#### A relevant offence means an offence:

- under this Act (and regulations made under it); or
- under the Criminal Justice (Theft and Fraud Offences) Act 2001 in so far as the offence relates to, or is connected with, obtaining or establishing entitlement to payment of any benefit for the person charged or any other person (including obtaining or establishing entitlement to such payment which is in excess of that to which the person charged or other person is or was entitled);

#### The details published will include information on:

- any fine or other penalty imposed by a court in respect of the conviction concerned, whether imposed by the court in which the person was convicted or by a court in which an appeal against the conviction, or fine or other penalty imposed in respect of the conviction, was finally determined;
- a description of the act or omission in respect of which the person was charged and of which he or she was convicted;
- the amount overpaid pursuant to the act or omission; and
- the plea entered by the person when charged with the offence in respect of which he or she was convicted;

#### Publication:

The Department of Employment Affairs and Social Protection will have the list published every three months;

- the period beginning on the 1st day of January 2018 and ending on the 31st day of March 2018; and
- each subsequent period of 3 months commencing on the 1st day of April 2018.

The list will be removed from publication by the Department of Employment Affairs and Social Protection after each 3 month period.

#### Appeals:

Where a person appeals a conviction the name, address of the person convicted or details of the offence will not be published until the appeal has been finally determined, where the conviction stands.

#### Disqualification or Fine:

The bill does not provide for the imposition or application of any additional disqualification period or additional fine with respect of any conviction.

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 overpayment has been assessed against you and how the Department of Employment Affairs and Social Protection (DEASP) proposes to recover the money from you.

### **Overpayment – Automatic 15% Deduction from payment**

Where an overpayment 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 DEASP in repaying any monies. The Department will consider your representations before making a final decision.

### **Overpayment – Reduction or Cancellation**

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

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

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

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

### **Overpayments – Offsetting Overpayments**

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

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

You can appeal such a 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 overpayment against any alternative entitlement you may have had.

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

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

A revised decision on a person's entitlement may also result in an overpayment. If the revised decision is appealed, the resulting overpayment may be affected by the outcome of the appeal (e.g. if the appeal is successful this may result in the overpayment being cancelled). The overpayment itself is not separately appealable.

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

Where the Department of Employment Affairs and Social Protection has determined that a person has been overpaid, and that person is no longer in receipt of a social welfare payment, the Department can seek to recover any outstanding overpayment/debt by means of a deduction from the person's wages directly from their employer. Deductions of up to 15% can be made from your earnings (under section 15 of the Social Welfare and Pensions (Miscellaneous Provisions) Act 2013).

### **Overpayments – Attachment of Bank accounts**

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



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

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

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

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 Social Welfare Appeals Office 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.

### Appeals – Review of a Decision

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

- You have new or additional information which was not available to you or the Deciding Officer/Designated Person at the time of the original decision, which if it 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 a point of fact or law.

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 Employment Affairs and Social Protection's Designated Person (formerly known as a Community Welfare Officer, CWO). You are not automatically entitled to a Supplementary Welfare Allowance (SWA) payment and each case is assessed on an individual basis.

The type of payment and amount you receive will depend on your individual circumstances. There are certain circumstances under which 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 where currently in payment, a Mortgage Interest Supplement – see Chapter 2.

### **Appeals – 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 Employment Affairs and Social Protection on questions relating to entitlement to social welfare payments and insurability of employment under the Social Welfare Acts,

**and**

- Department of Employment Affairs and 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. An Appeals Officer is independent of the Department and will look at your claim to determine if you qualify for a payment in accordance with the legislation. Appeals Officers must decide cases in accordance with Social Welfare Legislation, as applied to the facts before them in each individual case.

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

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

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

- Ask for the decision in writing, you are entitled to receive this.
- Submit a request, in writing, to the Department of Employment Affairs and Social Protection asking for a review of their original decision based on all the relevant information and facts available.
- If your request for a review is refused or if the review is unsuccessful you may be able to lodge an appeal with the Social Welfare Appeals Office.
- If you lodge an appeal with the Social Welfare Appeals Office you can make a request for a Basic Weekly payment under the SWA scheme pending the outcome of your appeal. There is no automatic entitlement to a Basic Weekly SWA payment while awaiting the outcome of an appeal decision.

Any such application can be refused unless new evidence is presented in support of any 'new' SWA application.

- If you are refused a payment, your spouse, civil partner or cohabitant may be able to make a claim for themselves and any qualified children in their own right.

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 DEASP 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. Depending on your circumstances, for example where you are working full time or when an insurance claim has been settled, you may have to pay some or all of this back at a later date.

### Appeals – 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 summary decision on your claim based on the documentary evidence on the file.

Appeals forms are available from your local Intreo Centre 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. Locall: 1890 747 434.

### Appeals – 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 Employment Affairs and 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 from 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 Intreo Centre/Branch Office that dealt with your claim. Ask for this in writing under the Freedom of Information Act (FOI) when making the request. You are legally entitled to any information the Department has used in deciding your case.
- You should meet with your representative/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 and the complexity of your case.
- If new evidence becomes available after the appeal, relating to the period which was under appeal, you can ask for the case to be reviewed by the Appeals Officer.
- 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, but only 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 by the Chief Appeals Officers is unsuccessful, or if any review carried out by the Chief Appeals Officer is unsuccessful, you may be able to 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.



---

**CHAPTER 2****Coping with Poverty**

<b>Coping with Poverty</b>	<b>48</b>
<b>Supplementary Welfare Allowance Scheme (SWA)</b>	<b>48</b>
• Types of payment	49
• Who is eligible for a payment	49
• Assessment of savings/capital	50
• Decisions on payment	50
• Refusal of payment	51
• Basic weekly payment	51
• Overpayments and repayments	52
• Exceptional Needs Payments (ENPs)	53
• Back to School Clothing and Footwear Allowance Scheme	54
<b>Applying for Supplementary Welfare Allowance</b>	<b>55</b>
• SWA payments – How to apply	55
• SWA other qualifying conditions	55
<b>SWA Appeals</b>	<b>57</b>
• Decisions	57
• Seeking a Review	58
• Social Welfare Appeals Office	58
<b>Medical Cards</b>	<b>59</b>
<b>Housing</b>	<b>61</b>
• Rent Supplement	61
• Additional Household Income	63
• Housing Assistance Payment (HAP)	68

## 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 – including engagement with JobPath, or you declined any other appropriate intervention as recommended by Department of Employment Affairs and 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, through no fault of their own.

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
- Back to School Clothing and Footwear Allowance
- Mortgage Interest Supplement\*
- Heating Supplement
- Diet 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; **and**
- Satisfy the Habitual Residence Condition (HRC); **and**
- Have applied for all possible benefits or assistance from either the Department of Employment Affairs and Social Protection or other appropriate state agency; **and**
- 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; **and**
- Have registered with Department of Employment Affairs and Social Protection / Intreo if you are of working age; **and**
- Have positively engaged with the Department in pursuing any training, education, work experience or activation measures, including engagement with JobPath, as recommended by an official of the Department; **and**
- Satisfy the Department of Employment Affairs and 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 €50
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 DEASP officials is subject to legislation.
- Each application for an SWA payment must be treated as an individual application in its own right. DEASP 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 Employment Affairs and 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 you may be able to seek an SWA 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 a 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 a 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

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 a decision by a Deciding Officer in relation to your 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 from 13<sup>th</sup> March 2017

Personal rate	Basic Supplementary Welfare Allowance*	
	Qualified Adult	Qualified Child
€191	€128.10	€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 26 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 22<sup>nd</sup> birthday.*

### SWA – Basic Weekly Payment – Reduced Rate from 13<sup>th</sup> March 2017

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

Age	Personal rate	Qualified Adult	Qualified Child
18-24	€102.70	€102.70	—
25+	€147.80	€128.10	—

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. This exemption applies while aged 18 – 24 only.

There are no reductions in rates for existing claimants aged between 18 and 25 who were getting a higher rate before the changes on 9<sup>th</sup> January 2014. 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 Employment Affairs and Social Protection in relation to any previous/other social welfare claims i.e. you owe them any monies, up to 15% of a Basic SWA payment can be deducted automatically, without your permission or approval, to recover the monies owed to the Department. For a single person aged 26 and over this deduction will be €28.65 (15%) from the €191 weekly payment.

This deduction can only be made from your personal rate of payment i.e. €191, and not from any payment for your spouse/cohabitant/civil partner or child dependant. In practice, the Department of Employment Affairs and Social Protection will assess each case individually and based on any extenuating circumstances apply an appropriate recovery rate up to the maximum rate.

### 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. There is no fixed rate for

heating supplement. The amount of heating supplement you get is based on your need as assessed by your Department of Employment Affairs and Social Protection's representative (formerly known as the Community Welfare Officer).

### SWA – Exceptional Needs Payments (ENPs)

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.

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 Employment Affairs and 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. You should provide 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@inoue.ie](mailto:welfare@inoue.ie)

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.

- **Prams, Buggies and Cots:** A maximum recommended 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.

These guidelines do not affect the general discretion available to the Department of Employment Affairs and 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@inoue.ie](mailto:welfare@inoue.ie)

### SWA – 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

Employment Affairs and Social Protection taking into account the requirements of the legislation and all the relevant circumstances of the case. Depending on your circumstances, for example where you are working full time or when an insurance claim has been settled, you may have to pay some or all of this back at a later date.

### 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) *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*	€576.90	€606.70	€636.50	€666.30*
		*Each extra child €29.80		
Lone Parent**	**€418.10	€447.90	€477.70	€507.50**
		**Each extra child €29.80		

### BTSCFA– Rates of Payment:

- The allowance paid for each eligible child aged 4-11 on or before 30th September 2017 is €125.
- The allowance paid for each eligible child aged 12-22 on or before 30th September 2017 is €250.

The allowance will only be paid for eligible children aged 18-22 who are in second-level education.

### BSCFA – Application Process:

The Department of Employment Affairs and Social Protection pays BSCFA automatically to many customers. This means that they do not have to apply for the payment. If you qualify automatically, you should receive a letter stating when and how your Allowance will be paid. If you do not receive a letter, you may have to make an application.

## 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 Employment Affairs and Social Protection.

### SWA Rent Supplement:

**i PLEASE NOTE:** The Housing Assistance Payment (HAP) is now available nationwide and you are only eligible for Rent Supplement if you are a tenant and meet one of the conditions outlined in section below titled “**Rent Supplement – Changes following the introduction of HAP**”.

Your local Intreo centre 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 Employment Affairs and 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.

Your application will be means-tested based on your income and, where all supporting documentation has been submitted, decisions normally take about 1 – 2 weeks. The quicker you can give the Department of Employment Affairs and Social Protection the information needed to make the means test, the quicker they can process your claim.

If you are refused payment, you are entitled to be given the reason for refusal in writing. This may not occur on the day, but should be posted out to you. Always keep a copy of this document in case you want to appeal the Department of Employment Affairs and 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

#### SWA Genuinely Seeking Work (GSW) – Jobseekers

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 Employment Affairs and 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 Employment Affairs and 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 DEASP Representative that you may consider requesting a formal review of their decision
- Inform the DEASP 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.

Your Jobseekers payment may be reduced if you fail, without good cause, to engage in Group or Individual Activation Meetings or suitable education, training or development opportunities or specified employment programmes and Schemes which are considered appropriate to your circumstances and which are agreed with the Department of Employment Affairs and Social Protection / Intreo or employment service providers contracted by the Minister for Employment Affairs and Social Protection.

See the following pages for more information on Supplementary Welfare Allowance Appeals. Contact the INOU on (01) 856 0088 for more information.

### **SWA Penalty Rates – Jobseekers**

Your Jobseekers payment may be reduced to a Penalty Rate if you fail, without good cause, to engage in Group or Individual Activation Meetings or suitable education, training or development opportunities or specified employment programmes and Schemes as recommended by the Department of Employment Affairs and Social Protection or any service acting on behalf of the Department.

Legal provision has also been made in the Supplementary Welfare Allowance Scheme prohibiting the payment of SWA to replace any Penalty Rate reduction imposed. However, as with Jobseeker's Allowance and Jobseeker's Benefit, any 9 week activation disqualification only applies to the Personal Rate of SWA – the €191 (€186 up to 9<sup>th</sup> March 2017) portion paid to the main claimant.

Where a disqualification is applied, SWA may be paid for qualified adults (IQA) and qualified children (IQC).

If your application for a basic weekly SWA payment is suspended or disqualified completely you should:

- Ask for the decision in writing
- Inform the DEASP Representative that you may consider requesting a formal review of their decision

- Inform the DEASP Representative that you may consider appealing the decision to the Social Welfare Appeals Office if the review is unsuccessful.

If your basic weekly SWA payment is reduced due to failure to participate in any activation, training or programmes offered to you and you refuse or fail to participate in a further offer of training or programmes, then your payment can be disqualified for a period not exceeding 9 weeks.

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 Employment Affairs and Social Protection asking for the original decision to be reviewed.

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. DEASP 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 Employment Affairs and Social Protection, each application for SWA must be assessed on its own merits and a decision must be reached by the Department of Employment Affairs and Social Protection using due process, natural justice and fair proce-

sure. Any decision rendered by the Department of Employment Affairs and 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 – DEASP Representative**

- Ask the DEASP 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 DEASP Representative who made the decision. If the DEASP 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 DEASP 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 DEASP 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 DEASP Representative to reverse the original decision.
- If you are unhappy with the result of this review, 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)

#### **Review – Reviewing Officer**

- If your application for an ENP or UNP is refused, the decision letter will include the contact details for the Reviewing Officer.
- Contact the Reviewing Officer explaining your case and ask them to review the original decision of the DEASP Representative.
- Provide any additional supporting information as may be appropriate.

### **SWA Appeals – Social Welfare Appeals Office**

If you are unhappy with a decision relating to an SWA application, excluding Exceptional Needs Payments and Urgent Needs Payments which cannot be appealed to the Social Welfare Appeals Office, and you are unhappy with the outcome of a Review Process you may 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 please contact the INOU.

### 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

#### SWA – 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 Employment Affairs and Social Protection.

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

#### SWA – Weekly Payment:

If you are appealing the refusal of a basic weekly SWA payment and have no ongoing income or means of support, through no fault of your own, you can apply for an SWA payment from the Department of Employment Affairs and Social Protection pending the outcome of the original appeal. There is no automatic entitlement to a basic weekly SWA payment while awaiting the outcome of an appeal decision. Any such application can be refused unless new evidence is presented in support of any 'new' SWA application.

#### SWA Housing Costs:

A ENP/UNP or basic weekly SWA payment made while awaiting the outcome of any appeal can also include a payment in support of essential rent costs, to avoid homelessness, subject to application and approval by the Department of Employment Affairs and Social Protection. 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

**i** \*All medical card holders have to pay a charge of €2.50 per item dispensed by pharmacists. From 1<sup>st</sup> March 2017 medical card holders over the age of 70 pay a charge of €2 per item and the monthly maximum will be €20.

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 dependent 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 per week (single) or €900 per week (couples) will no longer be entitled to a medical card but may qualify for a GP Visit Medical Card.

#### 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

### Equal Status Act – Rent Supplement / HAP

Since 1 January 2016, under the Equal Status Acts 2000–2015, you cannot be discriminated against when renting because you are getting Rent Supplement or any other social welfare payment, or a Housing Assistance Payment (HAP). This means that landlords can no longer state when advertising accommodation that Rent Supplement (or HAP) is not accepted and they cannot refuse to rent you accommodation because you are getting a social welfare payment. For more information about your rights you can contact the Irish Human Rights and Equality Commission – [www.irhrec.ie](http://www.irhrec.ie)

The state provides assistance through the following schemes:

- Rent Supplement
- Housing Assistance Payment

### Rent Supplement

Rent Supplement is a short-term housing support 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 long-term needs being met by local authorities through the Housing Assistance Payment (HAP) or other social housing supports.

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.

### Rent Supplement – Personal Contribution

Rent supplement recipients are required to pay a contribution from their own income towards their rent. The standard minimum contribution is €30.00 for single persons and €40.00 for couples plus any assessable means in excess of the basic SWA rates (subject to any disregards) towards reasonable rent costs.

Young people on reduced rates of Jobseekers or Supplementary Welfare Allowance who are living independently pay a reduced minimum contribution of between €10 and €30.

You may pay more than the minimum contribution rate because you are also required to contribute any additional assessable means that you have above the appropriate basic Supplementary Welfare Allowance rate towards your rent.

### **Rent Supplement – Over Rent Supplement Limits:**

In some cases Rent Supplement can be paid at the discretion of the DEASP staff administering the Rent Supplement scheme where the rent is **over the relevant limit**. This applies both to people getting Rent Supplement and new applicants.

### **Rent Supplement – Over Minimum Contribution Levels:**

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.

### **Rent Supplement – Eligibility:**

In order to qualify for consideration 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 – Exclusions:**

Rent Supplement will not be paid where an applicant has:

- left private rented accommodation, local authority accommodation or social housing accommodation without just cause or good reason;
- left the family home and with an intention to seek to rely on the state for housing supports;
- been excluded from private rented accommodation, local authority accommodation or social housing accommodation for anti-social behaviour;
- has refused a second offer of local authority housing, or has left such housing without reasonable cause.

### Rent Supplement – Changes following the introduction of HAP

HAP is now available nationwide and 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) 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 – Landlord Registered for Tax

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

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

### Rent Supplement – Additional Income from Employment

Taking up part-time insurable employment can affect your Rent 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 – other Additional Household Income

When calculating entitlement to a Rent 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.

**i 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, 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 (€193.00) with no other income**

Single Rate Jobseeker's Allowance	€193.00
Basic SWA rate for a single person	-€191.00
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 (DEASP)	€75.00
Minus additional income above Basic SWA rate	-€2.00
Rent Supplement payable (DEASP)	€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 (DEASP)	€ 75.00
Standard Jobseeker's Payment	€ 193.00
Earnings from Employment over 3 days	€ 150.00
Revised Jobseeker's payment based on assessment of earnings*	€ 139.00
*(see Chapter 4 for Jobseeker's Allowance and assessment of additional income)	
New total income (revised Jobseeker's Allowance and income from work)	€ 289.00
Additional Household Income above SWA rate (SWA rate €191)	€ 98.00
Automatic €75 disregard on additional income	- € 75.00
Disregard of 25% the remaining amount (€23 - 25%)	- € 5.75
Total Disregard (€75 + €5.75)	€ 80.75
Amount Assessed against Rent Supplement (€98.00 - €80.75)	€ 17.25
Rent contribution – person (€30.00 + €17.25)	€47.25
Rent Supplement payable by DEASP (€105 - €47.25)	€ 57.75

**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 (€191 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. John earns €600 a week. He has a monthly bus pass, costing €100.**

Income:		€600.00
Deductions:	Travel =	€ 25.00
	PRSI =	€ 19.00
Assessable Income:		€556.00
Assessable Income Valuation	€556 ÷ €191 =	€ 2.91
	€2.91 x €30 =	€ 87.30
Final Deduction:	€ 87.30*	

\*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. 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 4.4 SWA Rent Supplement Operational Guidelines on [www.welfare.ie](http://www.welfare.ie)).

