



WORKING FOR WORK

A Handbook Exploring Options for Unemployed People

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

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FOREWORD

The INOU is very pleased to launch this 15th edition of Working for Work.

Working for Work is primarily aimed at unemployed people and others distant from the labour market. Over the years, however, the publication has increasingly become a key resource for information providers.

I would like to take this opportunity to thank Robbert J. Lynch, Manager of the Welfare to Work Section and Aidan McCarthy, Senior Information Officer, for editing this edition and other INOU staff members 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 and Family Affairs, Department of Education and Science, FÁS, and the Revenue Commissioners who took time and trouble to comment on the detail of the contents of the book.

I would also like to thank the Department of Social and Family Affairs, FÁS and the Department of Education and Science for the funding provided to publish Working for Work.

All social welfare rates referred to in this book are valid from January 2008.

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

John Stewart,
Co-ordinator
INOUE



The Irish National Organisation of the Unemployed

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 dependents. 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 170 local centres, groups and branches of unemployed people throughout the country.

We work at local and national levels on the issues affecting unemployed people and those distant from the labour market. We support local groups through services such as training, information and analysis of Government policies

The INOU is also a Social Partner and participated in the negotiations in the last four Partnership agreements. INOU policies are set by the membership at our Annual Delegate Conference, which provides an opportunity for people working against unemployment and unemployed people themselves to meet and discuss the best approach to further the interests of unemployed people and their families

Not all INOU affiliates provide welfare rights or welfare-to-work information. (Chapter 7 provides a list of those affiliates who provide such services). INOU members are also involved in a wide range of work from enterprise support and training, to community development and employment services. Many are also involved in local Area Partnerships and Drugs Taskforces etc.

What Does the INOU Stand For?

First and foremost, the INOU campaigns for an Ireland in which every person who wants to work can find a decent job within a reasonable period of time. We also believe that people have a right to an acceptable standard of living and access to education and training options while unemployed.



While we have come a long way to securing these aims, much still has to be done to reduce the level of unemployment in vulnerable groups towards the national average and guarantee that those dependent on Social Welfare have sufficient income to live with dignity and avoid poverty.

We must:

- Continue to make jobs – resources must be available to both the job creation agencies and to the unemployed to develop and generate indigenous enterprises.
- Ensure that people have the skills to do the jobs on offer – this means providing a guarantee of quality training and education for unemployed adults and all children. It means investment in skills from the basic level of literacy to the most sophisticated level of information technology.
- Ensure that the work on offer provides a decent income – this means, not only an acceptable wage (underpinned by the National Minimum Wage) but also a tax regime which should ensure that those on the National Minimum Wage stay out of the tax net.
- Ensure that while people remain unemployed they receive an adequate income, not just to keep them out of poverty but also to ensure they can fully participate in society. The welfare system should be designed to assist people move from unemployment into work, but not to force them to take up low-paid jobs.

Services provided to affiliated organisations

● Information

We are recognised as experts in the field of Welfare Rights and Welfare to Work information provision. We provide a telephone Welfare to Work advice service to individuals and affiliated organisations. We also produce and disseminate practical information about Social Welfare and other entitlements in leaflet and booklet form. Our quarterly publication, *The Bulletin*, is also widely circulated.

● 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.



The INOU is also registered with FETAC to provide training leading to FETAC Awards.

● **Media**

We engage in media work on radio, TV and newspapers in order to re-enforce our policies and to highlight our position in respect of the key issues facing unemployed people and those experiencing social exclusion. We encourage affiliates to get involved, particularly at local level where the voices of local people expressing their concerns is very effective.

INOUE – Why Join Us?

You can join the INOU as an unemployed or employed person, or as an organisation sharing the INOU's aims and objectives. If you are unemployed or on an employment scheme you can become an INOU Individual Member. If you are in a job you can join as a Solidarity Member.

You may join simply as a demonstration of your support for our work or you may wish to become involved in campaigning for change at a local or national level. The level of involvement is up to you but we need your support. As an Individual or Solidarity Member you will receive a copy of our regular newsletter the Bulletin and details of campaigns. As an Individual Member you will also be invited to an induction (introduction to the INOU) session.

INOUE Membership provides opportunities to:

- Influence the policy direction of the organisation
- Network with other organisations and individuals who are committed to combating unemployment and social exclusion
- Access information on a wide range of unemployment related issues
- Become involved in campaigns on issues relevant to unemployed people
- Attend meetings, conferences, seminars and INOU Training Events

Your organisation can affiliate to the INOU. Affiliated organisations can avail of training, conferences/seminars, publications and campaigning information and updates. Your organisation will also be invited to attend the Annual Delegate Conference where it will be able to play its part in influencing the role and direction of the organisation.



Organisations can affiliate to the INOU as:

- A local community based organisation tackling unemployment
- A local community based specialist organisation concerned with particular communities of interest or delivering specialist services of assistance to unemployed people
- A National NGO organisation concerned with related issues
- A Trade Union/Trades Council
- An Area Partnership/Community Group/LES
- An organisation expressing solidarity or seeking access to training or information

The last two categories above are classified as non-voting Associate Membership. This means that groups in these categories are not permitted to vote on Motions submitted to our Annual Conferences.

How do you join?

If you are unemployed or on an employment/training scheme and wish to join as an Individual Member please complete and return the application form at the back of the book. If you are in a job and wish to become a Solidarity Member, contact the Development Worker, INOU, Araby House, 8 North Richmond Street, Dublin 1, telephone (01) 856 0088, fax (01) 856 0090 or e-mail membership@inou.ie.

If your organisation would like to affiliate to the INOU please contact the Personnel and Development Section at the INOU.

Organisation of the Unemployed Northern Ireland – OUNI

Based in Belfast, OUNI is the Northern Ireland division of the INOU. OUNI is a federation of centres, unemployed groups and other organisations concerned with unemployment in Northern Ireland. OUNI works at all levels promoting policies to combat unemployment and improve the living conditions of unemployed people, their families and their communities.

The organisation is a member of the Northern Ireland Civic Forum, and the Northern Ireland and European Anti-Poverty Networks. OUNI also works closely with the “Unemployed Centres Combine” in the UK.

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CHAPTER 1

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Introduction

The Social Welfare system in Ireland has become more complex and complicated over the past twenty years. In our work with affiliates 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 and Family Affairs and the Local Health Boards. As a result many people do not claim 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 be entitled to and how to get them, with more in-depth information about specific payments and issues in later chapters.

The Department of Social and Family Affairs – (DSFA)

The Department of Social and Family Affairs (DSFA) administer and manage the delivery of statutory and non-statutory social and family schemes and services in Ireland. The DSFA is the main government department with legal responsibility to make sure that everybody in the state has a social welfare income, where appropriate. Social welfare payments can be summarised under four broad headings:

1. Social Insurance Payments
2. Social Assistance Payments
3. Health Board Payments
4. Universal Payments

As of September 2006 a number of payments have had their names changed.

Old Name	New Name
Old Age (Contributory) Pension	State Pension (Contributory)
Old Age (Non-Contributory) Pension	State Pension (Non-Contributory)
Retirement Pension	State Pension (Transition)
Unemployment Benefit	Jobseeker's Benefit
Unemployment Assistance	Jobseeker's Allowance
Unemployability Supplement	Incapacity Supplement
Disability Benefit	Illness Benefit
Orphan's (Contributory) Allowance	Guardian's Payment (Contributory)
Orphan's (Non-Contributory) Pension	Guardian's Payment (Non-Contributory)

1. Social Insurance Payments

- Jobseeker's Benefit (JB)
- Illness Benefit (IB)
- Occupational Injuries Benefit (OIB)
- Incapacity Supplement
- Maternity Benefit
- Adoptive Benefit
- Health & Safety Benefit
- Invalidity Pension (IP)
- State Pension (Transition)
- State Contributory Pension
- Widows/Widowers Contributory Pension
- Treatment Benefit
- Bereavement Grant
- Guardian's Payment (Contributory)
- Carer's Benefit

2. Social Assistance Payments

- Jobseeker's Allowance (JA)
- Pre-Retirement Allowance (PRETA)
- One-Parent Family Payment (OPFP)
- Disability Allowance (DA)
- Carer's Allowance
- Family Income Supplement (FIS)
- Fuel Allowance
- State Pension (Non-Contributory)
- Widows/Widowers (Non-Contributory) Pension
- Guardian's Payment (Non-Contributory)
- Blind Person's Pension
- Farm Assist

3. Health Board Payments

- Supplementary Welfare Allowance (SWA)
- Maternity Grant
- Dental/Optical Scheme for Medical Card Holders
- Medical Cards
- Infectious Disease Maintenance Allowance

4. Universal Supports

- Child Benefit
- Free Travel (aged 66 and over)
- Medical Card to all persons over 70

You have a legal right to receive these payments if you can meet the qualifying conditions and, where necessary, satisfy a means test.

Contact the INOU or your local Resource Centre for more information on the payments listed. They will help you determine if you qualify for any of those payments and assist you in applying for them. See Chapter 7 for details of your local Resource centre.

Your Family and Social Welfare

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

Qualified Adult Dependant – A qualified adult dependant is usually your spouse/partner. You can get an allowance for your spouse/partner once they are mainly or fully supported by you.

- This means if they are earning €280.00 gross (before tax) or less per week, they will be regarded as a qualified adult. If a spouse/partner earns between €100.00 and €280.00 gross (before tax) per week a reduced qualified adult payment will be given. This applies to JA / JB / PRETA / DA / IB / OIB / Incapacity Supplement / Farm Assist / State Pension (Contributory) / State Pension (Transition) and Invalidity Pension.
- You cannot claim for your spouse/partner as a qualified adult if they are claiming a social welfare payment or are taking part in a non-craft full-time FÁS course.

Split Payments – If a couple is living together and one person is claiming a social welfare payment it does not mean that the other person has to be a qualified adult. For example, Jobseeker’s Allowance allows both partners to sign-on as individuals if they are both *Genuinely Seeking Work* (see Genuinely Seeking Work in this chapter). The personal rate and qualified adult rate will be added together and then split evenly between the couple. Although the couple will not end up with any more money, they may have more options open to them if they are both registered as unemployed.

Separate Payments – If you are a qualified adult and you feel that your spouse/partner is not making sufficient contribution towards your maintenance you can ask at the local Social Welfare office for “separate payments”. This may result in the personal rate and qualified adult rate being added together and then split evenly between you and your spouse/partner. The full rate of any Child Dependant payments on the claim may be given in full to one of the couple.

NB: Separate payments do not mean that they are both signing on as unemployed people.

Qualified Child Dependants – You can also claim a payment for your child dependants. If your spouse/partner is working and earns more than €280 up to €400 per week you will only receive a half-rate payment for each child. This applies to JA / JB / PRETA / DA / IB / OIB / Incapacity Supplement / Farm Assist / State (Contributory) / State Pension (Transition) and Invalidity Pension. If you are the only adult in the family you will receive a full rate of payment for your child.

You can only claim for a Qualified Child dependant until they reach the age of 18 years if you are in receipt of:

- Jobseeker's Allowance
- Jobseeker's Benefit
- Illness Benefit
- Invalidity Pension
- Supplementary Welfare Allowance (SWA).

You can continue to receive the Child Dependant payment, up to aged 18, and for a child in full-time education, up to the end of the academic year in which they reach the age of 22. This applies to the following payments:

- Long-term Jobseeker's Allowance
- One Parent Family Payment
- Deserted Wife's Benefit, or
- Any other long-term Social Welfare payment
- Short-term payments, after six months receiving the payment

* Young people who have just left school cannot sign-on for three months. In this case a family that is dependent on Social Welfare is entitled to continue to claim a Child Dependant Allowance until the young person can sign-on in their own right.

Social Insurance Payments

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

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

Claiming a Social Insurance Payment

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

- A specific number of paid PRSI contributions from the time you first started working.
- A specific number of paid or credited PRSI contributions in the relevant tax year, also known as the Governing Contribution Year.
- Proof that you are eligible for the particular payment e.g. for Illness Benefit you must produce medical certificates, for Jobseeker's Benefit you must prove you are genuinely seeking work.

Benefit Year

This is the calendar year in which you are making your claim. It starts on the first Monday in January, and runs from January to December.

Relevant Tax/Contribution Year

In order to qualify for a social insurance payment you must have the required number of PRSI contributions in the governing contribution year (GCY) - the second-last full tax year before the benefit year.

