

Supporting Unemployed People



Irish National  
Organisation of  
the Unemployed

**FREE**  
30<sup>TH</sup> EDITION  
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**WORKING FOR**

# **WORK**

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

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## **30th Edition**

also in this edition

- National Employment Service • Local Area Employment Service (LAES)
- Jobseeker's Payments • Employment Supports • Education Options
- Back to Work Incentives and Supports • Disability Payments

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Thirtieth Edition

# WORKING FOR WORK 30TH EDITION

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## FOREWORD

The INOU is very pleased to publish this new edition of Working for Work. This edition marks the 30th anniversary of the publication. The first edition of the publication was described as 'A Survival Handbook for Unemployed People'. 30 years later, the book still fulfils that objective.

The book is the most comprehensive publication covering work, welfare supports and education and training options. Whilst the book is still primarily aimed at unemployed people, and others distant from the labour market, the publication is also a key resource for information providers, employment services personnel and others that work with unemployed people in supporting them in their journey from Welfare to Work.

I would like to take this opportunity to thank Robbert J. Lynch, Manager of the Welfare to Work Section, Robert Kelly, Senior Information Officer, Gerry McCaughey and James O'Toole, Information Officers, Rusha Lamichhane, Admin Support worker and Ray Brennan, Administrative Assistant, who assisted in compiling, editing and checking the accuracy of the information contained in this publication.

Thanks also go to the staff of the Department of Social Protection; Department of Further and Higher Education, Research, Innovation and Science; and Revenue, who took time and trouble to comment on the detail of the contents of the book.

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

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 200 local centres, community based organisations, NGOs, Trade Unions, branches of unemployed people and other groups throughout the country.

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

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

Key aims of the INOU include to:

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

## Services provided by the INOU

- **Information and Advocacy Services**

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 and other meetings in the INOU
- Receive a **FREE** copy of our bi-monthly E-Bulletin.

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## CHAPTER 1

# Social Welfare Payments

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## Introduction

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

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

## The Department of Social Protection – (DSP)

The Department of Social Protection (DSP) administers and manages the delivery of statutory and non-statutory social and family schemes and services in Ireland. Its main responsibility is to promote a caring society through income and other support services, enabling active participation in society, promoting social inclusion and supporting families.

Social Welfare payments supports can be summarised under five broad headings, for more information on these supports visit [www.gov.ie/welfare](http://www.gov.ie/welfare):

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

### 1. Social Insurance Payments

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

### 2. Social Assistance Payments

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

### 3. Supplementary Welfare Allowance Payments

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

### 4. Universal Supports

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

## Employment Supports for Jobseekers – DSP

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

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

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

## Your Family and Social Welfare

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

### Personal Rate:

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

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

It may also mean that you may be required to Genuinely Seek Work if a Jobseeker, that you have a qualified Child if seeking a family related payment

or that you satisfy a medical assessment / exam if claiming an Illness or Disability payment.

### **Qualified Adult:**

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

- For Jobseeker's Allowance (JA), Disability Allowance (DA), Farm Assist (FA) and Supplementary Welfare Allowance (SWA): Any income a Qualified Adult may have from employment, self-employment, pensions, savings, or investments will be assessed as means under the means test for the payment type. Please see Chapter 4 for more information on the Means Test.
- All other payments: If your Qualified Adult has an income of €310.00 or less per week, they will be regarded as a qualified adult for payment. If a spouse, civil partner, or cohabitant earns up to €100.00 gross per week 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 exceptions to this rule are where your spouse, civil partner or cohabitant is in receipt of:
  - Disablement Benefit
  - Domiciliary Care Allowance.
  - Foster Care Allowance payment from Tusla (Child and Family Agency).
  - Guardian's Payment (Contributory) and (Non-Contributory).
  - Half-rate Carer's Allowance
  - Occupational Injuries and Death Benefit in respect of an orphan

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

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

**Separate Payments / Individualised Payments** – If you are a Qualified Adult 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 member 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 will 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, Disablement Benefit (Incapacity Supplement) or Invalidity Pension and your spouse's, civil partners or cohabitant's income is 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, Disablement Benefit (Incapacity Supplement) or Invalidity Pension and your spouse's, civil partners or cohabitant's income is between €310.01 and €400.00 per week, you will only receive a half-rate payment for any Qualified Child. This does not apply to Jobseeker's Allowance or Disability Allowance.
- **Income over €400:** If you are in receipt of Jobseeker's Benefit, Illness Benefit, Injury Benefit, Health and Safety Benefit, Disablement Benefit (Incapacity Supplement), Invalidity Pension or Carer's Benefit and your spouse's, civil partners or cohabitant's income is more than €400 per week, you will not receive payment for any Qualified Child. This does not apply to Jobseeker's Allowance or Disability Allowance.
- **Leaving Education:** If your child is 18 years of age or over, you can continue to receive a payment for them for three months after they leave second-level education or finish the Leaving Certificate. However, if your child is in receipt of a Social Welfare payment in their own right you will not receive a payment for them.
- **In Education:** You can apply for a Qualified Child payment for a child between 18 and 22 years of age in full-time education, up to the end of the academic year, or where they reach 22, whichever comes first.

**Qualified Child – not living with you:** 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 Working Family Payment (WFP) or Back to Work Family Dividend (BTWFD), **and**
- You pay at least €42 maintenance each week, for a child under 12 years, and €50 per week for children over 12 years, in cash or in-kind equivalents.

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

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

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

**Jobseeker's Transitional Payment – One-Parent Families:** If your One-Parent Family Payment is due to end because of the age of your youngest child, you may qualify for Jobseeker's Transitional Payment.

To qualify for this payment, you must have at least one qualified child between the ages of 7 and 13 years, i.e. until the youngest child reaches 14 years of age – see One-Parent Family Payment and Work in Chapter 4 for more information.



For more information, or if you require any further assistance or support in relation to your Jobseeker's or One Parent Family Payment claim, please contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie).

## Social Insurance Payments

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

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

### Classes of Social Insurance Contributions

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

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

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

### Social Insurance Payments – Class A

- Jobseeker's Benefit (JB)
- Illness Benefit (IB)
- Occupational Injuries Benefit (OIB)
- Disability Benefit (Incapacity Supplement)
- Maternity Benefit
- Guardian's Payment (Contributory)
- Invalidity Pension (IP)
- Parent's Benefit
- 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
- Benefit Payment for 65-year-olds

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

### Social Insurance Payments – Class S

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

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

### Benefit Payment for 65-year-olds

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

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

If you qualify for this payment, you:

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

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

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

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

If you were in insurable employment, you must:

## Social Welfare Payments

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

### AND

- Have paid at least 39 PRSI contributions at Class A, H or P or have credited contributions in the governing contribution year. At least 13 of these contributions must be paid from employment in the governing contribution year, the two years before this, the last year or the current tax year: **OR**
- 26 PRSI contributions paid in the governing contribution year and 26 paid in the year immediately before this.
- Governing Contribution Year (GCY) is the second last complete tax year, for example, for a claim in 2024 the second last complete tax year in 2022.

If you were self-employed, you must:

- have paid at least 156 PRSI self-employment contributions at Class S: **OR**
- have paid at least 104 PRSI insurable employment contributions at Class A or H: **AND**
- have paid 52 PRSI self-employment contributions at Class S in the governing contribution year.

Benefit Payment for 65-year-olds	Rate
Full weekly personal payment	€232
Increase for a Qualified Adult	€154
Increase for a Qualified Child (under 12)	€46 (full rate) €23 (half rate)
Increase for a Qualified Child (12 and over)	€54 (full rate) €27 (half rate)

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

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

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

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

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

You may leave the State for more than 2 weeks. However, the absence must be temporary, and you must not take up employment or self-employment while temporarily absent from the State. You are required to inform your Intreo



Centre / Branch Office two weeks in advance of your departure. You must give a minimum of 10 days' notice, and you cannot apply more than 21 days in advance.

## Claiming a Social Insurance Payment

### Social Insurance – Qualifying for a payment

To qualify for a Social Welfare payment using your social insurance record you will need:

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

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 2024	1st Jan. 2022 – 31st Dec 2022
1st Monday in January 2025	1st Jan. 2023 – 31st Dec 2023
1st Monday in January 2026	1st Jan. 2024 – 31st Dec 2024

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

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

## Types of Social Insurance Contributions

### ● Credited PRSI Contributions

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

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 Jobseeker's, Illness, Maternity or Treatment Benefit.

You may choose to pay Voluntary Contributions, provided you meet certain conditions, if you:

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

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

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

### Non-payment of PRSI by an employer

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

## Credits

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

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

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

## Social Welfare Payments

a Qualified Adult or Qualified Child, your spouse's, civil partner's or cohabitant's means will determine whether you qualify for an increased payment. Check with your local Intreo Centre / Branch Office or the Department's Information Service, to see if you have the right amount of paid and credited contributions to qualify for different payments.

### Social Assistance Payments

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

#### To qualify you must:

- prove you are eligible for a particular payment, e.g., a One-Parent Family Payment not cohabiting and have at least one 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)
- Jobseeker's Transitional Payment (JST)
- One-Parent Family Payment (OFP)
- Disability Allowance (DA)
- Carer's Allowance (CA)
- Fuel Allowance
- State Pension (Non-Contributory)
- Blind Persons Pension
- Farm Assist
- Guardian's Payment (Non-Contributory)
- Widows / Widowers or Surviving Civil Partner's (Non-Contributory) Pension

#### The Means Test

All social assistance payments are means-tested but the means test can differ depending on the type of payment you are applying for. The Department's rules on means testing are set out in its guidelines, which are available at [www.gov.ie/welfare](http://www.gov.ie/welfare). If you are not happy with a decision on the means test and feel you are being treated unreasonably, you may seek a Review of any statutory decision made by the Department and any new evidence or information provided to the Department will be considered as part of this review. You may also have the right to appeal the decision if a Review is unsuccessful or if you do not seek a Review (See Appeals later in this chapter).



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.

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

### Means Test – Cash income

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

### Income not assessed for the means test

- Payments from the Department of Social Protection.
- A social security payment from an EU Member State or the UK, that is equivalent to an Irish Social Welfare payment, if the equivalent Irish payment is similarly excluded.
- Supplementary Welfare Allowance (SWA) payments.
- Rent 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 (inc. British War Pension).

## Social Welfare Payments

- 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 (Tusla – Child and Family Agency).
- PRSA Contributions.
- Back to Work Enterprise Allowance, Back to Education Allowance (any monies earned from employment will be assessed) or Part-Time Job Incentive payments made to your spouse, civil partner or cohabitant.
- SOLAS or ETB (Educational & Training Boards) payments made to your spouse, civil partner or cohabitant.
- Ex gratia payments for the benefit of women admitted to Magdalene Laundries, or Surgical Symphysiotomy Payment Scheme / Lourdes Hospital Redress Board.
- University Scholarships or Awards under the 1916 Bursary.
- Compensation for Stardust Victims.
- Compensation for the Cervical Check Screening Programme.
- Residential Institutions Statutory Fund.
- Sport Ireland under the International Carding Scheme.
- Northern Ireland Victim and Survivor Service (VSS) for Victims and Survivors.
- Special Transport Grant for Children with Special Educational Needs.
- In the case of Disability Allowance, any ex-gratia payments made by the State Claims Agency arising from claims settled on or after 1 October 2020 in respect of the Pandemrix vaccine.
- Income arising from a person renting out a room in his or her home subject to a maximum of €269.23 per week – disregard stops 17 March 2025.

### Means Test – Income disregards

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

### Means Test – Pensions:

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

Where a Personal Retirement Bond or Buy-Out-Bond is held, (a bond which offers a lump-sum payment at a specific point in time), the terms of this bond will determine what and when benefits are payable to the holder of the bond.

A person should provide details of the bond to the Department in order to prove that they do not have access to any of the benefits of the bond. This can be provided by supplying the department with a copy of the Annual Benefit Statement associated with the bond.

Some pensions restrict access to funds until the beneficiary of the pension reaches the age of 60. 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, and apartment, residential or commercial buildings in Ireland or abroad. The value of your own home will not be assessed.

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

If you believe the actual 'sale' value of your property varies from the Department's valuation because of specific issues, 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, with disregards for certain property maintenance expenses e.g., repairs for wear and tear.

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

The capital value of any money you or your spouse, civil partner or cohabitant have in the bank or credit union, stocks, bonds, shares or land will also be

assessed. The method of assessing capital for entitlement to social assistance payments is as follows:

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

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

### Example:

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

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

In this case, only €5,000 of the €25,000 in the credit union is assessable as means.

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

If you are of pension age of 66 or over and receiving a State Pension (Non-Contributory) the gross proceeds of the sale of your principal residence, up to a maximum of €190,500 are exempted from the means test in certain circumstances.

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 (does not apply to Carer's Allowance), 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 (JA) or Supplementary Welfare Allowance (SWA) and you are under 25 years and are living in your parent or step-parent's home, your parents' or step-parent's income will be considered for the means test. This assessment is known as Benefit and Privilege and is assessed because there is a certain benefit from living in the family home.

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

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

**Assessing Benefit and Privilege:**

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

**Income counted for Benefit and Privilege:**

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

The Department of Social Protection will allow the following deductions:

- Income tax (Including the Universal Social Charge).
- Health Insurance Contributions.
- PRSI.
- 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, the current market value of the property is assessed as capital in the means assessment. Where that property is yielding an income, the net income of that property is assessed 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 €141.70. He lives with his parents and two school going siblings. His mother does not work, and his father has net (after tax, etc.) earnings of €900 a week.

Benefit and Privilege is calculated as follows:

<b>Income:</b>	€900.00
<b>Deductions:</b>	
— Personal allowances for a two parent family:	€600.00
— Sibling disregard:	€60.00
— Rent / mortgage payment:	€120.00
<b>Total Allowances per week</b>	<b>€780.00</b>
Means assessable (€900 minus €780) =	€120.00
Means assessed (€120 x 34%) =	€40.80
<b>Jobseeker's Allowance: (€141.70 - €41.00)</b>	<b>€100.70</b>



Please note: John's JA payment is €100.70 per week.

The maximum personal rate payable to 18-24 years is €141.70.

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


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

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

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

*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.
- available for and capable of full-time work.
- Genuinely seeking work.
- Willing to accept any reasonable offer of education, training, re-training or work experience recommended by the Minister for Social Protection, or any persons appointed by the Minister for Social Protection, which is relevant and appropriate to your circumstances.

 **Note:** You may qualify for Jobseeker's Benefit or Jobseeker's Benefit (Self-Employed) if you are aged between 66 and 70 and decide not to claim State Pension (Contributory) and satisfy all the other qualifying conditions.

### For Jobseeker's Benefit you must also;

- satisfy the PRSI contribution requirements

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

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

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

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

### Jobseeker's – Change in Circumstances

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

- Taking up any paid employment of any sort.
- Engaging in self-employment (JBSE does not allow engagement in self-employment).
- Taking up voluntary work\* (requires DSP approval).
- Employment on an approved employment programme / training scheme.
- Claiming and receiving any other Social Welfare benefit or assistance.
- Returning to education (including full-time or part-time).
- Leaving the country, including holidays or emergency absences.

## Social Welfare Payments

- 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 Social Protection retains the right to seek to prosecute claimants for fraud even where a repayment arrangement has been agreed and where the claimant has repaid monies.

**Remember:** It is possible to work part-time or go back to school / college for part-time short term basic courses and continue signing-on for Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) / Jobseeker's Allowance - See Chapter 4 and Chapter 6.

## Jobseeker's – Qualifying Conditions

### Jobseeker's Payments – Genuinely Seeking Work (JB / JBSE and JA)

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

- Available for full-time work

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

### **Jobseeker's Payments – Capable of Work (JB / JBSE and JA)**

To qualify for a Jobseeker's payment, you must prove that you are capable of work. For a day to be regarded as a day of unemployment, the person claiming a Jobseeker's payment must be capable of work on that day.

A person is capable of work if there is no evidence to the contrary (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 (SWA) payment from the Department of Social Protection for her / himself and any children you have under age 18, or between 18-22 years and in full-time education.

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

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

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

### **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, your payment may be reduced by the application of a Penalty Rate if you fail, without good reason, to attend

activation meetings or avail of suitable education, training or development opportunities or specified employment programmes and schemes, which are considered appropriate to your circumstances and agreed with the Department's Intreo Case officers.

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

### 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 Social Protection, you can request a review of that decision. If you are unhappy with the outcome of that review, or if a review was declined, you may have the right to appeal this decision to the Social Welfare Appeals Office, whether you have had a review of the decision or not – see Appeals later in this chapter.

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

### Working on Sunday (JB / JBSE and JA)

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

**Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed):** Sunday is treated as a day of employment and is considered when calculating the amount of Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) for which you will qualify. Where a person, in receipt of Jobseeker's Benefit / Jobseeker's Benefit

(Self-Employed), is working for part of a week, the payment entitlement will be based on a 5-day week. This means that you will lose  $\frac{1}{5}$  of your weekly payment for each day that you work – see Chapter 4 for more information.

## Jobseeker’s Benefit payments

There are two types of Jobseeker’s Benefit payments

- **Jobseeker’s Benefit — (JB)**
- **Jobseeker’s Benefit (Self-Employed) — (JBSE)**

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

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

Claimant:	€232.00	
Qualified Adult:	€154.00	
Each Qualified Child	€46.00	(Under 12)
	€54.00	(12 and over)

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

### Jobseeker’s Benefit (JB) – Duration of payment:

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

## Social Welfare Payments

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

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

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

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

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

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

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

### **Jobseeker's Benefit (JB) – Re-qualifying for JB**

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

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

For example, if you are getting JB and working 3 days each week as a systematic short-time worker or a part-time worker and your employment pattern has not changed during the course of your JB claim, you will not have



suffered a substantial loss of employment and will not re-qualify for Jobseeker's Benefit. However, if your JB claim ends and your 3-day working week is then reduced to a 2-day week, you will have suffered a substantial loss of employment and may re-qualify for Jobseeker's Benefit.

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

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

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

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

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

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

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

### **Jobseeker's Benefit (JB) – Wage Band Limits**

Jobseeker's Benefit rates are graduated according to earnings in the relevant tax year. A reduced rate of Jobseeker's Benefit is payable if your average weekly earnings in the Relevant Tax Year is under €300.

To get your average weekly earnings in the relevant tax year, your gross yearly earnings are divided by the number of PRSI contributions you paid at class A, H, or P. The relevant tax year is 2 years before the year of your claim.

For example, if you claim Jobseeker's Benefit in 2023 / 2024 the Relevant Tax Year is 2021 / 2022. See following table.

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

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

Wage Bank Limits – Weekly payment for new claims			
Average weekly Earnings	Personal Rate	Qualified Adult	Each Child (full-rate)*
Less than €150	€104.10	€99.70	€46 (under 12)
			€54 (12 and over)
€150 - €220	€149.60	€99.70	€46 (under 12)
			€54 (12 and over)
€220 - €300	€181.70	€99.70	€46 (under 12)
			€54 (12 and over)
€300 or more	€232.00	€154.00	€46 (under 12)
			€54 (12 and over)

*\* 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 (JB) – Optional Jobseeker's Allowance

In some circumstances it may be better for you to claim the means-tested Jobseeker's Allowance payment instead of the reduced rate of Jobseeker's Benefit. The full Personal Rate of Jobseeker's Allowance (JA) is €232. 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 (JB) – Education

You will not qualify for payment of Jobseeker's Benefit whilst attending a course of study (including school / college holiday periods), except in such circumstances specifically allowed by the Department of Social Protection, e.g., mature students who are over 23 years of age on or before 1st January in the year in which the course of study commences, may qualify for a payment during the summer holiday periods. All other students attending a course of study are disqualified from receiving Jobseeker's Benefit during the summer holiday periods between academic years.

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

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

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

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

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

**Jobseeker’s Benefit (Self-Employed) – Rates of Payment:**

JOBSEEKER’S BENEFIT (SELF-EMPLOYED) — Rates of Payment			
Average weekly Earning	Maximum Personal Rate	Adult Dependant Rate	Child Dependant Rate
€300 or more	€232.00	€154.00	€46 (under 12) €54 (12 and over)
€220 - €299.99	€181.70	€99.70	
€150 - €219.99	€149.60		
Less than €150	€104.10		

**Jobseeker’s Benefit (Self-Employed) – Duration of payment:**

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

**Jobseeker’s Benefit (Self-Employed) – PRSI Conditions:**

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

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

The governing contribution year is the second last complete tax year before the year in which the claim is made. For example, for claims made in 2024, the governing contribution year is 2022.

**Jobseeker’s Benefit (Self-Employed) – Work:**

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

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

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

## **Issues that may affect your claim**

### **Jobseeker's Benefit (JB) and (JBSE) – Processing times for claims**

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

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

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

### **Jobseeker's Benefit (JB) – P45**

You no longer get a P45 when you leave a job. Instead, your employer will enter your leaving date and details of your final pay and deductions into Revenue's online system and you can access these details through Revenue's **MyAccount** service.

### **Period of Notice (JB)**

You may be entitled to notice if you are being let go from your job. This means that you are given notice that your job will end, and a date into the near future when this will come into effect. The length of notice you are entitled to will depend 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, where you are not employed. If you continue to be paid by the employer, you will not be 'officially' unemployed until the date your employment is terminated according to the information on the Revenue **MyAccount** service. As such you would not be able to claim a Jobseeker's payment, either Benefit or Allowance, until the date of termination of employment as listed on the Revenue MyAccount service – see Your Rights at Work in Chapter 4.

## Jobseeker's Benefit (JB) and Redundancy

### Jobseeker's Benefit (JB) – Statutory Redundancy

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

### Jobseeker's Benefit (JB) – Voluntary Redundancy

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

### Jobseeker's Benefit (JB) – Voluntary Severance / Voluntary Separation

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

You may not automatically qualify for a Jobseeker's 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 (JB) – Genuinely Seeking Work (GSW)

Although being made statutorily redundant would normally mean that a person would have sufficient PRSI contributions to qualify for Jobseeker's 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 (JB) – Not Genuinely Seeking Work

People in receipt of Jobseeker's Benefit can be called for interview by the Department of Social Protection to determine if they are meeting the GSW requirements in accordance with the Department's guidelines. If you are not genuinely seeking work or if you refuse to engage in a recommended intervention, your payment can be stopped.

## Social Welfare Payments

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 a 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 whilst making your appeal.

### **Jobseeker's Benefit (JB) – 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 have received at least 156 days on your JB claim and you satisfy the other conditions for Jobseeker's Benefit. In order to re-qualify for Jobseeker's Benefit, you must have experienced a substantial loss of employment and earnings. Please contact the INOU for more information on requalification for Jobseeker's Benefit.

### **Jobseeker's Benefit (JB) – Disqualification from payment**

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

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

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

### **Jobseeker's Benefit (JB) – Failure to disclose information**

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

### **Jobseeker's Benefit (JB) – Penalty Rates**

Your Jobseeker's payment may be reduced if you fail, without good reason, to avail of suitable education, training or development opportunities or specified employment programmes and schemes, which are considered appropriate to your circumstances and which are agreed with the Intreo Centre, or employment service providers contracted by the Minister for Social Protection. 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 / Jobseeker's Benefit (Self-Employed) payment, you may be able to claim Jobseeker's Allowance. Moving from Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) to Jobseeker's Allowance is not automatic; you must make an application for Jobseeker's Allowance with the Department of Social Protection.

The main difference between the two payments is that Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) 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. If the Qualified Adult works, up to a maximum of €60 (€20 per day for up to 3 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.

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

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

### Jobseeker's Allowance – under 25 years of age

There are differing rates of payments for persons claiming Jobseeker's Allowance who are under the age of 25. The full rate of Jobseeker's Allowance will be paid to those under 25 years of age in the following circumstances:

- Claimants with qualified children.
- People transferring from Disability Allowance to Jobseeker's Allowance.
- People whose claim is linked to a previous Jobseeker's Allowance claim made within the previous 12 months to which the maximum Personal Rate applied.
- Certain children who were in the care of the Child and Family Agency (TUSLA) during the period of 12 months before reaching 18. They are not subject to the reduced rates of JA between the ages of 18 and 24.
- If you were getting an age-related reduced rate of Jobseeker's Allowance payment and you take part in a course of education, training or an employment support scheme, the appropriate personal rate of payment applicable to that course or scheme will apply as long as you are aged under 25. When you complete the course, you will revert to your previous age-related Jobseeker's Allowance rate.
- All new Back to Education Allowance (BTEA) participants aged under 25 who were getting a reduced age-related Jobseeker's Allowance payment, will get a maximum BTEA weekly rate of €232.00. Any means that participants have are deducted from this rate.

JOBSEEKER'S ALLOWANCE – Rates of Payment			
Age	Maximum Personal Rate	Adult Dependent Rate	Child Dependent Rate
25 +	€232.00	€154.00	€46.00 (under 12) €54.00 (12 and over)
Aged 18-24 and living independently*	€232.00	€154.00	€46.00 (under 12) €54.00 (12 and over)
Aged 18-24 and not living independently	€141.70	€141.70	People aged 18-24 with children qualify for the maximum personal rate of €232.00

\* Jobseeker's Allowance for people aged under 25 is €232, only if the person is living independently and getting a state housing support such as Rent Supplement, Rental Accommodation Scheme (RAS) or Housing Assistance Payment (HAP). Otherwise the €141.70 rate will apply.

### Jobseeker's Allowance – Duration of payment

Jobseeker's Allowance is paid from 18 years to 66 years as long as you continue to satisfy the qualifying criteria – that you are fully unemployed or unemployed



at least 4 out of 7 days, that you are fit, able and available for work, that you are genuinely seeking work, that you are willing to accept any reasonable offer of training, re-training, education or work experience and that you continue to satisfy the means test.

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

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

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

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

### **Jobseeker's Allowance – Habitual Residence Condition**

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

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

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

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

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

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

Persons in receipt of Jobseeker's Allowance are required to satisfy the 'Genuinely Seeking Work' (GSW) condition in order to continue to qualify for a payment. People in receipt of Jobseeker's Allowance can be called for interview by the Department of Social Protection to determine if they meet the GSW requirements in accordance with the Department's guidelines. If you are not

genuinely seeking work your claim can be refused and payment can be stopped. If this happens you can appeal this decision and seek a Supplementary Welfare Allowance (SWA) payment while making your appeal.

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

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

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

### — Jobseeker's Allowance – Penalty Rates

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

## How to apply for Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) 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. If you are applying for a means-tested payment, you will be asked for your own and your spouse's, civil partner's or cohabitant's recent bank statements and/or payslips and any other documentation that relates to your means.
2. You will need to bring your passport or driver's licence or other proof of your identity. You may also need proof of your address if the address the Department has on its system is different to your current address e.g., a household bill (gas, electricity, etc.), bank statement or tax document.
3. You should bring a printout of your date of cessation of employment, available from the Revenue MyAccount system, or a letter from your employer stating the last day you worked.