### **Rent Supplement – Full-time work**

Where one member of a household is working full-time (i.e. if one of a couple is working 30 hours or more) both partners will be excluded from receiving a rent supplement. This does not apply in the case of a qualified claimant who 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 Employment Affairs and Social Protection will use guidelines on what is considered reasonable accommodation for individual or household needs and that allowed to be charged by your local landlord. 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 DEASP can refuse to pay any rent supplement. It is essential that you keep the Department of Employment Affairs and 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, or your rent has been increased above the maximum rent supplement levels, you may 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. If you believe your rent is above market rates or that allowed to be charged by your landlord you can submit a complaint to the Residential Tenancies Board (RTB). 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?**

In view of the reduction of supply in the private rental market and increasing rents the Department of Employment Affairs and Social Protection has implemented a targeted, flexible, case-by-case approach where rents exceed limits, with increased rental payments being made, as appropriate. In addition, the Department, in conjunction with Threshold, operates a special protocol in areas where supply issues are particularly acute.

Tenants in the following areas can access the Tenancy Protection Service provided by Threshold on 1800 454 454; Counties Dublin, Kildare, Meath, Wicklow, Mayo and Roscommon and in the cities of Cork and Galway.

If you are in receipt of rent supplement and worried about losing your home, the Department of Employment Affairs and 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.

## 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.

### MABS – Dedicated Mortgage Arrears Service

If you are in mortgage arrears and in danger of losing your home, MABS have a Dedicated Mortgage Arrears Service available throughout the country to offer you mortgage debt advice and support, and refer you to other free professional services.

To make an appointment with a Dedicated Mortgage Arrears Adviser, visit the [www.mabs.ie](http://www.mabs.ie) website for more information or call the Helpline at 0761 07 2000.

## Housing Assistance Payment (HAP)

The Housing Assistance Payment (HAP) is a social housing support administered by local authorities. HAP will replace Rent Supplement for those with a long-term housing need who qualify for social housing support. The Housing Assistance Payment (HAP) means that local authorities will 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 Employment Affairs and 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 Residential Tenancies Board (RTB).

### 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 Employment Affairs and 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 operated by the local authorities.

### **HAP – Paying Rent**

You can 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 be removed from 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 will not 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 – More information**

You can find additional information on the Housing Assistance Payment on the [www.hap.ie](http://www.hap.ie) website or by contacting your local authority, see the Department of Housing, Planning, Community and Local Government website – [www.housing.gov.ie](http://www.housing.gov.ie)



## CHAPTER 3 Looking for Work

<b>Intreo / Department of Employment Affairs and Social Protection</b>	<b>72</b>
<b>Employment Support Services</b>	<b>73</b>
<b>Local Employment Service (LES)</b>	<b>75</b>
<b>EmployAbility</b>	<b>76</b>
<b>Jobs Clubs</b>	<b>76</b>
<b>JobPath</b>	<b>77</b>
<b>SOLAS</b>	<b>79</b>
<b>Help with Getting a Job</b>	<b>79</b>
• Jobs Ireland	79
• Local Resource Centres	80
• Careers Portal	80
• Local Development Companies	80
<b>Other Sources of Information on Jobs</b>	<b>81</b>
– #AllAboutJobs	81
– Voluntary Work	81
<b>Applying for Jobs</b>	<b>81</b>
• Jobseeker Pack (Department of Employment Affairs and Social Protection)	82
– Identifying your Skills	82
– The Covering Letter	82
– Application Forms	82
– Your Curriculum Vitae (CV)/Resume	83
– Interviews	83

## 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 'jobseeking' tools and services available you will greatly increase your chances of finding and getting the job you want.

## INOUE

The INOU provides a number of resources for Jobseekers to support them in their progression into employment.

### INOUE JobsWatch page

Our JobsWatch page is an invaluable tool for jobseekers providing information about the latest jobs being created and announced through local and national media in Ireland. The JobsWatch page listing for each job announcement contains information on the number of jobs, the types of jobs, when they are to take effect and a link to the website of the company announcing the jobs. For more information – visit the INOU website [www.inou.ie](http://www.inou.ie)

### Welfare Rights Information Service

Jobseekers can contact the INOU directly, by telephone or e-mail, to seek information about available supports and incentives when seeking to return to employment. This includes information on how taking up employment will affect rents (under the Rent Supplement/Housing Assistance Payment/local authority Differential Rent System), retention of secondary benefits (such as medical card) and access to Family Income Supplement (FIS) and the Back to Work Family Dividend. For more information contact the INOU on (01) 856 0088, by e-mail at [welfare@inou.ie](mailto:welfare@inou.ie) or through the INOU website [www.inou.ie](http://www.inou.ie)

### INOUE Leaflets

The INOU has produced a number of leaflets with information on the range of incentives and supports available to Jobseekers seeking to return to employment and self-employment.

Visit our publications page: [www.inou.ie/publications](http://www.inou.ie/publications)

## Intreo (Department of Employment Affairs and Social Protection)

Intreo is a service from the Department of Employment Affairs and 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 Jobseekers

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

The range of services includes:

- 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 Jobseekers 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 Employment Affairs and Social Protection, for example, jobseekers' 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 Jobseekers 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 INOUE on (01) 856 0088 or by e-mail: [welfare@inoue.ie](mailto:welfare@inoue.ie)

## Employment Support Services

The Department of Employment Affairs and Social Protection's (DEASP) Employment Support Services facilitate 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 DEASP's own offices and via contracted services by Local Employment Service offices (LES), JobPath providers and Jobs Clubs.

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 jobseekers 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 website, 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.

## Employment Supports for People with Disabilities

### The Wage Subsidy Scheme (WSS)

WSS provides financial incentives to employers, outside the public sector, to employ disabled people who work more than 20 hours per week. The Scheme is structured in three strands. The employer can benefit from one or all, simultaneously.

- **Strand I** – is a general subsidy for any perceived productivity shortfall in excess of 20% for a disabled person, in comparison to a non-disabled peer. An employee must work a minimum of 21 hours per week up to a maximum of 39 hours per week. The rate of subsidy is €5.30 per hour and is based on the number of hours worked, giving a total annual subsidy available of €10,748 per annum based on 39 hour week.
- **Strand II** – is based on the total number of disabled employees in a company, an employer can apply for a grant to cover additional costs ranging from an additional 10% for 3-6 employees to a maximum of 50% of the wage subsidy for 23+ disabled employees.
- **Strand III** – is where 30 or more disabled people are employed, employers can avail of a grant of €30,000 per annum to assist with the cost of employing an Employment Assistance Officer.

The successful job seeking applicant is required to give up his/her primary social welfare payment on commencement of employment under this scheme.

### Reasonable Accommodation Fund for the Employment of Disabled People

Reasonable Accommodation is a term used in equality legislation to define the framework within which an obligation is placed on employers and training bodies to take appropriate measures to accommodate people with a disability.

DEASP operates a series of private sector employment supports to assist disabled people to access and progress in employment. These are now grouped under the umbrella name of the Reasonable Accommodation Fund

These supports include:

1. Employee Retention Grant Scheme – ERGS is available to private sector employers when an employee develops a disability whether occupational or not. It provides funding to identify accommodation or training to enable the employee to remain in their current position or to re-train them to take up another position within the organisation. There are two stages to the scheme;- Assessment, 90% of the costs of developing a retention strategy can be funded to a max. of €2,500 – Implementation, 90% of eligible programme costs can be funded to a max. of €12,500.
2. Workplace Equipment Adaptation Grant – WEAG is available to employers in the private sector who need to adapt equipment or the workplace to accommodate a disabled employee. The maximum grant provided is

- €6,350 and covers minor building modifications such as ramps or accessible toilets; assistive technology; amplifiers for telephones, etc.
3. Job Interview/Induction Interpreter Grant – JIIG is available to cover the costs of an interpreter up to a defined maximum for a three hour period for interview and induction purposes where an interviewee or new staff member is deaf, hard of hearing or has a speech impediment.
  4. Personal Reader Grant – PRGS is available to blind or visually impaired persons who are in employment and who need a Personal Reader to assist them with job related reading. Such reading is part of the employee's duties but due to the nature of their visual impairment they cannot perform reading duties themselves. The grant to be paid will be based on a fee per hour, in line with minimum wage. Where there is a requirement for technically qualified readers, the fee to be paid will be looked at on an individual basis and may be higher.

### Disability Awareness Support Scheme – DASS

DASS assists the integration of disabled people into the workplace and helps to eliminate mistaken perceptions about them. It is available to all companies in the private sector who are interested in employing, retaining or relating to people with disabilities. Funding of up to 90% of development costs is available in the first year and up to 80% of costs in subsequent years with an annual limit of €20,000 payable to an organisation. To avail of this funding, however, development must be carried out by a DEASP approved organisation. If you require further information on Intreo or assistance in dealing with Intreo, please contact the INOUE on (01) 856 0088 or by e-mail: [welfare@inoue.ie](mailto:welfare@inoue.ie)

## The Local Employment Service (LES)

The LES is an employment activation service which provides jobseekers with a one-to-one career path planning and placement service. LES provides a personalised service, based on your individual needs as outlined in Employment Support Services above. The Local Employment Service can provide you with support in a number of ways including:

- helping you find employment;
- guidance sessions;
- providing information;
- helping you develop a career plan;
- identifying job opportunities; and
- identifying training and educational supports.

Some offices provide weekly jobseeker support networks, organise networking events with employers and email weekly job alerts.

You may be referred to the LES through the Department of Employment Affairs and Social Protection's activation measures or you may engage directly with the service yourself. See chapter 7 for details of your nearest LES.

## EmployAbility

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

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

The range of supports provided include:

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

Employment support is provided when accessing vacancies and applying for jobs. It also includes matching skills with the employers' needs, work experience placements, finding employers and assistance with integrating into the workplace. EmployAbility provides access to support services when required to maintain employment and advice on employment benefits and entitlements. For more information about EmployAbility, and to locate your nearest EmployAbility office, visit their website: [www.employability.ie](http://www.employability.ie)

## Jobs Clubs

The Department of Employment Affairs and Social Protection contracts for the provision of Jobs Clubs with a number of organisations. Jobs Clubs provide jobseekers with job seeking skills, assist jobseekers in optimising their job search and provide coaching in interview and CV preparation.

Jobs Clubs provide a service to assist jobseekers to enter / re-enter employment through the provision of individualised supports, a 'drop in' service and formal workshops. The Jobs Clubs service enables jobseekers to take positive steps towards realising their career plans and to explore and follow-up employment opportunities.

Jobs Clubs have 2 areas of operation:

## 1. Jobseekers

Jobs Clubs focus on the provision and delivery of job search supports for unemployed 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 a DEASP 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.

## JobPath – Employment Services

### What is JobPath?

JobPath is an employment activation to support people 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.

### Who is JobPath for?

People who are already long-term unemployed and those people who become long-term unemployed will be referred to Jobpath. 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. People who are in part-time employment and have been in receipt of a jobseeker related income support payment for more than twelve (12) months on the basis that they are seeking to secure full-time employment may also be referred.

### Who operates JobPath?

JobPath is a service operated by two companies; Turas Nua ([www.turasnua.ie](http://www.turasnua.ie)) and Seetec ([www.seetec.ie](http://www.seetec.ie)).

### How does it work?

People who are long-term unemployed, people who become long-term unemployed, those who are unemployed for a shorter-term, but who are identified as most at risk of becoming long-term unemployed and people who are in part-time employment and have been in receipt of a jobseeker related income support payment for more than twelve (12) months are referred by the Department of Employment Affairs and Social Protection to the local JobPath provider.

The following outlines the minimum level of service and support that the JobPath provider must provide:

- The jobseeker 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 full-time work, they will meet with their Personal Advisor for 'Review Meetings' at least every four weeks or so. Where a person is in part-time employment, their Personal Advisor will structure their appointments as appropriate.
- If the unemployed person has been successful in obtaining work, the JobPath Provider will provide 'in – employment support' for at least three months and up to twelve months while in employment. 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 three months.
- Jobseekers will retain their social welfare payments while on JobPath.

### Is participation in JobPath compulsory?

Yes. All jobseekers are required to engage with the Department's activation service and this obligation applies irrespective of whether the service is pro-

vided by the Department’s own case officers or those advisors employed by JobPath. Please see Chapter 4 for more information on JobPath.

### 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 is the extent of the unemployed Clients’ satisfaction with the 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. We would encourage unemployed people who have any questions about JobPath to contact the INOU – 01 – 8560088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie)

## SOLAS

SOLAS (Seirbhísí Oideachais Leanúnaigh agus Scileanna) is the Further Education and Training Authority and manages, coordinates and supports the delivery of integrated Further Education and Training by Education and Training Boards (ETB’s).

The Education and Training Boards consist of the revamped Vocation and 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 co-ordinated education and training programmes across Ireland.

SOLAS’ functions include:

- monitoring delivery and providing funding based on reliable, good quality data and positive outcomes; *and*
- promoting Further Education and Training provision that is relevant to individual learner needs and national skills needs, which includes the needs of business and future skills requirements.

SOLAS works closely with the Department of Employment Affairs and 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

### Jobs Ireland

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 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)
- Through the JobsIreland.ie Lo-Call service – phone: 1890 800024 or by e-mail: [jobsireland@welfare.ie](mailto:jobsireland@welfare.ie)

### Local Resource Centres

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

These centres can help you by providing free and confidential 'Welfare to Work' and welfare rights information. They can provide assistance in preparing your C.V. and cover letters, as well as filling in application forms. In addition they may be able to provide information on local job vacancies, access to the JobsIreland.ie, welfare.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.

### Careers Portal

CareersPortal.ie provides the most up-to-date and relevant career information and resources to those needing or providing career guidance in Ireland. There are six main communities including Jobseekers, Adult Learners, College Students/Graduates, Parents/Guardians, School Students and Guidance Professionals. The jobseeker section is interconnected across up-skilling, retraining, volunteering and return to learning opportunities, alongside a comprehensive occupations database and informative jobholder interviews. Visit the Careers Portal website: [www.careersportal.ie](http://www.careersportal.ie)

## 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 Employment Affairs and Social Protection such as the Rural Social Scheme, Tús, the local employment services and jobs clubs.

## Other Sources of Information on Jobs

**#AllAboutJobs** – [www.merriionstreet.ie](http://www.merriionstreet.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 C.V. 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 C.V.

### 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.

Jobseekers must have the permission and approval of the Department of Employment Affairs and Social Protection to engage in Voluntary Work.

You **cannot** take up 'voluntary' paid or unpaid work with commercial 'for profit' company or business.

## Applying for Jobs

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

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

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

### 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 Employment Affairs and Social Protection (DEASP) 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 Jobseekers

### Identifying Your Skills

You should point out your skills and experience 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.

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

### The Covering Letter

This is the letter you send with your C.V. or Application Form. Remember the cover letter is the first thing that the employer will read. It should be short (one A4 size page) and to the point. It should say where you saw the job advert, why you are applying and stressing why you are suited to the job.

### Application Forms

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

### If you are filling out an Application Form

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

### Your Curriculum Vitae (C.V.)

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

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

#### The best way to make sure your C.V. gets read is to:

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

### Interviews

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

**Remember:**

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

**Questions that you might ask**

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

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

For example you could ask about;

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

**Follow up after the interview**

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



## CHAPTER 4

# Welfare to Work

<b>Intreo</b> – Department of Employment Affairs and Social Protection	87
<b>JobPath</b> – Employment Services	88
<b>Jobseeker’s Payment Pending Wages</b>	88
• Jobseeker’s Fast Track – Taking up work up to 12 weeks	95
<b>Working and Claiming a Social Welfare Payment</b>	96
<b>Working and Jobseeker’s Payments</b>	97
• Jobseekers’ payments and Part-time work	97
• Part-time work and moving from JA to JB	97
<b>Jobseeker’s Benefit (JB) – Part-time Work</b>	98
• Additional information on Jobseeker’s Benefit	99
<b>Jobseeker’s Allowance (JA) – Part-time work</b>	101
• Additional information on Jobseeker’s Allowance (JA)	102
<b>Self employment and Jobseeker’s Benefit Payments</b>	104
• Self-employment and Jobseeker’s Benefit (JB)	104
• Self-employment and Jobseeker’s Allowance (JA)	105
<b>Jobseekers payments – Qualified Adult working</b>	106
• Qualified Adult in employment – (PRSI Class A employee)	106
• Family Income Supplement (FIS)	107
• Qualified Adult Self-employed (PRSI Class S)	107
• Jobseeker’s Allowance and Qualified Adult Working	108
• Qualified Adult in employment – (PRSI Class A employee)	108
• Qualified Adult self-employed – (PRSI Class S)	109
• Other options for Qualified Adults	109

<b>One-Parent Family Payment (OPF) and Work</b>	<b>110</b>
<b>Jobseeker's Transition Payment (JST)</b>	<b>114</b>
<b>One-Parent Family Payment – Losing your Payment</b>	<b>118</b>
<b>Working and Claiming a Disability Payment</b>	<b>118</b>
<b>Disability Allowance (DA) and Work</b>	<b>119</b>
• Disability Allowance (DA) Returning to Employment	120
• Additional Information on Disability Allowance	121
• Moving from Illness Benefit to Disability Allowance	122
• Moving from Illness Benefit to Invalidity Pension	123
<b>Illness Benefit (IB) and Work</b>	<b>123</b>
• Illness Benefit	123
• Illness Benefit – Returning to Employment	126
• Additional information on Illness Benefit	127
<b>Invalidity Pension (IP) and Work</b>	<b>128</b>
• Invalidity Pension – Returning to Employment	129
• Additional Information on Invalidity Pension	130
<b>Partial Capacity Benefit (PCB)</b>	<b>130</b>
<b>Employment Supports for People with Disabilities</b>	<b>134</b>
<b>CARER'S PAYMENTS</b>	<b>135</b>
• Carer's Allowance (CA)	135
• Carer's Benefit (CB)	136
• Carer's Payments – Part-time Work/Self Employment	138
<b>WORK EXPERIENCE</b>	<b>138</b>
• Community Employment	139
• First Steps – Youth Development Internship	147
• Work Placement Programme (WPP)	148
• Tús – Community Work Placement Initiative	150
• Gateway – Local Authority Labour Activation Scheme	153
<b>EMPLOYMENT AND SELF-EMPLOYMENT SUPPORTS</b>	<b>155</b>
• Family Income Supplement (FIS)	156
• Back to Work Family Dividend (BTWFD)	160
• JobsPlus	161
• Fast-track – Jobseekers signing off for up to 12 weeks	162
• Part-time Job Incentive Scheme (PTJI)	162
• Back to Work Enterprise Allowance (BTWEA)	164
• Short-term Enterprise Allowance (STEA)	168
<b>Losing your job</b>	<b>171</b>
<b>Redundancy</b>	<b>173</b>
<b>Fuel Allowance (September 2017 update)</b>	<b>178</b>

## Intreo (Department of Employment Affairs and Social Protection)

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

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

## LES – Local Employment Services

The LES is an employment activation service which provides jobseekers with a one-to-one career path planning and placement service. LES provide a personalised service, based on your individual needs as outlined in Employment Support Services above.

The Local Employment Service can provide you with support in a number of ways including:

- helping you find employment;
- guidance sessions;
- providing information;
- helping you develop a career plan;
- identifying job opportunities; and
- identifying training and educational supports.

Some offices provide weekly jobseeker support networks, organise networking events with employers and email weekly job alerts.

You may be referred to the LES through the Department of Employment Affairs and 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 offices.

## EmployAbility

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

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

The range of supports provided include:

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

Employment support is provided when accessing vacancies and applying for jobs. It also includes matching skills with the employers' needs, work experience placements, finding employers and assistance with integrating into the workplace. EmployAbility provides access to support services when required to maintain employment and advice on employment benefits and entitlements.