Benefit Year	Contribution/Tax Year
1st Monday January 2008	1st Jan. 2005 – 31st December 2006
1st Monday January 2009	1st Jan. 2006 – 31st December 2007
1st Monday January 2010	1st Jan. 2007 – 31st December 2008

If you pay a Class A PRSI contribution this will cover you for all of the social insurance payments listed on page 3. Normally people with reckonable earnings of less than €38 pay class J PRSI. People who pay other classes of contributions will not be entitled to the full list of social insurance payments, e.g. self-employed people pay a Class S contribution and cannot claim Jobseeker's Benefit. However, if they have the correct number of contributions and were self-employed under a contract of service they can claim Jobseeker's Benefit subject to other normal qualification conditions.

Credited PRSI Contributions

Credits or credited contributions are social insurance contributions given to qualified persons who are unable to continue making paid PRSI contributions for reasons beyond their control. Credits are awarded 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 in ensuring that you qualify for payments such as pensions.

Women and Credited PRSI Contributions

Women who may have a gap in their PRSI record, i.e. homemakers, carers, etc., and who do not have PRSI contributions in the previous two full tax years cannot sign-on for credits. However, they can re-enter the Live Register if they:

- Work and pay a Class A PRSI contribution for at least 26 weeks, or
- Qualify for a Jobseeker's Allowance payment in their own right (See Jobseeker's Allowance in this chapter).

There are four types of credits:

- **Automatic credits** – where the Department automatically puts a credit on your record, e.g. when you are on Jobseeker's Benefit.
- **Sign-on for credits** – you can only sign-on for jobseekers credits if you have been paid or credited with PRSI contributions in the past two full tax years, and satisfy the other normal conditions. If you have no record for over two complete tax years, the only way to re-activate your old social insurance record is to pay 26 weeks of a Class A PRSI contribution.
- **Pre-entry credits** – are credited to a person's record when they first start paying PRSI.
- **Student credits** – are awarded when a person re-enters insurable employment after school/college, subject to certain conditions.

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 (see Chapter 5).

Social insurance payments are generally the best type of welfare payment to receive, as they are not means tested. This means that your social insurance payment will not be affected by any savings or property that you may have.

Check with your local Social Welfare Office or the Department's Information Service, Tel: (01) 704 3000 to see if you have the right amount of paid and credited contributions to qualify for different payments. Remember to have your PPS number ready when you make the call.

Social Assistance Payments

If you do not have enough PRSI contributions to qualify for a social insurance payment, you may be entitled to a social assistance payment. To qualify you must:

- prove you are eligible for a particular payment, e.g. a One-Parent Family Payment applicant must prove they are parenting alone
- pass a means test
- satisfy the habitual residence rule.

The Means Test

All social assistance payments are means-tested but the rules of the means test can depend on the type of payment you are applying for. The Department's rules on means testing are set out in its internal guidelines. These guidelines do not always have a clear legal status and can be over-ruled by a decision of the Social Welfare Appeals Office. If you feel you are being treated unreasonably, you may have the right to appeal the decision (See **Appeals** later in this chapter).

The following four categories of means or income are taken into account in the means test:

- | | |
|----------------|--------------------------|
| a. Cash Income | c. Capital |
| b. Property | d. Benefit and Privilege |

a. Cash income

Any money you have will be taken into account. Income from your partner/spouse, part-time work, renting part of your home or an occupational pension are common examples of sources of cash income counted as means.

But – there are exceptions

Some cash income is not taken into account from the following sources:

- a certain amount of money earned from a Health Board as a Home Help
- the maintenance portion of a Local Authority Higher Education Grant
- Child Benefit
- Rent or Mortgage Interest Supplement
- income earned under certain schemes in Gaeltacht areas
- income from charities



- income from the HIV Haemophilia Fund and the Hepatitis C Fund
- training allowances with rehabilitation courses
- income from a Disability Pension or a Wound Pension under the Army Pension Acts 1923 – 1980 or a combination of allowances in so far as they do not exceed €104 per year (includes British War Pension from UK).
- compensation awards by the residential institutions redress board

And – there are income allowances

In some cases, you are allowed to earn a certain amount of money from paid employment before your payment is affected. This is called an income disregard. There are a range of different income disregards for different types of payments. These are explained in Chapter 4.

* Once a person is no longer employed in insurable seasonal employment they can apply for Jobseeker’s Allowance without being means tested on their earnings from that employment.

b. Property

The Department will take into account the value of any property you own, including any second home, holiday home, unoccupied apartment, residential or commercial buildings or land in Ireland or abroad. The value of your own home will not be assessed.

c. Investments, savings, capital and property not used personally

Property that you don’t use personally such as a second house or land can be assessed. Money in the bank or credit union, stocks, bonds or shares can also be counted.

Even if you are not earning money from any of these things the Department will still want to estimate any value you receive from them. The method of assessing capital for entitlement to social assistance payments (except for Supplementary Welfare Allowance) is as follows:

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

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 value of this €5,000 is €5.00 per week.

- * The capital disregard for Disability Allowance is €50,000.
- * If you are on a State Pension, aged 66 or over, and you sell your home to move to more suitable accommodation up to €190,500 made on the sale of your home will not be counted against your means-tested payment.
- * If the Department know, or suspect, that you deliberately got rid of any money or property in order to qualify for a payment, you may be means tested as if you still had the money or property.

The Department's Officers can ask you to produce details of all bank accounts or other information relating to the means test. If you do not co-operate the Social Welfare Officer (SWO) can refuse to process your claim because you have not provided the necessary information.

d. Benefit and Privilege

In the means test for Jobseeker's Allowance and Supplementary Welfare Allowance payments, 'Benefit and Privilege' is a calculation made by Social Welfare to judge the benefit you receive from living in your parents' home.

A new single reformed method for this calculation was introduced in April 2008.

Benefit and Privilege does not apply:

- To persons over 24 years of age on Jobseeker's Allowance.
- Where a married/co-habiting son/daughter, or a son/daughter who is in receipt of One Parent Family Payment is living with his/her parents.

If you have lived elsewhere in Ireland (or abroad) independently of your parents for at least 3 years, benefit and privilege is assessed as €7.

Assessing Benefit and Privilege:

In judging net family income the Department will deduct allowances for:

- Family size e.g. €600 for a two parent family and €470 for a one-parent family
- Income tax, PRSI, union dues, private health insurance, and superannuation

- Rent or mortgage costs
- €30 for each child up to 18 years of age and for children over 18 years of age in full time education

(No deductions are allowed for travelling expenses, life assurance premiums, club subscriptions, or saving schemes)

These deductions are made from the total gross income of the home. The remaining income is then seen as the income in the home available for the children.

34% of that assessable remaining income is taken into account and assessed as benefit and privilege. See the following example.

Example: John is 23 and claiming Jobseekers Allowance, which would normally be €197.80. He lives with his parents and two school going siblings. His mother does not work and his father has net (after tax, etc) earnings of €900 a week.

Benefit and Privilege is calculated as follows:

Income:	€900.00
Deductions:	
- Personal allowances for parents:	€600.00
- Sibling disregard:	€60.00
- Rent/mortgage:	€120.00
Total Allowances per week	€780.00
Means assessable (€900 minus €780) =	€120.00
Means assessed (€120 @ 34%) =	€40.80
Jobseeker's Allowance (€197.80 minus €40.80) =	€157.00

- Benefit and Privilege does not apply to lone parents living in their parent's home or to a household where the only income is a Social Welfare payment.
- A person who is entitled to at least 10 cent under the Benefit and Privilege means test will receive a minimum payment of €40.00 per week. If however, that person has means assessed from any other source, this minimum payment will not apply.

Jobseeker's Payments

The main social welfare payments for unemployed people are either Jobseeker's Benefit (JB) or Jobseeker's Allowance (JA). This section aims to make you familiar with rules you need to know in order to apply for and keep your unemployment payment.

How to qualify for JA or JB

For all unemployment payments you must be:

- Resident in Ireland
- Of a certain age: 16+ for Jobseeker's Benefit and 18+ for Jobseeker's Allowance, and under 66 years
- Unemployed for at least 3 days out of any consecutive six days
- Available for full-time work
- Capable of full-time work
- Genuinely seeking full-time work.
- For JA – Habitually Resident

Genuinely Seeking Work (JA & JB)

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 are;

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

A leaflet with further information on 'Genuinely Seeking Work' is available upon request from the INOU and through the INOU website – www.inou.ie

Trade Disputes (JA & JB)

Your payment can be refused if you are out of work because of a trade dispute. In this event, you have the right to take your case to the Social Welfare Tribunal – a special office that can review the situation surrounding the trade dispute and decide whether it is fair to deny you your payment. If you are involved in a trade dispute your spouse/partner may be entitled to a Supplementary Welfare Allowance payment from the local Health Board for her/himself and any children you have under age 18, or between 18-22 years and in full-time education.

Working (JA & JB)

Even if you work only one hour you will be considered unavailable for work on that day. If you work overnight the day of employment is considered to be the day you do the most hours.

EU Nationals (JA & JB)

EU nationals and refugees must satisfy the qualifying conditions to for a JA or JB payment.

Asylum Seekers (JA & JB)

Asylum Seekers who made their asylum application before July 26th 1999 are entitled to work or claim Jobseeker's Allowance if unemployed. All other Asylum Seekers do not have the right to work and do not have entitlement to an unemployment payment until their residency status is finalised.

Jobseeker's Benefit (JB)

This social insurance based payment is **normally** paid for 15 months, after which time you may qualify for Jobseeker's Allowance. To qualify for JB you need:

- 52 paid contributions since you first started work. This was increased from 39 paid contributions since first starting work. (This rule applies to Illness Benefits and Health & Safety Benefits as well.)
- 39 paid or credited contributions in the relevant tax/contribution year or 26 paid contributions in relevant tax year AND 26 paid contributions in year prior to relevant tax year (see earlier in this chapter).
- 13 paid contributions after the 156th day of your JB claim (if you have used up all your benefit).
- To have lost at least one days employment and earnings.

Once you qualify for a payment the amount you receive will be based on your average weekly gross earnings, up to the €150.00 weekly wage band limit, in the tax/contribution year.

Requalifying for Jobseeker's Benefit

- If you have used up your entitlement to Jobseeker's Benefit, you may requalify for JB by working and paying the appropriate PRSI contributions for at least 13 weeks. (You can start building up these 13 contributions after the 156th day on Jobseeker's Benefit)

Additional Conditions

- Where a person has less than 260 PRSI contributions paid since first entering employment, Jobseeker's Benefit will only be paid for 312 days instead of the full 390 days (15 months).
- The period in which claims for Jobseeker's Benefit is linked to a previous claim has increased from 13 to 26 weeks but you still need 13 paid contributions to re-qualify.

Wage Band Limits

Weekly Wage Band	Personal Rate	Qualified Adult	Each Child*
Less than €80.00	€88.90	€85.10	€24.00
€80.00 - €124.99	€127.80	€85.10	€24.00
€125.00 - €149.99	€155.00	€85.10	€24.00
€150.00 or more	€197.80	€131.30	€24.00

A reduced rate increase may be payable if your spouse/partner has earnings/income of between €100 and €300.

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

If your employment in the relevant year was in another EU country or as a volunteer development worker abroad, you will receive the top rate of payment. If you did not earn any money in that year, but were getting credits, you will receive the minimum rate of payment.

If you find you are assessed on the lower rate it may be worthwhile doing one of the following:

- Apply for means tested Jobseeker's Allowance (JA), you may get a higher payment.
- Take the lower rate JB and get a means tested supplement on Supplementary Welfare from your local Health Board.
- Remain as a qualified adult on your partner's claim.

Payment delays

Your initial payment can be stopped for up to nine weeks if you:

- Resign from employment, including employment schemes, without just cause or a good reason.
- Lose your job because of your own misconduct.
- Are aged under 55 and accept a redundancy payment of over €50,000. The disqualification period is applied on a sliding scale depending on the amount of redundancy received. DSFA state that you can seek to have a disqualification period reviewed based on your circumstances.
- Refuse, fail or neglect to avail of any reasonable opportunity for receiving training provided by or approved by FÁS.

* If you become unemployed for any of those reasons but do not sign on for Jobseeker's Benefit for 9 weeks you may receive Jobseeker's Benefit for the full 15-month period, see Jobseeker's Benefit – Additional Conditions. Contact your local Resource Centre for more information.

Social Insurance and Work in the European Union

Your social insurance record from another EU country may help you qualify for a Jobseeker's Benefit payment in Ireland. However, in order to use your record from abroad you must have paid at least one reckonable (class A, H or P) PRSI contribution in Ireland since your return to Ireland.