4. On the application form you will be asked about the type of work you are looking for, what times you are available for work and the efforts you have made in seeking work. Be as accurate as possible in your answers and always think through the implications of what you are saying. You must show that you are looking for full-time work and that you are willing to accept any reasonable offer of employment based on your skills, qualifications and experience. You must also show that you are willing to look at different types of work (see Genuinely Seeking Work in this Chapter). When your claim is awarded, it will be reviewed by the office from time to time, so you should keep details of any emails or letters from employers and jobs for which you have applied.
5. You may be asked about your willingness and availability to engage in training, 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 Social Protection.

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

- Ask for the decision in writing, you are entitled to receive this.
- Submit a request, preferably in writing, to the DSP 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 whilst awaiting the outcome of an appeal decision. Any such application can be refused unless new evidence is presented in support of any 'new' SWA application.
- If you are refused a payment, your spouse, civil partner or cohabitant may be able to make a claim for themselves and any qualified child(ren) in their own right

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

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

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

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

Your jobseeker's payment can be stopped if:

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

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

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

- Check with the person in the Post Office that the payment has been officially stopped. Please note, the Post Office staff will not be able to make any other payment to you or provide any additional information about why your claim was stopped.
- Contact the relevant section in the Department of Social Protection on 0818 66 22 44 to enquire why your payment has been stopped. Ask if any letters informing you of the stoppage of payment were sent out to you and, if you did not receive such letter / notice, ask for a decision or reason in writing to be sent to you immediately. Depending on the reason given, you may need to seek to have a decision reviewed or to lodge an appeal to the Social Welfare Appeals Office – see Social Welfare Appeals at the end of this chapter.
- If there is a delay in resolving the issue you can apply to the Department

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

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

## Breaking your Claim

### Holidays – Jobseeker’s Allowance

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

### Holidays – Leaving the State – Jobseeker’s Benefit and Jobseeker’s Benefit (Self-Employed)

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

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

The Department 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

Jobseekers’ payments are normally paid through the Post Office. The payment is made using your Public Services Card. You will be required to sign a receipt acknowledging you have received the payment and that you still meet the terms and conditions of that payment. Alternatively, you may opt for your payment to be made directly to your bank account.

## Social Welfare Payments

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

### Method of Payment – Casual Workers

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

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

### Public Services Card

The Department of Social Protection issues Public Services Cards, following SAFE registration, which can be used by holders to collect Social Welfare payments. SAFE registration is the process used by the Department to establish and verify a person's identity.

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 to be collected at Post Offices.

## Taking up Employment

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

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

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

## Deductions – Maintenance

The Minister for Social Protection has signed into effect regulations which mean that lone parents no longer have to prove that they have made efforts to seek child maintenance from their child's other parent, when applying for the One Parent Family payment or Jobseeker's Transitional Payment.

This may result in the Department of Social Protection seeking to recover maintenance payments from / through payments of Jobseeker's payments where the recipient is liable to make maintenance payments. Further information will be announced by the Department of Social Protection.

## Overpayments

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

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

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

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

### Overpayment – Reduction or Cancellation

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

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

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

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

### **Overpayments – Offsetting Overpayments**

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

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

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

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

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

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





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 Department of Social Protection (DSP) are known as ‘Deciding Officers’ (DO) or ‘Designated Persons’ (DP). If you have received a decision from Department of Social Protection that you think is incorrect you have a number of options in seeking to address and resolve the problem or issue.

### Appeals – Review of a Decision

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

- You have new or additional information which was not available to you or the Deciding Officer / Designated Person at the time of the original decision, which if had been available at the time of the original decision you feel may have resulted in a different decision.
- The stated interpretation of the facts or information you provided which are contained in the Deciding Officer’s / Designated Person’s decision are subjectively incorrect and need clarification.
- There has been a relevant change in your circumstances.
- The decision of the Deciding Officer / Designated Person is factually incorrect or inaccurate based on a point of fact or law.

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.gov.ie/welfare](http://www.gov.ie/welfare) 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 appeal. If the review process is unsuccessful you may wish to make a formal appeal to the Social Welfare Appeals Office.

**Note:** If your Social Welfare payment has been stopped or suspended by a Deciding Officer and you have requested a review of their original decision, you may be entitled to claim a Supplementary Welfare Allowance (SWA) payment from the Department of Social Protection's Designated Person (formerly known as a Community Welfare Officer, CWO). 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 – see Chapter 2.

### Appeals – Social Welfare Appeals (SWAO)

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

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

The Office is headed by a Chief Appeals Officer. Appeals Officers are independent in their decision making functions 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 Social Protection.

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

### Appeals – Refused SWA pending Appeal

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

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

### Appeals – Additional Needs Payments (ANP)

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

An Additional Needs Payment (ANP) can be a once-off payment to meet an unforeseen or special need that cannot be met from a person's basic income. Assistance in the form of an Additional Needs Payment (ANP) can also be made to persons who would not normally be entitled to SWA, to assist, for example in cases of flood damage, with immediate needs such as food, clothing, fuel, household goods and perhaps shelter. Depending on your circumstances, for example where you are working full time or when an insurance claim has been settled, you may have to pay some or all of this back at a later date.

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

### Appeals – How to make an Appeal


Social Welfare Appeals forms are available from your local Intreo Centre, or online on the [www.gov.ie](http://www.gov.ie) website.

## Social Welfare Payments

You should complete the appeal form fully 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 file. You may also request / be provided with a 'remote' hearing which is conducted by telephone or online. A remote hearing allows you to engage with the Social Welfare Appeals Officer and provide information / discuss details in person in support of your appeal.

Return the completed form to: Chief Appeals Officer, Social Welfare Appeals Office, D'Olier House, D'Olier Street, Dublin 2. Locall: 1890 747 434.

 **Note:** If you have requested a review of a decision directly with a specific scheme area / section, you do not need to wait for the outcome of that review to submit an appeal to the Social Welfare Appeals Office. A request for a review and an appeal to the Social Welfare Appeals Office are separate requests.

### Appeals – Practical Steps in making your Appeal

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

- You must make your appeal within 21 days of receiving the Department of Social Protection decision. If you fail to do this, without requesting an extension from the Social Welfare Appeals Office, your appeal may be refused on the grounds that you have failed to submit your appeal within the 21 day time limit.
- If you intend to request a copy of your Social Welfare file from the Department of Social Protection in support of your appeal, you should advise the Social Welfare Appeals Office. Receiving a copy of your Social Welfare file can take up to 30 days and failure to advise the Appeals Office of a possible delay over the 21 day time limit could cause your appeal to be refused.
- You can ask for your appeal to be held as an oral hearing, this is done by simply writing 'I wish to have my appeal held as an oral hearing...' and stating why you consider your case either requires or would benefit from an oral hearing. There is no automatic entitlement / absolute right to an oral hearing and a request for an oral hearing will not be given in all cases.
- If you are seeking the support of any organisation, group or legal advisor you should inform the Social Welfare Appeals Office within the 21 day time limit and request that the time limit on your appeal be extended to provide for opportunity to consult with them and to allow them sufficient time to review all information in supporting the submission of your appeal.

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 any legal costs you may incur.

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



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

## Complaints

### Making a Complaint

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

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

### How to Complain

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

You can use the Customer Feedback Form or Welfare Services Office Comment Card on the [www.gov.ie/welfare](http://www.gov.ie/welfare) website. If you are submitting your complaint in writing you should keep copies of all documentation submitted to the Department and send your complaint by registered post, to ensure traceable delivery and receipt of your complaint.

### Information You Should Provide When Making a Complaint

The following will speed up the handling of your complaint:

- Your name, address, telephone number, email address and Personal Public Service Number (PPS No).
- State the nature of your complaint i.e., what happened, when it happened.
- State the name of the office and the staff members names (if known) with whom you were dealing.
- Your daytime / mobile telephone number (if you have one), if you would like to be contacted by phone – this could speed up dealing with your complaint.
- If the complaint is complicated, you might prefer to put it in writing – this will ensure that all details are given.

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

## Dealing with Your Complaint

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

- record the details of the complaint and acknowledge receipt.
- issue you with a response to your complaint within 20 working days.
- review your complaint at a higher level, if you are dissatisfied with the response that you receive.
- explain why if your complaint cannot be resolved for any reason beyond their control.
- where they are at fault, apologise and correct the error as soon as possible.
- review the complaint and consider whether they can learn from what has happened or try to ensure it does not happen again.

## Office of the Ombudsman

### Complaints

If you are not satisfied with a decision on your complaint, it is open to you to contact the Office of the Ombudsman. By law, the Ombudsman can investigate complaints about any of Department of Social Protection administrative actions or procedures by the Department of Social Protection

### Social Welfare Decisions

The Office of the Ombudsman can investigate a complaint relating to social welfare payments governed by legislation and PRSI when the Department has made a decision on your application or claim and you have appealed that decision to the Social Welfare Appeals Office.

The Ombudsman cannot deal with complaints in relation to actions or decisions that occurred more than 12 months before you complained (the Ombudsman may sometimes set aside this rule) or complaints that are the subject of legal proceedings through the courts.

Website: [www.ombudsman.ie](http://www.ombudsman.ie) Telephone: (01) 639 5600.



## CHAPTER 2

### Coping With Poverty

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## Coping with Poverty

The INOU is constantly campaigning for much needed improvements in the Social Welfare system and for real 'cost of living' payments for all welfare recipients. As part of our work we realise that it is important for people to get as much help, information, and support as possible in accessing the range of payments and supports that are available to meet essential cost of living needs.

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

### Supplementary Welfare Allowance Scheme (SWA)

The Supplementary Welfare Allowance (SWA) scheme provides a basic income support payment to eligible people who are habitually resident (satisfy the HRC) 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. The SWA schemes are administered by officers of the Community Welfare Service (CWS) of the Department of Social Protection at local Intreo centres.

A typical example of where a Supplementary Welfare Allowance may be accessed 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 by the DSP, usually resulting in the refusal of a payment, has been made and pending the outcome of the review, the claimant has no other source of income.
- an official Appeal against a decision or refusal of payment by the DSP has been lodged with the Social Welfare Appeals Office (SWAO) and the claimant has no other source of income.
- a single / once-off payment is required to help meet an essential expense or need which a person could not be expected to meet out of their weekly income.

#### SWA – Rates of Payment

Age	Maximum Personal	Adult Dependand	Child Dependand
25+	€230.00	€154.00	€46 (under 12) €54 (12 and over)
18-24 (living independently*)	€230.00	€154.00	€46 (under 12) €54 (12 and over)
18-24 (not living independently *)	€141.70	€141.70	With children = maximum Personal rate of €230

## Coping with Poverty

Reduced rates of Supplementary Welfare Allowance do not apply if you are under 25 years of age and if you :

- are living independently and getting a state housing support such as Rent Supplement, Rental Accommodation Scheme (RAS) or Housing Assistance Payment (HAP).
- have dependent children.
- were in the care of the Child and Family Agency (Tusla) for any period during the 12 months before reaching 18 years of age.

### **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 (SWA) payment.

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 Social Protection (DSP) or other appropriate state agency; **and**
- Have provided all information or documentation reasonably requested by the DSP, 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 DSP / Intreo if you are of working age; **and**
- Have positively engaged with the DSP / Intreo in pursuing any training, education, work experience or activation measures as recommended by an official of the DSP / Intreo; **and**
- Satisfy the Department of Social Protection that you need the particular payment.

### **SWA – Who is not eligible for a payment?**

The following groups are not normally entitled to a basic weekly (SWA) 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 a decision is the subject of a review with the DSP or a formal appeal to the Social Welfare Appeals Office (SWAO).

\* 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 a basic weekly SWA payment based on the list above, you may still apply for an Additional Needs Payment (ANP), where the need is exceptional or urgent. The person making the application must provide sufficient information or proof to support their claim that the situation is exceptional or urgent.

### 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).

Reduced rates of Supplementary Welfare Allowance for claimants under 25 years of age do not apply to:

- People with dependent children.
- Certain children leaving the care of the Child and Family Agency (TUSLA) aged 18+ or who were in the care of the HSE during the 12 months before reaching 18 years of age.
- People living independently and in receipt of certain housing supports.

### SWA – Over-payments and Repayments

If you have an outstanding over-payment with the Department of Social Protection in relation to any previous/other Social Welfare claims, i.e. you owe them any monies, up to 15% of any Basic SWA payment you receive can be deducted automatically at source, without your permission or approval, to recover the monies owed to the Department. For a single person aged 25 and over a deduction of up to €34.50 (15%) can be made from the €230 weekly payment.

This deduction can only be made from your personal rate of payment, i.e. €230, and not from any payment for your spouse / cohabitant / civil partner or child dependant. In practice, the Department of Social Protection will assess each case individually and based on any extenuating circumstances apply an appropriate recovery rate up to the maximum rate.

### SWA – Assessment of Savings / Capital

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

**SWA – Means Test**

The means test, and associated savings / capital disregards, for Supplementary Welfare Allowance is not the same as other means tested Social Welfare payments such as Jobseeker's Allowance (€20,000), Jobseeker's Transition (€20,000), Disability Allowance (€50,000) or One Parent Family (€20,000) payment.

If you find that you need to apply for an SWA payment pending the processing of a claim for another payment, or if you are seeking a review of a decision or making an appeal to the Social Welfare Appeals Office, you should be aware that the valuation of savings / capital for eligibility for a Basic Supplementary Welfare Allowance payment is treated differently and could result in a lower rate of payment than you may have expected. For more information, please contact the INOU.

**SWA – Decisions on Payment**

Each application for assistance under Supplementary Welfare Allowance is subject to certain terms and conditions which are governed by Social Welfare legislation. Each decision by a DSP official is subject to the grounds of the appropriate Social Welfare legislation.

Each application for an SWA payment must be treated as an individual application. DSP officials cannot seek to rely solely or exclusively on any other decision made by the Department in justifying a refusal of an SWA payment. While information on means, family size and other details related to your 'status' may be shared internally by the Department of Social Protection, each application must be assessed on its own merits, and a decision must be reached using due process, natural justice, and fair procedure reliant on the facts and evidence of the application and the governing legislation.

If you are refused a Basic Weekly (SWA) payment, you may appeal this to the Social Welfare Appeals Office. You may be able to seek a SWA payment pending the outcome of your appeal – (this provision excludes applications related to Jobseekers' payments subject to 'penalty' rates of payment)

If you are refused a Basic Weekly (SWA) payment, your dependant spouse / civil partner / cohabitant may be able to make an application for a SWA payment for themselves and any qualifying dependent children.

**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 (SWAO) – see SWA Appeals.

### SWA – 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

### SWA: Types of Payments

- Basic Supplementary Welfare Allowance (SWA)
- Payment Pending Wages
- Additional Needs Payment – (ANP)
- Rent Supplement (*see Housing Section – end of this chapter*)
- Heating Supplement – see ANP above
- Diet Supplement (*closed to new applicants*) – see ANP above

### SWA – Basic Weekly Payment

You can apply for this payment if your weekly assessable income is less than the SWA rate appropriate for your family size, and where you can also satisfy a standard means test. You can receive a Basic SWA payment for yourself, your spouse / cohabitant / civil partner, and any qualifying dependent children 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 assessable weekly income and the appropriate rate of SWA for your family size; or
- Are seeking a Review of a decision by a Deciding Officer in relation to your Social Welfare payment\*; or
- Are formally appealing a decision / refusal of an application for a payment by the DSP to the Social Welfare Appeals Office\*.

\* **Please note:** There is no automatic entitlement to a basic weekly SWA payment while awaiting the outcome of a review by the DSP / formal appeal to the SWA Office.

### SWA – Basic Weekly Payment Rates

Age	Maximum Personal	Adult Dependant	Child Dependant
25+	€230.00	€154.00	€46 (under 12) €54 (12 and over)
18-24 (living independently*)	€230.00	€154.00	€46 (under 12) €54 (12 and over)
18-24 (not living independently *)	€141.70	€141.70	With children = maximum Personal Rate of €230

\*Independent Living constitutes getting a state housing support such as Rent Supplement, Rental Accommodation Scheme (RAS) or Housing Assistance Payment (HAP)

## Coping with Poverty

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 22nd birthday.

Reduced rates of Supplementary Welfare Allowance for claimants under 25 years of age do not apply to:

- People with dependent children
- Certain children leaving the care of the Child and Family Agency (TUSLA) aged 18+ or who were in the care of the HSE during the 12 months before reaching 18 years of age

### **SWA – Payment Pending Wages**

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

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

This payment, is known as ‘Payment Pending Wages’ under the Supplementary Welfare Allowance scheme. This basic SWA payment can be made for up to 30 days for anyone returning to / taking up work, where they would no longer qualify for a Jobseeker’s payment because they are in full-time employment.

The ‘Payment Pending Wages’ payment is means tested (the income savings, investments, employment / self-employment of your spouse / partner are taken into consideration), and is paid as a weekly payment and at a rate of €2 less than that of any previous Jobseeker’s payment.

There is no automatic entitlement to a basic SWA payment while pending wages. Eligibility for any payment are determined on an individual case-by-case basis.

This payment is not repayable to the department when the person receives their wages.

Applications for ‘Payment Pending Wages’ can be made under the Supplementary Welfare Allowance (SWA) scheme at your local Intreo Centre or Social Welfare Branch Office.

### **SWA – Additional Needs Payment (ANP)**

Additional Needs Payment (ANP) is a payment available to you if you have essential expenses that you cannot pay from your weekly income.

You may get this payment even if you are not getting a social welfare payment. It may be available to you if you are working and on a low income regardless of the number of hours that you work.

The Department of Social Protection can provide Additional Needs Payments for:

- the increased cost of heating and electricity
- essential repairs to property and replacing household appliances and furniture
- assistance with deposits for private rented accommodation
- furniture, bedding and other items if setting up a home for the first time
- funeral costs
- recurring travel expenses such as for hospital appointments or visiting relatives in hospital or prison
- assistance with immediate needs such as food, clothing and accommodation expenses following an emergency event such as a house fire
- other additional exceptional needs as they happen

The Additional Needs Payment does not cover non-essential household or personal expenses, or costs that are the responsibility of another government department or agency.

### SWA – ANP – How to Qualify

Anybody on a social welfare payment or working and getting a low income may qualify for an Additional Needs Payment.

When you apply for an Additional Needs Payments your application will be assessed by a Community Welfare Officer (CWO). They will assess your weekly household income, your savings and investments, your household expenses and the type of assistance you need when making a decision.

To qualify for an Additional Needs Payment, you must:

- Live in Ireland; and
- Have an income below the ‘weekly household income’ limit

Members of your household	Amount
Single Person	€444
Couple with no children	€544
1 Child	€645
2 Children	€746
3 Children	€847
4 Children	€938
5 Children	€1,064
6 Children	€1,180
7 Children	€1,316
8 Children	€1,412

**Please Note:** In some cases, the CWO can provide a payment if your income is above the weekly household income limit, but it will depend on your individual circumstances and the extent of the need. These income guidelines do not limit an CWO’s discretion when issuing Additional Needs Payments to assist individuals or households in unique hardship circumstances.circumstances.

### **SWA – ANP – Rate of Payment**

Due to the nature of the payment, there is no set rate for an Additional Needs Payment. Each application is individually assessed. The amount you get will depend on your circumstances and what you need help with.

### **SWA – ANP – How to Apply**

You can apply for an Additional Needs Payment by filling form SWA1. Application forms can be:

- Requested by e-mailing [cwsforms@welfare.ie](mailto:cwsforms@welfare.ie) – please include your name, address and PPSN in your email and the reason for your application
- Collected in any Intreo Centre or Social Welfare Branch Office
- Downloaded online ([www.gov.ie/additionalneedspayment](http://www.gov.ie/additionalneedspayment))
- You can also apply online at ([www.MyWelfare.ie](http://www.MyWelfare.ie))

**To help process your claim, you should have the following available:**

- Personal Public Service Numbers (PPSNs) for yourself, your spouse, civil partner or cohabitant and your children
- Proof of identity, for example: a Public Services Card (if you have one), a passport, driving license, work permit, Irish residence permit
- Documents to show your income, expenses and financial situation, such as pay slips and bank statements

### **SWA – ANP – Refusal**

If you are refused an Additional Needs Payments you may be able to seek a review of that decision with the Department of Social Protection. For more information, please contact the INOU.

### **SWA – Heating Supplement**

A heating supplement may be paid to people who, due to ill health or a particular medical condition, require additional heat. There is no fixed rate for heating supplement. The amount of heating supplement you may get is based on your need as assessed by the CWS (Community Welfare Service) Officer examining your application. Any application for a heating supplement should be made under the Additional Needs Payment (ANP).

### **SWA – Diet Supplement**

This Scheme is closed to new applicants. Any applications for support with additional dietary costs should be made under the Additional Needs Payment (ANP).

## **Back to School Clothing and Footwear Allowance Scheme (BSCFA)**

This payment is designed to help meet the costs of school uniforms. The scheme is open from June to September each year. You may qualify for the Back-to-School Clothing and Footwear Allowance (BSCFA) if you are:



- In receipt of a weekly Social Welfare payment (including Working Family Payment, Back to Work Family Dividend and); **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 FET, Fáilte Ireland, or Local Area Employment Services (LAES) training scheme

### **BSCFA – Application Process:**

The Department of 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 will receive a notification to your [www.mywelfare.ie](http://www.mywelfare.ie) account or by post before the end of June stating when and how your Allowance will be paid to you.

If you do not receive a notification, by the end of June 2024, you will have to make an application online at [www.mywelfare.ie](http://www.mywelfare.ie). Further information on how to apply for this payment is available on the Department’s website: [www.gov.ie/welfare](http://www.gov.ie/welfare)

## **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, to the Community Welfare Service at your local Department of Social Protection (DSP) / Intreo office. You can also apply online for an Additional Needs Payment at [www.mywelfare.ie](http://www.mywelfare.ie).

Your local Department of Social Protection (DSP) / Intreo office can provide official application forms to make applications for Basic Weekly SWA payments and Rent Supplement. Remember to keep a copy of your original application if possible.

The SWA application form will give you the opportunity to explain all the reasons why you need help at that particular time, and it will help you to explain your case to the Department of Social Protection. You can attach additional pages if necessary.

You will need to provide 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, copies of your lease, rent book or rent receipts.

## Coping with Poverty

Your application will be means-tested based on your income and assessable means. Where all supporting documentation has been submitted, decisions will normally take about 1-2 weeks. The quicker you can give the Department of Social Protection the information needed to complete the assessment of your income and 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 the event you are unhappy with the decision and wish to request a review or want to appeal the decision to the Social Welfare Appeals Office. 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 Jobseeker's payment or appealing a refusal / disqualification of a Jobseeker's payment, the Department of Social Protection has the authority to seek proof of your efforts in 'Genuinely Seeking Work' (see chapter 1), when assessing your entitlement to a basic weekly SWA payment.

The Social Welfare Consolidation Act 2005 allows the Department of Social Protection to decide if a person is Genuinely Seeking Work, where that person would normally be expected to apply for / qualify for a Jobseeker's payment. If they decide that you are not Genuinely Seeking Work, they could refuse your application for an SWA payment. If this occurs, you should:

- Ask for the decision in writing.
- Inform the CWS officer that you may consider requesting a formal review of their original decision.
- Inform the CWS officer that you may consider appealing the decision to the Social Welfare Appeals Office if any review of the original decision is unsuccessful.
- If you seek a review of the original decision with the DSP or appeal the decision to the Social Welfare Appeals Office, **and** you have no other additional means of income or support, you can apply for either a Basic Weekly Supplementary Welfare Allowance payment or Additional Needs Payment (ANP), pending the outcome of your review with the DSP or formal Appeal to the Social Welfare Appeals Office.

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 Penalty Rates – Jobseekers

Your Jobseeker's payment may be reduced to a Penalty Rate if you fail, without worthy 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 Social Protection (DSP) or any service acting on behalf of the DSP.

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 €230 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 refused, suspended, or disqualified completely you should:

- Ask for the decision in writing.
- Decide if you wish to request a formal review of that decision.
- Decide if you wish to appeal the original decision, or any review of the original decision if the outcome of the review is unsuccessful, to the Social Welfare Appeals Office (SWAO).

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 formally appeal that decision to the Social Welfare Appeals Office. Before making a formal appeal to the Social Welfare Appeals Office, you can make a request for a 'review' to the Department of Social Protection asking for the original decision to be reviewed. If this is not successful, you can make a 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).

### SWA Appeals – Decisions

Each application for an SWA payment must be treated as an individual application. CWS officers cannot seek to refuse a payment where they rely

solely or exclusively on any other decision made by another official of the Department in justifying a refusal of an SWA payment.

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

### **SWA Appeals – Seeking a Review**

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

#### **SWA Appeals – Review – CWS officer**

- Ask the CWS Officer 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 CWS officer who made the decision. If CWS officer 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 CWS officer had all the relevant information available to them at the time they made their decision. Provide any added information as may be relevant.
- Contact the CWS officer directly and ask if they would review the existing information considering any further clarification or any added information or evidence. You should also forward your request for a review in writing. You should clearly ask the CWS officer to reverse the original decision.
- If you are unhappy with the result of this review, you may then make a formal 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.

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

If you are unhappy with a decision relating to an SWA application and you are unhappy with the outcome of any Review Process, you may make a formal appeal to the Social Welfare Appeals Office. Detailed information on making an appeal to the Social Welfare Appeals Office is contained in Chapter 1. If you require any assistance or support in making an appeal to the Social Welfare Appeals Office, please contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie).

#### **SWA Appeals – Social Welfare Appeals Processing Times**

Processing times for appeals can vary depending on the nature and detail of the issue under appeal. Summary Social Welfare Appeals, without an oral

hearing, can be completed in a few weeks. If you apply for an oral hearing, and the oral hearing is granted, it can take several weeks/months for the oral hearing to occur. 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 – Additional Needs Payment (ANP):**

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

There is no automatic entitlement to an Additional Needs Payment (ANP) 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 on-going income or means of support – through no fault of your own, you can apply for a basic weekly SWA payment from the Department of 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.

## **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 Service 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.

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.

- Reasonable expenses incurred in respect of childcare costs and rent / mortgage payments will also be allowed.
- Weekly travel to work costs are also allowed.
- 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 Working Family Payment is not counted when working out if you are within the Medical Card income guidelines.
- If you live in Ireland and work in Northern Ireland, you are entitled to a medical card regardless of your income.

### Over 70s

- All persons over 70 are entitled to a medical card subject to a means test. This does not cover their dependants.
- People aged over 70 years with an income of between €550 per week (single) or €1,150 per week (couple) will no longer be entitled to a medical card but may qualify for a GP Visit Medical Card.