For more information about EmployAbility, and to locate your nearest EmployAbility office, see chapter 7 or visit their website: [www.employability.ie](http://www.employability.ie)

## JobPath – Employment Services

JobPath is an employment activation service that is provided to help jobseekers find and retain full-time employment. Supports from JobPath are aimed at people who are long-term unemployed and people who are newly unemployed but who may need intensive support to find work. The Department of Employment Affairs and Social Protection selects clients for JobPath on a random basis. You cannot self-select or apply to go on JobPath.

If you are selected for JobPath you will be referred to a JobPath company; either Seetec [www.seetec.ie](http://www.seetec.ie) or Turas Nua [www.turasnua.ie](http://www.turasnua.ie). When you engage with these companies you will be assigned to a personal adviser who will assess your skills, work experience and work goals.

Your initial contact with JobPath will be a letter to advise you that you have been chosen to engage with JobPath and you will be invited to attend a group information session along with other jobseekers who have been chosen to engage with this service. If for any reason you are unable to attend this group information session you should contact the JobPath provider, either Seetec or Turas Nua, and inform them that you are unable to attend and the appointment will be rescheduled. Following this initial group information session a further one-to-one meeting will be arranged with your personal adviser.

The adviser will draw up a Personal Progression Plan with you which will include a series of activities and actions designed to help you get a job. These might include work experience, training and other relevant supports. You will be given career advice and helped with CV and interview preparation. You can

also get support and advice about starting your own business, with access to the Back to Work Enterprise Allowance scheme.

You keep your jobseeker's payment while on JobPath. Generally the service lasts for a year (52 weeks). It should be noted however that jobseekers can in fact be referred to relevant, employment focused, further education and training opportunities provided by ETBs (Education and Training Boards) and others while on JobPath. In such cases the engagement period with JobPath will be adjusted. If you find a job the JobPath company, Seetec or Turas Nua, will continue to assist you while you are in employment for up to a year. It will give particular support during the first few weeks of employment.

Depending on local arrangements, while you are with JobPath you may sign on for your jobseeker's payment less often than you do at present, or in some situations you may not have to sign on at all.

### **JobPath – Exemptions from Engagement**

If you are selected to engage with JobPath **you cannot** seek to request an exemption from engagement with a JobPath provider while remaining in receipt of a Jobseeker's payment.

While it may be possible to seek a limited deferral of initial engagement due to a temporary or short-term injury, illness or exceptional family circumstance, any such deferral of engagement granted will be short-term and limited, will be subject to individual circumstances and subject to the agreement and approval of both the Jobpath provider and the Department of Employment Affairs and Social Protection.

Provision may exist to seek to engage in the Back to Education Allowance (BTEA) and Back to Work Enterprise Allowance (BTWEA) where a person has been selected for JobPath, however this is subject to individual circumstances on a case by case basis in conjunction with JobPath and the Department of Employment Affairs and Social Protection. Please see the following pages relating to these schemes and engagement with JobPath.

### **JobPath – Referral after Community Employment (CE)**

If you have been engaged in Community Employment and your engagement has ceased, and you are in receipt of a Jobseeker's payment you can be selected for engagement with JobPath.

Time spent on Community Employment can be combined with time spent on any new Jobseeker's payment to establish an underlying qualification for referral to JobPath.

### **JobPath – Meetings and Attendance**

You are required to attend any meetings, training or events as recommended by your JobPath personal adviser. Failure to do so, without just cause or good reason, could be deemed to be non-engagement with JobPath. If you fail to take part or engage with JobPath, the companies will make several attempts to engage with you. They will notify the Department only after these attempts have failed.

The Department will then arrange to meet you and remind you of the conditions of your Jobseeker's payment and make arrangements for you to take part in JobPath. Consistent non-engagement with JobPath could eventually result in referral back to the Department of Employment Affairs and Social Protection which could in turn result in the application of sanctions against your payment.

### **JobPath – Types of Employment**

During your time on JobPath you will receive intensive individual support to assist you in finding employment and the JobPath Providers will take into account your previous occupation, qualifications, skills or experience when assisting you in finding employment.

You may not seek to restrict referral for employment, or restrict your own efforts to seek or secure employment, based on any prior or preferred types of employment, based on any qualifications or experience you may currently have.

While it is reasonable to seek work in a field in which you are most likely to secure employment, based on your previous occupation, qualifications, skills or experience, you cannot refuse any reasonable opportunity of employment available to you simply because it is not wholly compatible with your previous or preferred area of employment, in line with your current primary qualifications or experience. You may be referred to further education and training opportunities to assist you in progressing to employment.

### **JobPath – Payment Pending Wages**

While on JobPath you continue to be in receipt of a Jobseeker's payment. If you are successful in finding employment using JobPath you will be required to 'sign-off' your Jobseeker's payment when you take up employment.

In an instance where there is delay between your last Jobseeker's payment and the payment of wages from employment you may be able to access a payment from the Department of Employment Affairs and Social Protection under the Supplementary Welfare Allowance scheme which can be described as 'payment pending wages'.

This Supplementary Welfare Allowance payment will provide a weekly payment, paid at a rate of €2 less than the rate of payment you received as a Jobseeker – subject to satisfying a means test, until you receive your wages. This payment is not repayable. If you need to access such payment, please speak with your JobPath personal adviser; your local Intreo Centre or contact the INOU.

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

If you are successful in finding employment using the JobPath service, and you have dependent children, you may also qualify for additional financial support when you take up employment under the Family Income Supplement scheme. See Family Income Supplement under the Employment and Self-Employment Support section in this chapter.

### **JobPath – Back to Work Family Dividend (BTWFD)**

If you are successful in finding employment using the JobPath service, you may also qualify for the Back to Work Family Dividend (BTWFD). This scheme aims to help families to move from social welfare into employment. It gives financial support to people with qualified children who are in or take up employment or self-employment and as a result stop claiming a Jobseeker's payment. To qualify, you and all members of your family (including your adult dependant) must sign off all primary social welfare payments. See 'Back To Work Family Dividend' under the Employment and Self-Employment Support section in this chapter.

### **JobPath – JobsPlus Employers Incentive**

If you are working with a JobPath provider to find employment you should ensure that any prospective employer you are engaged with is aware of the financial incentives available to employ jobseekers through 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. See 'JobsPlus' under the Employment and Self-Employment Support section in this chapter.

### **JobPath – Medical Card**

If you are successful in finding employment using the JobPath service, and you take up employment, you may keep your Medical Card for up to 3 years. 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 guidelines.

### **JobPath – Back to Education Allowance (BTEA):**

If you are on the JobPath Service you may apply for the Back to Education Scheme but you should discuss your application with your Personal Advisor and agree it with them as part of your Personal Progression Plan. You may then make an application to the Department of Employment Affairs and Social Protection and if your application is approved by the Department you will be withdrawn from the JobPath Service.

If you have already applied and been approved for the Back to Education Scheme before your referral to JobPath, you should advise your personal advisor in JobPath and they will arrange for you to be withdrawn from the JobPath Service.

### **JobPath – Community Employment (CE)**

If you are referred to a JobPath service you may not participate in a Community Employment scheme unless, before your referral date to JobPath, you have confirmation in writing of a start date for the CE Scheme and provided the start date of the CE scheme is within 4 weeks of the JobPath referral date.

### **JobPath – Back to Work Enterprise Allowance (BTWEA):**

If you are referred to a JobPath service provider you may apply for the Back to Work Enterprise Allowance, but you should discuss your application with your Personal Advisor and agree it with them as part of your Personal Progression Plan. You may then make an application to the Department of Employment Affairs and Social Protection and if your application is approved by the Department you will be withdrawn from the JobPath Service.

If you have already applied and been approved for the Back to Work Enterprise Allowance before your referral to JobPath, you should advise your personal advisor in JobPath and they will arrange for you to be withdrawn from the JobPath Service.

### **JobPath – Part-Time Education Option (PTEO)**

Jobseekers are allowed to engage in part-time education while in receipt of a Jobseekers payment. Jobseekers must have the permission and approval of the Department of Employment Affairs and Social Protection to take up part-time education but only where they remain available for full-time employment. You may continue in part-time education while engaged with JobPath, but it cannot prevent you engaging with any meetings, training or job search activities as recommended by your personal adviser. If you are referred to the JobPath programme you cannot seek to refuse, or decline, engagement with JobPath on the grounds that you are engaged in such approved part-time education. The JobPath companies will structure your appointments as appropriate.

### **JobPath – Springboard Courses**

If you are with the JobPath Service you may apply for the Springboard courses but you should discuss your application with your Personal Advisor and agree it with them as part of your Personal Progression Plan. You may then make an application to the Department of Employment Affairs and Social Protection and if your application is approved by the Department you may be withdrawn from the JobPath Service if commencing on a full-time Springboard course. Part-time Springboard participants must continue on JobPath as per the Part-Time Education Option (PTEO).

### **JobPath – Voluntary Work**

Jobseekers are allowed to engage in Voluntary Work, unpaid with a non-commercial 'not-for-profit' approved organisation, while in receipt of a Jobseeker's payment. Jobseekers must have the permission and approval of the Department of Employment Affairs and Social Protection to engage in Voluntary Work. You may seek to continue to engage in Voluntary Work while engaged with JobPath, but it cannot prevent you engaging with any meetings, training or job search activities as recommended by your personal adviser. If you are referred to the JobPath programme you cannot seek to refuse, or decline, engagement with JobPath on the grounds that you are engaged in such approved Voluntary Work.

### **JobPath – Part-time Work**

Jobseekers are allowed to engage in part-time work while in receipt of a Jobseeker's payment. Jobseekers must have the permission and approval of the

Department of Employment Affairs and Social Protection to engage in part-time work. You may seek to continue to engage in part-time work while engaged with JobPath, but such part-time work cannot prevent you from engaging with any meetings, training or job search activities as recommended by your personal adviser. If you are referred to the JobPath service you cannot seek to refuse, or decline, engagement with JobPath on the grounds that you are engaged in such approved part-time work.

### **JobPath – Unfit for Work/Unavailable for Work**

A jobseekers referral to JobPath is made on the basis that they are fit, able and available for full-time employment. It is also made on the basis that the Jobseeker is 'Genuinely Seeking Work'. Where a person is not fit, able or available for full-time employment because of illnesses, injury, disability or caring duties they are not eligible for a Jobseeker's payment, but may qualify for an alternative social welfare payment. As such they are not then eligible for referral to JobPath. If, on any review of your status, you find you are not eligible for a Jobseeker's payment you should seek to apply for any other payment appropriate to your circumstances.

If your inability to engage in full-time employment, or your illness/inability/injury, is temporary and you reasonably expect to be able to return to seeking full-time work in the near future you should discuss your status on JobPath with your personal adviser, or Intreo Case Officer if you are not formally engaged with JobPath.

### **JobPath – Transportation**

Where issues of access to transport to attend meetings with personal advisers, or to engage in training or job searching activities arise, the JobPath provider may be able to assist and support the participant. Support may vary subject to location and available services. You should discuss such issues directly with your JobPath Personal Adviser.

### **JobPath – Your Engagement with JobPath**

Your engagement with JobPath is for a 52 week period. Engagement with JobPath is mandatory. Persons referred to JobPath from Jobseeker's payments do not have an option to withdraw from the JobPath service and continue to receive their Jobseeker's payment. You may leave JobPath if you find employment, are given permission to engage in the Back to Work Enterprise Allowance (BTWEA) or the Back to Education Allowance (BTEA). You may also leave JobPath if you are no longer seeking a claim to Jobseeker's payment and are seeking to claim another non-Jobseeker social welfare payment.

### **JobPath – Complaints**

All participants on JobPath have a right to be treated fairly and in a professional manner. In accordance with this undertaking, a formal complaints process is available to JobPath participants.

- **JobPath Providers:** The JobPath providers, Seetec and Turas Nua, have their own internal complaints processes for use by service users. Both com-

panies also provide regular opportunities to provide feedback on the service they have received through online surveys and informal discussion with their staff. Outcomes and actions of any feedback will be communicated to you.

When they receive a written complaint they will acknowledge receipt of it within a specified number of days, providing a reference number for your information, and will aim to resolve complaints within a stated timeframe.

- **Department of Employment Affairs and Social Protection:** If you have engaged with the providers own internal complaints process and you are not satisfied with the processes or procedures, or if you feel you cannot use their internal complaints process you can make a complaint directly to the Department of Employment Affairs and Social Protection. All such complaints will be fully investigated by the Department and each case will be examined on its merits, and appropriate action will be taken where necessary.

### **JobPath – Sanctions**

All decisions regarding a person's welfare entitlements while on JobPath will be taken only by appropriate officials of the Department of Employment Affairs and Social Protection, and not by JobPath personal advisers or the JobPath companies themselves. The JobPath companies may neither recommend nor apply a sanction to a jobseeker. They are entitled to submit cases, duly evidenced, for consideration of a sanction by the Department of Employment Affairs and Social Protection. The process for sanctioning clients, who do not engage with the JobPath activation process, is exactly the same as the process for clients who fail to engage with the Department's own activation service for jobseekers.

### **JobPath – Sanctions – Review and Appeal**

If your Jobseekers payment has been the subject of sanction following engagement with JobPath, by reducing the weekly rate of payment to a penalty rate or stopping/suspending your entire payment, you may have the right to seek to have such decision formally reviewed by the Department of Employment Affairs and Social Protection with the objective of having your full payment restored. You may also have the right of appeal to the Social Welfare Appeals Office. Please contact the INOU for information and assistance.

### **JobPath – Your Experience 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 is 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 unemployed people about their experiences of JobPath. 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).

## Jobseekers – Payment Pending Wages

If you are currently in receipt of a Jobseeker's payment and you are successful in finding employment you will be required to 'sign-off' your Jobseeker's payment when you take up employment.

In an instance where there is delay between your last Jobseeker's payment and the payment of wages from employment you may be able to access a payment from the Department of Employment Affairs and Social Protection which may be made under the Supplementary Welfare Allowance scheme - which is effectively a 'payment pending wages'.

This Basic Supplementary Welfare Allowance payment will provide a weekly payment, paid at a rate of €2 less than the rate of payment you received as a Jobseeker – subject to satisfying a means test, until you receive your wages.

This payment is not repayable. If you need to access such payment, please speak with your Intreo Case Officer or contact the INOU for information and assistance.

### Jobseekers – Fast Track

The Department of Employment Affairs and Social Protection operates a fast-tracking system for customers in receipt of Jobseeker's 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 Intreo Centre/Branch Office in advance that you are taking up work.

## Benefit of Work – Ready Reckoner

The Department of Employment Affairs and 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.

## MyWelfare.ie

MyWelfare.ie is a new service designed to enable clients of the Department of Employment Affairs and Social Protection to access personalised Department of Employment Affairs and Social Protection services online.

The MyWelfare.ie website can be used to book and manage online appointments for allocation of Personal Public Service Numbers and Public Services Cards.

Using the MyWelfare.ie website you can:

- Apply for Jobseeker's Payment;
- Close your Jobseeker's Claim;
- Request a Jobseeker's Holiday;
- View details of your Jobseeker's Claim;
- Book and view appointments with your personalised calendar;
- Request a statement of payments made to you by the Department;
- Submit details of your education, work history and skills;
- Keep an eye on the progress and outcome of any welfare-related requests you make.

To access the Jobseeker's services on MyWelfare.ie you need a verified account. To verify your account, you must register for a MyGovID account. MyGovID is an online identity service that allows secure online access to public services. MyWelfare.ie can be accessed if you Login using your MyGovID.ie Username (e-mail address) and password.

To find out more and register, visit [www.mywelfare.ie](http://www.mywelfare.ie)

## 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)
- One-Parent Family Payment
- Carers Benefit and Allowance
- Jobseeker's Allowance (JA)
- Disability Allowance (DA)
- 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) or the Housing Assistance Payment (HAP). Income from employment may also affect your entitlement to keep your existing Medical Card or GP Visit Card.

## 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 Employment Affairs and 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 payment.

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

### Part-time Work & moving from JB to JA

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 if your entitlement to a Jobseeker's Allowance payment will be affected by:

- Part-time employment/self-employment you are engaged in, **or**
- Employment/self-employment your partner, spouse or civil partner 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 of your spouse/civil partner/cohabitant may affect the family's rate of payment. Jobseeker's Allowance is means tested and the value of any other income will be counted - including savings, redundancy related payments over €20,000, capital, investments 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 at least an additional day's work over the past year, you may re-qualify for Jobseeker's 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 Jobseeker's 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 Jobseeker's Benefit payment.

#### **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 previously received 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 only applies 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 are not 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 Jobseeker's Allowance payment instead of reduced rate of non-means tested Jobseeker's Benefit, where you qualify for less than €193 on the personal rate of payment. The full-rate of Jobseeker's Allowance (JA) is €193 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 Jobseeker's Allowance, you will still be using up your PRSI contributions, and the days paid will be treated as days paid on Jobseeker's Benefit.

**Example: Part-time work and Jobseeker's Benefit**

Mary is a single person on Jobseeker's Benefit, normally entitled to a personal payment of €193.00 based on a 6-day Jobseeker's 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 (€193 divided by 5 days)	€38.60
Mary's revised rate of Jobseeker's Benefit (€38.60 x 3)	€115.80

**Example: Working on Sunday and Jobseeker's Benefit**

Mary is a single person on Jobseeker's Benefit, normally entitled to a personal payment of €193.00 based on a 6-day Jobseeker's Benefit. Mary takes up 1 days 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 (€193 divided by 5 days)	€38.60
Mary's revised rate of Jobseeker's Benefit (€38.60 x 4)	€154.40

**Additional Information for 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 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 Qualified Child.

**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's and One-Parent Family payments who take up 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's 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.

**Family Income Supplement:** Persons in receipt of Jobseeker's Benefit (JB) cannot qualify for Family Income Supplement Payment (FIS), although if you are in receipt of Jobseeker's 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) 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).

**FastTrack:** The Department of Employment Affairs and Social Protection operates a fast-tracking system for customers in receipt of Jobseeker's 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 FastTrack process you must inform the local Intreo Centre/Branch Office 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:** 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 all conditionality including the ‘Genuinely Seeking Work’ requirements of payment. If you fail to ‘Genuinely Seek Work’ or fail to provide evidence, to the satisfaction of the Department, of your efforts to seek employment your payment can be disallowed. If you wish to pursue self-employment as a full-time option you can apply for the Back to Work Enterprise Allowance or the Short-Term Enterprise Allowance through the Department of Employment Affairs and 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 Jobseeker’s Allowance (See Chapter 1 for more information on Jobseeker’s Allowance).

**Working on Sunday:**

- Sunday will be treated as a day of employment and 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 €193.00 a week. When she finds two days full-time (8 hours per day) work, her assessable earnings, after the allowable deductions, is €200. Her new rate of Jobseeker's Allowance (JA) is calculated as follows:

Earnings for two days (€100 per day x 2 days)	€200.00
Earnings disregard for two days (€20 per day x 2 days)	€40.00
Assessable income from employment (earnings €200 – disregard €40)	€160.00
Income assessed at 60% (€160 @ 60%)	€96.00
Mary's weekly means is	€96.00
Mary's new rate of Jobseeker's Allowance (€193 - €96 means)	€97.00
<b>Two days assessable earnings</b>	<b>€200.00</b>
<b>Plus JA payment</b>	<b>+€97.00</b>
<b>New Total household income</b>	<b>€297.00</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 Jobseeker's Allowance their earnings from employment or assessable means can affect the amount of Jobseeker's Allowance the family unit receives.