You can transfer up to 13 weeks of your JB to another EU country provided you are looking for work in that country. You must have been getting JB here for at least 4 weeks before you go. Ask your local Social Welfare Office about transferring JB at least a month **before** you intend travelling.

Jobseeker's Allowance (JA)

In order to qualify for this social assistance payment you must prove that your means are below the present maximum rate of Jobseeker's Allowance for your family size. If it is decided that you have means, you will receive a reduced rate of payment based on the amount of assessed means.

Habitual Residence Conditions

As of 1st May 2004 you must satisfy Habitual Residence conditions in order to qualify for Jobseeker's Allowance and Supplementary Welfare Allowance payments, regardless of your nationality. Generally an applicant who has been present in Ireland for 2 years or more, works here and has a settled intention to remain in Ireland and make it his/her permanent home will also satisfy the habitual residence condition. Persons who have lived in other parts of the Common Travel Area for two years or more and then moved to Ireland with the intention of settling here are quite likely to satisfy the habitual residence condition. Refusal of payment on Habitual Residence conditions can be appealed to the Social Welfare Appeals Office. Contact the INOU for more information.

- * As of the 5th 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 do not have to meet the Habitual Residence criteria to qualify for the One Parent Family Payment.

Jobseeker's Allowance maximum weekly rates:

Personal Rate	Qualified Adult Rate	Each Child Dependant
€197.80	€131.30	€24.00

How to apply for JA or JB

When applying for an unemployment 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 – see page 14 for an exception to this rule for Jobseeker’s Benefit. You will not get paid for the first three days of the claim. If you are finishing work in the near future, you should start organising your documentation for your means test while you are still working. This will help to speed things up.
2. You will need to bring your passport, drivers licence or birth certificate (available at a reduced fee for Social Welfare claimants from the General Registrar’s Office, Lombard Street, Dublin 2) as proof of your identity, and a household bill (gas, ESB etc.), bank statement or tax document as proof of your address.
3. Bring your P45 or a letter from your employer saying when you finished work. If you can supply a letter from your employer explaining the reasons for losing your job, through no fault of your own, it may speed up the processing time of your claim.
4. For Jobseeker’s Benefit you will also need to bring your P60 (the record of your earnings in the relevant tax year).
5. 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 flexible 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. In addition you must also show that you are willing to look at different types of work (see Genuinely Seeking Work in this Chapter).
6. If you have children you will need to explain your child-minding arrangements to the Department. They will want to be sure that you can take up a job at short notice. Bring a letter from a child minder saying that they are available to look after your children. If the Department think you do not have sufficient childcare arrangements your claim may be refused because you are not Available for Work.
7. While you are waiting for a decision on your Unemployment claim, and if your income is not enough to meet your needs, you can apply for a means tested Supplementary Welfare Allowance

payment. Applications for SWA payments should be made to the Community Welfare Officer at your local Health Centre.

- Community Welfare Officers may not make ‘interim’ Social Welfare payments while awaiting decisions. If you are refused an SWA payment you should apply to the CWO for either a Basic Weekly Payment, Exceptional Needs Payment (ENP) or Urgent Needs Payment (UNP) (see chapter 2) on the grounds that you have no income or means of support through no fault of your own. If you are refused you have the right to appeal – contact the INOu or your local Resource Centre for information and assistance.
8. If you are in receipt of full-rate One-Parent Family Payment, Widow’s or Widower’s Pension or Deserted Wife’s Benefit you can still claim JB (if you have the right number of contributions and satisfy the normal JB qualification conditions). In this case you would receive half the personal rate of JB and still hold on to your other Social Welfare payment in full. You will be required to satisfy the Genuinely Seeking Work conditions as outlined earlier in this chapter.

How to keep your JA or JB

Your unemployment payment can be withdrawn if:

- You refuse a suitable job offer, including Community Employment or a suitable FÁS course.
- You are suspected/convicted of fraud in relation to a Social Welfare payment.

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

1. You must be genuinely seeking and available for full-time work and able to provide proof of your efforts to find work. Always keep a record of your job seeking efforts. You will be asked to show proof of your efforts to find work to the Department from time to time. You should keep a scrapbook, folder or copy where you can keep records of job seeking – for example job advertisements from newspapers, lists of telephone calls you made and copies of letters you sent to employers.
2. You must inform the Department of any change in your circumstances. They may ask you questions to make sure you are in the same circumstances as when you first signed-on. Be aware of this and be able to answer any questions they may ask you. Always make sure that you tell the Department if you do any of the following:
 - Take up paid employment of any sort.

- Take up voluntary work.
- Find employment on a government or FÁS employment programme/training scheme.
- Claim and receive any other benefit or assistance.
- Return to education.
- Leave the country.
- Have any changes in your family circumstances that may affect your payment, i.e. if a dependent child moves out of the family home or if your partner takes up employment.
- If you are, for whatever reason, unable to take up employment.

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

3. If the Department overpays you, you can be asked to repay it, regardless of whose fault it was. The amount of overpayment you may be asked to repay each week is subject to rules that state that you cannot be left with less to live on than the current rate of Supplementary Welfare Allowance. You are entitled to come to an agreement with the Department as to how you should repay the money – ask for the Code of Practice on overpayments.

Remember: In some cases it is possible to work, or go back to school/college and continue signing-on for JA/JB, see Chapter 4 and Chapter 6.

The National Employment Action Plan (NEAP)

Arising from the European Employment Strategy and Economic Guidelines, each EU member state has to draw up its National Reform Programme which includes the employment strand known as the National Employment Action Plan (NEAP). This plan outlines key actions to be undertaken under each of the 8 guidelines whose aims include achieving full employment; ensuring an inclusive labour market and making work pay.

Part of this NEAP is the roll out of the preventative strategy. This strategy was originally operated for everyone under 25 years of age who were at least 6 months unemployed, but was rolled out nationally by the end of 2003 for all unemployed people up to age 54. At the beginning of 2007 the NEAP process was extended to cover people up 65 years of age.

Since November 2006 all unemployed people who reach the three-month threshold of unemployment are referred from the Department

of Social and Family Affairs (DSFA) to FÁS to undertake an interview to assist them to identify a personal path to help them re-enter the labour market.

Through the interview process, the person can be offered one of four options:

- A job
- A place on a training/education scheme
- A place on an employment scheme, work experience programme, high supports process etc.
- Referral to the Local Employment Service for more intensive guidance or counselling.

People who are registered with the Local Employment Service (LES) have the option of staying with LES.

If you are called for interview and have any questions or concerns about the process please contact the INOU for information.

The Interview Process under the NEAP:

- DSFA will write to each person between 18 and 64 years on the live register advising them of a date and time for a scheduled interview with FÁS.
- If you don't turn up for interview, FÁS will inform the DSFA. The DSFA can respond by calling the unemployed person for interview at the Social Welfare office. If you cannot give a reasonable explanation for not turning up for the FÁS interview, your Social Welfare payment may be affected.
- If you go to the interview but do not take up the option proposed and drop out of the process, FÁS will inform the DSFA through regular tracking reports and you may be recalled for an interview.

The DSFA should never terminate your welfare payment simply as a result of your failure to attend a FAS interview or your failure to take up one of the four options. The DSFA must interview you themselves to establish your reasons.

Local Employment Service (LES)

- If you are having difficulty in finding work, you may be referred to the Local Employment Service for jobseeking advice and assistance.

- If you do not register with the LES, or drop out of LES mediation, the DSFA will be informed. The DSFA may call you for interview about your claim and your efforts to seek work.
- ★ If you experience any problems during the National Employment Action Plan (NEAP) process, please contact the INOU for assistance.

Breaking Your Claim

Holidays

Everyone in receipt of a jobseeker's payment is entitled to two weeks holidays. You must inform the local exchange of when you plan to take holidays at least two weeks in advance. You will not receive your two weeks payment until after you return.

Finding Work

If you sign-off Jobseeker's Benefit to take up employment, a new JB claim is started if you sign-on again after more than 26 weeks. If you sign-off Jobseeker's Allowance to return to work and you become unemployed again within one year of your previous claim, the 2nd claim links to the previous JA claim. You should always check if you are entitled to claim JB.

Collecting Your Payment

Jobseeker's Allowance and Jobseeker's Benefit payments are made weekly in arrears. You can receive your payment by Postal Draft, through your local post office using your Social Services 'swipe' card, by cheque or by Electronic Fund Transfer (EFT) directly into your bank account.

You are always entitled to receive your payment on time, with dignity and at no extra cost. If you encounter any difficulties in receiving your payment or would like more information on Jobseeker's payments contact the INOU.

Tax and Social Welfare

Many Social Welfare payments are now treated as taxable income. This means that your Social Welfare payment will 'use up' your available tax credits. Any additional income that you or your spouse may have, on top of your Social Welfare payment, will be subject to tax.

Jobseeker's Allowance, Maternity Benefit, Child Benefit and Health Board payments are not treated as taxable income. See Chapter 5 for information on Tax.

The Appeals System

The people who make decisions about your claim at the Department of Social and Family Affairs (DSFA) are known as 'Deciding Officers'. If you are unhappy with a decision made on your claim, you have the right to ask to have the decision reviewed. It is your right to question a decision by the Department and receive a fair hearing.

The Deciding Officers must adhere to internal departmental guidelines and to legislation when making a decision on your claim.

Copies of these guidelines are available on the Department's website (www.welfare.ie) in the Freedom of Information section. Always ask the original Deciding Officer to review their decision before making an official appeal to the Appeals Office.

Social Welfare Appeals

The Social Welfare Appeals Office is an independent office. It is not part of the Department of Social and Family Affairs. Its 'Appeals Officers' have more flexibility in determining if your application for a payment, or any decision received, has been made in a reasonable way and in accordance with the actual legislation – not just the guidelines (www.socialwelfareappeals.ie).

While waiting on an appeal hearing, or a decision, from the Appeals Office you may be entitled to a Supplementary Welfare Allowance payment from the Community Welfare Officer in your local Health Centre – contact the INOU for further information.

How to make an Appeal

You should complete both sides of the appeal form and include a request to have an oral hearing. Appeals forms are available from your local Social Welfare office, and should be returned to:

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

How to make your Appeal work

- Contact your local resource centre (see chapter 7) or the INOU for assistance.
- Appeal within 21 days of receiving the Deciding Officer's decision.
- Always ask for an oral hearing on the original appeal form. This will allow you to present your case to the Appeals Officer in person and may increase your chance of winning.
- When going to an oral hearing, you can bring a friend or advice worker to provide support or help you present your case.
- Collect all evidence supporting your appeal and bring witnesses who can provide evidence.
- You should always keep copies of all the correspondence you have had with the Department and the Appeals Office – especially the original appeals form (both sides of it).
- You should request a copy of your Social Welfare file, and all the documentation relating to your case, from the Social Welfare Office that dealt with your claim. Ask for this in writing under the Freedom of Information Act when making the request. You are legally entitled to any information the Department has used in deciding your case.
- Meet with your representative/advisor regularly to review and update your case. Write down everything that appears relevant. Get as much supporting evidence or material as possible – the more prepared you are for the appeal the better chance you have of winning it.
- You should normally hear the result of your appeal within 6 months.
- If new evidence becomes available after the appeal, you can ask for the case to be reviewed.
- Even if the result of the appeal goes against you, you are still entitled to re-apply for the payment.
- If the appeal is unsuccessful you may be able to appeal to the Chief Appeals Officer or the Ombudsman.

* **Please Note:**

You may not be able to take-up a place on a CE scheme, Community Services Programme (this is the successor to the Social Economy programme previously managed by FÁS), Back to Education Allowance or Back to Work Allowance while your claim is under appeal.



CHAPTER 2 Coping with Poverty

Supplementary Welfare Allowance Scheme (SWA)

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Coping with Poverty

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

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

Supplementary Welfare Allowance Scheme (SWA)

Introduced in 1977, the Supplementary Welfare Allowance scheme aims to provide a safety net for situations not covered by any social welfare or Health Service Executive (HSE) board payments. The SWA scheme provides short-term payments to tide people over emergencies and times of difficulty or when on-going needs cannot be met by main social welfare payments.

Payments under this scheme are legally under the control of the Department of Social and Family Affairs, but the scheme is administered by Community Welfare Officers (CWOs) employed by the Health Service Executive (HSE). A CWO makes a decision based on the circumstances of each individual case, using guidelines that interpret the legislation.

Who can apply for Supplementary Welfare Allowance (SWA)?