## Housing

### Equal Status Act – Rent Supplement / HAP

Since January 1st 2016, under the Equal Status Acts 2000–2015, you cannot be discriminated against when renting because you are getting Rent Supplement, 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.ihrec.ie](http://www.ihrec.ie).

The state provides assistance through the following schemes:

- Rent Supplement
- Housing Assistance Payment

## Rent Supplement

Rent Supplement is a short-term income support, paid to people living in private rented accommodation, who cannot provide for the cost of their accommodation, which can include a loss of earnings due to becoming unemployed.

Where a short-term income support is required, rent supplement support is normally calculated to ensure that a person, after the payment of rent, has an income equal to the rate of supplementary welfare allowance appropriate to their family circumstances, less a minimum contribution towards their accommodation costs.

### **Victims of Domestic Violence**

Victims of domestic violence are able to access rent supplement for a 3-month period without undergoing a means test. After the three-month period, a further three-month extension may be provided, subject to the usual rent supplement rules and criteria.

Access to Rent Supplement for victims of domestic violence is by way of referral from Tusla and prescribed Tusla-funded service providers. The measure ensures, that after six months, where there is an identifiable long-term housing need, an application has been made for social housing including access to Housing Assistance Payment (HAP). See HAP in the following pages of this Chapter.

### **● EU Temporary Protection Directive**

A similar model for ease of access to Rent Supplement introduced support to persons fleeing Ukraine that were covered by the EU Temporary Protection Directive 2001/55/EC by helping with rent costs. Rent Supplement is available on a flexible basis to support those availing of temporary protection in Ireland and who wish to access private rented accommodation.

### **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 more than the basic SWA rates (subject to any disregards) towards reasonable rent costs.

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

In some cases, Rent Supplement can be paid at the discretion of the DSP 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:**

To qualify for consideration for a Rent Supplement you need to meet one the following conditions:

- You were getting Rent Supplement in the 12 months before the date of your application for Rent Supplement or
- You were living in private rented accommodation for at least 6 months

## Coping with Poverty

(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).

Rent Supplement is also available for those persons who have been residing, for 183 days or more during the 12 months immediately before the application, in an Institution or accommodation for homeless persons, as provided under section 10 of the Housing Act 1988 and have not been determined as qualified for social housing support by a housing authority.

Applicants who do not satisfy these conditions will be referred immediately to their local housing authority to have their housing needs assessed. The claimant's eligibility for social housing support, which includes HAP, will be determined by their respective local authority.

As part of the transfer process from Rent Supplement to HAP, those who have long term social housing needs, i.e., people in receipt of rent supplement for over 18 months, are being requested to contact their Local Authority to have their housing needs assessed. It is necessary to apply for a social housing needs assessment within 6 weeks of being asked to do so by your CWO (Community Welfare Officer). If necessary, an extra 6 weeks can be allowed to make an application, this extension is at the discretion of the CWO dealing with your case.

### **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 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.
- Been refused a second offer of local authority housing or has left such housing without reasonable cause.
- Has failed to make a housing needs assessment application to their local authority, upon request by an officer of the Department of Social Protection (DSP) or fails to cooperate with their respective local authority in the processing of their housing needs assessment application.

### **Rent Supplement – Landlord Registered for Tax**

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

- Has not provided the Department of Social Protection with a Tax Reference Number (normally their PPS number), *or*



- Has not advised the Department of Social Protection that she/he has no Tax Reference Number and has not notified the Department of Social Protection of the reasons why she/he has no Tax Reference Number (TRN).

### **Rent Supplement – Additional Income from Employment**

Taking up part-time insurable employment can affect your Rent Supplement. Additional Income, that is any income which is more than your appropriate Supplementary Welfare Allowance personal rate, is assessed in the following way:

- The first €75 of ‘additional household income’ is disregarded.
- Then 25% of any additional household income over the initial €75 (which is fully disregarded) is also disregarded.
- There is no upper limit for the amount of income to which this 25% additional income disregard can be used for when calculating your contribution towards your rent.
- Rent supplement will continue to provide an income support until your ‘personal contribution towards your rent’ equals your rental payment.

### **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.



**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 e.g. Community Employment (CE), Tús, the Rural Social Scheme, Part-time Job Incentive Scheme, Skillnet, Work Placement Scheme, Back to Work Allowance, Back to Work Enterprise Allowance or a FET course.
- Working Family Payment (WFP).
- The value of all property of which the Department determine the person deprived themselves of 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 more than €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 1	
Step 1:	Additional Household Income = €125 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)

Example 2: Single person on Jobseeker's Allowance (€232.00) with no other income	
Single Rate Jobseeker's Allowance	€232.00
Basic SWA rate for a single person	- €230.00
Additional income above Basic SWA rate	€2.00
Private Rented Accommodation per week	€105.00
Minus minimum personal contribution (person pays)	- €30.00
Maximum Rent Supplement payable per week (DSP)	€75.00
Minus additional income above Basic SWA rate	- €2.00
<b>Rent Supplement payable (DSP)</b>	<b>€73.00</b>

### 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, must contribute a minimum of €30 for a single person, €40 for a couple, towards the rent (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 (€230 for a single person) which is then multiplied by €30 to establish their liability.

### Rent Supplement – Maintenance Payments

The first €95.23 per week of a maintenance payment is counted in full as means when calculating entitlement to Rent Supplement. Any maintenance payments more than €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 – Disability Allowance (DA) / Blind Pension (BP):**

Up to €165 of earnings from training or part time employment can be disregarded if you are getting Disability Allowance or Blind Person's Pension. This disregard cannot be used together with 'the additional income disregard' – only one of the disregards can be applied. The officer dealing with your case will apply whichever is the most beneficial for your circumstances.

**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).

**Rent Supplement – when Taking up Employment**

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 3.6 SWA Rent Supplement Operational Guidelines*).

**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 where the claimant has been accepted as 'in need of accommodation' by a Local Authority under the Rental Accommodation Scheme (RAS) and their spouse, civil partner or cohabitant is not in full-time employment.

**Rent Supplement – Renting from a Parent**

You cannot qualify for Rent Supplement to help you pay rent to your parent if you are living in the family home. If your parent owns a second property, you will 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 must 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 will use

guidelines on what is considered reasonable accommodation for individual or household needs. Rent supplements are subject to a limit on the amount of rent that an applicant for rent supplement may incur. The limits vary according to geographic location and family size.

The rent supplement will cover rent up to the amount set out in the regulations. If your rent is above the maximum 'cap' or limit for your family size the DSP can refuse to pay any rent supplement. The Department of Social Protection can ask you to move to cheaper rented accommodation if they think your accommodation is too expensive. It is essential that you keep the Department of Social Protection informed of any change in your circumstances. Contact the INOU on (01) 8560088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie). for details of 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 will be asked to approach your landlord to have your rent reduced. If the landlord will not reduce your rent, you should contact your local rents unit to discuss your options. You may be asked to move to cheaper accommodation. If you believe your rent is above market rates you can submit a complaint to the Residential Tenancies Board (RTB). Please contact the INOU for further information or assistance.

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

Under the National Tenancy Sustainment Framework (NTSF), DSP staff administering the scheme can provide additional financial support where:

- A landlord increases / provides a rent above the prevailing maximum rent limit; *or*
- If you or a member of your household requires specially adapted accommodation due to a disability.

Under this Framework each tenant's circumstances are considered on a case-by-case basis, and rents can be increased above prescribed limits as appropriate. Community Welfare Service (CWS) staff who administer the rent supplement scheme have a statutory discretionary power to award or increase a supplement for rental purposes, for example, when dealing with applicants who are at risk of losing their tenancy.

In addition, the Protocol arrangement in place with Threshold continues to operate in the areas where supply issues are particularly acute covering Dublin, Cork, Meath, Kildare and Wicklow and Galway City.

Any person who is having difficulty with their Rent Supplement, for whatever reason, is advised to contact their local CWS Officer as soon as possible. If you are in receipt of rent supplement and worried about losing your home, the Department of Social Protection may be able to provide the additional support you need. Please do not ignore the situation and contact the Community Welfare Service that is dealing with your rent supplement claim as soon as possible.

If you believe your rent is above market rates, or an increase has been requested which is higher than the 4% Rent Pressure Zone cap, you can submit a complaint to the Residential Tenancies Board (RTB).

## 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. Under the HAP scheme, responsibility for the provision of rental assistance to those with a long-term housing need is transferring to Local Authorities.

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

### HAP – Who Qualifies

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

Rent Supplement will still be available from the Department of Social Protection for people who do not 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

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 do not 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

## Coping with Poverty

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 is 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, the Department of Social Protection may ask you to contact your local authority about your social housing support qualification and applying for HAP.

### HAP – Working and HAP

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

**HAP – Paying Rent**

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

**HAP – Housing Standards**

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

**HAP – Local Authority Housing List**

Once you are receiving HAP, your housing needs are met, and you will 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 considered 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 do not have to start from scratch. You can also apply for transfer at a later date, 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 and Local Government website – [www.housing.gov.ie](http://www.housing.gov.ie).



## CHAPTER 3

# Looking for Work

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## Introduction

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

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

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

## INO

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

### INO 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 Working Family Payment (WFP) and Back to Work Family Dividend (BTWFD).

For more information, contact the INOU on (01) 856 0088, by e-mail at [welfare@inou.ie](mailto:welfare@inou.ie) or website [www.inou.ie](http://www.inou.ie)

## Intreo – Department of Social Protection

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

## Intreo – Services and Supports to Jobseeker's

Intreo provides practical, tailored supports and services to assist jobseekers with their job seeking 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.
- Access to information on job vacancies in Ireland through the Public Employment Services website [www.jobsireland.ie](http://www.jobsireland.ie)
- Access to information on job vacancies in Europe through the European Job Mobility Portal [www.eures.europa.eu](http://www.eures.europa.eu)
- Information on the full range of income supports provided by the Department of Social Protection, for example, Jobseekers' payments, Back to Work and Back to Education payments, One Parent Family payments, pensions and others.
- Ongoing support with any queries in relation to Jobseekers or One-Parent Family Payment claims will continue to be provided by the team in your local Intreo Centre.

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

## Intreo Partners – National Employment Service

The service is aimed primarily at people who are long-term unemployed between twelve (12) and twenty-four (24) months. A personal advisor will be assigned to every customer who will assess the person's skills, experience, challenges and work goals and will work with the customer to secure and sustain full-time paid employment.

Customers are referred to the IPNES for a period of one (1) year and can avail of other supports and training during this period.

Customers for this service will be randomly selected by DSP but any person interested in availing of the service should contact their local Intreo office for further details. Visit [www.gov.ie/welfare](http://www.gov.ie/welfare) to find your local office.

## Intreo Partners – Local Area Employment Service

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

The aim of the service is to assist customers in finding sustainable full time paid employment by providing intensive individual support and assistance and is primarily aimed at long-term unemployed jobseekers most distant from the labour market, twenty-four (24) months and over.

A Personal Progression Plan is agreed with the customer which includes a schedule of activities, actions and job focused targets. Customers are referred to the IPLAES for a period of one (1) year and can avail of other supports and training during this period.

If a customer becomes employed they can avail of in-employment support for a period of seventeen weeks. Customers in receipt of other payments (Carers, Disability etc.) or customers not in receipt of any DSP payment can also avail of the service.

Any person interested in availing of the service should contact their local Intreo office for further details. Visit [www.gov.ie/welfare](http://www.gov.ie/welfare) to find your local office.

## Jobsireland.ie

Jobsireland.ie is the Public Employment Service of the Department of Social Protection – [www.jobsireland.ie](http://www.jobsireland.ie) connects people looking for work with potential employers. It links anyone who is looking for employment, or thinking about changing job or career direction with employers who are advertising vacancies and actively hiring.

This service includes a network of staff providing expert guidance and resources to both jobseekers and employers. They can help jobseekers to create their CV and find their ideal job, while helping employers to promote jobs and match their requirements to jobseeker profiles using the latest technology. [www.jobsireland.ie](http://www.jobsireland.ie) gives you access to career advice and tips on CV and interview preparation to help in your job search. A well-written CV and good interview skills can greatly improve your chances of gaining employment.

It offers a free job advertising service to employers and enable job seekers to search for jobs and to create a profile to match their skills and experience with available jobs.

Visit [www.jobsireland.ie](http://www.jobsireland.ie) for more information.

## Employment Supports for People with Disabilities

### Employment Supports – Disability Allowance or Blind Pension

If you are getting Disability Allowance or Blind Pension, you can work and may be able to keep all or part of your existing social welfare payment.

You can earn up to €165 a week from employment or self-employment and you can keep your full Disability Allowance or Blind Pension. If you earn over €165 a week from work, half your earnings between €165 and €375 are not included in the Disability Allowance or Blind Pension means test.

Any earnings from work over €375 per week are assessed as income on a euro (€1) for euro (€1) basis, that is, your Disability Allowance or Blind Pension will be reduced by a €1 for every €1 earned from employment above €375 per week.

If you are getting Disability Allowance or Blind Pension and you intend to work you must notify the Department as soon as your employment or job starts.

### Employment Supports – Partial Capacity Benefit

Partial Capacity Benefit is a payment by the Department of Social Protection for people in receipt of Illness Benefit or Invalidity Pension who wish to return to work but who cannot work to their full capacity.

To qualify for Partial Capacity Benefit, you need to be currently getting either:

- Illness Benefit for a minimum of 26 weeks; *or*
- Invalidity Pension.

You can apply for Partial Capacity Benefit before you start to look for work. You will not transfer to Partial Capacity Benefit until you start work.

You may take up work only after you receive written approval from the Department of Social Protection to do so.

You can earn any amount and work as many hours as you wish. You can work in a self-employed capacity while getting Partial Capacity Benefit.

The personal rate of payment is based on:

- your work capacity based on a medical assessment DSP carry out;
- whether you were receiving Illness Benefit or Invalidity Pension; *and*
- your current rate of payment.

The maximum period anyone can be on Partial Capacity Benefit is 156 weeks for those who transfer from Invalidity Pension, and 104 weeks for those who transfer from Illness Benefit.

You can learn more about this payment at [www.gov.ie/illnessdisabilitycaring](http://www.gov.ie/illnessdisabilitycaring)

## Employment Supports – The Wage Subsidy Scheme (WSS)

The WSS provides a financial incentive to private sector employers to employ people with disabilities. The Scheme is structured in three strands. The employer can benefit from one, or all, simultaneously.

- **Strand I** – is a subsidy payable to an employer for the employment of a person with a disability with a perceived productivity shortfall of at least 20%, in comparison to a peer without a disability. An employee must work a minimum of 21\* hours per week up to a maximum of 39 subsidised hours per week (*\*21 hours reduced to 15 hours per week from 1 April 2024*). The rate of subsidy is €6.30 per hour, giving a total maximum annual subsidy available of €12,776 per annum based on a 39-hour week.
- **Strand II** – is based on the total number of employments supported by WSS in a company. The employer receives an additional percentage increase on the total value of WSS for a period, ranging from 10% to 50%, determined by the total number of employments in that organisation supported by WSS.
- **Strand III** – is a grant of €30,000 per annum to assist with the cost of employing an Employment Assistance Officer, available once 25 employments are supported in an organisation through WSS.

The successful job seeking applicant may be required to give up their primary Social Welfare payment if they take up employment under this scheme or have their payment reduced. They should contact the relevant payment area in the Department of Social Protection (DSP) before starting any work.

## Reasonable Accommodation Fund (RAF)

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. The DSP operates a series of private sector employment supports to assist people with a disability 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;

**STAGE 1:** (Subject to a maximum of €2,500 or 90% of eligible programme costs per employee)

- To hire a Specialist(s) to evaluate the employee's occupational capacity and conduct a workplace / job assessment to develop an individualised written Retention Strategy.

**STAGE 2:** (Subject to a maximum of €12,500 or 90% of eligible programme costs per employee)

- To train the employee for his/her current position or to retrain him/her for another position within the company;
  - To hire a Job Coach to offer support to the employee and liaise with his/her line manager for a maximum period of 300 hours; and/or,
  - To hire a Specialist to manage the Retention Strategy on an on-going basis until reintegration is complete for a maximum period of 60 hours.
2. **Workplace Equipment Adaptation Grant** – is available to employers in the private sector who need to adapt equipment or the workplace to accommodate a disabled employee. The WEAG is a contribution towards the cost of an adaptation or of equipment up to a current limit of €6,350. It can also be used to upgrade adaptive equipment which may have been funded previously. Application in excess of this sum will be considered on an individual basis up to a maximum of €9,523 if specialist training for the assistive technology is required.

This scheme applies only to the additional costs of adapting workplace equipment or of provision of equipment arising from the individual's disability. It should not be used to provide support usually provided by employers or supports required under legislation for employees who do not have a disability.

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** – **PRG** 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. The grant is paid for an agreed period for a maximum of 640 hours per year.

### Disability Awareness Support Scheme – DASS

DASS assists the integration of people with a disability 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.

There is no pre-approved list of DASS training providers. The National Disability Authority (NDA) has published guidelines for purchasers of disability equality

training. The disability awareness course provider selected by the organisation must, however, be approved by a Department of Social Protection (DSP) Case Officer or an Assistant Principal prior to the commencement of the training programme or course. If you require further information on Intreo or assistance in dealing with Intreo, please contact the INOU on (01) 856 0088 or by e-mail: [welfare@inou.ie](mailto:welfare@inou.ie)



**NOTE:** The supports available under the Reasonable Accommodation Fund and the Disability Awareness Support Scheme will be provided from April 2024 under a new combined scheme. For more information on this, once the scheme becomes available, please visit [gov-Get work supports if you have a disability \(www.gov.ie\)](https://www.gov.ie)

## 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(s) to assist people, who have a range of disabilities and impairments, to obtain and keep a job. Your Employability Case Officer at Intreo will refer you if you both agree that you would benefit from the type of service and supports provided. Engagement with these services are voluntary and there is no requirement to be in receipt of a payment from the Department of Social Protection.

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.

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. Any person interested in availing of the service should contact their local Intreo office for further details. Visit [www.gov.ie/welfare](https://www.gov.ie/welfare) to find your local office.

## 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).

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 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

JobsIreland is a free recruitment service for Jobseekers and Employers provided by the Department of Social Protection. In addition to searching hundreds of unique jobs on [www.jobsireland.ie](http://www.jobsireland.ie) Jobseekers can register online, create a profile and produce a CV for active job-seeking. Once a JobsIreland.ie profile is complete Jobseekers can opt to have their job-seeking profile matched to jobs and apply for jobs.

The benefits of the JobsIreland service:

- Employers can:
  - advertise jobs for free including Paid Positions, Self-Employment positions, Apprenticeships, Community Employment Schemes, and Work Placement Experience Programmes
  - avail of optional matching of registered jobseeker profiles to their Job vacancies
  - find information on Employer Resources
  - find Information on DSP Intreo services available to Employers
  - contact the JobsIreland.ie Customer Support Team Monday to Friday from 9am to 5pm by – phone: 0818 111112 / 01 248 1389, or by e-mail: [jobsireland@welfare.ie](mailto:jobsireland@welfare.ie) and by completing the 'Contact Us' form on [www.jobsireland.ie](http://www.jobsireland.ie)
- Jobseeker's can:
  - edit and build a jobseeker profile
  - avail of optional matching of their registered profile to Job vacancies



- avail of daily and weekly notifications of new matched vacancies, job search results and jobs specific to their county
- access information on upcoming events such as job fairs / recruitment campaigns and Jobseeker Resources
- access information on DSP Intreo services available to Jobseekers
- contact the JobsIreland.ie Customer Support Team Monday to Friday from 9am to 5pm by – phone: 0818 111112 / 01 248 1389, or by mail: [jobsireland@welfare.ie](mailto:jobsireland@welfare.ie) and by completing the ‘Contact Us’ form on [www.JobsIreland.ie](http://www.JobsIreland.ie)

### **EURES Ireland**

EURES Ireland is the European employment service and is an integrated part of the Department of Social Protection. EURES is a network for cooperation between the public employment services of Member States and the European Commission. EURES Ireland provides information, advice and recruitment/ placement (job-matching) services for the benefit of workers, employers and any citizen wishing to benefit from the principle of the free movement of persons within the European Union. This includes:

- Providing Jobseekers with advice on searching for a job in Europe
- Access to job opportunities all over Europe
- Information on living and working conditions in all EU/EEA countries
- Details of job mobility schemes

Further information: [www.euresireland.ie](http://www.euresireland.ie) or by email: [eures@welfare.ie](mailto:eures@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 [www.JobsIreland.ie](http://www.JobsIreland.ie), [www.gov.ie/welfare](http://www.gov.ie/welfare) and other websites, daily newspapers and other job searching facilities.

### **Careers Portal**

[www.careersportal.ie](http://www.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 Social Protection such as the Rural Social Scheme, Tús, the Local Employment Service and Jobs Clubs.

## Other Sources of Information on Jobs

### 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.

### Voluntary Work

If you are unemployed, you can take up voluntary work while signing-on as a Jobseeker. 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) 6369446 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 Social Protection to engage in Voluntary Work. You cannot take up 'voluntary' paid or unpaid work with a 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 LAES 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 Supports and Services Guide**

As part of the ongoing development of self-service aids and facilities, the DSP have developed an Employment and Training Support hub, available at [www.gov.ie/findingajob](http://www.gov.ie/findingajob) or [www.gov.ie/intreo](http://www.gov.ie/intreo). There is also an Intreo Jobseeker Supports and Services Guide available. The online hub and online guide gives advice on topics such as:

- Intreo Service and how it can help
- Get support to find a job
- Keep financial supports while working
- Get work supports if you have a disability
- Get financial supports for training and education
- Get support to start your business
- Get job searching
- Intreo Jobseeker Supports Booklets

Further information can be found on the Department of Social Protections website at [www.gov.ie/welfare](http://www.gov.ie/welfare).

### **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 update 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 "N/A". 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.

## 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 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, 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
- Jobseeker's can register online with [www.JobsIreland.ie](http://www.JobsIreland.ie), create a profile and produce a CV. Once a profile is saved Jobseeker's can opt to be matched to jobs and apply for jobs.

The jobseeker section of [www.JobsIreland.ie](http://www.JobsIreland.ie) contains useful information.

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?

## Social Media

It is increasingly common practice among employers to review any online social media presence a job applicant may have, when considering their application for employment. As such, you should review any LinkedIn, public Facebook or public Twitter profiles linked to you.

LinkedIn can function as an equivalent online CV, so you might want to consider reviewing and updating your LinkedIn profile with any relevant training, work experience and educational qualifications which may be relevant. You can find a lot of tips, ideas and examples detailing how to improve the layout and content of your LinkedIn profile online.

### 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.

#### 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.
- 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!



## CHAPTER 4

# Welfare to Work

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## Intreo – Department of Social Protection

Intreo is a service from the Department of Social Protection which helps jobseeker's 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 Social Protection.

## Intreo – Partners National Employment Service

The Department of Social Protection (DSP) has commenced a new service, Intreo Partners National Employment Service (IPNES). The service will be provided by companies contracted by the Department who will be known as Intreo Partners.

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

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

## Intreo – Partners Local Area Employment Service

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

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

People are referred to the IPLAES for a period of one (1) year and can avail of other supports and training during this period. If a person becomes employed, they can avail of in-employment support for a period of seventeen weeks. People in receipt of other payments (Carers, Disability etc) or who are not in receipt of any DSP payment can also avail of this service.



Any person interested in availing of this service should contact their local Intreo Office for further details.

## EmployAbility

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

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

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

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

## My Welfare

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

Using the MyWelfare.ie website you can:

- Apply for payments including Jobseeker's Payments, Working Family Payment, and Maternity / Paternity / Parent's Benefit.
- Close your Jobseeker's Claim.
- Notify DSP of Holidays on Jobseekers' Payments.

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

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

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

Upgrading to a verified account is easy once you have your Public Services Card. Just follow the Verify Account steps on [www.MyGovID.ie](http://www.MyGovID.ie).

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

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

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

- Jobseeker's Benefit (JB)
- Jobseeker's Allowance (JA)
- Jobseeker's Benefit (Self-Employed) – (JBSE)
- Jobseeker's Transitional Payment (JST)
- One-Parent Family Payment (OPF)

- Disability Allowance (DA)
- Carer's Benefit and Allowance
- Partial Capacity Benefit (PCB)

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

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

## Jobseekers' Payments – Overview

### Jobseeker's Allowance:

- **Means Test:** Jobseeker's Allowance is a means-tested payment. This means that any savings, investments, property (other than your own home), and income from employment or self-employment that you or your spouse/civil partner/cohabitant have can / will affect any rate of Jobseeker's Allowance you may qualify for.
- **Habitual Residence Condition:** In order to qualify for a Jobseeker's Allowance payment, you must satisfy the Habitual Residence Condition (HRC). To satisfy the Habitual Residence Condition (HRC) you must: have the right to live in the State with permission to access social welfare services and show that you are habitually resident using the five factors outlined in legislation. The five factors are: how long you have lived and intend to continue living in Ireland or in any other country, the length and reason for any absence from Ireland, the nature and pattern of your employment, your main place of interest, and your future intentions to live in Ireland as it appears from the evidence. You will only be regarded as being habitually resident if you satisfy both parts of the condition.
- **Genuinely Seeking Work:** In order to qualify for a Jobseeker's Allowance payment, you may be required to provide information / details of your efforts to seek and find full-time employment to the Department of Social Protection. You must be Genuinely Seeking Work (GSW) to qualify for, and to continue to receive, a Jobseeker's Allowance payment.
- **Activation/Engagement:** You will be required to engage with any appointed DSP Case Officer or any other persons you are referred to by the Department of Social Protection (DSP) including in the provision of services and support to assist you in training / retraining / upskilling and seeking employment.

- **Time Limit:** Jobseeker's Allowance is not a time-limited payment. It is paid if you satisfy the Habitual Residence Condition, Means Test and if you can show that you are Genuinely Seeking Work (GSW) – in accordance with GSW requirements.
- **Education and Training:** You can only engage in education or training while in receipt of a Jobseeker's Allowance payment with the permission and approval of the Department of Social Protection. This includes any engagement in part-time education or full-time education. If you engage in any education which could be perceived to affect your status as a jobseeker in relation to looking for / being available for full-time employment, your jobseekers' payment could be subject to review and could be stopped.