**Back to Work Family Dividend (BTWFD):** The Back to Work Family Dividend (BTWFD) scheme aims to help families to move from social welfare into employment. It will give financial support to people with children who were getting Jobseeker's and One-Parent Family payments who take up 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's 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.

**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 Jobseeker's 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) 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 Employment Affairs and Social Protection operates a fast-tracking system for customers in receipt of Jobseeker's 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 Intreo Centre/Branch Office in advance that you are taking up work. If you have any difficulty contact your local Intreo Centre/Branch Office directly, or contact the INOU for more information on (01) 856 0088 or by e-mail [welfare@inou.ie](mailto:welfare@inou.ie)

**Part-Time Job Incentive Scheme (PTJI):** This scheme allows people who have been getting Jobseeker's Allowance for 15 months or more to take up part-time work and get Part-Time Job Incentive instead of 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 Jobseeker's payment is equal to or more than €122.20 if you are single or €199.90 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. PTJI is payable regardless of the money you earn on your job. Unlike Jobseeker's payments, you can spread your working hours over more than 3 days per week. Please see the Part-Time Job Incentive Scheme under 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 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 Jobseeker's Allowance. You must continue to satisfy all conditionality including 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 Jobseeker's 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 Jobseeker's Allowance while self-employed part-time. If you wish to pursue self-employment as a full-time option you may qualify for the Back to Work Enterprise Allowance, 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 unemployed days provided you meet the other conditions that apply to Jobseeker's payments.

**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 Jobseeker's Benefit or Jobseeker's 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 suffer a substantial loss of employment you may seek to claim a Jobseeker's Benefit payment. However you must satisfy the standard PRSI Contribution requirements for Jobseeker's Benefit as well as (among

others) the 'Genuinely Seeking Work' condition (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 which is subject to a number of conditions including a means test, Genuinely Seeking Work and the Habitual Residence Condition (HRC).

Jobseeker's 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 Jobseeker's 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 Employment Affairs and Social Protection. Failure to do so may result in loss of payment, loss of secondary benefits and result in an assessment of overpayment being made against you. Contact the INOUE for more information on (01) 856 0088.

### **Self-Employment and Jobseeker's Allowance (JA):**

A self-employed person may be entitled to Jobseeker's Allowance provided s/he satisfies the normal qualifying conditions. 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. Jobseeker's 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 Jobseeker's 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 partial Jobseeker's Allowance payment. You can continue to operate your business while you are getting Jobseeker's Allowance provided you do not exceed the income limits and satisfy the 4 in 7 rule.

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

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

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

### Jobseeker's Benefit and Qualified Adult Working

The rates of payment for Jobseeker's 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 €83 per week
- €300 or more per week the Qualified Adult payment is €128.10 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 (FIS):

If your spouse/civil partner/cohabitant is working and you are claiming a Qualified Adult increase on your Jobseeker's payment for him/her your spouse/civil partner/cohabitant can opt to apply for FIS instead, if the FIS payment is more than the Qualified Adult increase. However, people receiving Jobseeker's 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 on the Department of Employment Affairs and Social Protection's website: [www.welfare.ie](http://www.welfare.ie) .

The Department of Employment Affairs and Social Protection may request copies of your partner's audited business accounts for the most recent trading year in addition to other documentation. If you fail to provide this information your application for Jobseeker's Benefit 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 scheme conditionality including the Genuinely Seeking Work condition and there is no restriction on the number of hours or days which may be worked by the Qualified Adult.

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

### 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 €380.70 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:	€380.70
— 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 (€380.70 – €36 assessable earnings):	€344.70
— Plus Liz's earnings	€120.00
New Household Income: (reduced JA + net Wages)	€464.70

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

John and Mary have two children and have a family Jobseeker's Allowance rate of €380.70.

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:	€380.70
— 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 (€380.70 – €84.00 assessable earnings)	€296.70
— Plus Mary's earnings	€200.00
<b>New household income (reduced JA + net Wages)</b>	<b>€496.70</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 are not an allowable expense.
- If the 'drawings' from the business are greater than the net profit calculated, the 'drawings' are assessed as income.

There is no exhaustive list of all expenses allowed because expenses vary with the nature and extent of the self-employment. However a full list is available from the Department of Employment Affairs and Social Protection — visit [www.welfare.ie](http://www.welfare.ie).

The Department of Employment Affairs and Social Protection may request copies of your partner's audited business accounts for the most recent trading year in addition to other documentation. If you fail to provide this information your application for Jobseeker's Allowance cannot be processed. 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):** In certain circumstances where a person is engaged on the BTWEA scheme and they cease self-employment before exhausting entitlement to the BTWEA, their qualified adult may avail of entitlement to take up the BTWEA under the scheme for the duration remaining on the original BTWEA claim. This requires that the person who is

eligible for the BTWEA transfers his or her entitlements to participate in the scheme to their spouse, civil partner or cohabitant.

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

### 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
- Community Employment (CE)
- Part-time Job Incentive Scheme
- Gateway
- Tús

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

## One-Parent Family Payment (OFP) – and Work

### Jobseeker's Transitional Payment:

Some people will no longer qualify for a One-Parent Family Payment because their youngest child has reached the relevant age limit. They may qualify for Jobseeker's Transitional payment (JST) instead – see the following pages for more information.

NB: (Youngest child is aged between 7 and 13 years inclusive).

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

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

One-Parent Family Payment is a means tested payment (see Chapter 1 for details of the means test) made up of a personal rate and payment for qualified children. Unlike Jobseeker's Allowance and Jobseeker's Benefit, persons on One-

Parent Family Payment do not have to satisfy the Genuinely Seeking Work condition to qualify for the payment.

**You cannot claim One-Parent Family Payment if:**

- You are not the legal guardian of at least one child of qualifying age,
- You do not have the main care and charge of at least one child who is residing with you
- 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 HRC for the purposes of OFP.
- You are residing outside of Ireland,
- You do not satisfy the means test. This is where the value of any income, savings or investments or value of property other than your own home is more than is allowed for under the means test.
- You have gross earnings from insurable employment or self-employment exceeding an average of €425.00

**OFP – Rates of payment:**

The current personal payment rate on One-Parent Family Payment is €193.00. The current rate of payment for each qualified child is €29.80.

**OFP – 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 child/children)

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.

**OFP – 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 Employment Affairs and Social Protection rates of payment book (SW19) – see [www.welfare.ie](http://www.welfare.ie).

### **OFP – Liable Relative / Liability to maintain family**

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

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 Employment Affairs and Social Protection will contact the liable relative if they have not paid enough maintenance.

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

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

You must inform the Department of Employment Affairs and Social Protection DEASP 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 Employment Affairs and Social Protection (DEASP) of the details of your employment.

### **OFP – Assessment of Earnings:**

The first €110 of your gross weekly earnings is not taken into account (or is disregarded). This means that you can earn up to €110 per week and qualify for a full One-Parent Family Payment.

- If you earn between €110 and €425, you may qualify for a reduced payment.
- If you earn more than €425 you will not qualify for a Payment

### **OFP – 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.

### **OFP – 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 OFP who take up employment or become self-employed.

To qualify for Back to Work Family Dividend (BTWFD), you and all members of your family (including your qualified adult) must sign off all social welfare payments. Back to Work Family Dividend cannot be paid with any other social welfare payment – with the exception of Child Benefit and Family Income Supplement.

**OFF – 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 Intreo Centre/Branch Office dealing with your claim.

**OFF – JobsPlus:** Persons in receipt of One-Parent Family Payment do not qualify to participate on JobsPlus, however, lone parents on Jobseeker's Transitional Payment do qualify to participate in JobsPlus and no qualifying period applies.

**OFF – 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.

**OFF – 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.

**OFF – 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.

**OFF – 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 Family Income Supplement (FIS). You can receive FIS and OFF. Your OFF payment will be taken into account when calculating your rate of FIS.

**OFF – Self Employment:** You can engage in self-employment while in receipt of 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 One-Parent Family Payment while self-employed. For more information, contact the INOU on (01) 856 0088.

**OFF – 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 Employment Affairs and 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 One-Parent Family Payment may be stopped.

- The first €110 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 One-Parent Family Payment.

### **One-Parent Family Payment (OFF) – Eligible Children**

One-Parent Family Payment customers are paid until the youngest child in their family reaches the age of 7.

Where the person no longer qualifies for One-Parent Family Payment they may be able to seek an alternative social welfare payment, subject to satisfying the qualifying conditions of the particular payment/scheme.

The payments they may qualify for include Jobseeker's Transitional Payment (JST), Jobseeker's Allowance, Disability Allowance or Carers Allowance, Back to Work Family Dividend (BTWFD) or Family Income Supplement if they are employed. Contact your local Intreo Centre / Branch 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, a half-rate Carer's Allowance, a Blind Pension and to parents who have been recently bereaved. Please contact your local Intreo Centre, Citizens Information Centre or the INOU for more information.

## **Jobseeker's Transitional Payment (JST)**

Some people will no longer qualify for One-Parent Family Payment because their youngest child has reached the relevant age limit. They may qualify for the Jobseeker's Transitional Payment (JST) instead.

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

This payment is available to lone parents' whose youngest child is aged between 7 and 13 years inclusive. (At first this was only available to people who had been getting One-Parent Family Payment (OFF) in the previous 3 years. This no longer applies.)

If you were getting JST and stopped for some reason (for example because you found work or started to cohabit), you can requalify if you still satisfy the conditions of the scheme.

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

- Not cohabiting
- habitually resident in Ireland, and
- capable of work.

The means test is closely aligned with the OFP means test with an earnings disregard of €110 per week with the balance of any income assessed at 50% and the maximum weekly rate of payment is the same.

**JST – Income from Employment**

The first €110 of your gross weekly earnings is not taken into account (or is disregarded). This means that you can earn up to €110 per week and qualify for the full Jobseeker’s Transitional Payment.

After subtracting the allowable deductions and applicable disregard the value of the remaining balance is assessed at 50% and taken as the weekly means from insurable employment.

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

Mary is in receipt of the Jobseeker’s Transitional Payment (JST) for herself and 2 children (both under the age of 14). She would normally be entitled to a payment of €193.00 (personal rate) and €29.80 per child = total of €252.60.

When she finds two days full-time (8 hrs. per day) work, her assessable earnings, after the allowable deductions, is €150. Her new rate of Jobseeker’s Transitional Payment (JST) is calculated as follows:

Earnings for two days (€75 per day x 2 days)	€150.00
Earnings disregard	€110.00
Assessable income from employment (earnings €150 – disregard €110)	€40.00
Income assessed at 50% (€40 @ 50%)	€20.00
Mary’s weekly means is	€20.00
Mary’s new rate of JST (€252.60 – €20 means)	€232.60

**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 Back to Work Family Dividend (BTWFD) are not payable with Jobseeker’s Transitional Payment.

**JST – Other Conditions:**

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

**JST – Youngest Child reaches 14**

If you are in receipt of Jobseeker’s Transitional Payment (JST) when your youngest child reaches 14, 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 full-time care you can apply for Carer’s Allowance or Carer’s Benefit.

**Additional Information on One-Parent Family Payment**

**OFP – Community Employment:**

Participants engaged on Community Employment Schemes cannot claim a social welfare payment at the same time. In these cases, an additional €22.50 per week that is paid to all CE participants will apply.

**OFP – Half-Rate Social Welfare Payments:** Half-rate payment of Jobseeker’s Benefit, Illness Benefit and Disablement Benefit (Incapacity Supplement) for recipients of 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.

**OFP – Schemes not available to One-Parent Family Payment:**

- The following are not available to persons in receipt of One-Parent Family Payment:
- Part-time Job Incentive Scheme
  - Tús
  - Community work placement initiative

### OPF – Back to Work Family Dividend (BTWFD):

To qualify for the Back to Work Family Dividend (BTWFD), you and all members of your family must sign off all social welfare payments (except Child Benefit). 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 Back to Work Family Dividend (BTWFD) at the beginning of this chapter.

**OPF– 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 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.

**OPF – 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 One-Parent Family Payment for 12 months or more.

**OPF – Redundancy Payments:** One-Parent Family Payment is a means tested payment. If you are employed, are made redundant and receive a redundancy payment this may affect the rate of payment on your One-Parent Family Payment. Although you may have paid enough PRSI contributions while working to qualify for a Jobseeker's Benefit payment, you will not be able to claim One-Parent Family Payment and Jobseeker's Benefit together if you are made redundant.

**OPF – Habitual Residence Condition (HRC):** Persons applying for One-Parent Family Payment must satisfy the Habitual Residence Condition. From May 2005, EU citizens, EEA citizens and Swiss nationals who are employed or self-employed in Ireland and paying into the Irish Social Insurance System – or who are claiming Jobseeker's Benefit at the time of making their OPF 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 €222.80, 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
Earning disregard–	€ 110.00
<b>Total</b>	<b>€110.00</b>
Assessed at 50%	€55.00
Jane's weekly OPF rate	€222.80*
Less Means deducted for €55.00 (valued at €48.00) =	€48.00
New weekly rate	€174.80
Jane's gross earnings	€220.00
Plus revised One-Parent Family Payment rate+	€174.80
<b>Total household income</b>	<b>€394.80</b>

\*See SW 19 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

**OPF – Employment:** One-Parent Family Payment recipients will no longer qualify for payment if their gross earnings are more than €425 per week.

**OPF – No Qualified Children:** If you do not have at least one qualified child, below the relevant age limit, you will no longer qualify for One-Parent Family Payment.

There is no ‘replacement’ payment for One-Parent Family Payment. If you are unemployed you may apply for Jobseeker’s Allowance or Jobseeker’s Transitional Payment. If you are working at least 19 hours per week (or 38 per fortnight) you may qualify for FIS and Back to Work Family Dividend. If you are self-employed you may apply for Back to Work Enterprise Allowance via your case officer. If you are ill or incapable of work you may apply for Disability Allowance, Illness Benefit or Invalidity Pension.

**OPF – Married or Co-habiting:** You will not qualify for 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.

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

### **OPF – 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.

## Working and Claiming a Disability Payment

There are three main types of Disability/Illness payments available from the Department of Employment Affairs and Social Protection.

**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.

**Incapacity 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 Incapacity 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 Incapacity Pension can apply for the Partial Capacity Benefit (PCB). Contact the INOU on (01) 856 0088.

**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	=	€193.00 (maximum rate)
Qualified Adult	=	€128.10 (full rate)
Each Qualified Child	=	€29.80 (full rate)
Living Alone Increase	=	€9.00

**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 Employment Affairs and 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%. A sliding scale is then used to calculate the actual value of the means as it will affect the payment. 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
Sliding scale value of assessable income	=	€37.50
Result - DA payment will be reduced by	=	€37.50 per week

## Disability Allowance – Returning to Employment

### Disability Allowance – EmployAbility Services:

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

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

*Please contact your local Intreo or LES office for further information.*

### 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 Employment Affairs and 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 – Training Courses (not CE)

Persons on Disability Allowance are allowed to participate on Training Courses. The Disability Allowance payment is suspended for the duration of the course and a 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 Employment Affairs and 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 Employment Affairs and 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 Employment Affairs and 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 Employment Affairs and 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 will examine the claim and determine if you qualify for Invalidity Pension.

This does not preclude you from applying for Invalidity Pension in the normal way using application form INV1. A Deciding Officer 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 2018, the last complete tax year is 2017.

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 jobseeker's 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.

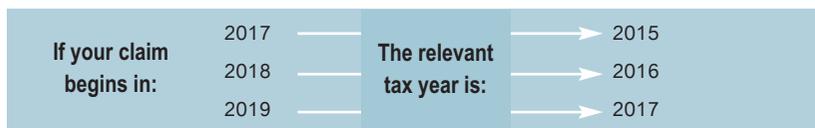
**OR**

- (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:



- Only PRSI contributions paid at class A, E, H and P count towards Illness Benefit.
- If you are getting long-term Jobseeker's Allowance, Invalidity Pension, Carer's Allowance or Carer's Benefit, immediately before applying for Illness Benefit, you do not need to have the 13 paid contributions referred to in part (2a) 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	=	€193.00 (maximum rate)
Qualified Adult	=	€128.10 (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 €86.70. 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 Employment Affairs and 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 qualified children) is considered as income for tax purposes and it is taxable from the first day of payment. Illness Benefit is paid directly to you without any deduction of income tax. If you are employed, your employer will take your Illness Benefit into account for PAYE purposes.

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

## Illness Benefit – Returning to Employment

### Illness Benefit – EmployAbility Services:

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

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

*Please contact your local Intreo or LES office for further information.*

## 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 (OIB) 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 Employment Affairs and 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)  |
| — Part-time Job Incentive Scheme  | — Tús – Community work placement initiative |
| — Gateway                         | — JobsPlus                                  |
| — 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 Employment Affairs and Social Protection. This 'permission to train' must be received before you can start the approved training course. While on the course, if you continue to be entitled to payment of Illness Benefit, the payment will continue. Participants will not receive any training allowance for participation on the course.

#### Illness Benefit – Spouse/Civil Partner/Cohabitant Working

You may be entitled to an increase on your Illness Benefit claim for your spouse, civil partner or cohabitant and qualified children subject to income limits. If your spouse, civil partner or cohabitant works, is engaged in self-employment or has an income from a course of training or education, their income could affect the Qualified Adult Payment you receive for them on your Illness Benefit payment. Please contact the INOU for more information on (01) 856 0088.

#### Illness Benefit – SWA Payments

The Department of Employment Affairs and 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 to 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 Employment Affairs and 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 2018, the last complete tax year is 2017.

### 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 Employment Affairs and Social Protection. A DEASP Deciding Officer will take all medical evidence into consideration when deciding if you qualify for the payment.

To qualify you must:

- Have been incapable of work for at least 12 months and be likely to be incapable of work for at least another 12 months (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	=	€198.50
Qualified Adult	=	€141.70
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 con-

tinue 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.

### Invalidity Pension – Returning to Employment

#### Invalidity Pension – Employment Services

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

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

### 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

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 Employment Affairs and Social Protection if you have been in receipt of Invalidity Pension for 9 months or more.

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

#### Schemes NOT available on Invalidity Pension:

The following schemes are not available to persons in receipt of Invalidity Pension.

- Short-Term Enterprise Allowance
- Part-time Job Incentive Scheme
- Gateway Scheme
- Employer Job (PRSI) Exemption Scheme
- Springboard (Higher Education Programme)
- Tús – Community work placement initiative
- Rural Social Scheme
- JobsPlus

## Additional Information on Invalidation Pension:

### Invalidity Pension – Training Courses (not CE)

Persons on Invalidation Pension are only allowed to participate on Training Courses with the permission and approval of the Department of Employment Affairs and Social Protection. This 'exemption' must be received before you can start the 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 Invalidation Pension payment. Please contact the INOU for more information.

### Invalidity Pension – SWA Payments

The Department of Employment Affairs and 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 Invalidation Pension can apply for the Back to School Clothing and Footwear Allowance.

If you are in receipt of Invalidation Pension and seek to engage in work you must transfer to the Partial Capacity Benefit (PCB) scheme, which replaced the 'exemption' process on Invalidation 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) Scheme replaced the previous exemption arrangements where people on Illness Benefit and Invalidation Pension could get permission to work part-time (known as an exemption) for rehabilitative or therapeutic purposes and keep their Illness Benefit or Invalidation 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 Invalidation Pension to return to work (if they have a reduced capacity to work) and continue to receive a payment from the Department (DEASP).