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 Supplementary Welfare Allowance. But, the following groups are not normally entitled to a basic weekly payment:

- Full-time students (but students aged 21 or over studying under a social welfare scheme can apply) see Chapter 6.
- Full-time workers, unless the work is rehabilitative or under 30 hours per week.

(Subject to certain conditions, a person may work up to 30 hours per week in insurable employment and still qualify for Rent Supplement. A person may also work more than 30 hours per week, if accepted as in need of accommodation under the Rental Accommodation Scheme, and subject to other scheme conditions may retain entitlement to Rent Supplement)

- People involved in trade disputes.
- People absent from the state.
- People in prison.

* In the case of the above exclusions, where the main claimant does not qualify for an SWA payment the rest of the family can apply for an SWA payment for themselves and any dependant children.

In order to get a payment you must:

- Satisfy a means test
- Satisfy the Habitual Residence condition
- Have applied for all possible benefits or assistance from both the Department of Social and Family Affairs or Health Service Executive (HSE)
- Satisfy the CWO that you need the particular payment.

The method of assessing capital for entitlement to Supplementary Welfare Allowance payments is as follows:

Capital	Weekly Means Assessed
First €5,000	Nil
Next €10,000	€1 per €1,000
Next €25,000	€2 per €1,000
Balance	€4 per €1,000

If you do not qualify for a Social Welfare or HSE payment because you have failed to provide information or material, you also may be refused an SWA payment. If you are refused an SWA payment then you are entitled to appeal the decision of the CWO. If you have received a refusal letter then it should state your options for appealing – contact your nearest Centre for the Unemployed or the INOU for assistance.

Types of Payment

Basic SWA Weekly Payment

You can claim this payment if you can prove that your income is less than the SWA rate appropriate for your family size, and can satisfy the means test. The SWA rate of payment is €185.80 for the claimant, €123.30 for the Qualified Adult and €22.00 for each Child Dependant.

You will only be paid the difference between your income and the appropriate rate of SWA for your family size.

- * Asylum seekers who have the right to work can sign-on for JA (see Chapter 1).
- * Asylum seekers who are not allowed to work must apply for SWA. Those who are accommodated under 'direct provision' will not be paid the full rate of SWA but will receive a payment of €19.10 per week per adult and €9.60 per week for each child.

Asylum Seekers are not regarded as being habitually resident in the state. A person who leaves Direct Provision while his/her asylum status is undecided is not entitled to claim any social welfare payment that is subject to the habitual residence condition. A Direct Provision Allowance (DPA) of €19.10 per adult and €9.60 per child is payable to an asylum seeker each week in respect of personal requisites. DPA is currently being paid by Community Welfare Officers on an interim administrative basis on behalf of the Department of Justice, Equality and Law Reform.

Weekly Supplements

The guidelines provide for payment of ongoing weekly supplements in different situations. The Health Service Executive (HSE) can, subject to circumstances, pay a weekly supplement to a person who does not have enough money to meet her/his needs. If you require assistance in making an application contact the INOU.

Rent Supplement

People receiving Social Welfare payments and living in private rented accommodation may be eligible to receive assistance towards the cost of their rent under the SWA Rent Supplement scheme. Recipients who need long- term housing will be directed to the Rental Accommodation Scheme, which is being run by the Local Authorities. Details of the scheme are outlined in this chapter.

- People who receive a rent supplement must make a minimum contribution of €13.00 towards the cost of their rent. People who have been continuously in receipt of rent supplement since 2nd November 1987 only pay a €5.71 'personal contribution'.
- All rent supplement recipients will be referred to their local authority for an '*assessment of housing need*'. New applicants may not qualify for a rent supplement until a housing assessment has been completed by the local authority. This does not, however, require a full housing assessment to be carried out before the granting of a rent supplement. Persons assessed as having a '*housing need*' should normally qualify a person for a rent supplement.

Changes to Rent & Mortgage Interest Supplement Means Test

A number of significant changes have occurred in 2007. A new 'additional household income' was introduced as of June 2007.

Under this new system:

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

Additional Household Income – where it is under €75

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

- Part-time employment or part-time self-employment (under 30 hours per week)
- Full-time employment or full-time self-employment (30 hours or over per week). This rule **ONLY APPLIES** where a Local Authority accepts a person as in need of accommodation under the Rental Accommodation Scheme. This applies to Rent Supplement claims only. (PLEASE NOTE: Different rules apply where a person is officially on the Rental Accommodation Scheme with a Local Authority and paying differential rent.)
- Any employment or training scheme i.e. CE, BTWA, BTWEA or FÁS course
- Family Income Supplement (previously not assessed as means is now to be assessed as means)
- Maintenance Payments of over €95.23 (see following pages)

Additional Household Income – where it is over €75

Where assessable 'additional household income' is over €75 the amount over the €75 will be disregarded at 25% of its value. There is no upper limit on the amount that can be disregarded.

Example: Additional Household Income: = €125

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

Step 2: Amount over €75 disregarded at 25% of its value (€50 – 25%) = €12.50.

— Total disregard: €87.50

— Rent Supplement reduced by = €37.50*

* Remember, this applies to your Rent Supplement only. Your Social Welfare payment may be affected by additional income, please check with the INOU for more information.

Allowed Expenses

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

Maintenance Payments

The first €95.23 per week of maintenance payments is counted in full as means (additional household income) when calculating Rent Supplement (note: maintenance of up to €95.23 does not reduce

the One Parent Family Payment where the claimant has vouched housing costs).

Maintenance over €95.23, up to a limit of an additional €75 will not be counted. Any maintenance payments in excess of €170.23 (€95.23 + €75) will be assessed as 'additional household income', with the amount over €170.23 disregarded at 25% of its value.

The first €95.23 per week of maintenance payments is assessable in full for the purpose of the Rent Supplement Scheme. The amount of maintenance over €95.23 per week that can be disregarded is €75 per week with 25% of any maintenance in excess of €170.23 (€95.23 + €75) also disregarded.

€317.43 limit for retention of Rent Supplement

The household income limit of €317.43 for the retention of Rent Supplement for customers returning to full-time employment has been removed. In this instance full-time employment is 30 hours, or more, per week. Deleted line here. There is, however, a Saver Clause for existing recipients (before 5th June '07) which allows them to remain on the old system of assessment, subject to there being no change in their circumstances, if it is more beneficial. Under this clause reductions to a Rent Supplement will apply at rates of 75%, 50% and 25%. Where assessment under this system is less beneficial than the new system, the person can change to the new system.

Rehabilitative Earnings Disregards

Under the new provisions a person can choose to have 'additional household income' disregarded under either the new Rent Supplement disregards **or** the Rehabilitative Up to €120 of earnings from 'rehabilitative employment' can be disregarded. However, this disregard cannot be applied together with 'the additional income disregard'. Only one such disregard can be applied, whichever is most beneficial.

Returning to Full-Time employment

Persons accepted as being in need of accommodation under the Rental Accommodation Scheme may continue to receive a Rent Supplement and return to full-time employment (subject to other conditions as listed above). 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, Back To Work Allowance Scheme or the Area Allowance Enterprise Scheme 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 Supplements will not be paid when:

- One member of a household is working full-time (i.e. if one of a couple is working 30 hours or more). In such case both partners will be excluded from receiving a rent supplement. This **does not** apply where the claimant has been accepted as 'in need of accommodation' by a Local Authority under the Rental Accommodation Scheme (RAS) and their spouse is not in full-time employment.
- Applicants must currently be renting accommodation which they must have been able to afford the rent from their own resources when they started to rent. They should have had a reasonable expectation that they would continue to be able to afford the rent into the future. This rule does not apply –
 - Where the person is regarded as “homeless” by a local authority, or
 - Where the person is over 65, or
 - Where the person is in receipt of Disability Allowance/Invalidity Pension/Blind Pension or equivalent type of EU payment or country with which Ireland has a reciprocal social security agreement or
 - Where “there are other compelling reasons” – see *Article 38 of Statutory Instrument (S.I.) 412 of 2007*
 - Where, within an 18 month period from 31st January 2004, the applicant has not refused a third offer of local authority housing, or has left such housing without reasonable cause.

Example 1: Single person on JA (€185.80) with no other income

Single Rate Jobseeker's Allowance		€185.80
Basic SWA rate for a single person		<u>- €185.80</u>
Additional income above Basic SWA rate		€0.00
Private Rented Accommodation per week		€115.00
Minus minimum personal contribution	(person pays)	<u>- €13.00</u>
Maximum Rent Supplement payable per week	(HSE)	€102.00
Minus additional income above Basic SWA rate		<u>- €0.00</u>
Rent Supplement payable (HSE)		€102.00

Example 2: Single person working part-time (under 30 hours) with €150 additional household income

Private Rented Accommodation per week		€115.00
Minus minimum personal contribution	(person pays)	- €13.00
Maximum Rent Supplement payable per week	(HSE)	€102.00
Standard Jobseeker's Payment		€197.00
Earnings from employment over 3 days		€150.00
Revised Jobseeker's payment based on assessment of earnings*		€143.80
*(see Chapter 4 for JA and assessing additional income)		
New Total Income (JA and income from Work)		€293.80
Additional Household Income above SWA rate (SWA rate €197.80)		€96.00
Automatic €75 disregard on additional income		€75.00
Disregard of 25% the remaining amount	(€75.00 - €25%)	€5.25
Total Disregard (€75 + €5.25)	(€75.00 - €25%)	€80.25
Amount Assessed against Rent Supplement	(€96.00 - €80.25)	€15.75
Rent Supplement payable (€102.00 - €15.75)		€86.25

When assessing applications for Rent Supplement, a CWO will use guidelines on what is considered a reasonable size for accommodation and a reasonable level of rent. Specific 'caps' or limits have been placed on the maximum amount of rent a person may pay to be considered eligible for a rent supplement. These limits vary from area to area.

The rent supplement will only cover rent up to the amount set out in the guidelines. If your rent is above the maximum 'cap' or limit for your family size the Health Service Executive (HSE) can refuse to pay any rent supplement.

A CWO can ask you to move to cheaper rented accommodation if they think your accommodation is too expensive. It is essential that you keep the CWO informed of any change in your circumstances. Contact your Health Service Executive (HSE) (Chapter 7) for details of maximum rent limits in your area.

Mortgage Interest Supplement

This supplement may be paid to help you pay the 'interest only' portion of your mortgage. The means test is the same as the one for Rent Supplement, except where a person wants to return to full-time work. You will only get this payment if you were in a position to meet the repayments when you applied for the mortgage and the CWO thinks there is a reasonable chance of you being able to keep the house.

Heating Needs and Special Dietary Needs Supplements

Both of these types of payments may be paid to people who, due to ill health or a particular medical condition, require a special diet or a well-heated house. Again you will have to show that your income does not allow you to meet these special needs. In the case of the Special Dietary Needs Supplement, you will also need a letter from your dietician and consultant saying that you need a particular diet e.g. gluten free. The CWO's have guidelines to decide how much the extra dietary needs or heating will cost and how much help/assistance you should get.

Changes to the categories of diets which were eligible for the Diet Supplement were made following the implementation of a report undertaken on behalf of the Department by the Irish Nutrition and Dietetic Institute (INDI) which was published in January 2006.

There are now only four main categories for which supplements are paid:

Type A: low lactose, milk free diet	Type C: high protein, high calorie diet
Type B: gluten free diet	Type D: altered consistency (liquidised) diet

Exceptional Needs Payments (ENPs)

The HSE have the power to make once-off payments to meet exceptional or out of the ordinary needs. Examples would be assistance towards the cost of funerals, maternity items or buying/repairing essential household items such as a cooker or washing machine. If you have a once-off expense, which you are unable to pay, you should apply for this payment. The decision to award an ENP is at the discretion of the Community Welfare Officer (CWO) and is based on the individual circumstances of each case. Give the CWO as much information as you can in order to see if the payment can be made. If you require assistance in making an application contact your nearest Centre for the Unemployed or the INOU.

Urgent Needs Payments (UNPs)

Anyone may qualify for a special payment to meet an urgent need. However, there is no automatic entitlement to such payments. UNPs are payable at the discretion of the HSE taking into account the requirements of the legislation and all the relevant circumstances of the case. An Urgent Needs Payment can even be made to people who are normally excluded from the Supplementary Welfare Allowance Scheme to help with emergencies, for example in the case of damage due to fire/flood.