### **Jobseeker's Benefit:**

- **Means Test:** Jobseeker's Benefit is **NOT** a means tested payment. This means that any savings, investments, property (other than your own home), income from employment or self-employment that you or your spouse, civil partner or cohabitant have can / will **NOT** affect any rate of Jobseeker's Benefit you may qualify for. However, if you are claiming an increase for a Qualified Adult (IQA) for your spouse, civil partner, or cohabitant, any income they have from employment or self-employment could affect the rate of payment you receive for them.
- **PRSI Contributions:** Jobseeker's Benefit is based on PRSI contributions. To qualify for a Jobseeker's Benefit payment, you must have the required number of PRSI contributions.
- **Genuinely Seeking Work:** To qualify for a Jobseeker's Benefit payment you may be required to provide information / details of your efforts to seek and find work to the Department of Social Protection. You must be Genuinely Seeking Work (GSW) to qualify for, and continue to receive, a Jobseeker's Benefit payment.
- **Activation/Engagement:** You will be required to engage with any appointed DSP Case Officer or any other service providers you are referred to by the Department of Social Protection.
- **Time Limit:** Jobseeker's Benefit is a time-limited payment. You can receive Jobseeker's Benefit for a 6 or 9 month period, depending on your PRSI contributions. You must be able to show that you are Genuinely Seeking Work (GSW) during the period you receive Jobseeker's Benefit from the Department of Social Protection.
- **Rate of Payment:** The rate of Jobseeker's Benefit you may qualify to receive could be affected by your average weekly earnings before you claimed the payment. If you have earned €300 or more, you should qualify for the

maximum rate of payment. If you have earned less, you may receive a lower rate of payment.

- **Redundancy:** If you were made redundant prior to your claim for Jobseeker's Benefit, the amount of weeks that you are paid Jobseeker's Benefit may be affected. If you received less than €50,000 in a redundancy payment you will not be subject to any reduction in the number of weeks of payment.
- **Jobseeker's Allowance:** If your Jobseeker's Benefit has stopped because your claim has exhausted, i.e. you have reached the 6 or 9 month limit on the claim, you may be able to apply for Jobseeker's Allowance.

## Jobseekers' Payments – Part-Time Work

### Jobseeker's Payments:

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

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

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

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

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

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

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

## Part-Time Work and Moving from JB to JA

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

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

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

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

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

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

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

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

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

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

payable. For example, if you get part-time work for 2 days, you will get three-fifths of the normal Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) for that week. You will no longer be paid Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) in situations where you previously received payment for one day. You must have an underlying entitlement to a minimum of 2 days Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) to receive any Jobseeker's payment at all. This only applies to people who work part-time or are in casual employment and who also claim Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) for the days they are not working.

### Working on Sunday:

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

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

Mary is a single person on Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed), normally entitled to a payment of €232 per week. Mary takes up 2 days part-time employment so her JB / JBSE will be based on the 5-day rule. She is entitled to a payment for 3 days while she is working 2 days.

#### Her new rate is calculated as follows:

New JB/JBSE daily rate of payment (€220 divided by 5 days)	€46.40
Mary's revised rate of JB / JBSE (€46.40 x 3)	€139.20

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

Mary is a single person on Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed), normally entitled to a personal payment of €232 per week. Mary takes up 1 day's part-time employment on Sunday. She is entitled to a payment for 4 days based on the 5-day JB / JBSE rule.

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

New JB / JBSE daily rate of payment (€220 divided by 5 days)	€46.40
Mary's revised rate of Jobseeker's Benefit (€46.40 x 4)	€185.60

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

In some circumstances, it may be better for you to claim means-tested Jobseeker's Allowance, instead of a reduced rate of non-means-tested Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) if you only qualify for less than the €232 Personal Rate of payment. The full rate of Jobseeker's Allowance (JA) is €232.

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

### Re-qualifying for Jobseeker's Benefit

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

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

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

- Have used up your full Jobseeker's Benefit (Self-Employed) entitlement (either 9 or 6 months)
- Have not claimed Jobseeker's Benefit (Self-Employed) for at least 12 months
- Have at least 52 weeks of Class S contributions paid since your Jobseeker's Benefit (Self-Employed) claim ended.

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

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

#### Working on Sunday:

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

#### Assessment of Earnings

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

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

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

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



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

### Example: Part-time work and Jobseeker's Allowance

Mary is a single person on Jobseeker's Allowance, normally entitled to a payment of €220.00 a week. When she finds two days full-time (8 hours per day) work, her assessable earnings, after the allowable deductions, is €200. Her new rate of Jobseeker's Allowance (JA) is calculated as follows:

Earnings for two days (€100 per day x 2 days)	€200.00
Earnings disregard for two days (€20 per day x 2 days)	<u>- €40.00</u>
Assessable income from employment (earnings €200 – disregard €40)	€160.00
Income assessed at 60% (€160 @ 60%)	€96.00
Mary's weekly means is	€96.00
Mary's daily means is (€96 divided by 6)	€16.00
Mary's new rate of Jobseeker's Allowance (€220 - €32* means)	€200.00

Two days assessable earnings	€200.00
Plus JA payment	<u>+ €200.00</u>
New Total household income	€400.00

\*Daily means of €16, multiplied by 2 (the number of days worked) = €32

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

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

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

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

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

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

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

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

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

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

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

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

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

## Other Working and Claiming situations

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


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

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

### Self-Employment and Jobseeker's Payments

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

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

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

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

If you are in receipt of a Jobseeker's Benefit payment, you can engage in self-employment, but you must continue to seek full-time employment.

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 Social Protection (DSP). Failure to do so may result in loss of payment, loss of secondary benefits and result in an assessment of overpayment being made against you. Contact the INOU on (01) 856 0088.

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

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

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

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

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

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

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

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

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

## **Jobseeker's payments and Qualified Adult Working**

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

There is no restriction on the number of hours or days that a Qualified Adult may work. Additional income from employment, or self-employment, may result in an increase in Local Authority rent (differential rent) or the amount of rent you must pay under the Rental Accommodation Scheme (RAS) or Housing

Assistance Payment (HAP) and working 30 hours or more per week may affect the amount of Rent Supplement paid.

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

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

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

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

- Less than €300 per week the Qualified Adult payment is €99.70 per week
- €300 or more per week the Qualified Adult payment is €154.00 per week

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

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

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

\*Tapered rates of payment are a reducing scale of payments for Qualified Adults based on the level of their assessable income. The rates are listed on the Social Welfare Website at [www.gov.ie/welfare](http://www.gov.ie/welfare)

**Working Family Payment (WFP):**

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

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

**Qualified Adult Self-employed – (PRSI Class S)**

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

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

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

The Department of Social Protection may request copies of your partner's audited business accounts for the most recent trading year, in addition to other documentation. If you fail to provide this information, your application for Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed) cannot be processed. If the most recent trading year does not accurately reflect your current circumstances, you can ask the Department to use a different period to make the calculation.

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

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

### 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 (both over 12), is a qualified adult on her partner Tom's Jobseeker's Allowance (JA) claim. Tom receives €494.00 Jobseeker's Allowance on behalf of the family. Liz finds three days part-time insurable work. Her assessable earnings after the allowable deductions are €120.00. The family's new rate of JA is calculated as follows:

— Current Jobseeker's Allowance (JA) Family rate:	€494.00
— 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 (€466.00 - €36 assessable earnings):	€458.00
— Plus Liz's earnings	€120.00
<b>New Household Income: (reduced JA + net Wages)</b>	<b>€578.00</b>

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

John and Mary have two children (both over 12) and have a family Jobseeker's Allowance rate of €494.00

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

— Current Jobseeker's Allowance (JA) Family rate:	€494.00
— Mary's earnings (5 days at €40 per day):	€200.00
— Less disregard (only allowed for 3 days at €20 per day)	€60.00
— Mary's Assessable income after disregard (€200 – €60):	€140.00
— Assess 60% of remainder (€140 assessed at 60%)	€84.00
— New JA rate (€494.00 – €84.00 assessable earnings)	€410.00
— Plus Mary's earnings	€200.00
<b>New household income (reduced JA + net Wages)</b>	<b>€610.00</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 / cohabitant's weekly means from self-employment
- 'Drawings' taken from the business are not an allowable expense
- If the 'drawings' from the business are greater than the net profit calculated, the 'drawings' are assessed as income.

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

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

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



## Other options for Qualified Adults

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

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

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

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

## One Parent Family Payment (OFP) and Work

### One-Parent Family Payment (OFP)

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

### Jobseeker's Transition (JST)

- Taking up Employment
- WFP and JobsPlus
- Self-Employment

## One Parent Family Payment – OFP

### Changes to Liable Relatives Rule / Child Maintenance

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

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

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

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

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

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

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

**OFP – Habitual Residence Condition (HRC):**

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

**OFP – Eligible Children**

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

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

### **OFP – Exceptions to the Age Limit**

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

### **OFP – Rates of payment**

The current personal payment rate on One-Parent Family Payment is €232.00. The current rate of payment for a qualified child under 12 is €46. The current rate of payment for a qualified child over 12 is €54. The personal rate of payment can be affected by an additional income from employment or self-employment – see OFP Employment/Self-Employment on the following pages.

### **OFP – Domestic Violence**

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

### **OFP – Rent Supplement and Domestic Violence:**

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

### **OFP – Cohabitation**

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

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

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

## Welfare to Work

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

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

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

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

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

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

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

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

## OFP – Taking Up Employment

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

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

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

### OFP – Assessment of Earnings

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

### OFP – Employment Income Disregards

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

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

### One-Parent Family Payment and Working

Jane is a lone parent with one child (under 12) receiving One-Parent Family Payment of €278, 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:	– €165.00
<b>Total</b>	<b>€55.00</b>
Assessed at 50%	€27.50
Jane's weekly OFP rate	€278.00
Less Means deducted for €27.50 (valued at €27.50) =	= €27.50
<b>New weekly rate</b>	<b>€250.50</b>
Jane's gross earnings +	€220.00
Plus revised One-Parent Family Payment rate	€250.50
<b>Total household income</b>	<b>€470.50</b>

## OFP – In Work / Back to Work Supports

### OFP – Back to Work Family Dividend (BTWFD)

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

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

### OFP – Working Family Payment (WFP)

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

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

### OFP – JobsPlus

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

### OFP – Medical Card

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

### OFP – Rent Supplement

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

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

**OFP – Working over 30 Hours per week:** If you are working over 30 hours a week in employment or self-employment, or if you are getting the Back to

Work Enterprise Allowance, you can only continue to get Rent Supplement if your local authority considers that you are eligible for the Rental Accommodation Scheme (RAS).

### **OFP – HAP or Local Authority Rent**

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

## **OFP – Self-Employment Options**

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

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

### **OFP – Claiming while Self-Employed**

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

## **OFP – Self-Employment Supports**

### **OFP – Medical Card**

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

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

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

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

**OFP – Self-employed over 30 Hours per week:**

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

**OFP – HAP or Local Authority Rent:**

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

**One-Parent Family Payment – Additional Information****OFP – Reduced Hours or Pay:**

If you have been working full-time and your employer reduces the number of days you work because of a downturn in business, you may be entitled to a top-up Jobseeker's Benefit payment. The JB payment combined with the reduced OFP payment cannot be more than the maximum rate payable on Jobseeker's Benefit. If Jobseeker's Benefit is not payable, you can seek an increase in the rate of payment on your One-Parent Family Payment and you may seek to have your rent allowance / local authority rent / HAP payment adjusted. To request a review of your entitlement to One-Parent Family Payment, send a current payslip (showing your reduced pay) with a letter from your employer, confirming your new work situation, to the Intreo Centre / Social Welfare Branch Office dealing with your claim.

**OFP – Community Employment:**

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

**OFP – Half-Rate Social Welfare Payments:**

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

**OFP – Redundancy Payments:**

One-Parent Family Payment is a means-tested payment. If you are employed, are made redundant and receive a redundancy payment, this may affect the rate of payment on your One-Parent Family Payment. Although you may have paid enough PRSI contributions while working to qualify for a Jobseeker's Benefit payment, you will not be able to claim One-Parent Family Payment and Jobseeker's Benefit together if you are made redundant. For more information on Redundancy, please see the Redundancy section at the end of Chapter 4.

**OFP – Voluntary Severance:**

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



## One-Parent Family Payment – Losing your Payment

### OFP – No Qualified Children

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

There is no 'replacement' payment for One-Parent Family Payment. If you are working at least 38 hours per fortnight, you may qualify for Working Family Payment 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.

### OFP – Failing to provide information or disclose means

The Department of 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.

### OFP – Right of Appeal:

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

## OFP – Jobseeker's Transitional Payment (JST)

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

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

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

- are not cohabiting
- are habitually resident in Ireland,
- are capable of work, *and*

- satisfy the means test.

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

### **JST – Genuinely Seeking Work:**

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

### **JST – Other Conditions:**

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

### **JST – Youngest Child reaches 14**

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

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

### **JST – Taking up Employment**

You can work part-time or full-time and continue to receive a JST payment. While there is no limit on the number of days or hours you can work, the

amount of JST payment you get depends on your weekly means from employment.

If you take up employment, the first €165 of your gross weekly earnings is not taken into account (or is disregarded). This means that you can earn up to €165 per week and qualify for 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 Jobseeker's Transitional Payment (JST) for herself and 2 children (both aged 12-14). She would normally be entitled to a payment of €232.00 (personal rate) and €54 per child = total of €340.00

She finds two days full-time (8 hrs. per day) work at €90 per day. Her new rate of Jobseeker's Transitional Payment (JST) is calculated as follows:

Earnings for two days (€90 per day x 2 days)	€180.00
Earnings disregard	€165.00
Assessable income from employment (earnings €180 – disregard €165)	€15.00
Income assessed at 50% (€15 @ 50%)	€7.50
Mary's weekly means is	€7.50
<b>Mary's new rate of JST</b>	<b>€340.00 – €7.50 (means) €332.50</b>

## **JST – Working Family Payment**

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

## **JST – JobsPlus**

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

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

## **JST – Taking up Self-Employment**

The means disregard of €165 as applies to income from employment does not apply to income from self-employment. If you take up self-employment the net profit from the employment is assessed. The net profit is the gross income less all allowable expenses.

After subtracting the allowable deductions, the value of the remaining balance is assessed at 50% and taken as the weekly means from self-employment.

## Disability Allowance (DA) and Work

**To qualify for Disability Allowance (DA) you must:**

- Have an injury, disease or physical or mental disability that has continued or may be expected to continue for at least one year;
- As a result of this disability you must be substantially restricted in undertaking work that would otherwise be suitable for a person of your age, experience and qualifications;
- Be aged between 16 and 66;
- Satisfy a means test (See Chapter 1).
- Satisfy the Habitual Residence Condition (See Chapter 1).

Rates of Payment			
Personal Allowance	=	€ 232.00	(maximum rate)
Qualified Adult	=	€ 154.00	(full rate)
Each Qualified Child	=	€ 46.00	(full rate) – under 12
		€ 54.00	(full rate) – 12 and over
Living Alone Increase	=	€ 22.00	

### Disability Allowance – Duration of payment

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

### Disability Allowance – Medical Review

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

Where such review finds that you are no longer ‘substantially restricted in undertaking work’ and your Disability Allowance payment is affected, you have

the right to seek a review of any decision and may have the right to appeal the decision to the Social Welfare Appeals Office – see chapter 1 for more information on Appeals.

### **Disability Allowance – Work**

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

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

### **Disability Allowance – Ability / Capacity / Qualification**

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

### **Disability Allowance – Assessment of Earnings**

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

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

## Disability Allowance (DA) – Returning to Employment

### Disability Allowance – EmployAbility Services:

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

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

### Disability Allowance – Back to Work Enterprise Allowance:

If you wish to pursue self-employment as a full-time option you can apply for the Back to Work Enterprise Allowance through the Department of Social Protection.

### Disability Allowance – Community Employment:

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

### Disability Allowance – JobsPlus:

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

## Disability Allowance – Additional Information

### Disability Allowance – Training Courses (not CE)

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

### Disability Allowance – Means Test

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

### Disability Allowance – Spouse/Civil Partner/Cohabitant Working

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

### Disability Allowance – Maintenance

Persons receiving maintenance while on Disability Allowance may be allowed up to €95.23 of maintenance against rent or mortgage costs, with half the remaining amount assessed as means on a euro-for-euro basis. Proof of rent/mortgage payments is required.

### **Disability Allowance – SWA Payments**

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

### **Disability Allowance – Working Family Payment (WFP)**

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

### **Disability Allowance – Residential Care**

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

## **Moving from Illness Benefit to Disability Allowance**

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

- any employment you are engaged in, *or*
- employment / self-employment your spouse / civil partner / cohabitant is engaged in, *or*
- any means (savings, investments, property etc.) you or your partner have.

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

### **Disability Allowance – moving from Illness Benefit**

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

### **Moving from Illness Benefit to Invalidity Pension**

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

To get Invalidity Pension you must have at least:

- 260 (5 years) paid PRSI contributions since entering social insurance, and
- 48 contributions paid or credited in the last complete tax year before the relevant date.
- As well as being assessed for required social insurance, you will be medically assessed.
- To qualify you must:  
Have been incapable of work for at least 12 months and be likely to be incapable of work for at least another 12 months due to an illness or incapacity and for no other reason. (you will probably have been getting Illness Benefit or Disability Allowance during that time), *or*
- Be permanently incapable of work due to an illness or incapacity and for no other reason. (In certain cases of very serious illness or disability, you can transfer directly from another Social Welfare payment or from your job to Invalidity Pension).

## Illness Benefit (IB) and Work

### Illness Benefit:

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.

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

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

The current annual Statutory Sick Leave entitlement is 5 days. If your first instance of illness in 2024 exceeds your 5-day Statutory Sick Leave entitlement, your Illness or Injury Benefit payment will start from day 6. If your Statutory Sick Leave entitlement has previously been exhausted in the year payment will start from day 4. If you have no Statutory Sick leave entitlement payment will start from day 4 of your claim.

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

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



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

**AND EITHER (2a) OR (2b)**

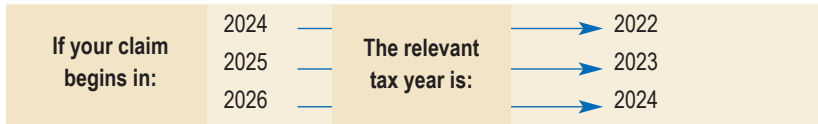
(2a) 39 weeks of PRSI contributions paid or credited in the relevant tax year, of which 13 must be paid contributions. If you do not have 13 paid contributions in the relevant tax year, then 13 paid in one of the following tax years can be used instead:

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

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

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

- The relevant tax year is the second last complete tax year before the year in which your claim for Illness Benefit begins. For example:



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

**Current Rates of Payment:**

Personal Allowance	=	€232.00 (maximum rate)
Qualified Adult	=	€154.00 (maximum rate)
Each Qualified Child	=	€ 46.00 (under 12)
		€ 54.00 (12 and over)

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

If you receive a reduced rate and your income is below the Supplementary Welfare Allowance rate, you can apply to the Department of Social Protection

as you may have an entitlement to a Basic Supplementary Welfare Allowance payment under the SWA scheme (see chapter 2 for SWA).

### **Illness Benefit – Duration of payment**

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

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

### **Illness Benefit – Medical Assessment**

During the course of your claim for Illness Benefit, you may be asked to attend a medical assessment by a Medical Assessor for a second opinion as to whether you are incapable of work. The opinion of the Medical Assessor following this assessment is submitted to a Deciding Officer for consideration regarding your continued entitlement to Illness Benefit. In any case where payment of Illness Benefit is disallowed, you will be notified of the decision and advised of your right to appeal against the decision.

### **Illness Benefit – Tax**

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

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

### **Illness Benefit – Returning to Employment**

#### **Illness Benefit – Taking up Employment**

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

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

- Periods spent on Occupational Injury Benefit (OIB) can also be used towards the 6 month qualifying period for Partial Capacity Benefit.

### **Illness Benefit – Community Employment**

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

### **Illness Benefit – Back to Education Allowance:**

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

## **Illness Benefit – Additional Information**

### **Illness Benefit – Approved Training Courses (not CE)**

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

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

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

### **Illness Benefit – SWA Payments**

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

### **Illness Benefit – moving to Invalidity Pension**

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

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

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

## Invalidity Pension (IP) and Work

### Invalidity Pension:

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

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

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

You may also get extra Social Welfare benefits, for example, the Household Benefits Package. Self-employed people who have paid sufficient class S PRSI contributions are eligible to apply for Invalidity Pension.

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

### PRSI Contributions Condition

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

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

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

Note that Class S contributions do not qualify for credits.

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

\*The relevant date is:

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

### Invalidity Pension – Medical criteria

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

To qualify you must:

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

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

Rates of Payment		
Personal Allowance	=	€237.50
Qualified Adult	=	€169.70
Each Qualified Child	=	€46.00 (under 12)
	=	€54.00 (12 and over)

### **Invalidity Pension – Duration of payment**

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

### **Invalidity Pension – Medical Assessment**

During the course of your claim for Invalidity Pension, you may be asked to attend a medical assessment by a Medical Assessor. The opinion of the Medical Assessor following this assessment is submitted to a Deciding Officer for consideration regarding your continued entitlement to Invalidity Pension. In any case where payment of Invalidity Pension is disallowed, you will be notified of the decision and advised of your right to review and / or appeal.

### **Invalidity Pension – Taking up Employment**

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

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

### **Invalidity Pension – Community Employment**

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

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

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

### Invalidity Pension – Additional Information

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

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

#### Invalidity Pension – Secondary Benefits

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

#### Invalidity Pension – Spouse / Civil Partner / Cohabitant Working

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

#### Invalidity Pension – SWA Payments

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

### Partial Capacity Benefit (PCB)

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

#### Partial Capacity Benefit – Eligibility

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

#### Partial Capacity Benefit – Starting Work

You should apply for Partial Capacity Benefit before you start to look for work. Your payment may change when you go back to work but this will not happen

until you actually start work. A late application for Partial Capacity Benefit can be accepted, once it is received within 21 days of commencement of employment. If you find that it might be necessary to take up employment before you receive formal approval for the Partial Capacity Benefit (PCB) scheme, because of the start date of the job, you should contact the DSP.

**Partial Capacity Benefit – Hours, Earnings and Work**

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

**Partial Capacity Benefit – Medical Assessment**

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

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

**Partial Capacity Benefit – Appealing a Medical Assessment**

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

**Partial Capacity Benefit – Approval**

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

**Partial Capacity Benefit – Secondary Benefits**

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

Supplement may be affected by the combination of your Partial Capacity Benefit and income from employment.

### Partial Capacity Benefit – Method of Payment

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

### Partial Capacity Benefit – Rates of payment

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

### Rates of Payment

Medical Assessment	Person previously getting Illness Benefit at the maximum personal rate €232	Person aged under 66 and previously getting Invalidity Pension at the maximum personal rate €237.50
Moderate	€116.00	€118.75
Severe	€174.00	€178.15
Profound	€232.00	€237.50
	Full-Rate	Half-Rate
Qualified Adult	€154.00 (Max Rate of Payment)	€169.70 (Max Rate of Payment)
Qualified Child	Full-Rate	Half-Rate
Child under 12	€54.00	€27.00
Child 12 & over	€46.00	€23.00

### Partial Capacity Benefit – Duration of Payment

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

#### — Illness Benefit

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

#### — Invalidity Pension

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

### Partial Capacity Benefit – Community Employment

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



### Partial Capacity Benefit – Training Courses

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

### Partial Capacity Benefit – Leaving the scheme

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

## CARER'S PAYMENTS

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

### Carer's Allowance (CA)

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

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

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

Aged under 66, caring for 1 person	= € 248.00
Aged under 66, caring for 2 or more persons	= € 372.00
Aged 66 or over and caring for 1 person	= € 286.00
Aged 66+, caring for 2 or more persons	= € 429.00
Aged over 80 and caring for 1 person	= € 296.00
Aged over 80 and caring for 2 or more persons	= € 439.00

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

Qualified Child:*	Under 12	Full-Rate	= € 46.00
		Half-Rate	= € 23.00
	12 and Over	Full-Rate	= € 54.00
		Half-Rate	= € 23.00

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

### **Carer's Allowance – Means Test**

The means test for the Carer's Allowance involves assessing your income from savings, investments, property (excluding your home) and your spouse's / civil partner's / cohabitant's income. For a single person claiming the Carer's Allowance the amount of weekly income that is not considered is €350. For married couples, civil partners or cohabitants, (except for Social Welfare payments from other states to which special rules apply) the first €750 of their combined weekly income is disregarded. From June 2024 the weekly income disregard will increase from €350 to €450 for a single person, and from €750 to €900 for couples.

### **Carer's Allowance – other Social Welfare payments**

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

### **Carer's Allowance – Half-rate payment**

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

### **Carer's Allowance – Qualified Adult payment**

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

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

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

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

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

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

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

## Carer's Benefit (CB)

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

### PRSI Contribution Conditions:

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

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

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

PRSI contributions paid in Classes A, B, C, D, E, H count. Class S (self-employed) contributions do not count. 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 2024, the Relevant Tax Year is 2022.

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

### Employment Conditions:

- You have been in full-time employment for at least 8 weeks, either consecutive or not, in the 26 weeks immediately prior to becoming a Carer. You must have worked for a minimum of 16 hours per week or 32 hours per fortnight.

- You give up work or reduce your employment hours to become a full-time Carer (but you are still allowed to take employment / self-employment/ training / education for up to 18.5 hours per week with the prior approval of the Department (DSP). The cared for person must be adequately cared for in the Carer’s absence).
- The maximum you can earn from employment / self-employment is €350 per week. (This will increase to €450 from the 6 June 2024.)
- Earnings from employment are assessed as Gross weekly earnings less statutory deductions. These deductions are:
  - Superannuation (Pension deduction),
  - Income Tax,
  - Pay Related Social Insurance (PRSI)
  - Additional Voluntary Contribution (AVC)
  - Pay Related Social Assurance (PRSA)
  - Universal Social Charge (USC)
  - Trade Union
  - Private Health Insurance –
    - Premium being paid by you.
    - Premium being paid through your joint bank account.

### Carer’s Benefit – Rates of Payment

Aged under 66, caring for 1 person	= € 249.00
Aged under 66, caring for 2 persons	= € 373.50
Qualified Adult = There is no Qualified Adult Payment on Carer’s Benefit.	
Qualified Child:*	
Under 12	Full-Rate = € 46.00
	Half-Rate = € 23.00
12 and Over	Full-Rate = € 54.00
	Half-Rate = € 27.00

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

### **Carer's Benefit – Means Test**

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

### **Carer's Benefit – Duration of payment**

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

If you are caring for more than one person, you may receive payment for each care recipient for 104 weeks. This may result in the care periods overlapping or running concurrently.