### Partial Capacity Benefit – Starting Work

You should apply, and receive written approval from the Department of Employment Affairs and 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 Employment Affairs and 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 Employment Affairs and 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.

### Partial Capacity Benefit – Approval

You will require the permission of the Department of Employment Affairs and Social Protection before you take up or begin employment under the Partial Capacity Benefit (PCB) scheme. If employment has been secured please contact Partial Capacity Benefit section directly by e-mail at [PCB@welfare.ie](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 €193	Person aged under 65 and previously getting Invalidity Pension at the maximum personal rate €198.50
Moderate	€ 96.50	€ 99.25
Severe	€144.75	€148.88
Profound	€193.00	€198.50

	Full-rate	Half-rate
Qualified Adult	€128.10 (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 – 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 training course. How-

ever, they must apply for and receive permission from the Department of Employment Affairs and Social Protection to engage in the 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 Employment Affairs and Social Protection of this change to your circumstances.

### **Employment Supports for Persons with Disabilities**

#### **EmployAbility Services:**

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

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

*Please contact your local Intreo or LES office for further information.*

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 Employment Affairs and 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 I** 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.

## CARER'S PAYMENTS

If you are looking after someone full-time who is in need of that level of care because of age-related, physical, mental, intellectual or emotional disability, 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. If you are in receipt of Carer's Allowance on the first Thursday in June, you will be eligible for the Carer's Support Grant (formerly known as the Respite Care Grant). There is no need to apply separately for the grant. There is no Qualified Adult payment with the Carers Allowance.

#### Carer's Allowance – Rates of Payment:

Aged under 66, caring for 1 person	= €209.00
Aged under 66, caring for 2 or more persons	= €313.50
Aged 66 or over and caring for 1 person	= €247.00
Aged 66+, caring for 2 or more persons	= €370.50
Aged 80 or over and caring for 1 person	= €257.00
Aged 80 or over and caring for 1 person	= €378.00
Qualified Adult = There is no Qualified Adult Payment on Carer's Allowance.	
Qualified Child:	Full-Rate = €29.80
	Half-Rate = €14.90

*\*You may claim a full-rate increase in your payment for a Qualified Child if you are a carer and are single, widowed, separated or a civil partner who is not living with the other civil partner. You may claim a half-rate increase in your payment for a Qualified Child if you are a carer and are living with your spouse, civil partner or cohabitant*

### **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 – Jobseeker's Benefit, Jobseeker's Allowance, Family Income Supplement, Back to Education Allowance, Back to Work Enterprise 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 2016, the Relevant Tax Year is 2014.

### 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 (DEASP).

#### Carer's Benefit – Rates of Payment:

Aged under 66, caring for 1 person	= €210.00
Aged under 66, caring for 2 persons	= €315.00
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 DEASP 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

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

A person can be considered to be providing full-time care and attention where they are engaged in employment, self-employment or on training courses outside the home for a maximum of 15 hours per week, provided that they can show to the satisfaction of a deciding officer that adequate care has been provided for the care recipient in their absence.

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

- voluntary 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.

## 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)
- Work Placement Programme (WPP)
- Tús – Community Workplace Initiative
- Gateway Scheme
- Job Initiative (JI) – closed to new applicants

### Proposed Changes to Community Employment

On the 7th April 2017 the Minister for Employment Affairs and Social Protection announced new measures to be put in place in relation to Community Employment. They include:

- The general qualifying age for CE places will be reduced from 25 to 21 years;
- CE participants, working towards a major award, can seek to extend participation on CE by up to two years;
- It will be easier for previous participants to re-enter a scheme or get an extra year as the cut-off year is being moved forward from 2000 to 2007.

## 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 Employment Affairs and 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 Jobs Clubs. You can apply for a CE position through your local DEASP Employment Services office/Intreo Centre, LES or Jobs 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
- Deserted Wife's Benefit
- Widow(er)s Pension
- Illness Benefit
- Disability Allowance
- Invalidity Pension
- Blind Pension

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 €215.50.

If the actual social welfare payment (including Qualified adult/child, but excluding fuel allowance) you were getting was €193 a week or less, then you

will get the minimum CE weekly rate of €215.50 (that is €193 plus €22.50). If your actual weekly social welfare payment (including dependants) was €193.01 or more, then you will get the equivalent rate plus €22.50.

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 €215.50. Equally, if they lose their job, you may be able to claim for them as a qualified adult on your CE allowance.

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

### 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 referred to the JobPath Service, 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, 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/DEASPEmployment Services.
  - Ex-Tús participants who sign back on the Live Register can have their previous time on the Live Register combined with their current claim and qualify as Jobseeker clients for CE in the normal way (Tús participation is disregarded).

- Time spent on Part-Time Education Option (PTEO) can count towards the CE qualifying period.
- Progression from CE to any of these programmes listed above (excluding Tús or Gateway) is considered as a suitable and valid progression.

## 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 21 years of age or over and currently in receipt of Jobseeker’s Allowance (JA), Jobseeker’s Benefit (JB) or One-Parent Family Payment (OFP) for 12 months or more.
- Anyone 21 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).
- Anyone 18 years or over who is currently in receipt of any of the following payments from the Department of Employment Affairs and Social Protection (DEASP)
  - Disability Allowance
  - Invalidation Pension
  - Blind 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 DEASP.
- Travellers 18 years or over, unemployed and in receipt of JA/JB for any period, or OFP for one year or more.
- Persons aged 18 years or over based on evidence of an appropriate referral 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 Ser-

vice 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 Jobseeker's Allowance or Jobseeker's Benefit for a period of one year or more. Time spent as a prisoner is regarded as reckonable when considering periods of unemployment. In addition, prisoners released on Temporary Release are considered eligible for application.

- Persons aged 18 years or over inhabiting the off-shore islands that are currently in receipt of a CE-qualifying payment for 6 months or more.
- Persons aged 21 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 Employment Affairs and Social Protection (DEASP).

### 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 21:

- 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 Jobseeker's Allowance, Jobseeker's Benefit or One-Parent Family Payment for a combined total of 3 years or more.
- Travellers of 18 years or over in receipt of Jobseeker's Allowance, Jobseeker's Benefit or One-Parent Family Payment for one year or more.
- Ex-offenders aged 35 years or over referred by the 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 Jobseeker's Allowance or Jobseeker's Benefit for a period of three years or more. Time spent as a prisoner is regarded as reckonable when considering periods of unemployment. In addition, prisoners released on Temporary Release are considered eligible for application.

- Persons 35 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)	€215.50
- Qualified Adult (at Maximum Rate)	€128.10
- 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 €193 or less, then the maximum CE payment will be €215.50 **regardless of dependants**.

If the actual (means-assessed) social welfare payment received per week is greater than €193 then the CE payment will match that actual payment amount plus a €22.50 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). A weekly tapered PRSI credit will apply where gross weekly earnings are between €352.01 and €424.00. 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, including time spent in prison.
- The capping of participation on CE, as outlined below, does not apply to periods spent on CE before 2007.
  - 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 DEASPdisability-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). This only applies to the Part-time Job Option of CE.

- 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 €22.50 paid on Community Employment may not affect your entitlement to Rent Supplement.

**Community Employment – Housing:** The additional €22.50 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 must hold a medical card prior to taking up Community Employment in order to keep your medical card when you go on CE. If you do not have it going on to CE you may not qualify for a medical card on Community Employment. On CE you will keep your medical card no matter how much you earn.

### 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.

### Community Employment – 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 Employment Affairs and Social Protection (DEASP) at least 8 weeks before your finish date.
- You should speak with an Officer in your local 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 Jobseeker’s Allowance. You can choose the payment of most benefit to you.
- If you want to return to education after your scheme there are a number of programmes you may qualify for (see Chapter 6). If you are in receipt of

an unemployment payment it is very important that you inform the local Intreo Centre/Branch Office of any application you make to participate on any of these programmes. If you are successful in securing a place on a programme you should inform the local Intreo Centre/Branch Office and confirm arrangements to ensure your social welfare payment is continued.

## CE Employment Rights

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

- If you are dismissed you have the right to receive a written notice outlining the reason for dismissal once you have completed a continuous year's service. If you feel you have been sacked unfairly, you can take a case to the Workplace Relations Commission and make a complaint under the Unfair Dismissal Act. An employee generally requires one year's continuous service to claim under the Act.
- 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, DEASP 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 DEASP 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 Intreo Centre/Branch Office and sign on. You can apply for One-Parent Family Payment if you are a lone parent when your child is born (but not while participating on CE). You may be entitled to claim Supplementary Welfare Allowance if you are waiting for either of these payments.

### Community Employment – 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 Employment Affairs and Social Protection (DEASP) prescribes that each project should have procedures in place to deal with these difficulties. DEASP is currently in the process of revising all their complaints procedures and when this is completed the results will be published on the DEASP website.

## First Steps – Youth Development Internship

The First Steps programme 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 will assist participants with:

- Appointment of a mentor
- An Employer/Intern agreement outlining activities/skills obtained
- Monitoring of the Internship's progress
- Payment of a €52.50 top up each week to the participant jobseeker
- 6 or 9 month duration

However, the First Steps programme 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 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 DEASP staff selects 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 DEASP or with your local Intreo Centre and record an 'expression of interest' in joining the programme. You can do this at any local DEASP/Intreo Centre or Local Employment Service (LES) Office.

If you are already registered with DEASP/Intreo Centre 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 (WPP1) 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 Employment Affairs and 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 Employment Affairs and 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     | — Jobseeker's Benefit              |
| — Disability Allowance      | — Blind Pension                    |
| — Invalidity Pension        | — Illness Benefit                  |
| — One-Parent Family Payment | — Jobseeker's Transitional Payment |

If you are getting Disability Allowance, Blind Pension, Invalidity Pension or Illness Benefit you will need written approval from the Department of Employment Affairs and 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 Centre.

### **WPP – How to apply**

If you are interested in participating in the Work Placement Programme you can view the available placements on DEASP's Jobs website [www.jobsireland.ie](http://www.jobsireland.ie). You can then apply to your local/Intreo Centre. If you are already registered with Intreo you can record an 'expression of interest' on LoCall 1890 8000 24.

The Department of Employment Affairs and Social Protection 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 Employment Affairs and Social Protection, which has overall responsibility for the scheme.

### **Tús — Selection process**

Participants will be randomly selected from the Live Register and contacted by their local Intreo Centre/Branch Office and offered the opportunity to participate on the scheme, through the assisted referrals procedure.

Persons referred to the JobPath Service may not participate on Tús – Community Work Place Initiative at the same time. 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 Employment Affairs and 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 – Self-Selection process

It may be possible to seek a placement on a Tús project as a self-selected participant. This is called an ‘Assisted Referral Application’, please speak to your Intreo Case Officer for more information.

### Tús – Working hours

Participants will work for 19½ hours a week and the placement will last 12 months. In the event that the participant has not secured employment after their work placement ceases and if they are available for work, they should sign on again at their local Intreo Centre. 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 Employment Affairs and Social Protection for at least 12 months; and
- Be currently receiving Jobseeker's Allowance.

### Or

- Have been in receipt of Jobseeker's Transitional Payment ( in receipt of One-Parent Family payment immediately prior to transferring to Jobseeker's Transitional Payment) and who are fully unemployed- no qualifying period applies.

### Tús – Payment while participating

The Tús rates of payment will be equivalent to your existing Jobseeker's Allowance plus a €22.50 top-up with a minimum payment of €215.50. 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 DEASP 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 may not be affected.
- **Housing:** Any additional income from employment, or self-employment, may result in an increase in Local Authority rent (differential rent) or the amount of rent you must pay under the Rental Accommodation Scheme (RAS) or Housing Assistance Payment (HAP).

- **Medical Card:** Applicants in receipt of Jobseeker's Allowance for a period of 12 months or more are entitled to retain their Medical Card for three years on taking up employment from the date on which the employment commenced.
- **Fuel Allowance:** Will not be affected by the extra €22.50 per week payment.

### **Tús – Refusal of work placement**

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 suspended or terminated. If, following a refusal of a placement, your payment is suspended 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, provided it does not interfere with their 19.5 hours obligation. If this is not possible, their Tús placement may be suspended and they may be allowed resume their placement on its completion.

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

Participants on the Tús Programme do not qualify for Family Income Supplement (FIS). However, Tús Supervisors may qualify for 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 10½ 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 Employment Affairs and Social Protection form the opinion that you have left a 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 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 Intreo Centre/Branch Office 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 Centre 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.

Persons referred to the JobPath Service may not participate on Gateway at the same time.

#### **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 Intreo Centre/Branch 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 Employment Affairs and 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 €22.50 top-up with a minimum payment of €215.50. 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 DEASP 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 €22.50 per week payment.
- Local Authority Rent/RAS: The combination of income from Gateway and the €22.50 per week top-up may affect your Local Authority Rent and rent payable under the Rental Accommodation Scheme (RAS).

### **Gateway – Refusal of work placement**

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 suspended or terminated. If, following a refusal of a placement, your payment is suspended 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 – 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 10½ 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 Employment Affairs and 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.

## 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.

- Creative Ireland Programme
- Family Income Supplement (FIS)
- Back to Work Family Dividend (BTWFD)
- 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

## Creative Ireland Programme – Jobseekers

The Department of Employment Affairs and Social Protection announced a pilot initiative programme to assist self-employed artists who apply to the Department of Employment Affairs and Social Protection for Jobseeker's Allowance.

The pilot initiative, which will be reviewed after one year, will apply to visual artists and writers. Under the new mechanism, the Department of Employment Affairs and Social Protection will provide for the classification of self-employed professional artists. Such artists would not be subject to the activation process for 12 months. For further information, please visit the [www.welfare.ie](http://www.welfare.ie) website.

## Family Income Supplement (FIS)

Family Income Supplement (FIS) is a weekly tax-free payment for families, including one-parent families, at work on low pay. The Department of Employment Affairs and 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/partner's/cohabitants 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	€511	€26,572
Two children	€612	€31,824
Three children	€713	€37,076
Four children	€834	€43,368
Five children	€960	€49,920
Six children	€1,076	€55,952
Seven children	€1,212	€63,024
Eight or more children	€1,308	€68,016

### 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 limit for family of four children	€834.00
Less Conor's Income	-€250.00
Income Difference	€584.00
Weekly FIS (60% of €584) rounded up to	€350.00
Plus Conor's earnings	+€250.00
<b>Total household income</b>	<b>€600.00</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. 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, Tús 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 Employment Affairs and 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 Employment Affairs and 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 pay-

ments, 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.

## Back to Work Family Dividend (BTWFD)

The Back to Work Family Dividend (BTWFD) scheme aims to help families to move from social welfare into employment. It will give financial support to people with children who were getting Jobseeker's and One-Parent Family payments who take up 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's 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 – No Social Welfare payment

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

Back to Work Family Dividend cannot be paid with any other social welfare payment – with the exception of Child Benefit and 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.
- Taking up self-employment. (Back to Work Family Dividend is not paid together with 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

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 Increase for a Qualified Child rate for 4 children. You will be paid weekly by Electronic Funds Transfer (EFT).

### BTWFD – Who Qualifies

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

- Jobseeker’s Allowance 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 (OFP), or
- Jobseeker’s Transitional Payment (this is paid to lone parents, persons who are not co-habiting, 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 Back to Work Family Dividend if you were getting a One-Parent Family Payment (OFP) and you meet all the following conditions:

- You start working or become self-employed,
- and*
- You have taken up insurable employment/self-employment within four weeks of the close of your One-Parent Family claim, and
  - You did not claim another social welfare payment when your OFP ended (except for FIS and Child Benefit).

### **BTWFD – Duration of Scheme**

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

## **JobsPlus**

JobsPlus is an 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 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.

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.

Employers should apply to register their company at [jobsplus.ie](http://jobsplus.ie). You can get further information about JobsPlus by logging on to [jobsplus.ie](http://jobsplus.ie), emailing [Jobsplusinfo@welfare.ie](mailto:Jobsplusinfo@welfare.ie) or calling (071) 967 2535 / (071) 967 2583. Information is also available from your local Intreo Centre.

### **FastTrack – Jobseekers signing off for up to 12 weeks**

The Department of Employment Affairs and Social Protection operates a fast-tracking system for customers in receipt of Jobseeker's 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 Intreo Centre/Branch Office 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 Jobseeker's Allowance for 15 months or more you may be able to claim Part-time Job Incentive Scheme for one year, instead of Jobseeker's Allowance. It may be possible to extend the scheme for a further period – contact the Department of Employment Affairs and 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 PTJI rate 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 avail of the PTJI.

### **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 Employment Affairs and Social Protection for more information on their Lo-Call information line 1890 66 22 44.

### PTJI – Payment

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

- €119.00 per week (single person)\*
- €193.90 per week (with a Qualified Adult)\*.



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

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

### PTJI – Income from employment

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

### PTJI – Secondary Benefits

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

### PTJI – Genuinely Seeking Work

If you are 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 Jobseeker's Payments. Please see Chapter 1.

### PTJI – Finishing or leaving the PTJI

**Finishing:** If you finish on 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 Jobseeker's Allowance if you have enough PRSI contributions.

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

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

You will also be given a form to be completed by your employer at the end of each four week period. This is necessary to confirm that you worked for less than 24 hours each week and that you are in insurable employment.

Contact the Department of Employment Affairs and 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

**And**

- Are 9 months getting Jobseeker's Benefit or Allowance. If you are on Jobseeker's Benefit you must have an underlying entitlement to Jobseeker's Allowance. If there is no Jobseeker's Allowance entitlement, the qualifying period for Jobseeker's Benefit is two years.

**Or**

- Getting One-Parent Family Payment, Disability Allowance, Blind Pension, Farm Assist, Disablement Pension (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 9 months

Or

- Getting Illness Benefit for 3 or more years
- Getting Farm Assist for at least 9 months, 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, Rural Social Scheme, Tús, Gateway, FIT, Jobs 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 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'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 BTWEA.

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

### **BTWEA – Transfer to Qualified Adults**

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

For the purpose of these arrangements, an adult dependent is a spouse/partner in respect of whom a qualified adult allowance is payable. When the Qualified Adult commences BTWEA, a separate claim should be set up in his/her name. S/he can claim an increase for the existing BTWEA recipient, who should sign for credits instead. There should be no loss suffered by the couple when entering this arrangement. This provision does not apply where original applicant commences employment.

If the original owner of the qualifying social welfare payment decides to claim another Social Welfare payment during the lifespan of the BTWEA claim, the BTWEA claim must cease as BTWEA cannot be claimed concurrently with another SW payment.

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

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



**Note:** Qualified adults who take up insurable employment including Community Employment – will result in the BTWEA payment being reviewed and where appropriate reduced accordingly.

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

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

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

**BTWEA – 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 Jobseeker’s Allowance payment. Self-employed people can continue to work in their business and get a Jobseeker’s Allowance payment if their income from their business is below a certain level.

Your application for Jobseeker’s Allowance will be means tested (see chapter 1 for more information on the means test) and will take into consideration income from your self-employment. You will need to supply the Department of Employment Affairs and 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 BTW2 which is available from your local Intreo Centre, and return it to the Jobs Facilitator/Case Officer in your local Intreo Centre.

If you live in an area covered by a local Partnership Company or Integrated Local Development Company (ILDC), you should return form BTW2 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 recommendation from a Partnership/ ILDC and approval from the Department of Employment Affairs and Social Protection.

If you are accepted on to the Back to Work Enterprise Allowance, you must register as self-employed.