Back to School Clothing and Footwear Allowance Scheme

This payment is designed to help meet the costs of school uniforms. Applications can be made from 1st June to 30th

September and anyone claiming a social welfare, Health Service Executive (HSE) payment (including Family Income Supplement – FIS) or on an approved employment scheme should apply.

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

Back to School Clothing & Footwear Allowance Income Limits

Children Couple*	1 Child	2 Children	3 Children	4 Children
	€497.00	€521.00	€545.00	€569.00*
	*Each extra child €24.00			
Lone Parent**	€348.00	€372.00	€396.00	€420.0**
	**Each extra child €24.00			

If your income is below this level, you will receive payments for children aged 2 to 17 and children aged 18 to 22 if in full-time education, for whom a Child Dependant Allowance is payable.

At present, €200.00 is paid for each eligible child aged between 2-11 years on or before 1st October 2007 and €305.00 is paid for each eligible child aged between 12-22 years on or before 1st October 2007.

Applying for a Supplementary Welfare Allowance Payment

You can make an application for any of the above Supplementary Welfare Allowance (SWA) payments through the Community Welfare Officer (CWO) at your local health centre. Contact your local Health Service Executive (HSE), see Chapter 7 to find out the location of your local health centre and name of your CWO.

Basic Weekly SWA payments

The Social Welfare Miscellaneous Provisions Act 2003 allows a CWO to determine if a person is Genuinely Seeking Work, where that person would normally be expected to apply for an Unemployment payment. If you have applied for an Jobseeker's Allowance/Benefit payment or are appealing the refusal of a JA/JB payment CWOs now have the authority to seek proof of your efforts in '**Genuinely Seeking Work**' (see chapter 1) when assessing your entitlement to a Basic SWA payment. If they decide that you are not Genuinely Seeking Work they could refuse your application for an SWA payment.

The Health Service Executive (HSE) will give you the forms to complete, if not we recommend that you make your application in writing – in the form of a letter, and keep a copy.

This application will give you the opportunity to explain all the reasons why you need help at that particular time; it will help you to

explain your case to the CWO.

- You will need to bring the following items when making your application:
- Proof of where you live & proof of identity.
- Relevant letters from doctors, community workers, social workers, etc. as appropriate.
- If you are looking for Rent Supplement bring your rent book or rent receipts.
- If you are applying for a Diet Supplement bring letters from your dietician and consultant.
- Official written quotes from shops or repair-shops if seeking help with essential household goods.

You will be means-tested and decisions normally take about a week. The quicker you can give the CWO all the information needed to complete the means test, the quicker s/he can process your claim.

If you are refused payment, you are entitled to be told the reason for refusal in writing. Always keep a copy of this document in case you want to appeal the CWO's decision.

SWA Appeals

If a payment has been refused you have the right to appeal that decision. There are generally four steps that you can take. You can appeal directly to the CWO who made the decision, then the Superintendent CWO who can review/reverse the CWO's decision, then the Health Service Executive (HSE) Appeals Office and finally the Social Welfare Appeals Office. At each stage you should appeal a decision as soon as possible after the initial decision has been made.

Community Welfare Officer (CWO)

- Check to make sure the CWO had all the relevant information available to them at the time they made their decision and provide any new information.
- Ask if there is any possibility of the decision being reversed.
- Ask the CWO exactly why the payment is being refused and request the decision in writing on the grounds that you may wish to appeal.

Superintendent Community Welfare Officer (SCWO)

- Contact the Superintendent CWO explaining your case and ask them to review the original decision of the Community Welfare Officer.

- Provide any additional supporting information as may be appropriate.

Health Service Executive (HSE) Appeals Office

Each Health Service Executive (HSE) has an ‘Appeals Officer’ who is responsible for appeals. You can complete an official appeals form or simply write a letter to your local Appeals Officer (see Chapter 7). You should;

- Give the reasons why you feel the decision was unreasonable.
- Provide any extra information you feel may be useful in reconsidering the decision.
- Ask for an oral appeal. Although these are rarely given you should try to talk directly to the Appeals Officer.

In practice, the Appeals Officer should check back with the Superintendent CWO who was responsible for upholding the original decision of the CWO. The Appeals Officer will then write to you informing you of the result of the appeal.

Social Welfare Appeals Office

If you are unhappy with the result of the Health Board appeal, you may then appeal to the Social Welfare Appeals Office (see Chapter 7).

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

Medical Cards

Medical Cards entitle people on low incomes to free medical care and a range of medical services. They are issued by local Health Boards and are subject to passing a means test.

If you are solely dependent on social welfare payments you will usually pass the means test for the medical card. Medical Cards can be issued on hardship grounds even if a person’s income exceeds the income guidelines. Each application is considered on its own merits, so if your income is more than the guidelines and you have specific hardship circumstances, you should still apply giving as much detail and evidence of your circumstances as possible.

The means test guidelines, currently under review, based on gross income less PRSI, are as follows:

Medical Card Income Guidelines:

Single person under 66 living alone	€184.00
Single person under 66 living with family	€164.00
Couple under 66 (+ Lone Parent)	€266.50
Couple 66 - 69*	€298.00
+ each child under 16	€38.00 (1st and 2nd) €41.00 (3rd +)
+ each dependent child over 16	€39.00 (1st and 2nd) €42.50 (3rd +)
+ over 16 in full-time third level (not grant aided)	€78.00

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

*All persons over 70 are entitled to a medical card without a means test. This does not cover their dependants.

If you are unemployed for 12 months or more you may keep your Medical Card for up to 3 years, in certain circumstances, when you get a job (see Chapter 4).

Income from Family Income Supplement is not counted when working out if you are within the income guidelines.

GP Visit Medical Cards

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

GP Visit Cards Income guidelines:

Single person under 66 living alone	€276.50
Single person under 66 living with family	€246.00
Couple under 66 (+ Lone Parent)	€400.00
Couple 66-69	€447.00
+ each child under 16	€57.00 (1st & 2nd) €61.50 (3rd +)
+ each dependant child over 16	€58.50 (1st & 2nd) €64.00 (3rd +)
+ over 16 in full time third level (not grant aided)	€117.00

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

Managing Your Money – Your Options

When you have a limited income it is important that you know how to check on where your money is going and at what to do if you are having trouble paying back debts.

Personal Budget

A Personal Budget is a written note of your total income, spending and savings. It is a useful tool that will give you an overall picture of money coming in or going out of your home. Writing a Personal Budget will give you more control of your finances, because you will know exactly where your money is going. It may also help you save money more efficiently and to plan for your future needs. Where necessary, you can use your Personal Budget to explain your situation to the CWO or to the Credit Union, ESB etc. if you owe them money.

Some Personal Budget Tips

- Note everything you spend each day. Start by doing your budget weekly and then do it monthly.
- Get all members of the family involved, especially those who contribute to household costs.
- Work out how much you spend weekly on Gas, ESB, rent, telephone, etc.
- Work out how much money you will need to put aside to meet future expenses, e.g. communion, confirmation, holidays or car insurance.
- Don't forget to include items such as clothing, childcare, household items, medical expenses, sports, gifts, etc.

Planning for Future Spending

If at all possible aim to put some money aside every week or every month, even if it is only a very small amount. Check out all savings options: Credit Unions, Building Societies, Post Office Accounts, Banks etc. Look at the interest rates and services provided. Becoming a regular saver can help you to establish a good credit rating and a positive track record for when you need to borrow money in the future.

Debt Management

Debt is a fact of life for thousands of people, but only becomes a problem when you can no longer continue to repay the loan or pay the bills – when you are no longer in control. There are ways out of debt.

- Check if you are getting all your entitlements or if there is any way you can increase your income.
- Check if you can increase your income by cutting back on some of your spending. Explain the situation to your family and ask for their support and co-operation.
- Your local Money Advice & Budgeting Service (MABS), see Chapter 7 can provide advice and practical help such as negotiating with creditors (people you owe money to). You will need to bring the following information to the MABS advice worker:

- A list of all income and what you spend.
- The names, addresses and phone numbers of all creditors.
- The amount of money you owe, the length of time you owe it and the rate and amount of interest.
- Any letters received from your creditors, their solicitors or debt collection agencies. Any letters which you may have sent to them.
- Any legal agreements/documents.
- List all your debts in order of importance. The biggest debt may not always be the most important one. You may owe the ESB €50 and the Credit Union €200, but while the Credit Union may be prepared to wait a little longer for their money, the ESB may be threatening to cut your electricity supply. If you are in danger of losing your home because of rent/mortgage arrears that debt should be your first priority.
- It is important that you contact your creditors as soon as possible, if you have any difficulties meeting repayments or if your circumstances change. Begin with the most pressing and important debts. The aim of contacting creditors is to explain your situation and prevent any further action being taken against you.
- Where possible use the services of an advice worker when trying to work out a repayment agreement with a creditor. Try to come to some agreement – it is usually in the creditor’s interest to try to get some of the loan repaid. The thing creditors want most is their money. If you are in debt, creditors are generally happier when they see a little money coming in rather than none at all.

In dealing with ESB or gas bills the local ESB/Bord Gáis offices should work with the customer to come to a realistic repayment method. This could vary from Easy Pay, Token Meters, acceptance of ESB Control Units or using the Household Budget Scheme. The ESB and Bord Gáis can also offer advice on efficient energy/fuel use.

Household Budget Scheme

This voluntary scheme is administered by An Post and allows people on certain social welfare payments to have a specified amount of money deducted from their payment each week. This deduction can be allocated to a number of different bills, such as the ESB, Eircom, Bord Gáis and Local Authority Rents. You can choose to have a specific amount deducted, up to a maximum limit of 25% of your payment.

You can get further information about this scheme from your CWO, An Post or the Department of Social and Family Affairs. This is a voluntary option and it is your choice whether or not to avail of the service.

Redundancy

Under the Redundancy Payments Act of 1967-1991 employers must, by law, pay compensation to employees dismissed for reasons of redundancy. The amount of the statutory payment is related to the employee's length of service, normal weekly or monthly earnings (including base salary, regular overtime, payment-in-kind) up to a weekly maximum of €600 per week from 1st January 2005.

Redundancy Applies when;

- An employer ceases to carry on business.
- An employer's requirements for employees has ceased or diminished.
- An employer has decided to carry on the business with fewer or no staff. In this case, close members of an 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.

Qualifying for a Redundancy Payment

Not all employees are entitled to the statutory redundancy payment, even where a redundancy situation exists. To be eligible for a payment under the Redundancy Acts, the employee must satisfy the following requirements:

- Be aged 16 or over.
- Be in employment that is insurable for all benefits under the social welfare system (PRSI Class "A").
- Have worked continuously for the employer for at least 104 weeks.
- Have been in continuous employment for more than two years if a Part-time worker.

The same rules apply to apprentices. Apprentices qualify for redundancy unless let go within one month of completing an apprenticeship.

Employers must give proper written notice of redundancy of at least two weeks, the minimum period, to both the employee and to the Department of Enterprise, Trade and Employment. During this period, an employee should be given reasonable time-off to look for other work.

The amount paid in redundancy relates to the employee's length of continuous service and weekly earnings up to a maximum of €600 per week. If the lump-sum payment is under €10,160 (plus €765 for each full year of service) you do not pay tax on it. The employer must pay the lump-sum directly to the employee.

How are Redundancy payments calculated?

Under the Redundancy Payments Bill 2003, employees are entitled to:

- Two weeks pay for each year of employment.
- A bonus week's pay.

Example:

You are aged 45 and are being made redundant. You have worked for your employer for ten complete years. Your statutory redundancy payment will be calculated as follows:

— Two week's pay x 10	20 weeks
— Plus one week's bonus pay	<u>+ 1 week</u>
Total Statutory Entitlement	21 weeks pay

RP50 Form

In a redundancy situation the employer should give the employee a Redundancy RP50 Form on the date of payment. This form should show the basis on which the sum was calculated. A copy of the form containing an original signature of both employee and employer in **blue ink**, should also be sent to the Department of Enterprise, Trade and Employment.

When calculating any entitlement to a redundancy payment your continuity of employment is an important consideration. As previously stated, an employee must have worked continuously for an employer for at least 104 weeks to be considered in continuous employment.

If you have been absent from employment under the following conditions it will not be considered a break in the continuity of your employment;

- Sick leave for 26 weeks or less, occupational injury for 52 weeks or less, maternity leave for 18 weeks or less and career breaks of 13 weeks or less.