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

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

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

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

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

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

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

## WORK EXPERIENCE

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

- Community Employment (CE)
- Work Placement Experience Programme (WPEP)
- Tús – Community Workplace Initiative

### Community Employment (CE)

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

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

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

#### Community Employment – New Participants

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

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

#### Community Employment – Rates of Payment

The minimum weekly payment for new participants based on 19.5 hours worked is €259.50. In addition, you may be eligible, where appropriate, for payments in respect of and qualified dependent adult and children.

If the Social Welfare Payment you were in receipt of before starting a CE scheme is more than €232 per week, you will receive the same amount as your Social Welfare Payment plus €27.50 per week. If the Social Welfare Payment you were in receipt of before starting a CE scheme is less than or equal to €232 per week, you will receive a payment of €259.50 per week.

The change of circumstances rules that apply to your original Social Welfare payment also apply to your CE payment. This means that, if your qualified adult gets a job, their income will be assessed as means and your CE payment may be reduced subject to the standard minimum payment of €259.50. Equally, if they lose their job, you may be able to claim for them as a qualified adult on your CE allowance.

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

### Community Employment – Who is eligible?

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

- Persons **aged 21 years** of age or over who are currently in receipt (i.e. payment received within the 7 days preceding CE commencement) of any combination of the following payments for 12 months or more:-
  - Jobseeker’s Allowance (JA),
  - Jobseeker’s Benefit (JB),
  - Jobseeker’s Allowance Transition (JST),
  - One-Parent Family Payment (OPFP),
  - Widow’s / Widower’s or Surviving Partner’s Contributory Pension,
  - Widow’s / Widower’s or Surviving Partner’s Non-Contributory Pension,
  - Deserted Wife’s Benefit (DWB),
  - Farm Assist (FA),
  - Time spent in receipt of Jobseeker’s Benefit (JB) can also count towards the 12-month period provided the claimant is currently in receipt of one of the above listed payments (i.e. no breaks between payments), e.g. 2 months on JB followed immediately by 10 months on JA
  - Time spent in receipt of Basic Supplementary Welfare Allowance (BASi) can also count towards the 12-month period provided the claimant is currently in receipt of one of the above listed payments (i.e., no breaks between payments), e.g., 2 months on SWA followed immediately by 10 months on Jobseeker’s Allowance,
  - Time spent in receipt of Carer’s Allowance / half-rate Carer’s Allowance / Carer’s Benefit can also count towards the 12-month eligibility period, but caring responsibilities must have ceased, and the person must currently be in receipt of one of the qualifying payments,
  - Time spent on a CE-qualifying disability-related payment can count towards the 12-month period provided it is contiguous with the current social welfare payment, as listed above (i.e., no breaks), e.g., 3 months

on Illness Benefit followed immediately by 9 months on Jobseeker's Allowance,

- Time spent in receipt of Illness Benefit (IB) can also count towards the 12-month period provided the claimant is currently in receipt of one of the above listed payments (i.e., no breaks between payments), e.g., 2 months on IB followed immediately by 10 months on JA.

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

- Disability Allowance
- Blind Pension
- Illness Benefit for six months or more\*
- Invalidity Pension\*
- Travellers / Roma aged 18 years or over, in receipt of Jobseeker's Benefit or Jobseeker's Allowance **for any length of time, but** payment received within the 7 days preceding CE commencement, or in receipt of One Parent Family Payment **for one year or longer**. This applies to new entrants to CE who are defined as those who have not participated in the programme in the preceding 12 months. Any participant who exits CE will only be considered eligible again following 12 months in receipt of a qualifying payment, provided they have not reached the lifetime eligibility limit which applies to their underlying qualifying welfare payment.
- Refugees aged 18 years or over, as authenticated by the Department of Justice and Equality (i.e. Department of Justice letter of confirmation of refugee status plus valid Irish Residence Permit (IRP)), **in receipt of any DSP payment for any length of time** can qualify for CE. The sponsor should ensure that participants have valid work permit or GNIB with Stamp 4 for the duration of their CE contract.
- CE Drugs Rehabilitation Places (DRPs) are available to persons aged 18 years or over who are in recovery and referred for a rehabilitation place on CE. These individuals do not need to be in receipt of a qualifying social welfare payment. Application for a drugs rehabilitation place is based on evidence of an appropriate referral, following an assessment of the applicant attending a recognised addiction support service within the last year, within the context of the National Rehabilitation Framework of care and case management. This includes HSE addiction services and treatment centres, GPs and other relevant statutory, community and voluntary addiction services. The DSP 9 Point Agreement specifies the conditions for access, eligibility and delivery of the CE drug rehabilitation places.
- Ex-offenders aged 18 years or over and referred by the following agencies: the Probation Service, IASIO's Services – the Linkage Service, the Gate Service and Resettlement Service, and the Irish Prison Service. These individuals do not need to be in receipt of a qualifying social welfare



payment. Ex-offenders aged 18 and over and not referred by these Services must be in receipt of Jobseeker's Allowance for a period of 12 months or more to qualify for CE. Time spent as a prisoner is regarded as reckonable when considering duration unemployed. In addition, prisoners released on Temporary Release are considered eligible for application.

- Inhabitants of offshore islands aged 18 years or over that are currently in receipt of a CE-qualifying payment for 6 months or more. Islander positions will be reviewed annually and are subject to demand.
- Persons availing of Tús, Rural Social Scheme, Springboard or Momentum, or receiving Back to Education Allowance (BTEA) or Back to Work Enterprise Allowance (BTWEA), cannot simultaneously participate on CE. However, a person can commence CE immediately after completing participation on Tús.
- Time spent on Tús, Rural Social Scheme, Springboard, Momentum, BTEA or BTWEA will **not** count towards the qualifying period for eligibility to CE. Entry to CE following any of these programmes is not considered as a suitable or valid progression. The only exceptions to this rule are: -
  - If the BTEA was being received for second-level education purposes.
  - Tús participants aged 21 or over who have completed 52 weeks on that programme can progress directly onto CE, where it is considered appropriate within the context of an agreed progression plan mediated by Intreo / DSP Employment Services.
  - Applications for CE vacancies can be made up to 12 weeks in advance of the Tús finish date to allow for CE positions that require Garda vetting. As Tús participants are selected by the Department from the long-term unemployed, they already meet the standard eligibility requirements for CE.
  - Ex-Tús participants who sign back on the Live Register can have their previous time on the Live Register combined with their current claim and qualify as Jobseeker clients for CE in the normal way (Tús participation is disregarded).
  - Time spent on Part-Time Education Option (PTEO) can count towards the CE qualifying period.

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

### Community Employment – Qualified Adult

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

### Community Employment – Qualifying Periods

- Breaks off the Live Register / worked days up to a maximum of 30 days in the 12 months prior to application are allowed in assessing eligibility for those in receipt of Jobseeker’s Allowance and Jobseeker’s Benefit.
- Time spent on a recognised training course e.g., ETB (SOLAS / VTOS) or Youthreach may count as part of the qualifying period.
- Time spent as a qualified adult dependant on another person’s claim does not count towards CE eligibility.
- Time spent as a temporary replacement on CE i.e., to cover a period up to 26 weeks can count towards the 12 month qualifying period (in the last 12 months). However continued participation should be permitted if suitable vacancy exists.
- Eligibility for Ukrainians reduced to 9 months on Live Register for those who have fled the war.

### Community Employment – aged between 21 and 55 years

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

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

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

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

### Community Employment – aged 55 and over

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

### Community Employment – Aged 60 years and over

Under the Service Support Stream, participants aged 60 years and over who meet the CE eligibility requirements may remain continuously on CE up to the

State pension age. This is subject to a suitable placement being available and the agreement of the sponsoring organisation.

### **Community Employment – Re-engagement (Rollover) of Participants**

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

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

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

### **Community Employment – Re-Entry to Community Employment**

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

### **Community Employment – Lifetime participation**

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

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

### **Community Employment – Progression**

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

**Important Points to remember**

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

**Community Employment – Social Welfare Payments**

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

**Community Employment – Secondary Benefits**

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

**Community Employment – Housing:** The additional €27.50 paid on Community Employment 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.

**Community Employment – Training**

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. The CE Supervisor will identify the development and training needs of each participant on the project.

### **Community Employment – Additional Employment**

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

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

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

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

### **Community Employment – After Completion**

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

## **CE Employment Rights**

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

- If you are dismissed, you have the right to receive a written notice outlining the reason for dismissal once you have completed a continuous year's service. If you feel you have been unfairly dismissed, you can take a case to the Workplace Relations Commission and make a complaint under the Unfair Dismissal Act. An employee generally requires one year's continuous service to claim under the Act. In the event of funding for a Project ceasing, it alone shall be grounds for terminating a contract of employment. Sponsors are liable under the Common Law to pay damages to any employee who is wrongfully dismissed, and such rights exist independently of rights under the Unfair Dismissals Act.
- You are not required to work weekends or irregular hours unless this is a requirement of the job and was explained to you at your interview, and / or is specified in your job description.

- While the project sponsor decides sick leave policy, DSP reimburses the sponsor for a total of 56 hours (equivalent to 14 half days) sick leave if you supply a doctor's certificate. If an instance of sick leave extends beyond 6 consecutive days, an application can be made for Illness Benefit using the application form (MC1), which is supplied by the GP who furnishes the medical certificate. When CE paid sick leave is exhausted, if you have the necessary PRSI contributions, you can claim Illness Benefit. Otherwise, you will have to apply for a means tested Supplementary Welfare Allowance (SWA) payment from your local DSP Representative (formerly known as a Community Welfare Officer). If you claim Illness Benefit you will not be eligible for fuel allowance.
- The Maternity Protection Acts (1994 and 2004) apply to all CE participants and Supervisors. If you do not qualify for Maternity Benefit i.e., if you don't have enough PRSI contributions, you should go to your Intreo Centre / Branch Office and sign on. You can apply for One-Parent Family Payment if you are a lone parent when your child is born (but not while participating on CE). You may be entitled to claim a means tested Supplementary Welfare Allowance (SWA) payment if you are waiting for either of these payments.
- A participant should be facilitated in completing the 52 weeks of paid CE work in addition to any maternity leave taken (i.e., CE time suspended for the duration of maternity-related leave).
- The Paternity Leave and Benefit Act 2016 applies to all CE participants and Supervisors. A participant should be facilitated in completing the 52 weeks of paid CE work in addition to any paternity leave taken (i.e., CE time suspended for the duration of paternity-related leave).

### Community Employment – Holidays

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



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

### Community Employment – Complaints Procedures

If you have difficulties while on your scheme, the Department of Social Protection (DSP) prescribes that each project should have procedures in place to deal with these difficulties. Complaints should initially be addressed to the project Supervisor. In instances where the complaint involves the project

Supervisor, the initial complaint should be sent to the Sponsor (employer) of the project. If, following the submission of a complaint to a project Supervisor, the complaint remains unresolved, it should be referred to the Sponsor (employer) of the project.

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

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

## Work Placement Experience Programme (WPEP)

### Work Placement Experience Programme (WPEP)

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

The Work Placement Experience Programme (WPEP) is a 6-month, 30 hour per week voluntary work experience and training programme. The programme is for jobseekers that are currently getting a qualifying social welfare payment and who have been unemployed for six months (156 days) or more.

Participation on the WPEP is voluntary. You are not obliged to apply for or participate on the scheme.

### WPEP – Qualification

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

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

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

## Welfare to Work

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

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

If you are in receipt of a scheme payment or an ETB training allowance, rather than a social welfare payment, and you wish to cease your scheme or course early, you should remain on your payment and apply for WPEP. The Work Placement Unit will advise you then, based on your eligibility, if you should apply for a Jobseeker's payment online.

### WPEP – Duration

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

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

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

### WPEP – Holidays and Annual leave

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

### WPEP – Part-Time Work (only)

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

### WPEP – Rates of Payment

The weekly amount paid to you while on WPEP is €335. This is paid by way of a weekly increase of €103 on top of your normal Jobseeker's payment. If you are entitled to increases for a qualified adult or qualified children or any social welfare secondary benefits (such as Fuel Allowance or Christmas bonus), you will continue to get these payments in addition to the main WPEP payment. Graduated Jobseeker's Benefit and age-rated payments (with means from parental income) will increase to €335 while on WPEP.



**WPEP – Placement**

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

**WPEP – Applying**

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

You can register online for WPEP on the [www.jobsireland.ie](http://www.jobsireland.ie) website. After you have registered with JobsIreland, you can apply for suitable WPEP vacancies as advertised.

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

## Tús – Community Work Placement Initiative

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

**Tús — Random Selection process**

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

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

**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’, and if you are interested in this option, please speak to your local Intreo Personal Employment Advisor for more information.

**Tús – Working hours**

Participants will work for 19 and a half hours a week and the placement will last 12 months. If the participant has not secured employment after their work placement ceases, and if they are available for and actively seeking work, they should sign on again at their local Intreo centre (or apply online). A person cannot be selected to engage on Tús again for 3 years.

To be eligible to participate on Tús you must be:

- fully unemployed and in receipt of a jobseeker's payment continuously for at least 12 months (a break of up to 30 days in the past 12 months may be permitted) *and*
- must be currently in receipt of jobseeker's allowance payment, *or*
- must be in receipt of jobseeker's transitional payment, *or*
- be 18 years of age or over, fully unemployed and in receipt of Disability allowance (no qualifying period applies, applications by self-referral only)
- be a person with refugee status aged 18 years old, confirmed by the Department of Justice (valid Stamp 4) and in receipt of jobseeker's allowance payment (no qualifying period applies).

### Tús – Payment while participating

The rates of payment on Tús are linked to your existing Jobseeker's Allowance, with a minimum payment of €259.50.

If the actual Jobseeker's Allowance you were getting (including increases for dependants) was €232 a week or less, then you will get the minimum Tús payment of €259.50 per week, (that is €232 plus €27.50).

If your actual weekly Jobseeker's Allowance (including any increases for dependants) was €232.01 or more, then you will get the equivalent rate plus €27.50 (there are some exceptions to this).

Participants will retain any extra benefits and the medical card, provided they are still eligible. All Tús payments will be made directly into your bank, post office or credit union, by electronic fund transfer.

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

**Tús – Refusal of work placement**

Any person in receipt of a long-term Jobseeker's Allowance (JA) payment continuously for 312 days is required to take up work opportunities such as the offer of a Tús placement. If you refuse a work opportunity without just cause or good reason, you may have your social welfare payment reduced, suspended or terminated. If, following a refusal of a placement, your JA payment is reduced, suspended or terminated you may appeal this decision to the Social Welfare Appeals Office within 21 days.

**Tús – Other work**

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

**Tús – Working Family Payment (WFP)**

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

**Tús – Annual Leave / Public Holidays**

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

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

**Tús – Issues or problems**

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

**Tús – Finishing before completion**

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

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

## Tús – Progression to Community Employment (CE)

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

## Employment and Self-Employment Supports

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

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

## Working Family Payment (WFP)

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

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

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

### To be entitled to Working Family Payment (WFP):

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

- Expect to be employed for at least three months.
- Satisfy an Income test.

### **WFP – Employed in Ireland**

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

### **WFP Income Test – what is counted as Income?**

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

- Your assessable earnings and your spouse's / civil partner's / cohabitant's assessable earnings. (Assessable earnings are gross pay minus income tax, employee PRSI, Universal Social Charge (USC) and superannuation.)
- Income from working as a home help for the HSE.
- Any extra income you or your spouse / civil partner / cohabitant have from employment (such as pay for overtime, bonuses, allowances, or commission).
- Any income you or your spouse / civil partner / cohabitant may have from self-employment.
- Maintenance – maintenance is currently included in calculating income. However, recent changes means that once new legislation is commenced, maintenance will not be included in calculating income.
- Income from occupational pensions.
- Income you or your spouse / civil partner / cohabitant may have including Social Welfare payments.
- Rental income from the letting of property or land (the capital value is not assessed).
- All income from Carer's payments will be assessed.

The following payments are not counted as means:

- Guardian's payments, Supplementary Welfare Allowance, Domiciliary Care Allowance, Foster Child Allowance, Rent Supplement, Child Benefit.
- Other income that is not counted includes: income from a charitable organisation (unless from employment), unearned income (for example interest on savings), income from providing accommodation to students studying Irish in Gaeltacht areas under a scheme administered by the Minister for the Gaeltacht, and any payment or payments made directly

or indirectly by or on behalf of the Minister for Justice, to a person, which has or have been determined in accordance with the Magdalen Commission Report dated May 2013, on the establishment of an ex gratia scheme and related matters for the benefit of those women who were admitted to and worked in the Magdalen Laundries.

Family Size	Weekly Income Limits	Annual Equivalents
One child	€645	€33,540
Two children	€746	€38,792
Three children	€847	€44,044
Four children	€938	€48,776
Five children	€1,064	€55,328
Six children	€1,180	€61,360
Seven children	€1,316	€68,432
Eight or more children	€1,412	€73,424

### WFP Income Test – How much you can get

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

### WFP – Working and claiming WFP

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

— Set WFP limit for family of four children	€938.00
— Less Conor's Income	- €250.00
— Income Difference	€688.00
— Weekly WFP (60% of €594) rounded up to	€412.80
— Plus Conor's earnings	+ €250.00
— Total household income	€662.80

### WFP – Partner claiming a Jobseeker's payment

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

## Important points to remember

- WFP is not taxable.
- WFP is paid for 52 weeks while you remain employed for at least 38 hours per fortnight. This includes those participating on the Job Initiative scheme, the Community Services Programme and Part-Time Job Incentive Scheme. At the end of the 52-week period, you will be invited to re-apply.
- If your earnings increase, you will still retain WFP for the rest of the 52-week period. If your family income decreases, your WFP payment cannot be reviewed until the 52-week period has expired.
- A person who job shares and works at least 38 hours over a two-week period and fulfils all the other conditions can also apply for WFP.
- Where both spouse / civil partner / cohabitants are working, their hours can be added together to total 38 hours per fortnight for the household to qualify for WFP. Hours from self-employment are not included.
- The spouse / civil partner / cohabitant with the greatest income is the person who is paid the WFP, but both spouse / civil partner / cohabitants, join in any claim.
- If you have another child, the WFP will be increased.
- The minimum WFP is €20 per week.
- Hours worked in self-employment or on Community Employment / Tús / Partial Capacity Benefit do not count towards making up the 38 hours per fortnight period.
- You cannot claim WFP if you are solely self-employed or on Community Employment or Tús.
- At the end of the 52 weeks, you should re-apply for WFP if you think you are still eligible. Always check – you may be losing out on a payment you are entitled to.

### WFP – Maternity Benefit

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

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

### WFP – Reduced Working hours / Losing your Job

- If your pay from work is reduced, your Working Family Payment (WFP) will stay the same. It will not increase. However, when your WFP payment

ends, you can re-apply giving details of your new reduced income. (WFP is paid for 52 weeks. At the end of the 52 weeks, you can re-apply for WFP).

- If the number of hours you work is below 38 hours per fortnight, you are no longer entitled to WFP. You should notify the WFP section if your hours fall below the minimum requirement.
- If you lose your job, you are no longer entitled to WFP. You must notify the WFP section in the Department of Social Protection on 0818 300600 or (074) 9164575 or email to [wfp.support@welfare.ie](mailto:wfp.support@welfare.ie)

### WFP – Maintenance

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

- is living with the qualified child(ren) *or*
- is wholly maintaining the ex-spouse, ex-civil partner, or ex-cohabitant with whom the qualified children are living, and wholly maintaining\* the qualified child(ren)
- Only one WFP can be made for a family.

*\*'Wholly maintaining' means that maintenance paid by you, the WFP applicant, must be the sole income of your ex-spouse, ex-civil partner or ex-cohabitant.*

### WFP – Paying maintenance

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

### WFP – Receiving maintenance

If you are receiving any contributions towards your family whether in the form of maintenance payments, or by contributions towards rent/mortgage payments, school expenses, etc. from an ex-spouse, ex-partner, ex-cohabitant, or the parent(s) of your child(ren), they are all treated as maintenance payments. These maintenance payments are assessed as income for WFP.

## Back to Work Family Dividend (BTWFD)

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

### BTWFD – No Social Welfare payment

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



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

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

### **BTWFD – Working Family Payment (WFP)**

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

### **BTWFD – Payment**

BTWFD is based on the standard Increase for a Qualified Child (IQC) rate, depending on the child's age. The Increase for a Qualified Child (IQC) is €46 where the child is aged under 12, and €54 where the child is aged 12 and over. If you were getting a half-rate IQC with your payment, you will get a full-rate IQC on BTWFD.

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

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

### **BTWFD – Duration of Scheme**

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

### **BTWFD – Who Qualifies**

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

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

## Welfare to Work

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

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

### BTWFD – One-Parent Families

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

- You are already working or self-employed

**Or**

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

**And**

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

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

### BTWFD – How to Apply

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

## JobsPlus

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

### JobsPlus – Who Qualifies

The following categories of Social Welfare recipients qualify for JobsPlus

- Jobseeker's (Jobseeker's Allowance / Jobseeker's Benefit, Jobseeker's Benefit Self Employed, Part-Time Job Incentive and persons claiming Jobseeker's Credits Only)
- Disability Allowance – from January 2023
- Blind Pension – from January 2023

### JobsPlus – Payments

The payment is made to the employer, not the employee. Payment will be made monthly in arrears by electronic fund transfer over a 24-month period. It will not be considered taxable for income or corporation tax purposes for the employer.

The eligible JobsPlus employee must be on payroll and subject to PAYE and PRSI (Class A). If approved, the employer will receive the following payments over a 2-year period for each eligible person they recruit and retain in employment.

### JobsPlus – Grants

From the 1 January 2024 the following rates apply:

#### Grant €7,500 payable over 2 years:

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

#### Grant €10,000 payable over 2 years:

- **Aged under 50:** Jobseeker, Disability Allowance / Blind Pension recipient. Must have 36 months on an eligible claim (936 days) in the previous 42 months
- **Aged over 50:** Jobseeker, Disability Allowance / Blind Pension recipient. Must have 12 months on an eligible claim (312 days) in the previous 18 months

### JobsPlus – Qualifications

In addition to persons qualifying by means of a Jobseeker's Payment, Disability payment or Blind Pension, persons may qualify on the basis of the following:

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

## FastTrack – Jobseeker’s signing off for up to 12 weeks

The Department of Social Protection operates a fast-tracking system for persons in receipt of Jobseeker’s Benefit, Jobseeker’s Benefit (Self-Employed) and Jobseeker’s Allowance, who sign-off to take up full-time employment 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 / Social Welfare Branch Office in advance that you are taking up work.

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

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

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

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

### Fast-Track – Spouse / Civil Partner / Cohabitant

If your spouse / civil partner / cohabitant is in receipt of a means-tested payment from the Department of Social Protection (DSP) – such as Jobseeker’s Allowance, Disability Allowance or Carer’s Allowance, and you take up employment using the fast-track process, they must advise the DSP of your income during this period.

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

### Fast-Track – Training

If you intend to take up a full-time training course, either paid or unpaid, 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 when signing back on to your Jobseeker's payment.

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

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

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

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

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

### **Fast-Track – Signed Off**

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

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

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

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

- Supported training courses
- Employment schemes (i.e. CE, Tús, etc)
- Back to work schemes *or*
- Back to education supports

If you intended to use the Fast-Track process to take up Employment or Training for up to 12 weeks, and you wish to avail of other employment,

education or enterprise supports when you 'sign back on' to your Jobseeker's payment, you should discuss this with your Case Officer in the Department of Social Protection (DSP) before you utilise the Fast-Track process. Unless you receive permission and approval to do so by the Department of Social Protection (DSP), you may not qualify.

### **Fast-Track – Further Information**

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

## **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 only, instead of Jobseeker's Allowance.

It may be possible to extend the scheme for up to 12 weeks, in exceptional circumstances – contact the Department of Social Protection for more information on their Lo-Call information line 0818 66 22 44 or the INOU on (01) 856 0088.

### **PTJI – Who is eligible?**

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

- Are in receipt of Jobseeker's Allowance (JA) for 15 months or more and are receiving a higher Jobseeker's payment than the appropriate PTJI rate payable for your circumstances. Time spent on Jobseeker's Benefit might count as part of the 15 month period.
- Have found a job with less than 24 hours employment a week, lasting for at least two months.
- Be fully unemployed prior to taking the PTJI option. It is not possible for a person already in a part-time job to avail of PTJI.

Have been in receipt of a higher rate of Jobseeker's Allowance than the appropriate Part-Time Job Incentive supplement payable.

### **PTJI – Spousal Swap**

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

### **PTJI – Duration of the Scheme**

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

**PTJI – Payment**

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

- €147.00 per week (single person)\*
- €239.70 per week (with a Qualified Adult)\*.

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

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

**PTJI – Income from employment**

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

**PTJI – Tax and PRSI**

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

**PTJI – Secondary Benefits**

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

**PTJI – Genuinely Seeking Work**

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

**PTJI – Finishing or leaving the PTJI**

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

**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 Social Protection form the opinion that you have left PTJI without just cause or good reason, your eligibility / entitlement to a Jobseeker's payment may be affected.

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

### PTJI – How to Apply

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

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

Contact the Department of Social Protection for more information on their Lo-Call information line 0818 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 qualifying Social Welfare payments to take up self-employment opportunities by allowing them to retain a proportion of their Social Welfare payment, plus secondary benefits.

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

### BTWEA – Who is eligible?

You will qualify for the BTWEA if you are:

- 9 months (234 paid days) continuously in receipt of any one of the following eligible payments immediately prior to taking up BTWEA, with the exception of Illness Benefit, Casual jobseeker's Allowance and Casual Jobseeker's Benefit.
- If you are on Jobseeker's Benefit you must have an underlying entitlement to Jobseeker's Allowance.
- **Jobseeker's Benefit (Self Employed) (JBSE):** Current businesses cannot be considered, it must be a new enterprise.
- One-Parent Family Payment, Jobseeker's Transitional Payment, Disability Allowance, Blind Person's Pension, Invalidity Pension, Carer's Allowance,



Widow's / Widower's (Non-Contributory) Pension and Deserted Wife's Benefit.

- Farm Assist, (the self-employment cannot be in relation to the holding or the continuation of an existing operation.)
- Illness Benefit. Where IB is the primary payment, you are required to have 3 out of the last 5 years in receipt of a combination of any of the qualifying payments.
- Casuals – JA and JB. 12 months (312 days) in receipt of casual JA or JB immediately prior to any BTWEA application with a maximum of 30 days break in the Live Register i.e., Insurable employment worked days (not applicable to self-employed).
- Combination of any other qualifying social welfare payments listed above (except Illness Benefit).

### **BTWEA – Helping you Qualify for BTWEA**

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

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

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

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

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

### **BTWEA – Duration and Payment**

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

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

- 75% of your Social Welfare payment in the second year

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

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

#### **BTWEA – Additional supports available**

- Enterprise Support Grants, of up to €2,500 are available to support applicants who wish to engage in viable self-employment enterprises.
- Local Enterprise Boards develop enterprise in their area and are responsible for grant aiding and supporting new businesses with less than 5 employees (see Chapter 7).