## **BTWEA – Refusal of BTWEA**

The BTWEA is an administrative scheme. This means that you cannot appeal a refusal to engage in the scheme to the Social Welfare Appeals Office. However you can ask the Department of Employment Affairs and 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 Qualified Adult/Qualified Child.

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 Jobseeker's 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 facility to transfer eligibility to the Short-Term Enterprise Allowance to a qualified adult. 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.

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

**STEAs – 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.

### **STEAs – 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.

### **STEAs – 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 employment – 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 Employment Affairs and Social Protection.

Failure to do so may result in loss of payment, loss of secondary benefits and result in an assessment of overpayment being made against you. Your application for Jobseeker’s Allowance will be means tested (see chapter 1 for more information).

tion on the means test) and will take into consideration income from your self-employment. You will need to supply the Department of Employment Affairs and Social Protection with completed accounts for the last 12 months trading.

### **STEА – 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 (STEА) and exhausted your entitlement, you can only seek to participate on the Back to Work Enterprise Allowance (BTWEА) after a period of at least 5 years has elapsed between completion of the STEА and your application for the BTWEА.

### **STEА – How to Apply**

To apply for the Short-Term Enterprise Allowance, you will need to complete application form STEА 1 which is available from your local Intreo Centre, and return it to the Jobs Facilitator/Case Officer in your Intreo Centre.

If you live in an area covered by a local Partnership Company or Integrated Local Development Company (ILDC), you should return form STEА1 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 Department of Employment Affairs and 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 Intreo Centre or LoCall: 1890 92 79 99 or visit [www.welfare.ie](http://www.welfare.ie).

### **STEА – Refusal of STEА**

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 Employment Affairs and Social Protection to review your application if you feel that you have been wrongly refused the allowance.

## **Losing Your Job**

### **Losing your job – Short-time**

A short-time situation occurs when there is a reduction in the amount of work available, and applies where the reduction to your pay or hours is less than half the normal weekly amount of your normal pay/hours. Short-time is a

change to your terms and conditions of employment and must be agreed with you. This must be a temporary situation and your employer must notify you before the reduction in hours/pay starts.

### **Losing your job – Lay off**

A lay-off situation arises where your employer is temporarily unable to provide work for you. Your employer can lay you off if it is in your contract of employment or 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 Employment Affairs and 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 Jobseeker’s payment**

If your hours of work are reduced so that you are unemployed for at least 4 out of 7 consecutive days you may be entitled to a Jobseeker’s payment from the Department of Employment Affairs and 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 Jobseeker’s 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 Jobseeker's Benefit in this chapter 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 qualified 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 Employment Affairs and 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; or
- An employer's requirements for employees has ceased or diminished; or

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

### **Redundancy – 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:

Total Redundancy Payment: €27,000

#### Statutory Entitlement

— Two week's pay X 12 years 24 weeks

— Plus one week's bonus pay + 1 week

Total Statutory Entitlement 25 weeks pay

Total Statutory Amount (25 weeks x €600) Tax Free €15,000

#### Additional Payment

Ex-gratia/extra payment €12,000

— Basic Exemption €10,160

— Basic Exemption (at €765 for each years' service x 12) + €9,180

**Total Basic Exemption €19,340**

\*Amount liable for tax (€12,000 - €19,340) €0

\*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 Employment Affairs and 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; DEASP, Block C, Earlsfort Centre, Lower Hatch Street, Dublin 2.

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 Jobseeker's Benefit, and cannot be disqualified from seeking to claim Jobseeker's 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 Workplace Relations Commission (WRC) – [www.workplacerelations.ie](http://www.workplacerelations.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 Jobseeker’s payment for up to 9 weeks.

### **Voluntary Severance – Other Supports**

If you qualify for Jobseeker’s Benefit or Jobseeker’s 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.

### **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

### **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.

---

### **Fuel Allowance – (September 2017 Update)**

A Fuel Allowance is a payment under the National Fuel Scheme to help with the cost of heating their home during the winter months. It is paid to people who are dependent on long-term social welfare payments and who are unable to provide for their own heating needs.

Only one Fuel Allowance is paid to a household. Fuel Allowance is generally paid with your social welfare payment on the day that you are usually paid. The Fuel Allowance is €22.50 per week.

Under a new option, available in September 2017, people getting certain social welfare payments could get their total Fuel Allowance of €585 paid in 2 lump sums. The first lump sum of €292.50 is paid at the start of the fuel season in October and the second (also €292.50) in January 2018.

**This option was not available** to people getting payments under the Rural Social Scheme, Tús, Gateway, Community Employment and Supplementary Welfare Allowance.

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



---

## CHAPTER 5

# Income Tax and Social Insurance

<b>Universal Social Charge</b>	<b>180</b>
<b>Pay Related Social Insurance (PRSI)</b>	<b>182</b>
<b>Tax and Social Welfare</b>	<b>182</b>
<b>Paying Tax</b>	<b>183</b>
• Tax Credits and Tax Bands	183
• The Tax Credit System	183
• PAYE (Pay as You Earn – Income Tax)	184
<b>Income Tax Rates and Bands</b>	<b>184</b>

## 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 €13,000 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 €13,000.

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.

### 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 €13,000 or more:

Standard Rate	Band
0.5%	Up to €13,000
2.5%	From €13,000 to €18,772
5%	From €18,772 to €70,044
8%	From €70,044.01 to €100,000.00
8%	Any PAYE income over €100,000
11%	Self-employed income over €100,000

- 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
- *Aggregate* income for USC purposes does not include payments from the Department of Employment Affairs and Social Protection.

Reduced Rate	Band
0.5%	Up to €13,000
2.5%	All income over €13,000

You must hold a full medical card (including a Health Amendment Act Card) to qualify for the reduced rate. People who hold a GP visit card, a Drugs Payment Scheme Card, a European Health Insurance Card or a Long-term Illness Scheme Card do not qualify for the reduced rate. If a person reaches 70 years at any stage during the year they will benefit from the maximum 2.5% rate for the whole year.

People who hold Northern Ireland medical cards will no longer be treated as holding a full medical card and will therefore not qualify for a reduced rate.

### 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.

### Redundancy payments

Statutory redundancy payments are exempt from the USC, Voluntary Severance payments are not – see Chapter 4 for more information on Voluntary Severance. The Universal Social Charge is deducted on a cumulative basis - similar to the way in which PAYE is deducted. Employers and pension providers are responsible for deducting the Universal Social Charge from their employees' salaries. They deduct and pay it to Revenue on behalf of employees. Employer Tax Credit Certificates (P2Cs), as well as displaying PAYE rates and cut-off points, also show USC rates and cut-off points. You should inform Revenue of any changes in your circumstances (for example, if you get a medical card) so your Tax Credit Certificate can be amended. Details of the Universal Social Charge should be recorded separately on your payslip. The total amount of USC paid should be shown on your P60 each year.

If you change jobs your employer will give you a form P45. This will show your pay, tax, USC, and PRSI details for the year up to the date you leave. You should give this P45 to your new employer so that the correct amount of tax and USC is deducted from your pay.

## Pay Related Social Insurance (PRSI)

### 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 Employment Affairs and 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% PRSI on all your earnings. A new PRSI credit was introduced in 2016 which reduces the amount of PRSI payable for people earning between €352.01 and €424 per week. The credit is tapered and the amount of the credit depends on your earnings.

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.

## 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.



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.

### The main Social Welfare payments that ARE taxable are:

- Jobseekers 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

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

## Paying Tax

Most employees are **Pay As You Earn** or PAYE workers. In practice this means that any income tax you owe is deducted from your wages by your employer.



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 2017 to 31st December 2017, in line with the calendar year. The two main tax rates for the tax year that started on the 1st January 2017 are 20% (standard) and 40% (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. 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 – or go to: [www.revenue.ie](http://www.revenue.ie)

### Tax Credits 2017

– Single Person's Tax Credit	€1,650
– Married Couple's Tax Credit	€3,300
– Home Carer's Tax Credit (maximum)	€1,000
– Widowed (without dependent children)	€2,190
– Single Person Child Carer Credit (SPCCC)	€1,650
– PAYE Tax Credit	€1,650

### 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. 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. 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.

### Income Tax Rates and Bands

There are two main rates of income tax, the 20% standard rate and the 40% higher rate. To work out how much of your income will be taxed at 20% and how much will be taxed at 40% you need to look at the income tax bands.

#### Tax Rates/Bands 2017

Single and widowed people without children	€33,000 @ 20%	balance @ 40%
Single and widowed people with children qualifying for Single Person Child Carer Credit (SPCCC)	€37,800 @ 20%	balance @ 40%
Married couple/civil partners with one income	€42,800 @ 20%	balance @ 40%
Married couple/civil partners with two incomes	€67,600 (Max) @ 20%	balance @ 40%

Once your income goes over a certain level, you will start paying tax at the higher rate of 40%. This level is called a "tax band". Different tax bands apply to different types of household.



## CHAPTER 6

# Training and Education Options

<b>Local Employment Services</b>	<b>186</b>
<b>Employability</b>	<b>186</b>
<b>JobPath</b>	<b>186</b>
• Back to Education Allowance (BTEA)	186
• Part-Time Education Option (PTEO)	187
• Springboard Courses	187
<b>Training</b>	<b>188</b>
• Solas	188
<b>A. Industry Related Training</b>	<b>188</b>
• SOLAS – Specific Skills Training Courses	188
• Traineeship Programme	189
• Apprenticeships	190
<b>B. Training for People with Disabilities</b>	<b>192</b>
<b>C. Training for Young People</b>	<b>193</b>
• National Youthreach Programme	193
• Local Training Initiatives (LTIs)	194
<b>Education</b>	<b>194</b>
• Back to Education Programme	194
• Adult Educational Guidance Initiative (AEGI)	194
• The Vocational Training Opportunities Scheme (VTOS)	194
• Post Leaving Certificate Programme (PLC)	197
• Back to Education Initiative (BTEI)	197
• Back to Education Allowance (BTEA)	198
<b>Springboard Initiative</b>	<b>207</b>
• How to apply	208
• ICT Skills Conversion Programme	208

## 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.

## The Local Employment Service (LES)

The Local Employment Service is an employment activation service which provides Jobseeker's with a one-to-one career path planning and placement service. The LES provides a personalised service, based on your individual needs and can provide you with support in a number of ways including identifying training and educational supports.

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

## EmployAbility

If you have a disability and have identified training or education as a progression path back to employment the EmployAbility service may be able to assist you.

The EmployAbility service can provide you with information and support in accessing a range of training and education options available to people with disabilities.

For more information about EmployAbility please see Chapter 3, and to locate your nearest EmployAbility office, visit their website: [www.employability.ie](http://www.employability.ie)

## JobPath

### JobPath – Back to Education Allowance (BTEA)

If you are referred to the JobPath Service by the Department of Employment Affairs and Social Protection you may seek to apply to participate on the Back to Education Allowance. You must discuss any possible application for the BTEA with your JobPath Personal Advisor **and** it must be agreed with them as part of your Personal Progression Plan. If agreed, you may then make an application to the Department of Employment Affairs and Social Protection. If your application is approved by the Department you will be withdrawn from the JobPath Service.

— **BTEA Approved:** If you have already formally applied and been approved for the Back to Education Allowance by the Department of Employment Affairs and Social Protection before your referral to JobPath, please advise your personal advisor in JobPath and they will arrange for you to be withdrawn from the JobPath Service.

— **BTEA Application Pending:** If you have formally applied, but have not been officially approved, for the Back to Education Allowance before your referral to JobPath please advise your personal advisor in JobPath of your application. Applications for the Back to Education Allowance **do not** automatically result in persons being withdrawn from the referral or engagement process with JobPath. You may not seek to refuse, or decline, engagement with JobPath on the grounds that you have an application for the BTEA pending approval.

### **JobPath – Part-Time Education Option (PTEO)**

Jobseekers are allowed to engage in part-time education while in receipt of a Jobseeker’s payment. Jobseekers must have the permission and approval of the Department of Employment Affairs and Social Protection to take up part-time education – only where they remain available for full-time employment.

You may continue in any existing part-time education while engaged with JobPath, but it cannot prevent you from engaging with any meetings, training or job search activities as recommended by your personal adviser. If you are referred to the JobPath programme you cannot seek to refuse, or decline, engagement with JobPath on the grounds that you are engaged in such approved part-time education.

### **JobPath – Springboard Courses**

If you are engaged with the JobPath Service you may seek to engage in Springboard courses.

— **Springboard Approved – full-time course:** If you have already formally applied and been approved for a full-time Springboard course by the Department of Employment Affairs and Social Protection before your referral to JobPath, please advise your personal advisor in JobPath. They will arrange for you to be withdrawn from the JobPath Service.

— **Springboard Approved – part-time course:** If you have already formally applied and been approved for a part-time Springboard course by the Department of Employment Affairs and Social Protection before your referral to JobPath, please advise your personal advisor in JobPath. Part-time Springboard participants must continue on JobPath as per the Part-time Education Option (PTEO) and **does not** automatically result in a person being withdrawn from the referral or engagement process with JobPath. You may not seek to refuse, or decline, engagement with JobPath on the grounds that you are engaging in a part-time Springboard course.

— **Springboard Application Pending:** If you have formally applied, but have not been officially approved, for a Springboard course before your referral to JobPath please advise your personal advisor in JobPath of your application. Applications for Springboard courses **do not** automatically result in persons being withdrawn from the referral or engagement process with JobPath. You may not seek to refuse, or

decline, engagement with JobPath on the grounds that you have an application for a Springboard course pending approval.

### **JobPath – More Information**

Please see Chapter 4 for more information on JobPath.

## **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**

Education and Training Boards (ETBs) are the primary provider of state-funded Further Education and Training (FET) provision. While SOLAS funds the bulk of FET provision provided by ETBs, SOLAS itself is not a provider of FET. It coordinates, funds and monitors the Further Education and Training (FET) provision provided by ETBs. 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 (full time) and evenings (3 hours a week over 10 weeks). 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 but a few.

The duration of full time courses can vary, but typically last for 6 months. To apply, register with your local Department of Employment Affairs and 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.

## Training Allowances

Persons participating in ETB courses may be entitled to a training allowance in lieu of social welfare allowances.

— **Jobseeker's Benefit/Jobseeker's Allowance:** If you commence an approved Educational 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 Employment Affairs and 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 Educational Training Board (ETB) course, you will keep your One-Parent Family Payment while you are participating on the course.

People who declare they have a disability on registration with the Department of Employment Affairs and 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 (Local Employment Service) Mediator.

## How to apply

You must be registered with and apply through your local Department of Employment Affairs and 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 Employment Affairs and Social Protection Employment Services Office / Intreo Centre or 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 Award.

Industry agreed standards for in-company training is reflected in the work place training record, which specifies the workplace training elements. The structure of the programme and recognition of its certification enables participants to progress to further training, education and employment opportunities and supports the development of clear “career paths” for individuals in an occupational field. Standard training allowances are paid.

## Apprenticeships

### — Existing Craft 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 craft worker 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
- Successfully complete an approved Pre-Apprenticeship course.

#### Or

- If you are over 18 years of age with three years’ work experience. This work experience must be in a relevant designated industrial activity as SOLAS shall deem acceptable.

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.

### —New Apprenticeship Programmes

Following the Review of Apprenticeship Training in Ireland a more flexible model of apprenticeship development was introduced. In this model SOLAS

continues in its role as the statutory authority for national apprenticeships and apprenticeship programmes are developed by industry-led consortia.

In this model, apprenticeship is defined as a programme of structured education and training which formally combines and alternates learning in the workplace with learning in an education or training centre, (a dual system, i.e. a blended combination of on-the-job employer-based training and off-the-job training) whose completion:

- prepares the participant for a specific occupation, and
- leads to a qualification nationally recognised under the National Framework of Qualifications at any level from Level 5 upwards.

Every apprentice should be employed under an approved Contract of Apprenticeship for the duration of training.

Apprenticeship training should be substantial in depth and duration, and the apprentice should be employed in a real job. For a programme to be classified as an apprenticeship at entry level, it should be of no less than two years duration. The structure of the programme should provide for more than 50% workplace based learning

To obtain an apprenticeship on one of the newly developed apprenticeships you must meet the specific apprenticeship programme requirements. For further information [www.apprenticeship.ie](http://www.apprenticeship.ie) .

### Apprenticeship Fees

Generally an apprentice does not pay fees. However, the student contribution is levied on apprentices attending Institutes of Technology – this is usually the fourth and fifth phase of an apprenticeship. Apprentices are not eligible for the student grant.

The maximum rate of the student contribution for the academic year 2016-2017 is €3,000 – €1,000 for apprentices attending phases no longer than 10-11 weeks. The student contribution is apportioned for the time an apprentice spends in the Institute of Technology. Visit: [www.apprenticeship.ie](http://www.apprenticeship.ie) .

### How to Apply

You should contact the Apprenticeship section of your local ETB, [www.etb.ie](http://www.etb.ie), or visit [www.apprenticeship.ie](http://www.apprenticeship.ie) for more information.

### Teagasc

Teagasc is the main provider of further education in agriculture, food, horticulture, forestry and equine studies. Many of their courses incorporate management practices and technologies on the home farm, supervised project work and discussion groups. Teagasc delivers Further Education courses at their colleges and local centres. Higher level courses are delivered in partnership with third level colleges. Adult courses and Food Industry Development train-

ing takes place at centres throughout the country. Visit the Teagasc website for more information: [www.teagasc.ie](http://www.teagasc.ie) .

## 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. Fáilte Ireland provide a range of training courses in the hotel and hospitality sector as first steps on the road to working in an exciting and flexible industry. The courses are aimed at people who wish to enter the workforce on either a full/part-time basis in the hotel, catering and tourism industry. Visit the training section on the [www.failteireland.ie](http://www.failteireland.ie) website.

Qualifax ([www.qualifax.ie](http://www.qualifax.ie)) provides comprehensive information on further and higher education and training courses in tourism.

## B. Training for People with Disabilities

### EmployAbility Service

If you have a disability and have identified training or education as a progression path back to employment the EmployAbility service may be able to assist you. The EmployAbility service can provide you with information and support in accessing a range of training and education options available to people with disabilities. For more information about EmployAbility please see Chapter 3, and to locate your nearest EmployAbility office, visit their website: [www.employability.ie](http://www.employability.ie)

ETB education and 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 Employment Affairs and 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 Employment Affairs and 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 Intreo Centre.

## C. Training for Young People

### National Youthreach Programme

Youthreach is an education, training and work experience programme for early school leavers and is a programme of second-chance education and provides two years integrated education, training and work experience for unemployed early school leavers without any qualifications or vocational training who are between 15 and 21 years of age.

Places are provided nationwide by 16 ETBs in just over 100 Youthreach centres and over 30 Community Training Centres (CTCs). Learners on the Youthreach programme may be eligible to receive a training allowance in lieu of social welfare payment. Additional allowances for meal, travel and accommodation may also be available.

The programme usually provides two years integrated education, training and work experience. 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 under the 'Youthreach' banner can lead to a QQI qualification (formerly FETAC) and/or other appropriate recognised award 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 are over 18 years of age and you are currently getting a social welfare payment of more than €160, you will continue to get the higher amount while you are on Youthreach as long as you are eligible.

If you were getting a reduced age-related Jobseeker's Allowance (JA) before starting Youthreach any means that were deducted from your JA will also be deducted from your training allowance. This also applies to people getting a reduced age-related basic Supplementary Welfare Allowance (SWA).