The following situations will not break the continuity of service:

- Absent from work through illness for not more than 78 weeks. However, if absent through sickness for more than 78 weeks, the continuity of service will not automatically be broken. There is a presumption that the continuity of service remains and it will be for the employer to prove otherwise.
- Maternity/adoptive/parental or carer's leave.
- Dismissed due to redundancy before reaching 104 weeks service then taken back by employer within 26 weeks of that dismissal.
- Re-employed within four weeks of dismissal by an associate company of previous employer.
- Voluntarily transferred to another employer and it is agreed that the

continuity of service will not be broken.

- Placed back in employment under the Unfair Dismissal legislation.
- Lay-offs, strikes or lock out of your employment.
- A transfer of the business to a new owner.

When the actual dismissal takes place the employee must bring the RP50 form. In the event that an employer refuses or fails to pay an entitled employee the statutory redundancy payment and all reasonable courses of action have been exhausted, he/she can apply to the Department of Enterprise, Trade and Employment for payment. The Department pays the full amount direct to the employee from the Social Insurance Fund (S.I.F.).

Rights if Laid Off Work Regularly

If an employee has been laid-off work annually for more than 12 weeks in total in the past four years and is now dismissed due to redundancy or is laid-off, then different rules apply. In this situation, the employee is not entitled to a redundancy payment until a period equal to the average annual lay-off in the four years has elapsed.

Department of Enterprise, Trade & Employment

For further information on Employment Rights or Redundancy Payments contact the Employment Rights Section of the department on 01-631 2121 or visit their website on www.entemp.ie.

Employment Appeals Tribunal

Disputes concerning redundancy payments can be submitted to the Employment Appeals Tribunal (lo-call 1890 220 222), which has the advantage of providing a speedy, fair, inexpensive and informal means for individuals to seek remedies for alleged infringements of their statutory redundancy rights. The Tribunal also deals with disputes under such other labour law areas as the Minimum Notice and Terms of Employment Acts, 1973 to 1991.

These cover the right of workers to a minimum period of notice before dismissal, provided they are in continuous service with the same employer for at least 13 weeks and are normally expected to work at least 8 hours per week.

The Tribunal also deals with the Unfair Dismissals Acts, 1977 to 1993 and the Protection of Employees (Employers' Insolvency) Acts, 1984 to 1991 (dealing with such areas, amongst others, as arrears of pay due to an employee, holiday and sick pay etc.) where the employer is insolvent.



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 to 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 find 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 that are available you will greatly increase your chances of finding and getting the job you want.

Help with Getting a Job

Local Resource Centres

Local resource centres are independent organisations offering a range of services and supports to help unemployed people and those seeking 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 FÁS website and daily newspapers.

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

FÁS – Employment Services

FÁS, the National Training and Employment Authority, is organised as a network of regional and local offices around the country which includes 20 Training Centres. FÁS Employment Services is the Public Employment Service in Ireland and has responsibility for the development and delivery of a vocational guidance and placement service. The aim of the service is to act as a gateway to all FÁS and other relevant labour market services, to provide a national high quality recruitment service which will help jobseekers, in particular those who are most marginalised, to enter/re-enter the active labour market and to provide a high quality Employment Service to employers by matching and filling vacancies at all levels. In achieving this aim, FÁS will prioritise specific target groups, especially those who find it difficult to access labour market opportunities, in order to stem the flow into long-term unemployment and to:

- help unemployed people to find employment or to return to the workforce

- meet the skills needs of employers by referring unemployed people to relevant training programmes
- provide intensive support to disadvantaged groups
- assist employers to fill their vacancies

A job seeker attending an Employment Service Office receives a guidance interview with an Employment Services Officer (ESO) who is available to advise on employment opportunities, training courses and other options which may lead to employment. In addition they may refer you to your Local Employment Service (LES) or local Jobs Club for further support. Details of all the FÁS services available, along with other information about living and working in Ireland is available in all accession languages for those clients whose first language may not be English.

The registration form used by the ESO will record the details of the type of training and/or employment you may be looking for. If you are unsure of what type of courses are available to suit your needs your local ESO can advise you and explain the details and benefits of the courses. If you have any questions or need assistance in filling in the registration form the ESO will be happy to help you.

It is important that you get the most benefit from the services FÁS provide. You should contact FÁS regularly to update your record, otherwise you may miss out on opportunities. Information and details on all vacancies registered with FÁS, together with details on employment and training programmes is available through the FÁS website www.fas.ie or FÁS Job Seekers Services – (FÁS Jobs Ireland) – Freephone Service for Job Seekers - 1800 611 116. If you wish to put up your Curriculum Vitae on the FÁS website www.fas.ie select Find Job and register as a job seeker. Employers use this facility to make contact with potential job seekers and has resulted in a large number of successful job placements.

Internet: All the services offered by FÁS can be accessed on www.fas.ie which includes job vacancies (including Northern Ireland vacancies), course information and allowances etc. If you do not have internet access from home you can still access the FÁS website from any Library or Internet café or from the touch screen kiosks in any FÁS Office.

Information in FÁS Offices

FÁS offices can be very useful sources of information for jobseekers. As information on vacancies and employment schemes are frequently updated we recommend that you regularly use your local FÁS offices.

- **Noticeboard:** Each FÁS office will have a notice board displaying advertisements for jobs, Community Employment Schemes, and other employment schemes. All local offices provide a free service where you can use their telephones when phoning about work.
- **Touch Screen Kiosks:** FÁS have touch screen kiosks with print facilities in

each Employment Services Office that give information on jobs and training. It guides you through the information in a step-by-step manner.

- **Newspapers:** FÁS display all job adverts from newspapers on a daily basis.
- **'Career Directions'** is an interactive tool that can help you select a job or career. It provides details on the nature of the work, the qualifications needed and where to go for further information. 'Career Directions' can be accessed over the Internet on the website www.careerdirections.ie.
- **Aertel:** Details on FÁS services are available on the RTE 2 Aertel Service. Viewers with Teletext can access this information at home, those without Teletext can view the service on RTE each morning before normal programming starts.
- **Information on FÁS Services and Living & Working in Ireland:** Available in all accession languages.

Working in Europe

If you are interested in working in the European Economic Area (European Union, Norway, Iceland and Liechtenstein), there are over 16 Advisors throughout FÁS who will give specialist advice through the EURES (European Placement Services) system.

Details of jobs in other European countries are also available on the internet at <http://europa.eu.int/eures> as is information on living and working conditions in these countries.

You may be entitled to transfer your Jobseeker's Benefit to another European Economic Area country for a period of up to three months while looking for work there. You cannot transfer Jobseeker's Allowance

Jobs Clubs

Jobs Clubs are available as a support to job seekers who require some assistance in preparing their CV's, improving their interview skills or in identifying possible job opportunities. Part-time job seeking/interview skills and the support of experienced staff are available on a structured basis for a period of up to 5 weeks. Thereafter, participants can avail of the facilities of the Jobs Club until such time as they find a suitable job. Jobs Club participants retain their Social Welfare entitlements and receive an additional bonus while on the formal Jobs Club modules.

- **Formal Training**

These courses can range from three to five weeks in length depending on the needs of the group. They run on a part-time basis from 9.00am - 1.00pm three to five days per week. Each course covers a range of areas including: C.V. preparation, Writing Cover letters, Completing Application Forms, finding and following Job Leads, Telephone Skills, Interview Preparation and Interview Skills.

- **Resource Centre**

In addition to the Formal Training available the Jobs Club will provide you with a range of long-term support services and facilities to help you look for work. These include: typing cover letters, updating and amending C.V.'s and assisting with photocopying/faxing and postage.

- **Sourcing Jobs**

The Jobs Club will help you to build up a good knowledge of how and where to find jobs. Through its extensive contacts with FÁS and other organisations it will match you with existing job vacancies and make you aware of potential vacancies in the future. For more information on Jobs Clubs please contact your local FÁS Employment Services Officer.

The Local Employment Service (LES)

Local Employment Services were set up throughout the country in response to the need to help long-term unemployed people find jobs (see Chapter 7). The overall aim of the service is to enable you to explore the range of education, training and employment options available and to plan your use of these options to help you progress from welfare to work.

Your local LES offices, or Contact Points, are identifiable by the 'OBAIR Local Employment Service' sign. Through these Contact Points you can access the services of mediators and guidance counsellors who are available to assist you in accessing the jobseeking services and supports you need.

The mediator will work with you in developing your C.V. and jobseeking skills. They will develop a jobseeking plan that will focus on your skills and abilities, to help you find the type of job you want. Mediators have extensive contacts with local employers and can be helpful in finding local employment opportunities.

LES guidance counsellors can provide you with information about training, further education and second chance educational programmes. They will talk to you about your career options and identify any training programmes that may be of benefit to you. The guidance counsellor will work with you, helping to evaluate the various options available and support you in your decisions.

Through the services of both the mediator and guidance counsellors you will be able to look at the various employment schemes that might be suitable for you now and make plans for getting work after you finish the scheme(s). If you feel you want to make a longer-term plan and do some training or go back to school or college the LES will also be able to help you consider your options.

Some of the LES's offer access to childcare facilities, operate Jobs Clubs and can offer specialised training courses.

Area Based Partnership Companies

Partnership Companies were established to tackle growing unemployment in particular areas of the country. Each Partnership Company is made up of representatives from the business community, state agencies and community groups (see Chapter 7).

These established Partnerships combat unemployment, and the causes of unemployment, in their area by developing and supporting services for unemployed people and through involvement in other special programmes.

Social Welfare Facilitators

The role of the Facilitator is to help inform and assist people in using their employment options to move from welfare to work. As part of the Employment Support Unit of the Department of Social and Family Affairs they are based at local Social Welfare Offices around the country.

Facilitators will regularly co-operate with mediators, facilitators, Jobs Clubs and Partnership Companies in helping unemployed people to progress to employment. For more information contact your local Social Welfare Office or Employment Support Services (01) 704 3165.

Other Sources of Information on Jobs

The INOU website (www.inou.ie)

The INOU website is a useful source of current and archived material on unemployment issues and contains research conducted by the INOU into the barriers faced by long-term unemployed people in making the transition from welfare to work.

Newspapers

Newspapers, particularly the Sunday Independent, The Irish Independent (Thursday), The Irish Times (Friday), The Irish Examiner (Friday), Evening Herald, The Star and Job News are all useful sources of job advertisements. Local newspapers can also be a good source for job adverts. Call into your local FÁS office, local Resource Centre or Library where copies of the papers are usually available to read.

Recruitment Agencies

You will find lists of Recruitment Agencies in the Golden Pages. As most of these agencies have websites or e-mail addresses you can send in your C.V. by e-mail. Ask your local Jobs Club or Local Employment Service (LES) for assistance in e-mailing your C.V. Be sure to ask the Recruitment Agencies if there is a fee for using their services.

Voluntary Work

If you are unemployed you can take up voluntary work while signing-on. This can be a very satisfying and rewarding way of using your time and skills to help others. Voluntary work can help you gain new skills and can in turn greatly increase your chances of getting a job. Contact Volunteering Ireland on (01) 872 2622 or visit their website (www.volunteeringireland.com) for more information on the range of volunteering options available.

Under the **Voluntary Work Option** with Social Welfare you can take up voluntary work in a community organisation and keep your Jobseeker's Benefit or Jobseeker's Allowance payment. Once you find an organisation

interested in your services, you and the organisation must fill out the VW1 form available from your local Social Welfare office.

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

Applying for Jobs

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

Identifying Your Skills

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

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

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

The Covering Letter

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

Application Forms

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

If you are filling out an Application Form

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

Your Curriculum Vitae (C.V.)

The purpose of your C.V. is to show an employer that you have the necessary qualities and qualifications to do the job you are applying for.

Your local Jobs Club, LES or local Resource Centre will be able to help you prepare or update your C.V. and assist you in photocopying, faxing or e-mailing it to an employer.

The aim of your C.V. is to get you an interview with an employer, so it needs to clearly show that you have:

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

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

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

SECTION OF CV	SHOULD CONTAIN
Personal Details	<ul style="list-style-type: none"> - Name - Address - Telephone Number or Contact Number - Date of Birth (Optional, only if you wish to include it)
Work Experience	<ul style="list-style-type: none"> - List all the jobs you have had.
Employment Record	<p><i>(Put your most recent job first)</i></p> <ul style="list-style-type: none"> - Start and finish date of each job. - Name and Address of each Employer. - Job title and brief description of duties. <p><i>(Highlight the tasks you did that make you suitable or fit for the job for which you are applying)</i></p> <ul style="list-style-type: none"> - Include relevant voluntary work experience.
Education	<p><i>(Similar to section on work experience)</i></p> <ul style="list-style-type: none"> - Begin with the most relevant qualification/ course - List schools and years you were there, starting with your last school.
Training	<ul style="list-style-type: none"> - Include all relevant courses or training you have done.
Hobbies/Interests	<ul style="list-style-type: none"> - List two or three hobbies or interests but only include ones you know you can talk about in the interview.
Referees	<ul style="list-style-type: none"> - Give at least two names of people who will give you a reference. - Give current addresses and telephone numbers.