#### **BTWEA – Income from self-employment**

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

#### **BTWEA – Income from employment (as an employee)**

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

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

#### **BTWEA – Online self-employment**

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

#### **BTWEA – Tax and PRSI**

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

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

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

## BTWEA – Transfer to Qualified Adults

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

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

S/he can claim an increase for the existing BTWEA recipient, who should sign for credits instead. There should be no loss suffered by the couple when entering this arrangement. This provision does not apply where original applicant commences employment. BTWEA cannot be claimed 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.

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

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

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

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

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

**BTWEA – Working Family Payment (WFP):** You will not qualify for the Working Family Payment (WFP) while participating on the BTWEA. WFP is only

payable to employees. However, if 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 WFP.

### **BTWEA – Finishing or Leaving the BTWEA**

If you finish the BTWEA or leave within the 2-year life of the scheme and are not fully self-employed by the business, you may be able to claim Jobseeker's Allowance 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 to qualify for a Jobseeker's Allowance payment. Self-employed people can continue to work in their business and get a Jobseeker's Allowance payment if their income from their business is below a certain level.

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

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

### **BTWEA – Re-qualifying for the BTWEA**

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

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

### **BTWEA – Short-term Enterprise Allowance**

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

### **BTWEA – How to Apply**

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

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

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

### BTWEA – Refusal of BTWEA

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

## Short-Term Enterprise Allowance (STEA)

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

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

The maximum duration of the allowance is the same as if the person remained on Jobseeker's Benefit / Jobseeker's Benefit Self-Employed until their entitlement expires.

### STEA – Eligibility

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

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

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

### STEA – Duration and Payment

The Short-Term Enterprise Allowance replaces your Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed). It will be paid at the same rate as your

Jobseeker's Benefit / Jobseeker's Benefit (Self-Employed), 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 / Jobseeker's Benefit (Self-Employed) payment. The maximum duration of the allowance is the same as if the person remained on Jobseeker's Benefit / Jobseeker's Benefit Self -Employed until their entitlement expires.

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

### **STEA – Employment Grants**

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

### **STEA – Help with starting a business**

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

### **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 – Housing**

Any change in your circumstances may affect your Housing Payment. For further information please refer to **gov-Rental Accommodation Scheme** ([www.gov.ie](http://www.gov.ie))

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

### **STEA – Medical Card**

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

### **STEA – Other Secondary Benefits**

You may retain other secondary benefits that you were in receipt of prior to

participation on STEA such as Back to School Clothing and Footwear Allowance, and Diet Supplement.

### **STEA – Household Benefits Package**

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

### **STEA – Working Family Payment (WFP)**

You will not qualify for the Working Family Payment (WFP) while participating on the STEA. WFP is only payable to employees. However, if 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 WFP.

### **STEA – How to Apply**

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

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

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

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

### **STEA – Refusal of STEA**

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

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

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

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

### Losing your Job – Claiming a Jobseeker's payment

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

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

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



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

### Losing your Job – Genuinely Seeking Work (JB and JA)

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

- Have made any reasonable efforts to find work prior to losing your job, where it was possible;
- Are willing to accept any reasonable offer of employment based on your skills, qualifications and experience;
- Are willing to accept any reasonable offer of training, re-training, work experience or education to improve your prospects of finding employment;
- Able to show that you have, in the relevant period, taken reasonable steps which offer you the best prospects of getting employment.

You will be expected to use all available services and supports to help you seek employment, see **Chapter 3**, and have proof of your job seeking efforts.

### Losing your Job – Working on a Sunday

- **Jobseeker's Allowance:** Sunday is treated as a day of employment and is taken into account when calculating the amount of Jobseeker's Allowance you qualify for. Income from employment on a Sunday will be assessed as means when calculating entitlement to Jobseeker's Allowance.
- **Jobseeker's Benefit:** Sunday is treated as a day of employment and is taken into account when calculating the amount of Jobseeker's Benefit paid.
- **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  $\frac{1}{6}$  of your weekly payment for each day that you work – see Jobseeker's Benefit in this chapter for more information

## Losing your Job – Jobseeker’s Benefit and PRSI

To qualify for Jobseeker’s 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, that you must have lost at least one day’s employment and be unemployed for at least 4 days out of 7 days. Your earnings must also have been reduced because of the loss of employment. Please see **Chapter 2** for more detailed information on Jobseeker’s Benefit

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

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

## Losing your Job – One Parent Family Payment (OFP)

If you are a One-Parent Family and you lose all or part of your job you may qualify for the One Parent Family Payment (OFP).

In order to qualify you must be parenting alone, have at least one child under the age of 7 and satisfy a means test.

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

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

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

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

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

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

- you **do not** have to be available for full-time work or genuinely seeking work.

- You must participate in employment activation measures and you must participate in any recommended course of education, training or employment programme. If you do not participate you may be paid a lower amount of JST (a 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.

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

### **Losing your Job – Working Family Payment (WFP)**

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

You cannot claim the Working Family Payment (WFP) if you are claiming either Jobseeker's Benefit (JB) or Jobseeker's Allowance (JA).

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

## **Redundancy**

### **What is Redundancy?**

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

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

Redundancy applies when:

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

## Redundancy Payments

### Redundancy – Statutory Redundancy Payments

Not all employees are entitled to a statutory redundancy payment even where a redundancy situation may exist.

To qualify for a statutory redundancy payment the following conditions must be met:

- 104 weeks of continuous employment with the same employer
- employment is fully insurable under the Social Welfare Acts
- the job must no longer exist
- employee must be over 16

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

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

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

An employee has 52 weeks from the date of termination of employment to claim their statutory redundancy lump sum payment from their employer. It is advised to make any such claim to their employer in writing so that there is a record of this. If the employer fails to engage the employee should take a claim to the Workplace Relations Commission (WRC) to have their claim adjudicated. The WRC has discretion to extend the 52 week time-limit to 104 weeks in certain circumstances.

### Redundancy – Apprentices

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

### Redundancy – Minimum Notice

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

Length of Service	Notice Required
13 weeks to less than 2 years	1 week
2 years to less than 5 years	2 weeks
5 years to less than 10 years	4 weeks
10 years to less than 15 years	6 weeks
More than 15 years	8 weeks

### **Redundancy – Written Notice**

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

### **Redundancy – Lay-off or Short-time**

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

### **Redundancy – How Redundancy payments are calculated**

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

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

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

### **Redundancy – Statutory Redundancy Payment Calculation**

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

### **Redundancy – Absences from work**

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

### **Redundancy – Reckonable Service List**

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

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

### Redundancy – Non-Reckonable Service List

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

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

#### Example: Redundancy Payments Scheme Calculation

Joe is 44 years old. He commenced work with his employer on 27/01/2001 and was made redundant on 01/03/2024. Joe had no breaks in service during this period with his employer. Joe's gross weekly wage was €600.

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

Joe will receive €28,332 under the Scheme

For further examples of calculations visit [www.gov.ie/redundancy](http://www.gov.ie/redundancy)

### Redundancy – Redundancy Payments and Tax

The basic statutory redundancy payment, the amount you are entitled to by law, is not subject to tax. However, any additional amount over the basic statutory redundancy payment, or ex-gratia lump sum, may be subject to tax and may affect your underlying entitlement to claim a Jobseeker's payment.

#### Redundancy Payment Scheme

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

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

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

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

## Covid-19 Related Lay-Off Payment Scheme

The COVID-19 lay off payment scheme is a once off, lump sum payment for employees who:

- Have been made redundant since 13 March 2020, or are made redundant before 31 January 2025
- Have lost the opportunity to build reckonable service due to temporary lay-offs caused by the COVID-19 restrictions from 13 March 2020 to 31 January 2022.

### How to Apply

Your employer should apply for this payment on your behalf first. Employers and employer representatives can apply online at Welfare Partners.

For further information and an overview on Redundancy and Insolvency: Employee Entitlements please visit [www.gov.ie/r&i](http://www.gov.ie/r&i)

## Insolvency

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

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

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

### Insolvency Payments Scheme

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

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

- Arrears of wages and sick pay
- Outstanding holiday pay
- Unpaid statutory minimum notice
- Certain arrears of pension contributions
- Various statutory awards made by the Workplace Relations Commission (WRC)

- The maximum payment for arrears of wages or holiday pay or minimum notice is €4,800.

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

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

### **Redundancy – Voluntary Redundancy**

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

Persons who take a voluntary redundancy are entitled to make a claim for Jobseeker's Benefit, and cannot be disqualified from seeking to claim Jobseeker's Benefit because they volunteered for redundancy.

If you are under 55 and you get a redundancy payment of more than €50,000 you could be disqualified from claiming Jobseeker's Benefit for up to 9 weeks.

### **Redundancy – Voluntary Redundancy and ex-gratia payments**

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

### **Redundancy – Voluntary Redundancy refused**

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

### **Voluntary Severance / Voluntary Separation**

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



***A voluntary severance / voluntary separation does not constitute a redundancy.*** This is because that job may continue to exist even after the person who accepted the voluntary severance has left the company.

Accepting a voluntary severance does not prevent the employee from being re-hired to do the same job under different working conditions, terms or rates of pay. However, forcing an employee to accept a voluntary severance in order to re-hire them under less favourable circumstances could constitute Constructive Dismissal and could be the subject of a complaint to the Workplace Relations Commission (WRC) – [www.workplacerelements.ie](http://www.workplacerelements.ie)

### **Voluntary Severance – Tax**

Voluntary Severance payments are not tax-free payments.

### **Voluntary Severance – Jobseeker’s payments**

You will not automatically qualify for a Jobseeker’s 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 (BTWEA) or the Back to Education Allowance (BTEA). Please see Chapter 4 and Chapter 6 for further information.

## **Further Information**

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

**Redundancy and Employment Rights:** If you have any queries about general redundancy or employment rights, you can contact the Workplace Relations Commission at their Information and Customer service section [www.workplacerelements.ie](http://www.workplacerelements.ie)

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

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

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



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## CHAPTER 5

# Income Tax and Social Insurance

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## Introduction

This chapter is intended as a guide only, so it is very important that you check with your local tax office to make sure you are claiming all the tax relief/credits that you are entitled to, as you may be able to claim additional allowances or credits depending on your circumstances.

In this chapter we help you calculate:

- How much income tax, social insurance and USC you will pay
- How much your 'take-home' pay will be after those deductions

### Useful Definitions:

**Gross Pay:** This is your total pay **before** any income tax, USC, PRSI or Pension payments are taken off.

**Net Pay:** This is your total pay **after** any income tax, USC, PRSI or Pension payments are taken off

**Revenue:** 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 USC. 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:

2024	Rate
First €12,012	0.5%
Next €13,748	2%
Next €48,748.99	4.5%
Balance	8%
Self-employed over €100,000	11%

- 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 Social Protection.

Reduced Rate	Band
0.5%	Up to €12,012
2%	All income over €12,012

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 / Voluntary Separation payments are not – see Chapter 4 for more information on Voluntary Severance / Voluntary Separation. 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 you will no longer get a P45 when you leave a job. Instead, your employer will enter your leaving date and details of your final pay and deductions into Revenue's online system and you can access these details through Revenue's **myAccount** service on [www.ros.ie](http://www.ros.ie).

## 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. Pay Related Social Insurance (PRSI) contributions go to the Social Insurance Fund (SIF) which helps pay for Social Welfare benefits and pensions and provide for the payment of ‘benefit’s in the event that you become unemployed (Jobseeker’s Benefit) or if you are ill (Illness Benefit) and unable to work. These PRSI contributions may also count towards your contributory old age pension in the future. The social insurance system is under the remit of the Department of Social Protection.

### Employees:

Most employees pay Class A PRSI contributions and are covered for all Social Welfare benefits and pensions. This applies to people in industrial, commercial and service type employment who 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 paying Class S PRSI may qualify for; Adoptive Benefit, Guardians Payment Contributory, Invalidity Pension, Jobseeker’s Benefit Self-Employed, Maternity Benefit, Parent’s Benefit, Partial Capacity Benefit, Paternity Benefit, State Pension Contributory, Treatment Benefit, Widow’s, Widower’s or Surviving Civil Partner’s Contributory Pension.

All persons are required to satisfy the underlying qualification conditions for any of these schemes including satisfying any PRSI contribution requirement.

### How much PRSI will I pay?

For employees, PRSI is calculated on your gross weekly earnings, and is deducted through PAYE.

- |                                  |                                |
|----------------------------------|--------------------------------|
| – Earning under €352 per week:   | You will not pay any PRSI.     |
| – Earning over €352.01 per week: | 4% PRSI on all your earnings.* |

\*From October 2024 the 4% PRSI rate will increase to 4.1%

## 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 Revenue of any additional income either you or your partner / spouse have.

### THE MAIN SOCIAL WELFARE PAYMENTS THAT ARE TAXABLE ARE:

- Adoptive Benefit
- Blind Pension
- Carer's Allowance
- Carer's Benefit
- Death Benefit Pension
- Deserted Wife's Benefit
- Deserted Wife's Allowance
- Disablement Pension (except for child increases)
- Health and Safety Benefit
- Illness Benefit (except for child increases)
- Invalidity Pension
- Incapacity Supplement (except for child increases)
- Injury Benefit (except for child increases)
- Jobseeker's Benefit (JB)
- Jobseeker's Benefit (Self-Employed)
- Maternity Benefit
- One-Parent Family Payment
- Partial Capacity Benefit (except for child increases)
- Paternity Benefit
- Parent's Benefit
- Short-Term Enterprise Allowance (first €13 per week excluded)
- State Pension (Contributory)
- State Pension (Non-Contributory)
- Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension
- Widow's, Widower's or Surviving Civil Partner's (Non-Contributory) Pension

## 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 2024 to 31st December 2024, in line with the calendar year. The two main tax rates for the tax year that start on the 1st January 2024 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 or go to: [www.revenue.ie](http://www.revenue.ie)

#### Tax Credits 2024

– Single Person’s Tax Credit	€1,875
– Married Couple’s / Civil Partners Tax Credit	€3,750
– Home Carer’s Tax Credit (maximum)	€1,800
– Widowed (without dependent children)	€2,415
– Single Person Child Carer Credit (SPCCC)	€1,750
– Employee Tax Credit (formerly known as PAYE Tax Credit)	€1,875

#### 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 2024

Single and widowed people without children	€42,000 @ 20%	balance @ 40%
Single and widowed people with children qualifying for Single Person Child Carer Credit (SPCCC)	€46,000 @ 20%	balance @ 40%
Married couple/civil partners with one income	€51,000 @ 20%	balance @ 40%
Married couple/civil partners with two incomes	up to €84,000 (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.



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## CHAPTER 6

# Training and Education Options

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## Introduction

Thousands of adults have successfully returned to education and training to learn new skills, develop existing abilities, and improve their chances of getting the job they want.

In this chapter we identify the range of training and education opportunities available to unemployed people and explain how you can take up education or training while keeping your payment.

In addition, we look at what you can do and where you can go to find help or guidance with literacy issues.

## Training

This section outlines 3 distinct types of training options. These are:

- Industry related training
- Training for people with disabilities
- Training for young people

## Further Education and Training

SOLAS is the National Further Education and Training Authority in Ireland. 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.

FET is for anyone who is over 16 who wants to learn new skills or enhance existing skills to get the right job, progress to third-level or to support the achievement of personal goals. Access to Further Education and Training courses can be through ETB guidance, information, and recruitment services, through self-referral or having been referred to courses and services through Intreo / DSP.

Additional information about FET and the wide range of opportunities on offer is also available online at [www.ThisisFET.ie](http://www.ThisisFET.ie) and [www.fetchcourses.ie](http://www.fetchcourses.ie)

## A. Industry Related Training

### Skills to Compete

In response to the need for upskilling and reskilling for people who have been displaced from their jobs SOLAS has put in place a new activation initiative-Skills to Compete.

Skills to Compete combines and ramps up three strands of further education and training (FET) provision run by the Education and Training Boards (ETBs), linked to tailored advice and support:

## Training and Education Options

- transversal skills development to help employability.
- building the digital capabilities now required for almost every job.
- specific Level 4-6 courses targeting growth sectors and occupations.

**Skills to Compete** will be delivered through ETBs and work in tandem with Intreo offices, Regional Skills Fora, and Enterprise Ireland to effectively target individuals in need and prospective employers.

### Specific Skills Training Courses

The Education & Training Boards (ETBs) run a substantial 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. Courses available include business administration, childcare, healthcare, information technology skills.

The duration of full-time courses can vary, but typically last for 6 months. To apply, register with your local Department of Social Protection Employment Service office / Intreo Centre where you will receive a guidance interview to determine the most relevant training available for you.



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 full-time ETB courses may be entitled to a training allowance in lieu of Social Welfare payments.

— **Jobseeker's Benefit / Jobseeker's Allowance / Jobseeker's Benefit (Self-Employed):** If you commence an approved full-time Educational Training Board (ETB) course, your Jobseeker's payment will stop, and you will receive a training allowance of the equivalent amount to your Jobseeker's payment. 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 Person's Pension:** Your Disability Allowance or Blind Person's Pension is suspended but you will get a training allowance of the same amount. You will keep any secondary benefits, such as your medical card or travel pass.

— **Illness Benefit or Invalidity Pension:** You will retain your Social Welfare payments but will not get a training allowance or training bonus. You must obtain approval from the Department of Social Protection before you can engage in full-time training.

— **One-Parent Family Payment (OFP):** 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.

Persons in receipt of One-Parent Family Payment (OFP) from the Department of Social Protection may decide whether to hold onto the OFP payment and apply for a student grant or apply for BTEA.

A student may determine themselves whether it is more beneficial to transfer from the One-Parent Family Payment to the Back to Education Allowance (BTEA) payment when they return to education, or to remain on their current payment and apply for a student grant.

People who declare they have a disability on registration with the Department of Social Protection will be considered a priority case for training.

### **How to apply**

You must be registered with and apply through your local Department of Social Protection Employment Services office / Intreo Centre to participate in any ETB training course where a training allowance based on your social welfare entitlement applies, where an Officer can advise you on the range of training options available to you.

## **Traineeship Programme**

Traineeship is a programme of structured training which combines learning in an education and training setting and in the workplace. Traineeships in the further education and training sector in Ireland provide occupation-specific training delivered by Education and Training Boards (ETBs), working in partnership with employers.

Traineeships have been part of the Irish education and training system for over twenty years and are supported by the National Training Fund and the European Social Fund. Their primary aim is to provide learning in partnership with employers, improve employment outcomes for participants and increase retention and productivity within industry. Periodic reviews of the outcomes of work-based programmes have underlined the consistently strong employment outcomes from traineeship.

Traineeships have the following features:

- They respond to an identified industry skills need.
- Lead to an award at levels 4-6 on the National Framework of Qualifications, or equivalent.
- Are between 6-20 months in duration.
- Have at least 30% of learning on-the-job.
- Combine transversal and technical skills development.
- Are designed for flexible delivery - online, face-to-face, blended learning.
- Provide open access to prospective trainees, unemployed people may be eligible for income support.

## Training and Education Options

Examples of current traineeships include those in engineering, ICT, hospitality, construction, retail, business and logistics, sports and leisure, fashion and beauty, and finance. New traineeships are developed on an ongoing basis in response to identified skill needs.

Trainees may include school leavers, older learners, those in employment and those who are unemployed. People who are unemployed and wish, following engagement with their Intreo Employment Personal Adviser, to access traineeship to upskill for employment may be eligible for a training allowance or income support. Further information on traineeships can be found from Education and Training Boards (<https://www.etbi.ie/etbs/directory-of-etbs/>) and in the Guide to Traineeship in Ireland on <https://www.etbi.ie/traineeship/>.

### Apprenticeships

Apprenticeship is a work based learning opportunity, which formally combines and alternates learning in the workplace with learning in an education and training institution. An apprenticeship prepares participants for a specific occupation and leads to an internationally recognized qualification from level 5 to level 10 on the National Framework of Qualifications (NFQ).

Apprenticeship training is required to be substantial in depth and duration, and the apprentice must be employed under an approved Contract of Apprenticeship for the duration of training.

For a programme to be classified as an apprenticeship, it should be of no less than two years' duration. The structure of the programme should provide for more than 50% workplace-based learning. Off-the-job training is delivered in a number of different ways according to the apprenticeship. This ranges from remote or online learning, to one day per week in an education institution, or periods of off-the-job training in an education and training institution at further or higher education level.

There are 73 national apprenticeship programmes operational at the end of 2023. Of these, 25 are craft apprenticeships which follow a standard seven phase programme over a minimum of 208 weeks. The remaining apprenticeships range from two to five years in duration with varying off-the-job training arrangements, depending on the apprenticeship.

A key strength of the apprenticeship model, as highlighted in the recent Action Plan for Apprenticeship 2021-2025, is that it is a demand-led approach to meeting workforce and skills needs. For example, in the case of craft apprenticeship, the number of places is determined by employers, with off-the-job training provided to all registered apprentices.

The bulk of registrations on these apprenticeships happen in January and in September / October of each year but this can vary from programme to programme.

Employers are supported to engage with apprenticeship in a few ways.

- Apprentices employed under one of the 25 craft apprenticeships are paid a training allowance by their local ETB in lieu of wages during their three periods of off-the-job training (Phases 2, 4 and 6 of their apprenticeship).
- Employers of apprentices under the remaining apprenticeships are eligible for an annual grant payment of €2,000 per apprentice to offset some of the costs inherent in employing an apprentice, including the requirement to continue to pay the apprentices during off-the-job training.
- A bursary is also payable to employers of female apprentices in certain craft apprenticeships. Full details are available from your local ETB or [www.apprenticeship.ie](http://www.apprenticeship.ie).

Apprentice vacancies are advertised through [www.apprenticeship.ie](http://www.apprenticeship.ie), can be accessed through the local ETB or through the relevant apprenticeship consortium (where relevant).

The statutory minimum age at which the employment of an apprentice may commence is 16 years of age. The **minimum** educational requirements are:

1. Grade D in five subjects in the Department of Education Junior Certificate Examination or an approved equivalent, **Or**
2. The successful completion of an approved Pre-Apprenticeship course, **Or**
3. Three years' work experience gained over sixteen years of age in a relevant designated industrial activity as SOLAS shall deem acceptable

An apprentice must obtain employment with an employer approved by SOLAS. In certain crafts, apprenticeship applicants are also required to pass a colour vision test approved by SOLAS.

Additional criteria above the statutory minimum may be set by employers or the relevant apprenticeship consortium. These depend on the level of the apprenticeship qualification with, for example, a requirement to hold a 2.1 Honours degree in the case of the Principal Engineer apprenticeship. Some employers / apprenticeships also specify a minimum age of 18. For further information visit the [www.apprenticeship.ie](http://www.apprenticeship.ie) website.

## Apprenticeship Fees

Apprentices undertaking training in ETBs do not pay fees. In common with all other learners at higher education level, apprentices are required to pay the student contribution charge where their off-the-job training takes place in Higher Education Institutions (HEIs) for the period during which they attend the institution – this includes phase 4 and 6 of a craft apprenticeship.

The amount of the student contribution is a proportion of the annual student contribution paid by students who are attending a full-time course in higher education and is pro-rated for the time spent in the third level institution. The maximum rate of the student contribution for the full academic year 2024-2025 is €3,000 – This means that payment for a 10-12 week term would be in the region of €1,000. Apprentices are not eligible for the student grant.

### 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.

### Access to Apprenticeship Initiative

The Access to Apprenticeship Initiative supports the transition of young people (16-24) from socioeconomically disadvantaged backgrounds into an apprenticeship scheme. Eligible participants can access a €3,000 grant to support living costs including travel, accommodation and materials. In 2024, it is planned to deliver the programme at TU Shannon, and expanding to include all Education and Training Boards, as well as TUS Limerick, Athlone, MTU and ATU Galway.

### The Traveller Apprenticeship Incentivisation Programme (TAIP)

The Traveller Apprenticeship Incentivisation Programme aims to increase uptake of and retention on apprenticeships within the Traveller community. The Programme offers a bursary of €3,000 to successful applicants and separately a €2,000 grant to eligible employers. The Programme went live in April 2023 and is administered by the Irish Traveller Movement (ITM).

### Care Leavers in Apprenticeships

The Department has become increasingly aware of the barriers to accessing apprenticeships for young people leaving state care, who may have experienced disruptions to their education at primary and secondary level. €100,000 is being made available for Care Leavers undertaking apprenticeships and will be administered by TUSLA Education Support Service (TESS).

## 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.

## B. Training for People with Disabilities

ETB education and training courses are available to all learners including those with a disability, who meet eligibility criteria and the guidelines provided for each type of programme. In accordance with the relevant legislation, FET providers are required to offer reasonable accommodation to learners with disabilities. The nature of those accommodations varies depending on the identified needs of individual learners. Examples of reasonable accommodations may include access to personal assistants, readers, scribes, note takers and sign language interpreters, one to one tuition and others such as assistive technologies.

For those learners with disabilities on Post-Leaving Certificate (PLC) programmes,

funding for specific supports can be obtained “Fund for Students with Disabilities” (FSD), which allocates funding to further and higher education colleges for the provision of services and supports to full-time and part-time students with disabilities.

While the wider range of ETB training courses are available to eligible individuals with disabilities, there are, in addition, 17 Specialist Training Providers contracted by the ETBs, and funded by SOLAS, to provide training courses exclusively for people with disabilities, as some people with disabilities may require additional supports to meet their training needs, e.g. longer duration of training, adaptation of the training approach and facilities.

On a course, delivered by either a Specialist Training Provider or an ETB Training Centre, please note the following:

- If you are in receipt of Disability Allowance or Blind Person’s Pension, a training allowance equivalent to your Social Welfare payment will be paid for the duration of your attendance on the course. In addition, you will receive a training bonus.
- If you are in receipt of Illness Benefit or Invalidity Pension, you must obtain an exemption from the Rules of Behaviour from the Department of Social Protection before you can engage in approved training. Provided you have obtained this exemption, you will retain your Social Welfare payments in addition to receiving the training allowance. However, you will not receive the training bonus.
- Participants on approved training courses continue to receive any secondary benefits they were in receipt of before taking up the approved training course.
- Also, the Department of Social Protection will restore your Social Welfare payment, if, for any reason you are unable to continue your training. For further information contact your local Intreo Centre.

## C. Training for Young People

### National Youthreach Programme

Youthreach is an education, training, and work experience programme for early school leavers. It 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. Learners are supported in setting individual learning plans aimed at increasing their self-esteem, skills and knowledge and ability to get a job. Youthreach leads to awards typically at NFQ levels 3 & 4.

