

If I am refused a payment, can I appeal that decision?

If you have been refused a payment, you can ask for that decision to be reviewed or you can appeal that refusal. The INOU provides an advocacy service which can assist you in making your appeal.

Are there any other payments I can get?

If you are refused or are awaiting payment of either JB or JA you may, in certain circumstances, qualify for a means tested Supplementary Welfare Allowance Payment from the Department of Social Protection's (DSP) representative.

What are Credits or Social Insurance (PRSI) Contributions

Credits are social insurance (PRSI) contributions that will help protect your social insurance entitlements for example, pensions, during times when you are unemployed and not able to make paid contributions.

Can I sign on for credits?

If you become unemployed and do not qualify for a Jobseeker's payment, you may be able to sign-on for credits. If you sign on for credits, you will be required to meet the genuinely seeking work rule.

*** Even if you don't qualify for a Jobseeker's payment but do qualify to sign on for credits, you should always do so.**

Can I get any other financial assistance?

If you are getting a Jobseeker's payment you may also be entitled to Secondary benefits. These include:

From your local Health Service Executive

- Medical Card / Doctor Only Visit Card
- Diet Supplement

From your local Social Welfare office

- Rent or Mortgage Interest Supplement (for own home only)
- Fuel Allowance (This is not payable if you are in receipt of JB or in receipt of JA for less than 15 months)
- Back to School Clothing & Footwear Allowance

From your Local Authority

- Differential Rent
- Rental Accommodation Scheme (RAS)

Checklist ✓

What do I need to do if I lose my job?

- ✓ You should register with the Department of Social Protection's Employment Services.
- ✓ Apply for JB or JA at your local Social Welfare or Intreo Office.
- ✓ If you do not qualify for JB, apply for a JA payment.
- ✓ If you are not entitled to JB/JA payment or are awaiting payment, you may be entitled to a Supplementary Welfare Allowance payment.
- ✓ If you are not entitled to JB/JA you may be able to sign for PRSI credits.

What do I need to do when making my claim?

- ✓ When you are making your claim you will need to bring photographic proof of identity (passport or drivers licence) and proof of your address (a recent household bill such as ESB, a bank statement or tax document).
- ✓ You will need to bring your P45, if available or a letter from your employer saying when you finished work. This letter may speed up your claim.
- ✓ If you are applying for Jobseeker's Benefit you will also need to bring the most recent P60 form.

How do I keep my payment?

- ✓ You must be genuinely seeking work.
- ✓ You must inform your local Social Welfare or Intreo Office of any change in your circumstances. If your circumstances worsen you may be entitled to additional assistance.

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Your Welfare Rights Options

What you need to know if you become unemployed



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Introduction to Social Welfare

If you lose your job you should immediately apply for Jobseeker's Benefit (JB) or Jobseeker's Allowance (JA). Any delay in applying could result in a loss of payment. You can apply at your local Social Welfare Office or Intreo Office. Intreo is the new employment and supports services for Jobseekers.

Jobseeker's Benefit (JB)

Jobseeker's Benefit is a weekly payment if you are out of work and covered by social insurance (PRSI) contributions (both paid and credited).

Do I qualify for Jobseeker's Benefit?

To qualify for JB you must:

- Be resident in the State
- Be aged under 66
- Be fully unemployed or unemployed for at least 4 days out of any consecutive 7 days
- Meet the genuinely seeking work rule
- Have enough PRSI contributions

How do I know if I have enough PRSI contributions?

You will have enough PRSI contributions if you satisfy either one of the following 2 ways:

- Have 104 weeks paid PRSI contributions since starting work
- Have 39 weeks paid or credited PRSI contributions in the Relevant Tax Year * (13 of the 39 must be paid contributions in the relevant tax year or certain other periods).

Or

- Have 104 weeks paid PRSI contributions since starting work
- Have 26 weeks paid PRSI contributions in the Relevant Tax Year
- Have 26 weeks paid PRSI contributions in the Tax Year prior to the Relevant Tax Year

What is the relevant tax year?

The relevant tax year is the tax year 2 years before you make a claim for a Jobseeker's Benefit payment. For making a claim for JB in 2013 the relevant tax year is 2011.

What does Genuinely Seeking Work mean?

To qualify and keep your JB or JA payment you must be genuinely seeking work and be available to take-up full-time work. This means that you must be willing to accept any reasonable offer of employment and any offer of education or training which is recommended by a Department of Social Protection (DSP) official. You will be asked for proof of your job-seeking efforts, so keep a record of calls, letters, emails to or from employers. You can be regarded as not being available for work if a Deciding Officer (DSP official) thinks that you placed unreasonable restrictions on the nature, duration and location of employment and / or the hours of work and the rate of pay.

Where can I collect my payment?

JB / JA payments are made weekly, through the Post Office using your Public Services swipe card. Bring a valid photo ID (e.g. driving licence/ passport) with you to collect your payment.

How long can I get Jobseeker's Benefit for?

JB is paid for a maximum of:

- 12 months if you have at least 260 paid PRSI contributions
- 9 months if you have less than 260 paid PRSI contributions

Changes from 3rd April 2013

- 9 months if you have at least 260 paid PRSI contributions
- 6 months if you have less than 260 paid PRSI contributions

People getting JB for 6 months or more on 3rd April 2013 (or 3 months for people with less than 260 contributions) will not be affected.

Can I get another payment when my Jobseeker's Benefit finishes?

You may be able to claim a Jobseeker's Allowance payment if you meet the qualifying rules and pass a means test.

Jobseekers Benefit Payment Rates 2013

	Jobseeker's Benefit
Personal Rate	€188.00
Qualified Adult	€124.80
Each Qualified Child	€ 29.80
Each Qualified Child Half Rate	€ 14.90

Exceptions to the Jobseeker's Allowance payment for people under 25:

- People with dependant children
- People participating in an approved education or training course
- People transferring to Jobseeker's Allowance immediately after finishing their entitlement to Jobseeker's Benefit

Jobseeker's Allowance (JA)

If you do not qualify for a Jobseeker's Benefit payment you may qualify for Jobseeker's Allowance.

Do I qualify for Jobseeker's Allowance

To qualify for JA you must be:

- Resident in the State
- Aged 18 or over
- Aged under 66
- Be fully unemployed or unemployed for at least 4 days out of any consecutive 7 days
- Genuinely seeking work **and also**
- Satisfy a means test
- Satisfy the Habitual Residence Condition

What is a means test?

A Means Test is a test carried out by the Department of Social Protection to assess your means of income.

In the means test the following are taken into account:

- Cash Income – including spouse/partner's income
- Capital (savings, assets etc.) first €20,000 not assessed
- Property (other than your own home)
- Benefit and Privilege (the benefit received from living with your parents, if aged under 25)

The rate of your JA payment will depend on your means.

The Habitual Residence Condition

is an assessment carried out by the DSP when you are applying for a JA payment. You may satisfy the rule if you have been:

- Legally residing in Ireland for 2 years or more
- Working in Ireland and intend to remain in Ireland

Jobseekers Allowance Payment Rates 2013

Age	Personal Rate	Qualified Adult Rate
18-19	€100	€100
20-21	€100	€100
22-24	€144	€124.80
25 and over	€188	€124.80