Interviews

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

Remember

- You will be asked questions about your C.V., so know the contents of your C.V. Be prepared and able to answer questions on every item.
- Answering questions about your C.V. can be an opportunity for you to steer questions, and their answers, in your favour.
- Research the company/organisation you will be interviewed by.
- Find out as much as possible about the job you have applied for.
- Prepare your own answers based on the particulars of the job.
- Practice your answers, either alone or with a partner playing the role of

interviewer. Your local Jobs Club or LES may be able to run a 'mock' interview for you.

- You should look neat and tidy, wearing something that allows you to feel comfortable and confident.
- Arrive at least 15 minutes early. This allows you a few minutes to compose yourself before the interview.
- Make eye contact.
- Be positive, be confident and smile!

Questions that you might ask

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

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

For example you could ask about;

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

Follow up after the interview

After a certain amount of time has passed, it is OK to follow up your interview by contacting the interviewer to enquire about the position. This is particularly acceptable if it is past the agreed date for notifying candidates.

You can use this opportunity to express your continued interest in the job, but you should not pressure them with extended questions on the status of the position.



CHAPTER 4

Welfare to Work

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Exploring your options

In this chapter we explore the different options available to unemployed people when taking up full-time work, part-time work and employment schemes.

When taking-up a job or a scheme it is important that you are aware of the full range of supports that are available to you. We also recommend that you seek further information and support before you make any changes to your circumstances.

If you are returning to work from a Social Welfare payment it is important to remember that time spent on a range of Social Welfare payments, approved training courses or education/employment schemes can be used to help you keep your secondary benefits. Contact the INOU or your local Resource Centre for more information.

Basic Supplementary Welfare Allowance – SWA

Supplementary Welfare Allowance is a basic weekly Social Assistance payment paid as a right, to eligible people who have little or no income (see chapter 2 for more information on Social Assistance payments). This payment is used as the basic rate of payment for most Social Assistance Payments such as Jobseeker’s Allowance, One Parent Family Payment and Disability Allowance.

The Supplementary Welfare Allowance (SWA) rates are:

— Personal rate	€197.80
— Qualified Adult Allowance	€131.30
— Qualified Child (formerly child dependant)	€24.00

So, for example, a couple with one child would have an SWA income of $€197.80 + €131.30 + €24.00 = €353.10$. If the combination of a Social Welfare payment and income from earnings exceed the SWA total the secondary benefits may be affected.

Work and Secondary Benefits

A person who is working part-time may qualify for a reduced payment in the following schemes – Jobseeker’s Allowance, Jobseeker’s Benefit, One Payment Family Payment, Disability Allowance and Carer’s Allowance. A reduced payment may also apply for a Qualified Adult on a person’s claim.

Each scheme has its own conditions as to how it treats the number of hours/days worked and how money earned from working is assessed. Secondary benefits may be affected by income from working.

Rent & Mortgage Interest Supplement

– Working Under 30 hours per week

If you receive a Rent or Mortgage Interest Supplement and take-up part-time work (under 30 hours) the first €75 of your wages will not be counted as means against your payment. In addition, 25% of income over that €75 is not counted, but the remaining 75% of the income is counted against the Rent/Mortgage Supplement.

Example: Income from work = €150

Step 1:	disregard the first €75	= balance counted €75
Step 2:	then disregard 25% of balance	= €18.75 (€75 - 25%)
Step 3:	total disregard	= €93.75 (€75 + €18.75).

Assessable Income = €56.25 (€150 - €93.75).

Reduced SW payment: If a person is on reduced basic SW payment the additional income disregard is applied to income in excess of the basic SWA rate appropriate to your family size.

– Working Over 30 hours per week

You will not qualify for a Rent Supplement if you work over 30 hours per week (full-time employment), unless you are assessed as 'in need of housing' under the Rental Accommodation Scheme (RAS) through the local authority.

Once on the Rental Accommodation Scheme (RAS), recipients rent will be calculated using the Differential Rent Schemes operated by their Local Authorities.

– Changes from June 2007

Significant changes occurred regarding the retention of secondary benefits when returning to work or taking up an employment scheme or training course. Those in receipt of rent supplement on 6 June 2007, and who already had means derived from additional income, will not suffer a reduction in their Rent Supplement as a result of applying the revised provisions. Contact the INOU for more information.

Medical Card

If you have been receiving an unemployment payment or a One Parent Family Payment for 12 months or more you can take a full-time job and keep your Medical Card for three years. The amount you earn from work will not affect your entitlement to keep your medical card.

If you have not been receiving an unemployment payment or a One Parent Family Payment for 12 months or more and you take up part-time employment your entitlement to a 'full' medical card may be affected by your income. If you are not entitled to a 'full' medical

card you may be entitled to the GP Visit Card. See Chapter 2 for more information on the Medical Card.

Back to School Clothing & Footwear Allowance (BTSCFA)

The Back to School Clothing and Footwear Allowance helps towards the cost of uniforms and footwear for school children. This is a means tested payment, and income from full-time/part-time employment, the Back to Work Allowance scheme, Family Income Supplement, Community Employment (CE), the Back To Work Enterprise Allowance, Revenue Job Assist and the Community Services Programme is counted.

Fuel Allowance

You will continue to qualify for a Fuel Allowance as long as you continue to receive some of your Jobseeker's Allowance, Disability Allowance or Carer's Allowance. Persons on some other payments can have an extra €100 of household income without losing entitlement to the fuel allowance.

Please check that you are still entitled to claim a fuel allowance with the Department of Social and Family Affairs.

Other Considerations

The following are not strictly Secondary Benefits. However, the impact of employment on Local Authority Differential Rents and on access to SWA payments is often a consideration for persons in receipt of welfare payments in making the transition from Welfare to Work.

Local Authority Rent

Local Authority Rent – Differential Rent Scheme

Local authority rents are related to a percentage of household income. Therefore any increase in the household income could result in an increase in rent payable to the local authority.

Exceptional or Urgent Needs Payments (SWA)

Exceptional Needs Payment (ENP's)

This payment is not normally available to persons in full-time employment. Persons participating in Back to Education or Back to Work schemes may apply.

Urgent Needs Payment (UNP)

This is a special payment available to all persons to meet an Urgent

Need, for example, arising from a fire or flood – see Chapter 2 for details. There is no automatic entitlement to this payment.

Working and claiming a Social Welfare payment

Many types of Social Welfare payment allow you to work part-time and continue to receive some of your Social Welfare payment.

In this section we outline some of the most common payments.

Working and Unemployment Payments

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

However, the person must demonstrate that s/he continues to be available for work in respect of the remaining days of unemployment, and is genuinely seeking work for the remaining days of unemployment.

Working for any part of a day, even only for one hour, is counted as a full day of employment. You must advise the Department of Social and Family Affairs of any work you undertake while receiving either Jobseeker's Allowance or Jobseeker's Benefit.

Part-time work and Jobseeker's Benefit

You can claim Jobseeker's Benefit and work for up to three days a week, if you continue to satisfy the qualifying conditions for JB. You will not be paid JB for the days you are employed. Work on a Sunday will not usually affect your payment.

You are still required to prove that you are *Genuinely Seeking* full-time employment, and that you are actively seeking work for the other three days you are claiming Jobseeker's Benefit. See Chapter 2 to find out about claiming Jobseeker's Benefit.

- If you are in receipt of Jobseeker's Benefit, or Illness Benefit, you will not receive payment of half-rate Child Dependant Allowance if your spouse/partner is working and has a gross income of more than €400 per week.

Part-time work and Jobseeker's Allowance

Jobseeker's Allowance is a means tested payment and income from any employment will be assessed. A person working up to a maximum of three days per week may be able to claim a JA payment for the other three days they are unemployed. In order to receive a

payment for days of unemployment the claimant's means must not exceed the family rate payable for the days of unemployment. The JA week runs from Wednesday to Tuesday (excluding Sundays). Claimants must continue to prove that they are Genuinely Seeking full-time employment for the days they are unemployed.

A disregard of €20.00 a day is allowed for each day worked by a claimant in insurable employment up to a maximum of €60.00 a week (up to 3 days) and 60% of the balance is assessed as means and is deducted from the family rate payable. Similar disregards apply if the spouse/partner is also in insurable employment.

The following examples demonstrate how this is done:

Example 1

Mary is a single person on Jobseeker's Allowance, normally entitled to a payment of €197.80 a week. When she finds two days full-time (8 hrs. per day) work paying a net total of (€138.40) minus two days daily disregard (€20 x 2 = €40.00) equals €138.40 – €40.00. This gives an assessable income of €98.40.

60% of that €98.40 is deducted from Mary's JA payment (€197.80 – €59.04 (rounded to €59), giving her a new weekly JA rate of €136.76.

Two days earnings	€138.40
Plus JA payment	+ €138.80
<i>New Total Household income</i>	€277.20

Example 2

Paul and Anne have two qualified children and a long-term JA payment of €377.10. Paul finds three days work paying €183.50 a week. The family's new JA rate is calculated as follows:

- €20 of income per day (up to three days) disregarded, and
- Remainder of earnings calculated at 60%.

Original JA family rate	€377.10
Income from three days earnings	€183.50
Less JA Disregard €60 (3 days x €20 per day)	€123.50
Balance assessed at 60% (€123.50 @ 60%) (rounded down to)	€74.00
New JA rate (€377.10 - €74.00)	€303.10
Plus earnings from employment	€183.50
<i>New Total Household income (JA + Wages)</i>	€486.60

- Anyone in receipt of JA, JB, Pre-Retirement Allowance (PRETA) or a Qualified Adult allowance on any of these payments, cannot get FIS at the same time.
- Your secondary benefits may be affected, see Chapter 2 for more details.

Jobseekers payments where a Qualified Adult is working

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

While the amount of hours/days the QA works will not affect the Jobseeker's payment the amount of money the QA earns may affect the family's rate of payment.

- Married couples and co-habiting couples are assessed in the same way by the Department of Social and Family Affairs.

Jobseeker's Benefit

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

- Spouse/partner earns up to and including €100.00 a week – JB Claimant will receive a full Qualified Adult payment
- Spouse/partner earns between €100.01 and €300.00 per week – JB Claimant will receive a tapered QA rate in their payment
- Gross earnings over €300. A Qualified Adult payment is no longer payable.

Qualified Child Payment

If your Qualified Adult's gross income is between €300.01 and €400.00 per week you will receive a half-rate Qualified Child payment. If your Qualified Adults gross income is more than €400 you will not receive any Qualified Child payment for children on your Jobseeker's Benefit.

- The reduced rates also applies to: Illness Benefit, Occupational Injuries Benefit, Health and Safety Benefit and Incapacity Supplement.

Family Income Supplement (FIS)

- If you are claiming a tapered Qualified Adult increase for your spouse/partner on your JB claim, your spouse/partner can opt to apply for FIS instead of a tapered Qualified Adult payment if the FIS payment is more beneficial. However, claimants receiving JB and working cannot claim FIS.

Jobseeker's Allowance

From the end of September 2007 a new means assessment was applied to Jobseeker's Allowance. The new means test is based on the family rate of payment – with standardised disregards for both the main claimant and Qualified Adult.

Under the new system income earned by Qualified Adults from work is treated as follows;

- The first €20 (per day) of income from insurable employment will be disregarded
- This €20 disregard will only apply up to a maximum of 3 days per week, no matter how many days you work.
- 60% of the net balance of income, after the deduction of the Daily Disregard, will be assessed against the family unit's weekly rate of Jobseeker's Allowance.
- The net earnings of the spouse/partner are calculated as the gross earnings less PRSI, Superannuation and Trade Union dues
- There is no limit on the amount of hours/days a Qualified Adult may work.