## 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 (BTE)

The BTE programme, which encompasses the Back to Education Allowance, Part-Time Education Options and Education, Training and Development Options, is a second-chance education scheme for Jobseeker's, 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.

### 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 [www.ncge.ie](http://www.ncge.ie) or the Further Education Section at the Department of Education and Skills [www.education.ie](http://www.education.ie)

### 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 through SOLAS and operated by 16 Education and Training Boards (ETBs). 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 Employment Affairs and 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
- In receipt of Carer's Allowance having ceased caring responsibilities
- A person who received statutory redundancy but who has not been in receipt of a qualifying payment for the required period.
- 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.

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-focused. 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.

### Payment on VTOS

VTOS participants who move from jobseeker's payments will receive a VTOS payment equal to the rate of their Jobseeker's payment. However, people under 25 will only continue to receive a top-up rate of up to €160 per week (any means you have will be deducted from this rate). VTOS participants under 26 who move from an age-related reduced rate of Jobseeker's Allowance will get a top-up rate of €160 per week.

Generally, your entitlement to a VTOS training allowance will not be reassessed if there is a change to your circumstances (including means).

**VTOS training allowance and work:** If you are returning to your course for a second year, you will continue to get your VTOS allowance during the summer months. You can also take up full-time work during the summer months and your VTOS payment is not affected.

**VTOS training allowance and dependants:** If you want a dependant adult or child added to your payment you must notify the Department of Employment Affairs and Social Protection (DEASP). DEASP will then notify the ETB of any changes to your VTOS training allowance.

### VTOS – Other Social Welfare Payments

If you are getting one of the other eligible social welfare payments you will continue to get your payment in the normal way. You must continue to meet the conditions of your payment. If you are on a reduced means-tested payment it will be increased to the maximum amount for your situation while you are participating on VTOS. You will also continue to get your social welfare secondary benefits.

### 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.

A participant contribution of €200 per year is charged for PLC students. The following categories of participant are exempt from paying the contribution:

- Full medical card holders in their own right and their dependent children;
- Those who are eligible under the student grant scheme;
- Those in receipt of the Back to Education Allowance (BTEA) or Vocational Training Opportunities Scheme (VTOS) allowances.

Colleges offering PLC courses usually also have a 'course charge' to cover such expenses as books, uniforms, student services, professional registration fees and exam fees. The amount varies from college to college. Students who are exempt from the participant contribution will still have to pay the course charge.

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, Busi-

ness, 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).

If you are getting a social welfare payment, you may keep your payment and participate in BTEI as long as you continue to satisfy the conditions attached to your payment. If you are getting a jobseeker's payment you will need to apply for the Part-Time Education Option.

### **Adult Literacy**

The Adult Literacy scheme is funded by the Department of Education and Skills through SOLAS 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 through SOLAS, who provide annual grants to local Education and Training Boards (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 Employment Affairs and 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 (NFQ) other than that already held. There are two education options available.

- Second level option
- Third level option

### BTEA – Assessment of Income from part-time Employment

Since the 2016/2017 academic year, people getting BTEA who take up work during the academic year will be assessed under the rules (including means assessment) that apply to their primary payment - the payment they qualified for BTEA from. This only applies to new applicants or people who return to BTEA after a break.

#### BTEA – Means Assessment:

John is a single person, aged 26, currently on the BTEA, having previously been on Jobseeker's Allowance of €193. His rate of payment on BTEA is €193.

He has been offered 15 hours' work over 5 days @€9.25 per hour =€138.75. If he takes the job his BTEA will be affected as follows:

Jobseeker's Allowance Means Test as applies to BTEA rate:

- €20 disregard per day at a maximum of 3 days = €60
- The balance is then assessed at 60%
- €138.75 (wages) - €60 =€78.75 assessed at 60% = €47.25

Assessable Means of €47.25 assessed against BTEA of €193

New Rate of BTEA payable:

- John's BTEA payment will be reduced by €47.25 per week
- John's BTEA payment will be reduced from €193 to €145.75

\*You will keep your wages, less PRSI, Universal Social Charge (USC) and any Income Tax that may be payable – in addition to your BTEA payment.

### 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 and Skills or approved by QQI (formerly FETAC), e.g. Junior Cert., Leaving Cert., Post-Leaving Cert

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 Employment Affairs and Social Protection before taking up any further education options.

### BTEA – 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.

## BTEA – Other Payments

People getting a Back to Education Allowance cannot work full-time and are not eligible for Community Employment, Social Economy Programme, Tús, Rural Social Scheme, any other FET (formerly FÁS) or Fáilte Ireland training programmes, Part-time Job Incentive Scheme or any other employment or training scheme or programme operated by the National Learning Network.

People getting a Back to Education Allowance are not eligible for Family Income Supplement (FIS).

## BTEA – Monitoring Arrangements

You must provide the Department of Employment Affairs and 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 the DEASP 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.

## BTEA – Second Level option (SLO)

- Aged 21 or over and be in receipt of the following payments for at least 3 months (78 days of unemployment) 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; Jobseeker’s Benefit, Jobseeker’s Allowance or One-Parent Family Payment **or**
- Aged 18 or over and in receipt of Illness Benefit for 2 years or more

### BTEA – Third Level option (TLO)

- Aged 21 or over and be in receipt 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 post-graduate qualification.

### BTEA – 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 Employment Affairs and Social Protection website at [www.welfare.ie](http://www.welfare.ie)

### BTEA– 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 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.

### **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 Intreo Centre or you may download from the website [www.welfare.ie](http://www.welfare.ie)

### **BTEA – 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 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

#### **BTEA – 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

**Student Grant Scheme:** Students entering postgraduate courses, from the 2017/18 academic year onwards will not be entitled to maintenance payments under the Student Grant Scheme.

**SUSI Grants:** Students entering postgraduate courses from 2017/2018 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 an industry-led initiative which works in close collaboration with government departments and national education and training agencies, local development organisations and a host of community based organisations. Its primary partners in education and training include SOLAS, ETBs (Formerly VEC), Third Level Institutions, Leargas, Leader Companies, Rapid Coordinators, Local Authorities and Employment Pacts.

FIT's mission is to promote an inclusive Smart Economy by creating a fast track to marketable technical skills for those at risk of unemployment long term. It is the primary industry skills development initiative facilitating collaboration with government, education & training providers and disadvantaged communities to enable greater access to employment for marginalised jobseekers.

FIT programmes are carefully tailored to give jobseekers new marketable skills to compete for sustainable jobs in the emerging knowledge economy. FIT courses are accessible and results are achievable even for people who may not have taken part in formal education for many years. 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 visit: [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 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 Jobseeker's 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 Jobseeker's 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 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 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 sectorial 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 Intreo Centre and check what further steps (if any) you need to take.

### Springboard – ICT Skills Conversion Programme

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. Information is available at: [www.springboardcourses.ie](http://www.springboardcourses.ie) .



## CHAPTER 7

# Finding Information

<b>Local Employment Services (LES)</b>	<b>210</b>
<b>Job Clubs</b>	<b>210</b>
<b>Housing Services</b>	<b>211</b>
<b>INOUE Affiliate Organisations</b>	<b>211</b>
<b>Money Management and Tax</b>	<b>215</b>
<b>One-Parent Family Support Organisations</b>	<b>215</b>
<b>Citizens Information</b>	<b>215</b>
<b>Migrants Rights</b>	<b>215</b>
<b>Training and Education</b>	<b>215</b>
<b>Women's Groups</b>	<b>215</b>
<b>Money Advice and Budgeting Service (MABS)</b>	<b>216</b>

### 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.

**Local Employment Services (LES) AREAS**

Area	Phone	Area	Phone
<b>Ballyfermot</b>	(01) 623 5612	<b>Louth:</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 (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	SICCDA	(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) web: [www.threshold.ie](http://www.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: [ai@environ.ie](mailto:ai@environ.ie) web: [www.environ.ie](http://www.environ.ie)

### Focus Ireland

9-12 High Street, Christchurch, Dublin 8.  
Tel: (01) 881 5900 e-mail: [info@focusireland.ie](mailto:info@focusireland.ie)  
web: [www.focusireland.ie](http://www.focusireland.ie)

### Dublin Simon Community

St Andrew's House, 28/30 Exchequer Street, Dublin 2.  
Tel: (01) 6711606 e-mail: [info@simoncommunity.com](mailto:info@simoncommunity.com)  
web: [www.dubsimon.ie](http://www.dubsimon.ie)



## INOU Affiliate Organisations

The INOU was founded in 1987 and now comprises over 215 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

Web: [www.carlowdevelopment.ie](http://www.carlowdevelopment.ie) / Tel: 059 972 0733  
e-mail: [reception@carlowdevelopment.ie](mailto:reception@carlowdevelopment.ie)

#### CAVAN

##### Breffni Integrated Ltd

Web: [www.breffniint.ie](http://www.breffniint.ie) Tel: 049-433 1029  
Email: [info@breffniint.ie](mailto:info@breffniint.ie)

#### CLARE

##### Clare Local Development Company

Web: [www.cldc.ie](http://www.cldc.ie) Tel: 065 686 6800  
e-mail: [info@cldc.ie](mailto:info@cldc.ie)

##### Congress Information and Opportunities Centre

Web: [www.cioc.ie](http://www.cioc.ie) Tel: (065) 684 1009  
e-mail: [info@cioc.ie](mailto:info@cioc.ie)

##### EmployAbility Clare

Web: [www.employabilityclare.ie](http://www.employabilityclare.ie) Tel: 065-6844007  
e-mail: [info@employabilityclare.ie](mailto:info@employabilityclare.ie)

##### Ennis Citizens Information Centre

Web: [www.centres.citizensinformation.ie](http://www.centres.citizensinformation.ie)  
Tel: 0761 075 260 e-mail: [ennis@citinfo.ie](mailto:ennis@citinfo.ie)

##### North West Clare Family Resource Centre

Web: [www.northwestclarefamilyresourcecentre.com](http://www.northwestclarefamilyresourcecentre.com)  
Tel: (065) 707 1144  
e-mail: [info@northwestclarefrc.ie](mailto:info@northwestclarefrc.ie)

#### CORK

##### Avondu/Blackwater Partnership Ltd

Web: [www.avondublackwater.com](http://www.avondublackwater.com) Tel: 022- 46580  
e-mail: [info@avondublackwater.com](mailto:info@avondublackwater.com)

##### Ballyphephane Community Resource Centre

Web: [www.ballyphephanecommunity.com](http://www.ballyphephanecommunity.com)  
Tel: (021) 432 1571 e-mail: [btcdp@eircom.net](mailto:btcdp@eircom.net)

##### Bantry Citizens Information Centre

Web: [www.centres.citizensinformation.ie](http://www.centres.citizensinformation.ie)  
Tel: 0761 078 390 e-mail: [bantry.cic@citinfo.ie](mailto:bantry.cic@citinfo.ie)

##### Cobh Family Resource Centre

Web: [www.cobhfamilyresourcecentre.ie](http://www.cobhfamilyresourcecentre.ie)  
Tel: (021) 481 6103  
e-mail: [cobhresourcecentre@eircom.net](mailto:cobhresourcecentre@eircom.net)

##### Citizens Information Phone Service

Lo-Call 1890 777121 (021) 452 1600  
e-mail: [information@citinfo.ie](mailto:information@citinfo.ie)

##### Cork CIC

Web: [www.centres.citizensinformation.ie](http://www.centres.citizensinformation.ie)  
Tel: 0761 076950 e-mail: [cork@citinfo.ie](mailto:cork@citinfo.ie)

##### Cork ETB Adult Guidance Service

Tel: 021 490 7149 e-mail: [claire.nagle@corketb.ie](mailto:claire.nagle@corketb.ie)

##### Cork City Partnership

Web: [www.corkcitypartnership.ie](http://www.corkcitypartnership.ie)  
Tel: (021) 430 2310 e-mail: [info@partnershipcork.ie](mailto:info@partnershipcork.ie)

##### Employability Cork

Web: [www.employabilitycork.ie/drupal](http://www.employabilitycork.ie/drupal)  
Tel: (021) 429 4949 e-mail: [rose@employabilitycork.ie](mailto:rose@employabilitycork.ie)

##### South & East Cork Area Development Partnership Ltd

Web: [www.secad.ie](http://www.secad.ie) Tel: 021-461 3432  
e-mail: [info@secad.ie](mailto:info@secad.ie)

##### West Cork Development Partnership

Web: [www.wcdp.ie](http://www.wcdp.ie) Tel: (027) 52266  
e-mail: [info@wcdp.ie](mailto:info@wcdp.ie)

**DONEGAL**
**Action Inishowen**

Web:

[www.inishowennetworkforolderpeople.com/action-inishowen.html](http://www.inishowennetworkforolderpeople.com/action-inishowen.html)

Tel: (07493) 74529

 e-mail: [info@actioninishowen.com](mailto:info@actioninishowen.com)
**Inishowen Development Partnership**

 Web: [www.inishowen.ie](http://www.inishowen.ie) Tel: 074-93 62218

 e-mail: [shauna@inishowen.ie](mailto:shauna@inishowen.ie)
**Letterkenny Resource Centre**

Tel: (074) 9128010

 e-mail: [congressresourcek@hotmail.com](mailto:congressresourcek@hotmail.com)
**Pobail Le Cheile**

 Web: [www.pobail.org](http://www.pobail.org) Tel: 074-918 0111

 e-mail: [coordplc@eircom.net](mailto:coordplc@eircom.net)
**DUBLIN**
**Ballyfermot Local Employment Services**

 Tel: (01) 623 5612 e-mail: [obair@bles.ie](mailto:obair@bles.ie)
**Ballymun Jobs Centre**

 Web: [www.bmunjob.ie](http://www.bmunjob.ie) Tel: (01) 866 7000

 e-mail: [info@bmunjob.ie](mailto:info@bmunjob.ie)
**Ballymun Unemployed & Welfare Rights Centre**

 Tel: (01) 883 2138 e-mail: [aine@ballymunwelfare.org](mailto:aine@ballymunwelfare.org)
[farerights.ie](http://farerights.ie)
**Blanchardstown CIC**

Web:

[www.centres.citizensinformation.ie/centre.php?cic=Blanchardstown+CIC](http://www.centres.citizensinformation.ie/centre.php?cic=Blanchardstown+CIC)

Tel: 076-107 5040

 e-mail: [blanchardstown@citinfo.ie](mailto:blanchardstown@citinfo.ie)
**Canal Local Employment Service (LES)**

 Web: [www.canalpartnership.com/LES.aspx](http://www.canalpartnership.com/LES.aspx)

Tel: (01) 4537229

 e-mail: [goldenbridge@canallesn.ie](mailto:goldenbridge@canallesn.ie)
**Clondalkin Employment and Education Development Service (CEEDS)**

 Web: [www.ceeds.ie](http://www.ceeds.ie) Tel: (01) 623 3629 e-mail: [gr-wills@eircom.net](mailto:gr-wills@eircom.net) / [information@ceeds.ie](mailto:information@ceeds.ie)
**Community Law and Mediation**

 Web: [www.communitylawandmediation.ie](http://www.communitylawandmediation.ie)

Tel: (01) 8477804

 e-mail: [info@communtiyawandmediation.ie](mailto:info@communtiyawandmediation.ie)
**Crosscare Information and Advocacy Project**

 Web: [www.crosscare.ie](http://www.crosscare.ie) Tel: (01) 873 2844

 e-mail: [housingandwelfare@crosscare.ie](mailto:housingandwelfare@crosscare.ie)
**Dublin 12 & 6W Information Centre**

 Tel: 0761 077 020 e-mail: [dublin12@citinfo.ie](mailto:dublin12@citinfo.ie)
**Dublin 12 Congress Centre**

Tel: (01) 492 6797 e-mail:

[coordinator.dublin12@congresscentres.net](mailto:coordinator.dublin12@congresscentres.net)
**Dublin 15 Citizens Information Centre**

 Web: [www.centres.citizensinformation.ie](http://www.centres.citizensinformation.ie)

Tel: 0761 075 040

 e-mail: [blanchardstown@citinfo.ie](mailto:blanchardstown@citinfo.ie)
**Dublin South Supported Employment Ltd**

 Web: [www.dsse.ie](http://www.dsse.ie) Tel: 01-495 1992

 e-mail: [info@dsse.ie](mailto:info@dsse.ie)
**East Side & Docklands LES**

Tel: (01) 677 1930

 e-mail: [jim.hargis.ices@gmail.com](mailto:jim.hargis.ices@gmail.com)
**Finglas Cabra MABS**

 Tel: 0761 072 170 e-mail: [finglas@mabs.ie](mailto:finglas@mabs.ie)
**FIT Ltd (Fastrack to IT)**

 Web: [www.fit.ie](http://www.fit.ie) Tel: (01) 882 5570

 e-mail: [info@fit.ie](mailto:info@fit.ie)
**Finglas Centre for the Unemployed**

 Web: [www.thefingalcentre.ie](http://www.thefingalcentre.ie) Tel: (01) 884 5228

 e-mail: [info@thefingalcentre.ie](mailto:info@thefingalcentre.ie)
**Fountain Resource Group**

 Web: [www.frg.ie](http://www.frg.ie) Tel: (01) 473 1388

 e-mail: [info@frg.ie](mailto:info@frg.ie)
**Inner City Enterprise Unit**

 Web: [www.innercityenterprise.com](http://www.innercityenterprise.com)

Tel: (01) 617 4852

 e-mail: [innercitycenter@gmail.com](mailto:innercitycenter@gmail.com)
**Inner City Organisations Network (ICON)**

 Web: [www.iconnetwork.ie](http://www.iconnetwork.ie) Tel: (01) 836 6890

 e-mail: [info@iconnetwork.ie](mailto:info@iconnetwork.ie)
**Inner City Renewal Group**

 Tel: (01) 876 4670 e-mail: [henrietta@icrg.ie](mailto:henrietta@icrg.ie)
**Larkin Unemployed Centre**

 Web: [www.larkinctr.com](http://www.larkinctr.com) Tel: (01) 836 5544

 e-mail: [info@larkinctr.com](mailto:info@larkinctr.com)
**Liberties Citizens Information Centre**

 Web: [www.centres.citizensinformation.ie](http://www.centres.citizensinformation.ie)

 Tel: (01) 473 4671 e-mail: [liberties@citinfo.ie](mailto:liberties@citinfo.ie)
**Northside Centre for the Unemployed**

 Web: [www.ncutraining.ie/contact.html](http://www.ncutraining.ie/contact.html)

 Tel: (01) 847 9463 e-mail: [info@ncultd.ie](mailto:info@ncultd.ie)
**Northside Partnership Contact Point**

 Tel: 01-848 5630 e-mail: [alexs@nspartnership.ie](mailto:alexs@nspartnership.ie)
**Southside LES**

 Web: [www.southsidepartnership.ie/index.php/les-monkstown](http://www.southsidepartnership.ie/index.php/les-monkstown)

Tel: 01-284 1977

 e-mail: [info@southsideles.com](mailto:info@southsideles.com)
**Southside Partnership DLR Ltd**

 Web: [www.southsidepartnership.ie](http://www.southsidepartnership.ie)

Tel: (01) 706 0100 / (01) 209 0610

 e-mail: [finn.mcguirk@sspship.ie](mailto:finn.mcguirk@sspship.ie)
**STEP Supported Employment**

 Tel: 01-295 2379 e-mail: [mary.ohalloran@sjog.ie](mailto:mary.ohalloran@sjog.ie)