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.

### **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 €232, 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).

You can take up part-time work while on Youthreach without it affecting your training allowance.

### **Local Training Initiatives (LTIs)**

Local Training Initiatives are set up by the ETBs 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. 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 Allowance (BTEA)**

The BTEA scheme which encompasses the Back to Education Allowance, Part-Time Education Options and Education, Training and Development Options, is a second chance education scheme for persons in receipt of certain qualifying social welfare payments. Under the programme, income support is provided to allow participants undertake courses at further and higher education level to improve their education, subject to meeting qualifying conditions.

### **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 to enhance their prospects of gaining employment. Its purpose is to enhance their prospects of gaining employment or progressing to further or higher education. From September 2024, charges for participating on a PLC programme will be removed. Maintenance grant assistance is available under the Student Grant Scheme to eligible students pursuing an approved PLC course in an approved



PLC centre. 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), offering PLC courses.

### eCollege

[www.eCollege.ie](http://www.eCollege.ie) is a leading learning platform that delivers online training courses in business, project management, information technology, graphic design, web design, digital marketing, software development and basic computer literacy. These courses are all industry recognised programmes, accessed on a continuous intake basis, and enable flexible learning for unemployed learners, workers in sectors vulnerable to automation with skills levels below NFQ level 5, and those over 50 years of age.

### Adult Educational Guidance Service (AEGS)

Further information and guidance on FET options is available in each Education and Training Board (ETB), through their dedicated Adult Education Guidance Service. This confidential service is free of charge, open to all and provides guidance to learners and potential learners before, during and after their training. Guidance is also provided to apprentices and trainees through the training centre network, and to participants of Youthreach and Community Training Centre programmes through the Guidance, Counselling and Psychological Service and the Advocacy Service. Anyone interested in participating in a FET programme should contact the Adult Education Guidance Service in their local ETB for details of FET options and supports that may be available to them.

## Vocational Training Opportunities Scheme (VTOS)

VTOS is a second chance education initiative designed specifically for the unemployed. It is funded by the Department of Further and Higher Education, Research Innovation and Science (DFHERIS) 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), One-Parent Family Payment, Invalidity Pension or Disability Allowance for 6 months.
- Signing for PRSI 'Credits' for at least 6 months.
- A dependent spouse / civil partner / cohabitant of an eligible person.
- 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 (Community Employment) 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.
- Persons in receipt of the following categories of payments are also eligible to join, 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.

### 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 are offered at levels 3 and 4 on the NFQ. Vocational designations covered in the QQI awards are chosen from a wide range of designations, including recent technologies, commerce, media, engineering, administration, theatre, arts & craft, and design.

### Payment on VTOS

Persons in receipt of Jobseeker's Allowance or Jobseeker's Benefit receive a weekly training allowance equivalent to the maximum personal rate of the Jobseeker's Benefit. Any means which have been assessed are disregarded. Also, increases in respect of qualified adult and child dependents continue to be paid while there is an underlying entitlement to such increases on Jobseeker's Allowance or Jobseeker's Benefit.

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 Social Protection (DSP). DSP 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, or your local Library. VTOS courses usually begin in September / October, but it may be possible to start at other times.

## **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. It offers Post Leaving Certificate, VTOS and Youthreach programmes on a part-time basis. Courses are free for any adult with a less than upper second level education.

Courses offered can include subjects in the Junior or Leaving Certificate and a wide range of modules such as Communications, Personal Development, Business, Computing, Childcare, Arts and Craft, Tourism, Catering, Sport and Leisure etc. For information contact the Adult Education Officer, Community Education Facilitator or Adult Guidance Information Officer at your local Education and Training Board (ETB).

If you are getting a Social Welfare payment, you may keep your payment and participate in BTEI, if 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 Further and Higher

## Training and Education Options

Education, Research Innovation and Science (DFHERIS) 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 migrants 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 digital skills.

### 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.

## Back to Education Allowance (BTEA)

The Department of Social Protection administers the Back to Education Allowance. This scheme allows you to keep your Social Welfare payment and return to approved full-time courses at further and higher education levels. The approved full time education course must lead to a higher qualification on the National Framework Qualifications (NFQ) other than that already held.

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

BTEA participants 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.

#### BTEA – Means Assessment:

John is a single person, aged 26, currently on the BTEA, having previously been on Jobseeker's Allowance of €232. His rate of payment on BTEA is €232.

He has been offered 15 hours' work over 5 days @ €12.00 per hour = €180.00. 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%
- €180.00 (wages) - €60 = €120.00 assessed at 60% = €72.00

Assessable Means of €72.00 assessed against BTEA of €232

New Rate of BTEA payable:

- John's BTEA payment will be reduced by €72.00 per week
- John's BTEA payment will be reduced from €232 to €160.00 per week

### **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). You must be entitled to a qualifying Social Welfare payment before starting the course.

### **BTEA – Further Level Education**

You can attend a Further Level education course at any community, comprehensive, secondary, or vocational school, with which the Department of Further and Higher Education, Research Innovation and Science (DFHERIS) has a funding relationship. The course must be full-time and lead to a certificate recognised by the DFHERIS or approved by QQI as laid out under the Irish National Framework of Qualifications (NFQ).

### **BTEA – Higher Level Education**

You can attend a Higher Level Education 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 QQI approved. BTEA is only permitted for courses commencing in Ireland and Northern Ireland.

### **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
- Professional Diploma in Education (Primary or Post Primary teaching only).
- Master's degree (QQI Level 9) based solely on life experience where the customer **holds no other third level qualification**.

(Only Postgraduate courses in Ireland are eligible for the BTEA). BTEA is not awarded to a person who already holds a postgraduate qualification

### **BTEA – Payment on the BTEA**

The Back to Education Allowance will only be paid for the duration of the 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's payment. They will be required to satisfy the normal qualifying conditions.

### **BTEA – Other Payments**

People getting a Back to Education Allowance cannot work full-time and are not eligible for Community Employment, Tús, Rural Social Scheme, any other FET 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 Working Family Payment (WFP).

### BTEA – Monitoring Arrangements

You must provide the Department of Social Protection with confirmation of your registration as a full-time student, commencement date and details of the course. This document/email is only acceptable from the Registrars, Admissions office, or Student Records Office. You must supply this information to the DSP before payment on the BTEA can begin. During the academic year, you may be asked to provide confirmation that you are still taking part in the course.

#### How to qualify for the Back to Education Allowance?

You will be eligible for the Back to Education Allowance if you are:

- A certain age,
- In receipt of a qualifying social protection payment for a specified period of time,
- Starting the first year of a course,
- Taking a course requiring full-time attendance for the complete academic year which leads to a recognised qualification in an accepted college
- Advancing in the level of education that you currently hold.

### BTEA – Further Level Education

- Aged 21 or over and be in receipt of the following payments for at least 3 months:
 

— Jobseeker’s Allowance	— Jobseeker’s Benefit
— Jobseeker’s Benefit Credits only	— Farm & Fish Assist
— Jobseeker’s Benefit (Self-Employed)	— Prisoner’s Wife’s Allowance
— Jobseeker’s Transition Payment	— Deserted Wife’s Payment
— Widow’s / Widower’s Contributory or Non-Contributory pension	
- Aged 18 or over, and be in receipt of one of the following payments, for at least 3 months:
 

— One-Parent Family Payment	— Blind Person’s Pension
— Carer’s Allowance	— Disability Allowance
— Invalidity Pension	— Incapacity Supplement

or

- Aged between 18-21, and out of formal education for two years, and receiving one of the following payments for at least 3 months:
 

— Jobseeker’s Benefit	— Jobseeker’s Allowance
— Jobseeker’s Benefit – Credits only	— Farm & Fish Assist
— Jobseeker’s Benefit (Self-Employed)	

or

- Aged 18 or over and in receipt of Illness Benefit for 2 years or more.

### BTEA – Higher Level Education

- Aged 21 or over and be in receipt of the following payments for at least 9 months; Jobseeker’s Allowance, Jobseeker’s Benefit, Jobseeker’s Benefit

(Self-Employed), Jobseeker's Benefit Credits only, Jobseeker's Transitional Payment, Farm & Fish Assist, Deserted Wife's Allowance / Benefit, Widow's/Widower's Contributory, Non-Contributory pension, Prisoners Wife's Allowance; or

- Aged 18 or over and getting one of the following payments for at least 9 months; One-Parent Family Payment, Carer's Allowance, 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; Jobseeker's Benefit, Jobseeker's Allowance, Farm and Fish Assist, Jobseeker's Benefit (Self-Employed) or Jobseeker's Benefit Credits only.
- Aged 18 or over and in receipt of Illness Benefit for 2 years or more.

*BTEA is not awarded to a person who already holds a post-graduate qualification*

### **BTEA – Returning to the Back to Education Allowance (Higher Level only)**

Applicants must be starting the first year of an approved full-time course in order to qualify for the BTEA. In certain circumstances, this condition may be waived where there are mitigating circumstances.

- A person can now avail of the BTEA where they previously did not complete their course – they may have 'dropped out', due to unemployment, redundancy or mitigating circumstances, and are returning to the second or subsequent year of their 3rd level course.
- This also applies to people who are granted an exemption from a period of their 3rd level course based on a previous course or on life experience.
- Where a person completed earlier year(s) of their 3rd level course on a part-time basis but are now getting a Jobseeker's payment, they may apply for BTEA to continue their course on a full-time basis.

For further information on these changes to the Back to Education Allowance, visit the Department of Social Protection website at [www.gov.ie/welfare](http://www.gov.ie/welfare)

### **BTEA – Other Qualifying Periods**

Periods spent on Education and Training Board (ETB) courses, SOLAS, Training Courses, Youthreach, CE, Back to Work Allowance schemes, Rural Social Scheme, WPEP, Part Time Job Incentive Scheme, TÚS or Job Initiative may count towards the qualifying period to qualify for the BTEA. You may access the BTEA Scheme if you establish an entitlement to another qualifying payment first.

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.

### 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) 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.
- 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 download at: [www.gov.ie/welfare](http://www.gov.ie/welfare)

### BTEA – How to apply for a student grant

The Student Grant Scheme is administered by the centralised national grant awarding authority Student Universal Support Ireland (SUSI), a business unit of CDETB (City of Dublin Education and Training Board). Grant applications are submitted online via SUSI's website, [www.susi.ie](http://www.susi.ie).

A student cannot hold both a student maintenance grant and BTEA simultaneously as this is considered a duplication of payments. However, students in receipt of BTEA may apply to SUSI to have their student contribution and any fees not covered under the Free Fees Initiative paid on their behalf under the Student Grant Scheme.

#### – New Applicants

All applications will be made online to a single awarding authority, SUSI (Student Universal Support Ireland), through the [www.susi.ie](http://www.susi.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 a student wishes to discuss their circumstances with SUSI, they can make enquiries regarding eligibility for grant assistance by contacting the SUSI



Support Desk by calling 0818 888 777 or email: [support@susi.ie](mailto:support@susi.ie). Information in relation to student grant assistance is also available from SUSI's website: [www.susi.ie](http://www.susi.ie)

In terms of SUSI grant support, qualifying students can receive both fee and maintenance grant support. The highest grant support available for the 2023/24 academic year is €6,971 which increased to €7,313 effective from 01 January 2024 for the non-adjacent special rate of maintenance grant and up to €6,270 for fee grant support. The qualifying distance criterion for students to qualify for the non-adjacent rate of grant is 30km.

Detailed information on financial supports for students can be found on the website: [www.susi.ie](http://www.susi.ie)

- New applicants who are in receipt of the Back to Education Allowance, and the VTOS allowance for those pursuing PLC courses, will not be eligible for student maintenance grants. The cost of the student contribution 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.
- The Student Grant Scheme also contains a “second chance” provision, whereby mature students who previously attended but did not successfully complete a course, who re-enter an approved course following a break in studies of at least five years, may be assessed for grant assistance.

### **Student Grants Available to Persons in Direct Provision Centres Attending Courses in PLC Colleges and Third-level institutions**

The Department of Further and Higher Education, Research, Innovation & Science operates a student grant scheme for persons in the protection process or at the leave to remain (but not deportation order) stage. The scheme provides supports to qualifying students which are like those available in the statutory based Student Grant Scheme administered by SUSI.

To qualify for the International Protection Student Scheme, prospective students must meet several criteria, including a requirement to:

- Meet the definition of a protection applicant or a person at leave to remain stage (other than those at the deportation order stage).
- have been continuously resident in the State for a continuous period of 3 years or more and is a protection applicant or a person at leave to remain stage for a continuous period of 3 years or more as at the day before the date of commencement of the course and have not had a deportation order issued against them; and
- be attending an approved Post Leaving Certificate, an approved undergraduate course or an approved post graduate course in the State.

Further information is available on <https://www.gov.ie/en/service/e786a-student-grant-scheme-for-asylum-seekers/>

### 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. Part-time courses are not funded by SUSI.
- If you do not qualify for a student maintenance 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 and have already completed an undergraduate course, you are not eligible for either a student maintenance grant or free fees.
- 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 maintenance grant. However, this does not affect any entitlement they may have to an exemption from college fees.

### Help with Fees and Maintenance

The main schemes that apply to mature students (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.
- From September 2023, the postgraduate fee grant increased from €3,500 to €4,500.
- For the academic year 2023/2024 there was an increase to all student grant maintenance payments, including the special rate of grant. From 1st January 2023 the Special rate and Band 1 maintenance grants increased by 14% and all the other maintenance grant rates increased by 10%.
- The income threshold to qualify for the standard rate of student grant remains at €46,790 in the 2023/2024 academic year. However, the income threshold for the 50% student contribution grant has increased from €55,240 to €62,000 and a new student contribution grant of €500 for eligible households earning between €62,000 and €100,000 was introduced.

## Postgraduate students

### Student Grant Scheme:

- Postgraduate students, who meet the qualifying conditions for the special rate of grant under the relevant Student Grant Scheme, are eligible to have their postgraduate tuition fees paid up to the maximum fee limit under the Student Grant Scheme and qualify for the highest rate of maintenance grant of €6,971 non-adjacent which increased to €7,313 effective from 01 January 2024, or €2,936 adjacent rate which increased to €3,099 also effective from 01 January 2024.
- From September 2023, the postgraduate fee grant increased from €3,500 to €4,500.
- For the academic year 2023 / 2024, there was an increase to all student grant maintenance payments, including the special rate of grant, which increased from €6,971 to €7,313 effective from 01 January 2024 for non-adjacent rates and from €2,936 to €3,099 for adjacent rate also effective from 01 January 2024. This will benefit all students entitled to receive a maintenance Grant.

### Other Funds

There are several of other funds available to support you in your return to third-level education. These include:

#### — Fund for students with disabilities

The Fund for Students with Disabilities (FSD) is the principal funding source for students with disabilities in further and higher education. The purpose of the Fund is to provide funding to higher and further education institutions, to assist them in offering supports and services to eligible full and part-time students with disabilities, so that they can participate on an equal basis with their peers. Eligible students can receive assistance from the FSD from further education level 5 up to doctoral level 10, and it can be applied for during any year of study. Funding can be used to provide supports and accommodations in any of the following broad categories:

- Assistive technology equipment and software (including student training).
- Non-medical helpers (e.g. personal assistants, notetakers).
- Academic / learning support.
- Deaf supports (e.g. sign language interpreters, SpeedText)
- Transport support.

#### — Students Assistance Fund

The SAF is allocated to higher education institutions (HEIs). It provides financial assistance to students experiencing financial difficulties while attending third level education. Students can be assisted towards costs such as food, utility bills, rent, childcare costs, transport costs, medical costs, and books / class materials. This list is not exhaustive. Funding is not available to assist students

## Training and Education Options

with the costs of tuition fees, registration fees, student loans or any costs that are borne by the HEI.

Students on full or part-time courses leading to a higher education award (NQF level 6-10) in the universities, institutes of technology and other approved colleges can apply for the SAF.

### — 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, Léargas, Leader Companies, Rapid Coordinators, Local Authorities and Employment Pacts.

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)

## Skillnet Ireland

Skillnet Ireland is an enterprise-led body funded from the National Training Fund (NTF) to provide companies with new opportunities to develop relevant, effective solutions to their training and development needs.

Skills Connect offers free training programmes, including enterprise-led job placements, to jobseekers looking for new jobs and careers. Skills Connect is delivered in close partnership with employers and can help individuals develop the skills to explore a career in a sector with greater employment potential. Over 20 Skillnet Business Networks deliver Skills Connect programmes.

For further information contact Skillnet Ireland on: (01) 207 9630. Website: [www.skillnetireland.ie](http://www.skillnetireland.ie)

### Education, Training and Development Courses

You may be able to take up short term full time education, training or development courses not normally covered by the BTEA. This can be discussed with a Job Coach / Employment Personal Adviser at your local Intreo Centre.

Persons who qualify under the ET&D option continue to be paid Jobseeker's Allowance or Jobseeker's Benefit. In order to qualify a person must,

immediately prior to commencing an approved course be:

- 21 years of age; *or*
- 18-20 years of age and out of formal education for 2 years
- In receipt of Jobseeker's Allowance or Jobseeker's benefit payment for at least 6 months (156 days).
- A Job Coach / Employment Personal Adviser must approve the course.
- You must satisfy a Job Coach / Employment Personal Adviser that the course will specifically improve your chance of getting employment.

A broad range of basic courses may be approved, e.g. personal development courses, basic education, literacy classes and general training courses.

### 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 be eligible you will still need to be Genuinely Seeking Work (see Chapter 1).

To avail of this option, you will need to complete the form PTEO (Part-Time Education Option) 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.

### 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+, which incorporates the ICT Skills Conversion programme, is an initiative to help the unemployed, and previously self-employed people and returners (homemakers) remain as close as possible to the labour market. Since 2018, those in employment are also eligible to apply and pay 10% of the cost of the course fee.

A full list of approved Springboard+ and HCI courses together with the eligibility criteria are available on the Springboard+ website [HEA-Springboard+\(springboardcourses.ie\)](https://www.inou.ie/springboard)

#### – How to apply

Applications for the Springboard+ programme can only be made online through the dedicated information and applications website: [HEA-Springboard+\(springboardcourses.ie\)](https://www.inou.ie/springboard). Potential applicants can also contact the

## Training and Education Options

Springboard+ Guidance Helpline on 1800 303523 for further information.

Applications cannot be made directly to colleges participating in Springboard+. Please contact individual colleges for information on new courses.

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+ Qualification Eligibility

**Returners** (Formerly referred to as Homemakers)

- May apply to all courses free of charge, if they meet the nationality/visa requirement and residency criteria. Course specific criteria may also apply.

**People in employment**

- May apply to all courses if they meet the nationality / visa requirement and residency criteria.
- Please note that a 10% course fee contribution for Level 7, 8, and 9 courses is applicable for employed participants. This is payable directly to the provider.
- Level 6 courses are free to all participants.

**The unemployed or formerly self-employed**

- May apply to all courses free of charge, Unemployed applicants in receipt of a qualifying DSP payment should contact their local office to complete an application to retain their payment prior to starting the course.

### Springboard+ Qualification

At the time of starting a Springboard+ course, you must either be getting a qualifying Social Welfare payment or be in one of the other eligible categories listed below. The qualifying Social Welfare payments are:

- |  |                                    |
|--|------------------------------------|
| ● Jobseeker's Benefit (JB)   | ● Jobseeker's Allowance (JA)       |
| ● Jobseeker's Benefit (Self-Employed) (JBSE)   | ● Jobseeker's Benefit Credits ONLY |
| ● Jobseeker's Transition Payment (JST)   | ● Deserted Wife's Allowance        |
| ● One-Parent Family (OPF)  | ● Disability Allowance (DA)        |
| ● Qualified Adults of Working Age *  | ● Carer's Allowance (CA)           |
| ● Farm Assist / Fish Assist  | ● Blind Persons Pension            |
| ● Prisoners Wife's Allowance   | ● Invalidity Pension               |
| ● Widow / Widower's / Surviving Civil Partner's Contributory or Non-Contributory Pension |                                    |

\* (Subject to conditions. Contact Intreo)

A qualifying period of 9 months is required for full-time Springboard third level courses.

People participating in the Community Employment Scheme, the Rural Social Scheme, Tús or in receipt of the Back to Work Enterprise Allowance or the

Short-Term Enterprise Allowance may apply for Springboard+ and, with the approval of a Department of Social Protection Employment Personal Adviser, take up a Springboard+ course.

You can also apply for a course if you were formerly self-employed but are now unemployed and actively seeking work, even if you are currently in receipt of a Social Welfare payment.

Returners are a further category who are eligible to apply for a free Springboard+ course. They are people who are not in receipt of a payment from the Department of Social Protection but who have been out of the work environment for a number of years.

### **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. Specific eligibility criteria are available at: [www.springboardcourses.ie](http://www.springboardcourses.ie)

A person who is in receipt of Jobseeker's Benefit or Jobseeker's Allowance for nine months may qualify to retain their income support while participating on a one-year, Springboard+ course. Eligible participants will transfer to a bespoke version of the Back to Education Allowance (BTEA).

However, as stated above, please note that a person who is in receipt of a Jobseeker's payment (including Farm Assist and Qualified Adults of Working Age), regardless of duration, is not eligible to apply for a place on two-year part-time Springboard+ courses.

### **Human Capital Initiative (HCI) Pillar 1 – Graduate Conversion Courses**

Graduate Conversion Programmes under the HCI offers incentivised places for graduates to reskill in areas of skills shortage and emerging technologies. These are being run alongside, and complementary to, the Springboard+ offerings.

These courses are one-year, full time conversion and two-year part-time courses at Levels 8 and 9, in areas of identified skills need, building on experience of the ICT Conversion Courses under Springboard+.

Similar to the ICT Skills Conversion Programme, individuals receiving Jobseeker's Benefit or Jobseeker's Allowance for at least nine of the previous twelve months may qualify for income support retention during a one-year, full-time ICT skills conversion course. Eligible participants will switch to a bespoke version of the Back to Education Allowance (BTEA).

Persons in receipt of Jobseeker's payment, including Farm Assist and Qualified Adults of Working Age, are not eligible for enrolment in two-year part-time Conversion courses, irrespective of the duration.

Full details on Springboard+ and HCI Pillar 1 courses, the eligibility criteria and



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### Introduction

This Chapter aims to help you identify many of the information sources available to you. When phoning or asking for information from any Government Department or Community Organisation the following could be useful:

- Have your (and your spouses') PPS number, date of birth and details of dates on which you applied for any payments written down so that you can refer to them.
- Always ask for the name of the person you are talking to.
- Have any letters or paperwork related to your enquiry at hand – they may contain information, names or a reference number you may need when making your enquiry.
- Before you phone write down a list of questions about what you need to ask or find out about so that you are as clear as possible.