### SWIC Local Employment Centre

Web: [www.swiclec.ie](http://www.swiclec.ie) Tel: (01) 511 1260

e-mail: [info@swiclec.ie](mailto:info@swiclec.ie)

### Tallaght Centre for the Unemployed

Tel: (01) 451 2983 e-mail: [tcureception@gmail.com](mailto:tcureception@gmail.com)

### GALWAY

#### Ballinasloe Community Information Centre

Tel: (0909) 44390 e-mail: [bsloecrc@gmail.com](mailto:bsloecrc@gmail.com)

#### Galway City Partnership / LES Network

Web: [www.gcp.ie](http://www.gcp.ie) Tel: 091-566 617

e-mail: [elaineharvey@gcplcs.ie](mailto:elaineharvey@gcplcs.ie)

#### Galway Rural Development

Web: [www.grd.ie](http://www.grd.ie) Tel: 091 844 335

e-mail: [grd@grd.ie](mailto:grd@grd.ie)

#### West Training & Development Ltd

Web: [www.westtraining.org](http://www.westtraining.org) Tel: (091) 567 827

e-mail:

[breda.lymer@westtraining.ie](mailto:breda.lymer@westtraining.ie) / [info@westtraining.ie](mailto:info@westtraining.ie)

### KERRY

#### Cumann Iosaef Jobs Club

Web: [www.cumanniosaef.ie/index.html](http://www.cumanniosaef.ie/index.html)

Tel: 066 712 0056 e-mail: [jobclub@eircom.net](mailto:jobclub@eircom.net)

#### Tralee LES

Web: [www.traleeles.ie](http://www.traleeles.ie) Tel: 066-712 9675

e-mail: [info@traleeles.ie](mailto:info@traleeles.ie)

### KILDARE

#### Co. Kildare LES Network

Tel: (045) 895555 e-mail: [naas@cokildareles.ie](mailto:naas@cokildareles.ie)

#### EmployAbility Service Kildare

Web: [www.employability.ie](http://www.employability.ie) Tel: 045-482 064

e-mail: [kcse100@gmail.com](mailto:kcse100@gmail.com)

### KILKENNY

#### Co. Kilkenny ETB Adult Guidance Service

Web: [www.kilkennycarlowetb.ie](http://www.kilkennycarlowetb.ie) Tel: 056-776 4448

e-mail: [adultguidance@kkadulsted.ie](mailto:adultguidance@kkadulsted.ie)

#### Employability Service Kilkenny/Carlow

Tel: 056-7763903 e-mail: [kasesmail@eircom.net](mailto:kasesmail@eircom.net)

#### Kilkenny CIC

Web: [www.centres.citizensinformation.ie](http://www.centres.citizensinformation.ie)

Tel: 0761 077 910 e-mail: [kilkenny@citinfo.ie](mailto:kilkenny@citinfo.ie)

#### Mill Family Resource

Web: [www.millfrcurlingford.com](http://www.millfrcurlingford.com) Tel: (056) 883

8466 e-mail: [millfrcmc@gmail.com](mailto:millfrcmc@gmail.com)

#### Kilkenny Job Club

Tel: 056-775 6043

e-mail: [kilkennyjobclub@gmail.com](mailto:kilkennyjobclub@gmail.com)

### LEITRIM

#### Breffni Family Resource Centre

Web: [www.breffnifrc.com](http://www.breffnifrc.com) Tel: 071-9622566

e-mail: [suzanne@breffnifrc.com](mailto:suzanne@breffnifrc.com)

#### Co. Leitrim Job Club, Leitrim Partnership

Tel: 071-9641740 e-mail: [leitrimjobclub@ldco.ie](mailto:leitrimjobclub@ldco.ie)

#### Drumshanbo Enterprise Centre

Tel: 071-964 1577

e-mail: [enterpriseinfo@eircom.net](mailto:enterpriseinfo@eircom.net)

### LIMERICK

#### Limerick CIS

Web: [www.centres.citizensinformation.ie](http://www.centres.citizensinformation.ie)

Tel: 076-107 5780

e-mail: [marion.browne@citinfo.ie](mailto:marion.browne@citinfo.ie) /

[limerick@citinfo.ie](mailto:limerick@citinfo.ie)

#### Moyross Community Enterprise Centre

Web: [www.moyross.ie/Comcen.html](http://www.moyross.ie/Comcen.html)

Tel: (061) 326 057 e-mail: [mcecltd@moyross.ie](mailto:mcecltd@moyross.ie) /

[admin@moyross.ie](mailto:admin@moyross.ie)

#### Northside LES

Tel: (061) 327 788 e-mail: [ayelverton@les.ie](mailto:ayelverton@les.ie)

#### PAUL (People Action Unemployment Ltd)

Web: [www.paulpartnership.ie](http://www.paulpartnership.ie)

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

#### Our Lady of Lourdes Action Centre

Tel: (061) 228 596

e-mail: [caroline.clarke@ololcsg.ie](mailto:caroline.clarke@ololcsg.ie)

#### Tait House Community Enterprise

Web: [www.taithouse.ie](http://www.taithouse.ie) Tel: (061) 415340

e-mail: [info@taithouse.ie](mailto:info@taithouse.ie)

#### West Limerick Resources Ltd

Web: [www.wlr.ie](http://www.wlr.ie) Tel: 069-62222

e-mail: [info@wlr.ie](mailto:info@wlr.ie)

### LONGFORD

#### Co. Longford Citizens Information Service

Web: [www.centres.citizensinformation.ie](http://www.centres.citizensinformation.ie)

Tel: 0761 075 890 e-mail: [longford@citinfo.ie](mailto:longford@citinfo.ie)

#### Employment Development Information Centre

Web: [www.edilongford.ie](http://www.edilongford.ie) Tel: (043) 3347515

e-mail: [infocentre@eircom.net](mailto:infocentre@eircom.net)

#### Longford Community Resources

Web: [www.lcrl.ie](http://www.lcrl.ie) Tel: (043) 334 5555

e-mail: [enquiries@lcrl.ie](mailto:enquiries@lcrl.ie)

#### Springlawn Residents & Community Dev. Group

Tel: 087 374 9950

e-mail: [springlawnrcrdg26@hotmail.com](mailto:springlawnrcrdg26@hotmail.com)

### LOUTH

#### Co. Louth Supported Employment Partnership Ltd

Tel: (042) 938 6718

e-mail: [helen@employabilitylouth.ie](mailto:helen@employabilitylouth.ie)

**Drogheda Resource Centre**

Tel: (041) 983 5754 e-mail: [drcuinfo@eircom.net](mailto:drcuinfo@eircom.net) /  
[taaffejacqui@yahoo.ie](mailto:taaffejacqui@yahoo.ie)

**MEATH**
**Meath Job Club**

Tel: (046) 9078968  
e-mail: [contact@meathjobclub.com](mailto:contact@meathjobclub.com)

**Kells Peoples Resource Centre**

Web: [www.kellsresourcecentre.ie](http://www.kellsresourcecentre.ie) Tel: (046)  
9247161 e-mail: [kprcmarcus@gmail.com](mailto:kprcmarcus@gmail.com)

**MONAGHAN**
**Clones Family Resource Centre**

Tel: (047) 52919 e-mail: [development@clonesfrc.ie](mailto:development@clonesfrc.ie)

**Farney Resource & Information Centre**

Tel: (042) 9663454 e-mail:  
[farneyinfo@eircom.net](mailto:farneyinfo@eircom.net)

**OFFALY**
**Employability Midlands**

Web: [www.employabilitymidlands.com](http://www.employabilitymidlands.com)  
Tel: (057) 9323901  
e-mail: [tullamore@employabilitymidlands.ie](mailto:tullamore@employabilitymidlands.ie)

**SLIGO**
**Sligo Citizens Information Centre**

Web: [www.centres.citizensinformation.ie](http://www.centres.citizensinformation.ie)  
Tel: 0761 076390 e-mail: [sligo@citinfo.ie](mailto:sligo@citinfo.ie)

**Sligo LEADER Partnership**

Web: [www.sligoleader.ie](http://www.sligoleader.ie) Tel: 071-9141138  
e-mail: [info@sligoleader.ie](mailto:info@sligoleader.ie)

**TIPPERARY**
**Employability Service South Tipperary**

Tel: (052) 6129465  
e-mail: [info@employabilitysouthtipp.ie](mailto:info@employabilitysouthtipp.ie)

**Knockanrawley Resource Centre**

Web: [www.knockanrawley.ie](http://www.knockanrawley.ie) Tel: (062) 52688  
e-mail: [knockanrawley@eircom.net](mailto:knockanrawley@eircom.net)

**North Tipperary LEADER Partnership**

Web: [www.ntlp.ie](http://www.ntlp.ie) Tel: (050) 523379  
e-mail: [info@ntlp.ie](mailto:info@ntlp.ie)

**WATERFORD**
**Ballybeg Key Project**

Web: [www.ballybegcdp.ie](http://www.ballybegcdp.ie) Tel: (051) 358829  
e-mail: [keyproject@ballybegcdp.ie](mailto:keyproject@ballybegcdp.ie)

**Co. Waterford LES**

Tel: (058) 58025 e-mail: [Julie.odonnell@wlp.ie](mailto:Julie.odonnell@wlp.ie)

**Waterford Citizens Information Centre**

Web: [www.centres.citizensinformation.ie](http://www.centres.citizensinformation.ie)  
Tel: 0761 076580 e-mail: [waterford@citinfo.ie](mailto:waterford@citinfo.ie)

**WESTMEATH**
**Dr. Stevens Centre**

Tel: (090) 6473001  
e-mail: [drstevensresourcecentre@eircom.net](mailto:drstevensresourcecentre@eircom.net)

**Mullingar Congress Centre**

Web: [www.mullingarcongress.ie](http://www.mullingarcongress.ie)  
Tel: (044) 9345060  
e-mail: [congresscentre@eircom.net](mailto:congresscentre@eircom.net)

**WEXFORD**
**Gorey Unemployment Centre**

Tel: (053) 9420037 e-mail:  
[receptionqucl@gmail.com](mailto:receptionqucl@gmail.com) / [qucl@eircom.net](mailto:qucl@eircom.net)

**Raheen Family Resource Centre**

Web: [www.raheenfamilyresourcecentre.ie](http://www.raheenfamilyresourcecentre.ie)  
Tel: (051) 428805 e-mail: [frcoutreach@gmail.com](mailto:frcoutreach@gmail.com)

**Taghmon Action Group**

Web: [www.taghmonactiongroup.ie](http://www.taghmonactiongroup.ie)  
Tel: (053) 9134997  
e-mail: [taghmonaction@eircom.net](mailto:taghmonaction@eircom.net)

**Wexford Local Development**

Web: [www.wld.ie](http://www.wld.ie) Tel: (053) 9155864  
e-mail: [info@wld.ie](mailto:info@wld.ie)

**WICKLOW**
**AEGAI**

Web: [www.aegai.ie](http://www.aegai.ie) Tel: 0404 32651  
e-mail: [nuala@wags.ie](mailto:nuala@wags.ie)

**Arklow Jobs Club**

Tel: (040) 223936  
e-mail: [arklowjobclub@gmail.com](mailto:arklowjobclub@gmail.com)

**Bray Family Resource & Development Project**

Tel: 01-286 7644 e-mail: [lbrcadmin2@eircom.net](mailto:lbrcadmin2@eircom.net)

**Carnew Training & Development Centre**

Web: [www.carnewtdc.ie](http://www.carnewtdc.ie) Tel: (053) 9426555  
e-mail: [info@carnewtdc.ie](mailto:info@carnewtdc.ie)

**Co. Wicklow Community Partnership**

Tel: 0402-91092 e-mail: [dboffey@wicklowpartnership.ie](mailto:dboffey@wicklowpartnership.ie)

**Wicklow Child and Family Project**

Tel: (0404) 64725 e-mail: [adminwc&fp@wicklow-partnership.ie](mailto:adminwc&fp@wicklow-partnership.ie)

**Wicklow Trade Union Centre for the Unemployed**

Tel: (01) 2866730  
e-mail: [bray@congresscentres.net](mailto:bray@congresscentres.net)

## 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)

## 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
<b>Donegal</b>	Buncrana	0761 072 470
	Letterkenny	0761 072 460
	South Donegal	0761 072 480
	West Donegal	0761 072 650
<b>Galway</b>	Tuam	0761 072 560
	Galway South	0761 072 570
<b>Kerry</b>	Tralee	0761 072 190
<b>Kildare</b>	Kilcock	0761 072 590
	Newbridge	0761 072 600
<b>Kilkenny</b>	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>	Navan	0761 072 680
<b>Monaghan</b>	Castleblaney	0761 072 690
<b>Offaly</b>	Tullamore	0761 072 710
<b>Roscommon</b>	Abbey Street	0761 072 720
<b>Sligo</b>	Sligo Town	0761 072 730
<b>Tipperary</b>	Thurles	0761 072 740
	Clonmel	0761 072 750
	Nenagh	0761 072 760
<b>Waterford</b>	Waterford City	0761 072 050
	Dungarvan	0761 072 770
<b>Westmeath</b>	Mullingar	0761 072 700
	Athlone	0761 072 400
	Wexford Town	0761 072 780
<b>Wexford</b>	Wexford Town	0761 072 780
<b>Wicklow</b>	Bray	0761 072 250
	Arklow	0761 072 390

**DUBLIN MABS**

Ballymun	0761 720 150	Dublin South East	0761 072 520
Ballyfermot	0761 072 800	Dundrum	0761 072 310
Blanchardstown	0761 720 330	Dun Laoghaire	0761 072 530
Cherry Orchard	0761 072 110	Fingal	0761 072 550
Clondalkin	0761 072 270	Finglas/Cabra	0761 072 170
Coolock	0761 072 510	Liffey South West	0761 072 350
Crumlin	0761 072 500	North City	0761 072 520
Dorset Street	0761 072 510	North East	0761 072 290
		Tallaght	0761 072 370

## INDEX

- A**
- Aontas 215
  - Appeals 43
    - *Payment while appealing a decision* 42
    - *Overpayment and Appeals* 40,41,42,52
    - *Social Welfare* 44
    - *Supplementary Welfare (SWA)* 57,58,59
  - Apprenticeships 190,191
- B**
- Back to Education Allowance 198-203
  - Back to School Clothing and Footwear Allowance 54
  - Back to Work Enterprise Allowance 92,121,164-168
  - Benefit and Privilege 16,17,52
  - Benefit Year 8
  - Breaking your Claim 38
- C**
- Career Portal 80
  - Carer's Payments 135-138
    - *Carer's Allowance* 135-138 183, 195
    - *Carer's Benefit* 136-138
  - Child Benefit 13,112,117
  - Cohabitation 183
  - Civil Partnership 106, 110, 111, 118, 183
  - Collecting your payment 38
  - CE 139-147
  - Complaints 93,147
  - Covering Letter 81,82
  - Credits PRSI 8, 10
  - CV 82-83
- D**
- Disability Allowance 118-123,189,192
- E**
- Education 27, 91, 194-204
  - ENP 37, 45, 53
  - Employment Support Services 73,211-214
  - Employment & Self Employment
    - *WPP* 148-150
    - *Tús* 150-153
- F**
- Failte Ireland 192
  - FIS 156-160
  - FIT 206
  - Fuel Allowance 178
- G**
- Genuinely Seeking Work (GSW) 21, 30, 34, 55, 56, 115, 116, 163
  - Governing Contribution Year 8
  - GP Visit Cards 60
- H**
- Habitual Residence Condition 4, 34, 49
  - Heating Supplement 52
  - Holidays (JS) 34, 146, 152
  - Home Carers Tax Credit 184
  - HAP 55,68-70
- I**
- Illness Benefit 123-127
  - Income Tax Bands 184
  - Industry Related Training 188-190
  - Insolvency Payments Scheme 178
  - Interviews 81, 83, 84
  - Intreo 19, 72, 73, 87
  - Invalidity Pension 8, 119, 123, 127-130, 133
- J**
- Jobseekers
    - *Allowance* 4, 6, 17-23, 32-39, 99, 101-105
    - *Appeals* 39-43
    - *Benefit* 22-32
    - *Claming JB in Europe* 28-29
    - *Collecting your payment* 38
    - *Fast-Track Sign back on* 38, 95, 100
    - *HRC* 34,117
    - *Holidays* 38
    - *GSW* 21,30,34
    - *Requalify for JB* 25
    - *Trade Disputes* 21, 22, 49
    - *Wage Band Limits* 26
    - *Working on Sunday* 23
    - *JST* 110, 114-116
  - Jobs Ireland 79
  - JobPath 21, 77-79, 88-94, 186-187
  - Jobs Plus 100, 161-162

<b>L</b>	
Local Employment Services	75, 210
Local Training Initiatives	194
Losing your Job	171-173

<b>M</b>	
Means Test	12-17
Medical Card	59-60
Mortgage Interest Supplement	68

<b>O</b>	
One-Parent Family Payment	110-118
Oral Hearing	45, 59
Over Payment	40-42
Ombudsman	46

<b>P</b>	
Part-time Education Option	92, 207
Part-time Integration Option (CE)	141-142
Part-time Job Incentive	162-164
Part-time Job Option	142-144
Part-time Work	
— <i>JB/JA</i>	97-104
— <i>OFF</i>	112
— <i>Carer's Payments</i>	138
Partial Capacity Benefit	130-134
Property Means Test	14-15, 64
PPS Number	7, 37
PRSI	7-10

<b>Q</b>	
Qualified Adult	4, 106-110
Qualified Child	5

<b>R</b>	
Recruitment Agencies	81
Relevant Tax Year	124
Redundancy	29, 117, 172, 173-178
Rent Supplement	61-67

<b>S</b>	
Self Employment	101, 138, 155
Skillnets	206
Social Assistance Payments	3, 11, 12
Social Insurance Payments	2, 6, 7, 8, 9
SOLAS	79, 188
Springboard	92, 207
State Pension Contributory	
Non Contributory	2, 7, 9, 12, 15, 128
Supplementary Welfare Allowance (SWA)	48-59, 61-70
SWA Appeals	57-59

<b>T</b>	
Tax and Social Welfare	182
Tax Credits	183-184
Tax year	8, 24, 184
Teagasc	191
Training	188-194
Tús	150-153

<b>U</b>	
Urgent News Payments (UNP)	53-54
Universal Supports	3

<b>V</b>	
Voluntary PRSI Contributions	9
Voluntary Work	81, 92
Voluntary Redundancy	30, 176
Voluntary Severance	176-177
VTOS	194-197

<b>W</b>	
Work Placement Programme	148-150
Workplace Relations	146, 177

<b>Y</b>	
Youthreach	193

**WORKING FOR WORK** is a handbook for people who are unemployed and those providing information services to unemployed people. It outlines your rights and entitlements with regard to your social welfare payments and secondary benefits.

It also provides valuable information on your options and opportunities in relation to looking for work, returning to work and further education or training.

The **INOU** is a national organisation of unemployed people and groups committed to fighting unemployment.

You can play a part in this movement – see inside back cover for details.



Irish National  
Organisation of  
the Unemployed

24th Edition

**INOU**  
**ARABY HOUSE**  
**8 NORTH RICHMOND STREET**  
**DUBLIN 1**  
**DOI WY49**

**Tel: 01 856 0088**  
**E-mail: [info@inou.ie](mailto:info@inou.ie)**  
**Websites: [www.inou.ie](http://www.inou.ie)**  
**[www.redundancy.ie](http://www.redundancy.ie)**

**ISBN NUMBER: 978-1-901909-23-4**