### Local Area Employment Services (LAES)

Area	Phone	Area	Phone
<b>Cork LAES</b>		<b>Waterford South Tipperary LAES</b>	
Cork City Partnership	(021) 430 2310	Waterford LEADER Partnership	(058) 54646
SECAD Partnership	(021) 4613432		
Avonduhu Blackwater Partnership	(022) 46580	<b>Dublin LAES:</b>	
BallyHoura Development CLG	(025) 85213	<b>Liffey Area Partnership</b>	(01) 623 5612
IRD Duhallow	(029) 60633	<b>Dublin City Centre LAES</b>	(01) 453 7229
<b>Limerick, Clare and North Tipperary LAES</b>		<b>Blanchardstown and Tolka Area LAES</b>	
PAUL Partnership	(061) 419 388	Empower Local Development	(01) 820 9550
Clare Local Development Co.	(065) 6866800	Dublin Northwest Partnership	(01) 836 1666
North Tipperary Local Dev. Co.		<b>South Dublin LAES</b>	
<b>Cavan and Monaghan LAES</b>		Southside Partnership	(01) 706 0100
Cavan County Local Development	(049) 433 1029	<b>North Dublin LAES</b>	
Monaghan Integrated Dev.	(042) 974 9500	Northside Partnership	(01) 848 5630
<b>Galway LAES</b>		<b>South County Dublin LAES</b>	
Galway City Partnership	(091) 566 617	South Dublin County	(01) 464 9300
<b>Kilkenny LAES</b>		<b>North Dublin LAES</b>	
Kilkenny Leader Partnership	(056) 775 2111	Northside Partnership	(01) 848 5630
<b>Louth and Meath LAES</b>		<b>South County Dublin LAES</b>	
Louth LEADER Partnership	(042) 932 6645	South Dublin County	(01) 464 9300
Meath Comm, Rural & Soc. Dev. P'ship	(01) 707 7909 (046) 9280790	<b>Ballymun and Balbriggan LAES</b>	
<b>Mayo and Roscommon LAES</b>		Ballymun Job Centre	(01) 866 7000
Mayo North East Leader P'ship	(094)906 4000	<b>Wicklow and Kildare LAES</b>	
South West Mayo Dev. Co.	(098) 41950	Bray Area Partnership	(01) 286 8266
Roscommon Leader Partnership	(090) 6630252	Kildare LAES	(045) 435666

### Training and Education

<b>Aontas</b>		<b>Adult Educational Guidance Association of Ireland (AEGAI)</b>	
Tel: (01) 406 8220 / 406 8221		e-mail: <a href="mailto:guidance@aegai.ie">guidance@aegai.ie</a>	
e-mail: <a href="mailto:mail@aontas.com">mail@aontas.com</a>	Web: <a href="http://www.aontas.com">www.aontas.com</a>	Web: <a href="http://www.aegai.ie">www.aegai.ie</a>	
<b>Department of Education</b>		<b>An Cosán</b>	
Tel: (01) 889 6400	e-mail: <a href="mailto:info@education.gov.ie">info@education.gov.ie</a>	Tel: (01) 462 8488	
Web: <a href="http://www.education.ie">www.education.ie</a>		e-mail: <a href="mailto:info@ancosan.ie">info@ancosan.ie</a>	
<b>FIT – Fastrack to Information Technology</b>		Web: <a href="http://www.ancosan.ie">www.ancosan.ie</a>	
Tel: (01) 8825570	e-mail: <a href="mailto:info@fit.ie">info@fit.ie</a>		
Web: <a href="http://www.fit.ie">www.fit.ie</a>			
<b>National Adult Literacy Agency</b>			
Tel: (01) 412 7900	Freephone: 1800 20 20 65		
e-mail: <a href="mailto:info@nala.ie">info@nala.ie</a>	Web: <a href="http://www.nala.ie">www.nala.ie</a>		

### Youth Services

<b>Swan Youth Service</b>		<b>Youth Work Ireland</b>	
Tel: (01) 856 0945		Tel: (01) 858 4500	
e-mail: <a href="mailto:aoife@swanyouthservice.org">aoife@swanyouthservice.org</a>		e-mail: <a href="mailto:info@youthworkireland.ie">info@youthworkireland.ie</a>	
Web: <a href="http://www.swanyouthservice.org">www.swanyouthservice.org</a>		Web: <a href="http://www.youthworkireland.ie">www.youthworkireland.ie</a>	
<b>National Youth Council of Ireland</b>			
Tel: (01) 478 4122			
e-mail: <a href="mailto:info@nyci.ie">info@nyci.ie</a>	Web: <a href="http://www.youth.ie">www.youth.ie</a>		

### EmployAbility Services AREAS

Carlow/Kilkenny	(059) 9135564	Limerick	(061) 493095
Clare	(065) 6844007	Louth	(042) 9386718
Cork	(021) 4294949	Mayo	(094) 9043008
Donegal/Leitrim/Sligo	(071) 9153222	Meath	(046) 9060717
Dublin North	(01) 8442700	Monaghan/Cavan	(047) 72424
Dublin South	(01) 4951992	North Tipperary	(067) 37896
Dublin West	(01) 4603081	Roscommon	(094) 9620328
Galway	(091) 755235	South Tipperary	(052) 6129465
Kerry	(066) 7118758	Waterford	(051) 855035
Kildare	(045) 482064	West Cork	(027) 53765
Kilkenny/Carlow	(056) 7763903	Wexford	(053) 9243932
Laois/Offaly/Westmeath/Longford	(057) 9323901	Wicklow	(0404) 20417

### INOUE Affiliante Organisations

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.ie/membership/our-member-organisations/](http://www.inou.ie/membership/our-member-organisations/). For more information about becoming affiliated to the INOU please contact us: tel: (01) 856 0088 or email: [membership@inou.ie](mailto:membership@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 CLG**  
 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)

#### North Munster Citizens Information Centre

Web: [www.citizensinformation.ie](http://www.citizensinformation.ie)  
 Tel: 0818 075 260 e-mail: [ennis@citinfo.ie](mailto:ennis@citinfo.ie)

#### CORK

**Avondhu/Blackwater Partnership Ltd**  
 Web: [www.avondhublackwater.com](http://www.avondhublackwater.com) Tel: 022- 46580  
 e-mail: [info@avondhublackwater.ie](mailto:info@avondhublackwater.ie)

#### Ballyphehane Community Resource Centre

Web: [www.ballyphehanecommunity.com](http://www.ballyphehanecommunity.com)  
 Tel: (021) 496 5339 e-mail: [info@ballyphehanecommunity.com](mailto:info@ballyphehanecommunity.com)

#### Citizens Information Phone Service

Lo-Call 0818 777 121 (0818) 074 000  
 e-mail: [information@comhairle.ie](mailto:information@comhairle.ie)  
 e-mail: [information@citinfo.ie](mailto:information@citinfo.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 Service Cork

Web: [www.employabilitycork.ie/drupal](http://www.employabilitycork.ie/drupal)  
 Tel: (021) 429 4949 e-mail: [info@employabilitycork.ie](mailto:info@employabilitycork.ie)

#### EmployAbility Service West Cork

Web: [www.empservice.org](http://www.empservice.org)  
 Tel: (027) 53765 e-mail: [coordinator.ewc@gmail.com](mailto:coordinator.ewc@gmail.com)

#### South & East Cork Area Development Partnership

Web: [www.secad.ie](http://www.secad.ie) Tel: 021-461 3432  
 e-mail: [info@secad.ie](mailto:info@secad.ie)

#### South Munster Citizens Information Centre

Web: [www.citizensinformation.ie](http://www.citizensinformation.ie)  
 Tel: 0818 078 390 e-mail: [bantry@citinfo.ie](mailto:bantry@citinfo.ie)

#### South Munster CIC

Web: [www.citizensinformation.ie](http://www.citizensinformation.ie)  
 Tel: 0818 076950  
 e-mail: [cork@citinfo.ie](mailto:cork@citinfo.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) welfare rights information by appointment

**DONEGAL****Inishowen Development Partnership**Web: [www.inishowen.ie](http://www.inishowen.ie) Tel: 074-93 62218e-mail: [enquiries@inishowen.ie](mailto:enquiries@inishowen.ie)**Letterkenny Resource Centre**

Tel: (074) 912 8010

Web: [www.resourcecentreletterkenny.com](http://www.resourcecentreletterkenny.com)e-mail: [info@crclk.ie](mailto:info@crclk.ie)**Pobail Le Cheile**Web: [www.pobail.org](http://www.pobail.org) Tel: 074-918 0111e-mail: [pobailc@gmail.com](mailto:pobailc@gmail.com)**DUBLIN****Ballymun Jobs Centre**Web: [www.bmunjob.ie](http://www.bmunjob.ie) Tel: (01) 866 7000e-mail: [info@bmunjob.ie](mailto:info@bmunjob.ie)**Clondalkin Employment and Education Development Service (CEEDS)**Web: [www.ceeds.ie](http://www.ceeds.ie) Tel: (01) 623 3629e-mail: [grwills@eircom.net](mailto:grwills@eircom.net) / [information@ceeds.ie](mailto:information@ceeds.ie)**Community Law and Mediation**Web: [www.communitylawandmediation.ie](http://www.communitylawandmediation.ie)

Tel: (01) 847 7804

e-mail: [info@communitylawandmediation.ie](mailto:info@communitylawandmediation.ie)**Crosscare Migrant Project**Web: [www.migrantproject.ie](http://www.migrantproject.ie) Tel: (01) 873 2844e-mail: [migrantproject@crosscare.ie](mailto:migrantproject@crosscare.ie)**Dublin City Centre (LAES)**

Tel: (01) 473 2196

e-mail: [info@dcclaes.ie](mailto:info@dcclaes.ie)**Dublin City Community Co-Op Ltd**Web: [www.dublincitycommunitycoop.ie/programmes/](http://www.dublincitycommunitycoop.ie/programmes/)

Tel: (01) 855 7015 e-mail:

[info@dublincitycommunitycoop.ie](mailto:info@dublincitycommunitycoop.ie)**Dublin North West Partnership**

Tel: (01) 836 1666

e-mail: [info@dublinnorthwest.ie](mailto:info@dublinnorthwest.ie)**Dublin South City (LAES)**Web: [www.dsclcs.ie](http://www.dsclcs.ie) Tel: (01) 453 7229**Dublin South Citizens Information Service**Web: [www.citizensinformation.ie](http://www.citizensinformation.ie)Tel: 076 107 7020 e-mail: [dublin12@citinfo.ie](mailto:dublin12@citinfo.ie)Tel: 076 107 7180 e-mail: [liberties@citinfo.ie](mailto:liberties@citinfo.ie)**Dublin North Citizens Information Service**

Tel: 0818 07 7270 Tel: 0818 07 7450

Tel: 076 107 5040 e-mail: [blanchardstown@citinfo.ie](mailto:blanchardstown@citinfo.ie)**Dublin North MABS**Web: [www.mabs.ie](http://www.mabs.ie) Tel: 076 107 2170e-mail: [findglas@mabs.ie](mailto:findglas@mabs.ie)**Dublin South MABS**

Tel: 0818-07 2310, Tel: 0818 07 2520

**EmployAbility Dublin North**Web: [www.employabilitynorth.ie](http://www.employabilitynorth.ie) Tel: (01) 844 2700e-mail: [employability@bitc.ie](mailto:employability@bitc.ie)**EmployAbility Dublin South**Web: [www.dsse.ie](http://www.dsse.ie) Tel: (01) 495 1992e-mail: [info@dsse.ie](mailto:info@dsse.ie)**Finglas Centre**Web: [www.thefingalcentre.ie](http://www.thefingalcentre.ie) Tel: (01) 884 5228e-mail: [info@thefingalcentre.ie](mailto:info@thefingalcentre.ie)**FIT Ltd (Fastrack to IT)**Web: [www.fit.ie](http://www.fit.ie) e-mail: [info@fit.ie](mailto:info@fit.ie)**Fountain Resource Group**Web: [www.frg.ie](http://www.frg.ie) Tel: (01) 473 1388e-mail: [info@frg.ie](mailto:info@frg.ie)**Inner City Enterprise**Web: [www.innercityenterprise.com](http://www.innercityenterprise.com)

Tel: (01) 617 4852

e-mail: [info@innercityenterprise.com](mailto:info@innercityenterprise.com)**Inner City Organisations Network (ICON)**Web: [www.iconnetwork.ie](http://www.iconnetwork.ie) Tel: (01) 836 6890e-mail: [info@iconnetwork.ie](mailto:info@iconnetwork.ie) / [iconet@iol.ie](mailto:iconet@iol.ie)**Inner City Renewal Group**

Tel: (01) 912 1200

e-mail: [henrietta@icrg.ie](mailto:henrietta@icrg.ie)**Larkin Unemployed Centre**Web: [www.larkinctr.com](http://www.larkinctr.com) Tel: (01) 836 5544e-mail: [info@larkinctr.com](mailto:info@larkinctr.com)**Liffey Partnership Local Area Employment Services**Tel: (01) 623 5612 e-mail: [info@bcpartnership.ie](mailto:info@bcpartnership.ie)Web: [www.bcpartnership.ie](http://www.bcpartnership.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**Web: [www.northsidepartnership.ie](http://www.northsidepartnership.ie)

Tel: (01) 848 5630

e-mail: [Lisa.Bornemann@nspartnership.ie](mailto:Lisa.Bornemann@nspartnership.ie)**St Andrews Resource Centre**Web: [www.standrews.ie/edles](http://www.standrews.ie/edles)

Tel: (01) 677 1930

e-mail: [jim.hargis@standrews.ie](mailto:jim.hargis@standrews.ie)**Southside Partnership LAES**Web: [www.southsidepartnership.ie](http://www.southsidepartnership.ie)

Tel: (01) 284 1977 / 1800-200 501

e-mail: [paul.ennis@sspshp.ie](mailto:paul.ennis@sspshp.ie)**Southside Partnership DLR**Web: [www.southsidepartnership.ie](http://www.southsidepartnership.ie)

Tel: (01) 706 0100 / (01) 209 0610

e-mail: [info@sspshp.ie](mailto:info@sspshp.ie)

## Finding Information

**GALWAY**

**Ballinasloe Community Information Centre**  
Tel: (090) 964 4390 e-mail: [bsloecic@gmail.com](mailto:bsloecic@gmail.com)

**Galway City Partnership / LAES Network**  
Web: [www.gcp.ie](http://www.gcp.ie) Tel: (091)-566 617  
e-mail: [samantha@gcples.ie](mailto:samantha@gcples.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)

**South Connacht MABS**  
Tel: (076) 107 2570 e-mail: [galway@mabs.ie](mailto:galway@mabs.ie)

**KERRY**

**Cumann Iosaef Jobs Club**  
Web: [www.cumanniosaef.ie](http://www.cumanniosaef.ie)  
Tel: (066) 712 0322 or (066) 712 0566  
e-mail: [admin@traleejobsclub.ie](mailto:admin@traleejobsclub.ie)

**Tralee LAES**  
Web: [www.traleeles.ie](http://www.traleeles.ie) Tel: (066) 712 9675  
e-mail: [info@traleeles.ie](mailto:info@traleeles.ie)

**KILDARE**

**Co. Kildare LAES Network**  
Web: [www.cokildareles.ie](http://www.cokildareles.ie)  
Tel: (045) 895 555  
e-mail: [naas@cokildareles.ie](mailto:naas@cokildareles.ie)

**EmployAbility Service Kildare**  
Web: [www.kcse.net](http://www.kcse.net) Tel: (045) 482 064  
e-mail: [info@employabilitykildare.ie](mailto:info@employabilitykildare.ie)

**KILKENNY**

**Co. Kilkenny ETB Adult Guidance Service**  
Web: [www.kilkennycarlow.etb.ie](http://www.kilkennycarlow.etb.ie) Tel: (056) 776 4448  
e-mail: [adultguidance@kkadulsted.ie](mailto:adultguidance@kkadulsted.ie)

**EmployAbility Service Kilkenny/Carlow**  
Web: [www.kcases.ie](http://www.kcases.ie)  
Kilkenny: (056) 776 3903 Carlow: (059) 913 5564  
e-mail: [kasesmail@eircom.net](mailto:kasesmail@eircom.net)

**South Leinster CIC**  
Web: [www.citizensinformation.ie](http://www.citizensinformation.ie)  
Tel: (076) 107 7910 e-mail: [kilkenny@citinfo.ie](mailto:kilkenny@citinfo.ie)

**Mill Family Resource Centre**  
Web: [www.millfrcurlingford.com](http://www.millfrcurlingford.com) Tel: (056) 883 8466  
e-mail: [millfrcmc@gmail.com](mailto:millfrcmc@gmail.com)

**LEITRIM**

**Co. Leitrim Job Club, Leitrim Partnership**  
Tel: (071) 964 1770 e-mail: [leitrimjobclub@idco.ie](mailto:leitrimjobclub@idco.ie)

**LIMERICK**

**EmployAbility Limerick**  
Web: [www.employabilitylimerick.ie](http://www.employabilitylimerick.ie)  
Tel: (061) 493 095  
e-mail: [info@employabilitylimerick.ie](mailto:info@employabilitylimerick.ie)

**North Munster CIS**  
Web: [www.citizensinformation.ie](http://www.citizensinformation.ie)

Tel: (076) 107 5780  
e-mail: [limerick@citinfo.ie](mailto:limerick@citinfo.ie)

**Moyross Community Enterprise Centre**  
Tel: (061) 326 057 e-mail: [admin@moyross.ie](mailto:admin@moyross.ie)

**Northside LAES**  
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)

**Tait House Community Enterprise**  
Web: [www.taithouse.ie](http://www.taithouse.ie)  
Tel: (061) 415 340 e-mail: [info@taithouse.ie](mailto:info@taithouse.ie)

**West Limerick Resources Ltd**  
Web: [www.wlr.ie](http://www.wlr.ie) Tel: (069) 622 22  
e-mail: [info@wlr.ie](mailto:info@wlr.ie)

**LONGFORD**

**Employment Development Information Centre**  
Web: [www.edilongford.ie](http://www.edilongford.ie) Tel: (043) 334 7515  
e-mail: [services@edilongford.ie](mailto:services@edilongford.ie)

**Longford Community Resources CLG**  
Web: [www.lcrl.ie](http://www.lcrl.ie) Tel: (043) 334 5555  
e-mail: [enquiries@lcr.ie](mailto:enquiries@lcr.ie)

**LOUTH**

**EmployAbility Service Louth**  
Tel: (042) 938 6718  
Web: [www.employabilitylouth.ie](http://www.employabilitylouth.ie)  
e-mail: [helen@employabilitylouth.ie](mailto:helen@employabilitylouth.ie)

**MAYO**

**EmployAbility Service Mayo**  
Tel: (094) 904 3008  
e-mail: [info@employabilitymayo.ie](mailto:info@employabilitymayo.ie)

**MEATH**

**EmployAbility Service Meath**  
Tel: (046) 906 0717  
e-mail: [Sheila.Comiskey@seetec.ie](mailto:Sheila.Comiskey@seetec.ie)

**Kells Peoples Resource Centre**  
Tel: (046) 924 7161  
e-mail: [kellsresourcecentre@gmail.com](mailto:kellsresourcecentre@gmail.com)

**MONAGHAN**

**Clones Family Resource Centre**  
Tel: (047) 52919 e-mail: [development@clonesfrc.ie](mailto:development@clonesfrc.ie)

**EmployAbility Monaghan/Cavan**  
Tel: (087) 797 7093 e-mail: [icaslin@mcles.ie](mailto:icaslin@mcles.ie)

**Farney Resource & Information Centre**  
Tel: (042) 974 9500 e-mail: [farneyinfo@eircom.net](mailto:farneyinfo@eircom.net)

**Monaghan Integrated Local Development**  
Tel: (042) 966 3454 e-mail: [info@mid.ie](mailto:info@mid.ie)

**North Connacht & Ulster MABS**  
Tel: 0818 072 690

**OFFALY****EmployAbility Midlands**Web: [www.employabilitymidlands.com](http://www.employabilitymidlands.com)

Tel: (057) 932 3901

e-mail: [tullamore@employabilitymidlands.ie](mailto:tullamore@employabilitymidlands.ie)**SLIGO****EmployAbility North West**Web: [www.employabilitynw.ie](http://www.employabilitynw.ie)

Tel: 071 915 3222

e-mail: [info@employabilitynw.ie](mailto:info@employabilitynw.ie)**North Connacht & Ulster Citizens Information Service**Web: [www.citizensinformation.ie](http://www.citizensinformation.ie)

Tel: 0818 07 4000

e-mail: [northconnachtulstercis@citinfo.ie](mailto:northconnachtulstercis@citinfo.ie)**Sligo LEADER Partnership**Web: [www.sligoleader.ie](http://www.sligoleader.ie) Tel: (071) 914 1138e-mail: [info@sligoleader.com](mailto:info@sligoleader.com)**TIPPERARY****EmployAbility Service South Tipperary**

Tel: (052) 612 9465

e-mail: [info@employabilitysouth Tipp.ie](mailto:info@employabilitysouth Tipp.ie)**Knockanrawley Resource Centre**Web: [www.knockanrawley.ie](http://www.knockanrawley.ie) Tel: (062) 52688e-mail: [knockanrawleyrc@gmail.com](mailto:knockanrawleyrc@gmail.com)**North Tipperary Development Company**Web: [www.ntip.ie](http://www.ntip.ie) Tel: (050) 523379 e-mail: [info@ntip.ie](mailto:info@ntip.ie)**South Tipperary Development Company**Web: [www.stdc.ie](http://www.stdc.ie) Tel: (052) 744 2652e-mail: [info@stdc.ie](mailto:info@stdc.ie)**WATERFORD****Ballybeg Key Project**Web: [www.ballybegcdp.ie](http://www.ballybegcdp.ie) Tel: (051) 350 100e-mail: [community@brillfrc.ie](mailto:community@brillfrc.ie)**Waterford South Tipperary LAES**Web: [www.wlp.ie](http://www.wlp.ie)

Tel: (058) 44077 Tel: (058) 54646

e-mail: [greig.wilson@wlp.ie](mailto:greig.wilson@wlp.ie)**North Munster Citizens Information Centre**Web: [www.citizensinformation.ie](http://www.citizensinformation.ie)Tel: (076) 107 6580 e-mail: [waterford@citinfo.ie](mailto:waterford@citinfo.ie)**Waterford Area Partnership**Web: [www.wap.ie](http://www.wap.ie) Tel: (051) 841 740e-mail: [info@wap.ie](mailto:info@wap.ie)**WESTMEATH****Dr. Stevens Centre**Web: [www.drstevensresourcecentre.com](http://www.drstevensresourcecentre.com)

Tel: (090) 647 3001

e-mail: [drstevensacc@gmail.com](mailto:drstevensacc@gmail.com)**Mullingar Congress Centre**Web: [www.mullingarcongress.ie](http://www.mullingarcongress.ie)

Tel: (044) 934 5060

e-mail: [mullingarcongresscentre@gmail.com](mailto:mullingarcongresscentre@gmail.com)**WEXFORD****Gorey Family Resource Centre**

Tel: (053) 948 9017

e-mail: [info@goreyfrc.org](mailto:info@goreyfrc.org)**Gorey Unemployment Centre**Web: [www.goreyuc.com](http://www.goreyuc.com) Tel: (053) 942 0037e-mail: [info@goreyuc.com](mailto:info@goreyuc.com)**Raheen Family Resource Centre**Web: [www.raheenfamilyresourcecentre.ie](http://www.raheenfamilyresourcecentre.ie)Tel: (051) 428 805 e-mail: [frcoutreach@gmail.com](mailto:frcoutreach@gmail.com)e-mail: [info@raheenfrc.ie](mailto:info@raheenfrc.ie)**Wexford Local Development**Web: [www.wld.ie](http://www.wld.ie) Tel: (053) 915 5864e-mail: [info@wld.ie](mailto:info@wld.ie)**WICKLOW****Bray Family Resource & Development Project**Tel: 01-286 7644 e-mail: [bfrdpoffice@gmail.com](mailto:bfrdpoffice@gmail.com)**Co. Wicklow Partnership**

Tel: (040) 291 092

Web: [www.wicklowpartnership.ie](http://www.wicklowpartnership.ie)e-mail: [info@wicklowpartnership.ie](mailto:info@wicklowpartnership.ie)**Wicklow Child and Family Project**Web: [www.wicklowpartnership.ie/wicklow-child-family-project/](http://www.wicklowpartnership.ie/wicklow-child-family-project/)

Tel: (0404) 64725

e-mail: [adminwcfandfp@wicklowpartnership.ie](mailto:adminwcfandfp@wicklowpartnership.ie)

## Finding Information

### Money Management and Tax

**Society of St. Vincent de Paul**

Tel: (01) 838 6990 Tel: (01) 884 8200

e-mail: [info@svp.ie](mailto:info@svp.ie)Web: [www.svp.ie](http://www.svp.ie)**Central Revenue Information Office**

Tel: (01) 865 5000

e-mail: [catdr@revenue.ie](mailto:catdr@revenue.ie)Web: [www.revenue.ie](http://www.revenue.ie)

### One-Parent Family Support Organisations

**Barnardos**

Tel: (01) 453 0355

e-mail: [info@barnardos.ie](mailto:info@barnardos.ie)Web: [www.barnardos.ie](http://www.barnardos.ie)**Treoir – National Information Centre for Unmarried Parents**

Tel: (01) 670 0120

Lo-Call: 0818 252 084

e-mail: [info@treoir.ie](mailto:info@treoir.ie)Web: [www.treoir.ie](http://www.treoir.ie)**One Family**

Tel: (01) 662 9212

Lo-Call: 0818 66 22 12

e-mail: [info@onefamily.ie](mailto:info@onefamily.ie)Web: [www.onefamily.ie](http://www.onefamily.ie)**Doras Bui**

Tel: (01) 848 4811

e-mail: [info@dorasbui.ie](mailto:info@dorasbui.ie)Web: [www.dorasbui.ie](http://www.dorasbui.ie)

### Housing Services

**Threshold**

Tel: 1800 454 454

e-mail: [advice@threshold.ie](mailto:advice@threshold.ie)Web: [www.threshold.ie](http://www.threshold.ie)**Department of Housing, Local Government & Heritage**

Tel: (01) 888 2000 (Lo-Call) 0818 202 021

e-mail: [qcsofficer@housing.gov.ie](mailto:qcsofficer@housing.gov.ie)Web: [www.housing.gov.ie](http://www.housing.gov.ie)**Peter McVerry Trust**

Tel: (01) 823 0776

e-mail: [info@pmvtrust.ie](mailto:info@pmvtrust.ie)Web: [www.pmvtrust.ie](http://www.pmvtrust.ie)**Focus Ireland**

Tel: (01) 881 5900

e-mail: [help@focusireland.ie](mailto:help@focusireland.ie)Web: [www.focusireland.ie](http://www.focusireland.ie)**Dublin Simon Community**e-mail: [inforequest@dubsimon.ie](mailto:inforequest@dubsimon.ie) /[info@dublinoutreach.ie](mailto:info@dublinoutreach.ie)Web: [www.dubsimon.ie](http://www.dubsimon.ie)**Cluid Housing**

Tel: (01) 707 2088

e-mail: [dbradford@cluid.ie](mailto:dbradford@cluid.ie)Web: [www.cluid.ie](http://www.cluid.ie)

### Citizens Information

**Citizens Information Board**

Tel: 0818 079 000

e-mail: [info@ciboard.ie](mailto:info@ciboard.ie)Web: [www.citizensinformationboard.ie](http://www.citizensinformationboard.ie)

### Migrants Rights

**Migrants Rights Centre Ireland**

Tel: (01) 889 7570 / 083-075 5387

e-mail: [info@mrci.ie](mailto:info@mrci.ie)Web: [www.mrci.ie](http://www.mrci.ie)

### Women's Groups

**National Women's Council of Ireland**

Tel: (01) 679 0100

e-mail: [info@nwci.ie](mailto:info@nwci.ie)Web: [www.nwci.ie](http://www.nwci.ie)**Women's Aid**

Helpline: 01 678 8858 Freephone: 1800 341 900

e-mail: [info@womensaid.ie](mailto:info@womensaid.ie)Web: [www.womensaid.ie](http://www.womensaid.ie)

## MONEY ADVICE AND BUDGETING SERVICE (website: [www.mabs.ie](http://www.mabs.ie))

County	Location of Service	Telephone
Carlow	Carlow Town	0818 072 070
	Cavan Town	0818 072 410
Clare	Ennis	0818 072 430
	Shannon	0818 072 790
	Cork City	0818 072 090
Cork	Mallow	0818 072 440
	Dunmanway	0818 072 450
	Charleville	0818 072 420
	Buncrana	0818 072 470
	Letterkenny	0818 072 460
Donegal	South Donegal	0818 072 480
	West Donegal	0818 072 650
	Tuam	0818 072 560
Galway	Galway South	0818 072 570
	Tralee	0818 072 190
Kerry	Killarney	0818 077 827
	Kilcock	0818 072 590
Kildare	Newbridge	0818 072 600
	Kilkenny	0818 072 610
Kilkenny	Portlaoise	0818 072 620
Laois	Ballinamore	0818 072 630
Leitrim	Limerick City	0818 072 210
Limerick	Longford Town	0818 072 640
Longford	Dundalk	0818 072 540
Louth	Drogheda	0818 072 490
	Ballina	0818 072 660
Mayo	Castlebar	0818 072 670
	Navan	0818 072 680
Meath	Castleblaney	0818 072 690
Monaghan	Tullamore	0818 072 710
Offaly	Abbey Street	0818 072 720
Roscommon	Sligo Town	0818 072 730
Sligo	Thurles	0818 072 740
	Clonmel	0818 072 750
Tipperary	Nenagh	0818 072 760
	Waterford City	0818 072 050
	Dungarvan	0818 072 770
Waterford	Mullingar	0818 072 700
	Athlone	0818 072 400
Westmeath	Wexford Town	0818 072 780
Wexford	Bray	0818 072 250
Wicklow	Arklow	0818 072 390

### DUBLIN MABS

Ballymun	0818 072 150	Lombard St, D2	0818 072 520
Ballyfermot	0818 072 800	Dundrum	0818 072 310
Blanchardstown	0818 072 330	Dun Laoghaire	0818 072 530
Clondalkin	0818 072 270	Fingal	0818 072 550
Coolock	0818 072 290	Finglas/Cabra	0818 072 170
Crumlin	0818 072 500	Liffey South West	0818 072 350
Dorset Street	0818 072 510	Tallaght	0818 072 370

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**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 **INO** is a national organisation of unemployed people and groups committed to fighting unemployment.

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