Qualified Adult – Working 3 days

Liz, a mother of two children, is a qualified adult on her partner Tom's Jobseeker's Allowance claim. Tom receives €377.10 long-term JA on behalf of the family. When Liz finds three days part-time insurable work paying a total of €120.00 (net), the family's new rate of JA is calculated as follows:

– Current Jobseeker's Allowance (JA) Family rate:	€377.10
– Liz's earnings 3 days at €20 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 remainder (€60 assessed at 60%)	€36.00
– New JA rate (€377.10 - €36 assessable earnings):	€341.10
– Plus Liz's earnings	€120.00
<i>New Household Income: (JA + earnings)</i>	€461.10

Qualified Adult – Working 5 days

This example illustrates how there are no restrictions on days worked by Qualified Adults. John and Mary have two children and have a family JA rate of €377.10. Mary finds work over five days paying net wages of €200. Their new JA rate is decided as follows.

– Current Jobseeker’s Allowance (JA) Family rate:	€377.10
– Mary’s earnings 5 days at €20 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 (€377.10 – €84.00 assessable earnings)	€293.10
– Plus Mary’s earnings	€200.00
<i>New household income (JA + earnings):</i>	€493.10

Saver Clause

The Department of Social and Family Affairs recognised that under certain circumstances, it may have been more beneficial for a family to be assessed under the old Means Assessment (pre-end of September 2007) than the new rules (after-end of September 2007). Provision was made that the pre-end of September 2007 arrangements would continue to apply where they were more beneficial to the claimant –if the saver rule applied.

Family Income Supplement (FIS)

If a Qualified Adult works s/he can apply for FIS instead of a tapered Qualified Adult payment if the FIS payment is more beneficial to the family rate. However, people receiving Jobseekers Allowance and working cannot claim FIS.

NB: Remember there is no tapered Qualified Adult Rate for Jobseeker’s Allowance – payment is based on the family rate

Options for Qualified Adults (QA’s)

A Qualified Adult can have a number of payment options open to them within the Jobseeker’s payments structure.

If a spouse or partner is receiving a Qualified Adult increase on a JA claim the Qualified Adult is not subject to the *Genuinely Seeking Work* condition and there is no restriction on the number of hours/days worked by the Qualified Adult. However if a Qualified Adult wants to claim JA in their own right they would need to meet all of the conditions to receive a Jobseeker’s Allowance payment.

Jobseeker's Allowance – Both Adults claiming JA

While it is usual that only one partner claims full rate JA for the household, this does not prevent the Qualified Adult from securing their own JA payment and establishing their own entitlement to training, education and employment options now or in the future.

While both adults may seek to claim a Jobseeker's Allowance payment in their own right, they will not receive two full rates of payment. Instead they will each receive half of the family rate ($€329.10 \div 2 = €164.55$ each)

In this instance normal JA rules will apply where each claimant is limited to a maximum of 3 days work while claiming Jobseeker's Allowance. Both JA claimants must be available for, capable of and genuinely seeking full-time work.

Income from any employment may affect their partners JA payment, but would not affect their partner's payment if they are receiving a Jobseeker's Benefit (JB) payment.

Claiming JA where spouse/partner is working

If your spouse/partner is working you may be able to claim JA in your own right. The person claiming JA will be required to meet all normal conditions applied to JA recipients – including the Genuinely Seeking Work (GSW) criteria, see Chapter 2 for details of GSW.

A spouse/partner's earnings from employment on a CE scheme are assessed in the same manner as any other earnings from insurable employment.

The example below outlines how entitlement to Jobseekers Allowance is calculated where a spouse/partner is working.

Claiming JA when spouse/partner is working

John and Mary are a couple with two children. John is working for four days per week in insurable employment, with net earnings of €260.00. Mary applies for Jobseeker's Allowance. The family's rate of JA is calculated as follows.

Jobseekers Allowance (Family Rate)*	€377.10
John's net earnings from employment	€260.00
John's Earnings Disregard (€20 per day x max limit 3 days)	€60.00
John's Assessable Earnings at 60% (€260 - €60 = €200 @ 60%)**	€120.00
Mary's Jobseeker's Allowance (€377.10 * - €120.00 **)	€257.10
Plus John's net earnings from employment	€260.00
<i>New Total Household income</i>	<i>€517.10</i>

Separate Payments – Jobseeker’s Allowance & Jobseeker’s Benefit

Where a couple are residing in the same house, but there is not equitable access to or sharing of the Social Welfare payment, an application can be made to the Department of Social and Family Affairs to issue separate payments.

A Qualified Adult can request a separate payment which would be equal to half the family rate. In the best interest of the family the Qualified Adult can also request that they receive the full Child Dependant increase on their payment.

One-Parent Family Payment (OPFP) & Work

The One-Parent Family Payment (OPFP) is a payment for both men and women who, for a variety of reasons, are bringing up a child(ren) without the support of a partner. A person who is unmarried, widowed, a prisoner’s spouse, separated, divorced or whose marriage has been annulled and who is no longer living with his/her spouse is eligible to apply for this payment.

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

OPFP Earnings Disregard from employment

All persons in receipt of the One-Parent Family Payment (OPFP) are allowed to work and earn up to €425 (from May 2008) gross per week. The first €146.50 of weekly income is disregarded and half of the remaining earnings is assessed against the payment. The new rate of payment is calculated by using the sliding payment scale as listed in the Department of Social & Family Affairs Rate Book(SW 19). Means from all sources including insurable employment are assessed.

If a person has been claiming OPFP for 52 consecutive weeks and their earnings increase above €425 a week they will be entitled to half rate OPFP for 26 weeks and then the payment will stop completely.

One Parent Family Payment and EU Regulations

From 5 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 *do not have to meet the habitual residence criteria* to qualify for the One Parent Family payment.

One Parent Family Payment and Working

Jane is a lone parent with one child receiving a One-Parent Family Payment of €221.80, who finds work paying €220 (gross) per week. Her new rate of One Parent Family Payment is calculated as follows

Jane's gross earnings	€220.00
Less disregarded	-€146.50
Jane's assessable earnings	73.50
Jane's net weekly means (assessable earnings €73.50 ÷ 2)	€36.75
Applied to DSFA sliding scale	€30.00
Jane's revised OPFP (€221.80 - €30.00)	€191.80
Jane's gross earnings	€220.00
Plus revised One Parent Family Payment rate	+€191.80
Total household income	€411.80

OPFP and Family Income Supplement (FIS)

If a person claiming OPFP is working for an employer and is on low income, s/he may be entitled to FIS in addition to OPFP. The usual conditions (see below) in relation to hours of work and duration of employment would apply. OPFP is assessable as means for FIS purposes.

OPFP and Back to Work Scheme (BTWA)

One Parent Families can take up employment under the Back to Work Scheme and retain a portion of the Social Welfare payment over 3 years. See Chapter 4 for more information.

Please Note: Income from Employment or other sources may affect entitlement to Rent/Mortgage Interest Supplement, Medical Card, Back to School Clothing & Footwear Allowance and Fuel Allowance. Your local authority rent may also be affected by additional income.

Family Income Supplement (FIS)

Family Income Supplement (FIS) is a weekly tax-free payment for families, including one-parent families, at work on low pay. The Department of Social and Family Affairs administers this payment.

To be entitled to FIS you must:

- Be working for at least 19 hours a week or 38 hours every fortnight and not getting Jobseeker's Benefit or Allowance. Both partners' hours can be added together to make up the 19 hours.
- Expect to be employed for at least three months.

- Have at least one qualified child i.e. a child under the age of 18, or aged 18-22 if in full-time education, who is normally living with you and being supported by you.
- Satisfy a means test. Your net income (after tax, PRSI and Health Contributions) will be compared to a specific rate considered a suitable wage for your family size (see following guidelines).

FIS Means Test – what is counted as means

The means test to qualify for FIS will count all of your income (including rental income from property) and your partner's income. The following payments are not counted:

Child Benefit, Orphans Allowance/Pension, Carer's Allowance, Domiciliary Care Allowance, Rent Supplement, Mortgage Interest Supplement, Supplementary Welfare Allowance, Foster Child Allowance, unearned income (i.e. interest from savings).

Family Size + Department's Net Income Guidelines (€)

One child	€490.00	Five children	€870.00
Two children	€570.00	Six children	€970.00
Three children	€655.00	Seven children	€1,090.00
Four children	€760.00	Eight or more children	€1,170.00

If your net (after tax and deductions) wage is less than the set figure for your family size, you will receive 60% of the difference.

Working and claiming FIS

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

Set FIS rate for family of four children	€760.00
Less Conor's Income	-€250.00
Income Difference	€510.00
Weekly FIS	(60% of €510) €306.00
Plus Conor's earnings	+€250.00
Total household income	€556.00

FIS and your Partner claiming Jobseeker's payment

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

Important points to remember

- FIS is not taxable.
- FIS is paid for 52 weeks while you remain employed for at least 19 hours per week (or 38 hours per fortnight). This includes those on Job Initiative schemes, the Community Services Programme (formerly the Social Economy Programme) and Part-Time Job Incentive Scheme.
- If your earnings increase you will still retain FIS for the rest of the year.
- A person who job shares and works at least 38 hours over a two-week period and fulfils all the other conditions can also apply for FIS.
- Where both spouses/partners are working, their hours can be added together to total 19 hours for the household to qualify for FIS.
- If you have another child the FIS payment will be increased.
- The minimum FIS payment is €20 per week
- You cannot claim FIS if you are self-employed or on Community Employment
- At the end of the 52 weeks you should re-apply for FIS if you think you are still eligible. Always check – you may be losing out on a payment you are entitled to.

Since June 2007, FIS is included as additional income in the means assessment for Rent Supplement

Carers and part-time work

Persons who are looking after someone who is in need of support because of age, physical or learning disability, or illness (including mental illness) may qualify for a Carers Payment. Persons in receipt of a Carers payment may work part-time.

Carer's Allowance (CA)

Carer's Allowance is paid to carers on low incomes who live with and look after people who need full-time care and attention. If you are looking after more than one person you may be entitled to an additional 50% of the maximum rate of Carer's Allowance each week.

If you qualify for the Allowance, you will also qualify for the free Household Benefits Package (Electricity/Natural Gas/Bottled Gas allowances/Free TV licence/Free Telephone rental allowance) and a Free Travel pass.

To qualify for Carer's Allowance you must:

- Satisfy a means test
- Be living with, or be in a position to provide, full-time care and

attention to a person in need of care who does not normally live in an institution

- Resident in the state
- Not live in a hospital, convalescent home, or other similar institution
- Be at least 18 years old
- Carer's who were Qualified Adults on a JA payment can opt to remain as a QA (€131.30) and claim a half rate carer's payment (€107.35), boosting income by €23.95.

Carer's Benefit (CB)

Carer's Benefit is the payment made to insured people who leave the work place to care for a person or persons in need of full time care and attention. Carer's Benefit can be paid for a total of 104 weeks for each person being cared for.

To Qualify for Carers Benefit you must:

- Have been employed for 8 weeks during the previous 26 weeks
- Have enough PRSI contributions
- Have given up employment (of at least 16 hours a week or 32 hours a fortnight) to care for someone full-time
- Are not self-employed or employed outside the home for more than 15 hours a week
- Are not living in a hospital, convalescent home, or other similar institution

Carers Payments and Working

Persons in receipt of Carers Allowance can engage in part-time work and continue to receive the Carers Allowance. The person must have permission from the Department of Social and Family Affairs before taking up any work.

The following is allowed, if during your absence, adequate care has been arranged for the person you are caring for:

- voluntary or community work for up to 15 hours a week
- paid part-time as a Home Help for the Health Service Executive for up to 15 hours a week (your earnings will not be assessed as means),
- limited self-employment in your own home (any earnings will be assessed as means)

- employment outside your home for up to 15 hours a week (any earnings will be assessed as means)
- education or training courses up to 15 hours per week.

Please note: Income from Employment may affect your Secondary Benefits
For more information on Carers payments contact the INOU.

Working and Claiming a Disability Payment

There are three main types of Disability/Illness payments available. Each has its own qualification requirements.

Disability Allowance: A weekly allowance paid to people with a disability. The disability must be expected to last for at least one year. It is subject to a medical assessment and a means test

Illness Benefit: A weekly benefit paid to people with a disability who are/have been in insured employment and who cannot work due to illness. It is based on PRSI contributions, it is not means tested – but is subject to a medical assessment.

Invalidity Pension: Invalidity Pension is a payment for people who are permanently incapable of work because of an illness or incapacity. It is based on PRSI contributions, it is not means tested – but is subject to a medical assessment. Qualified persons will usually progress from Illness Benefit to this payment in the event of a permanent illness/incapacity.

All disability payments are made on the understanding that the claimant is not capable of work; and as a general rule, you cannot work in mainstream part-time or full-time employment while on a disability payment.

Rehabilitative Work

A person in receipt of DA/IB/IP can take-up ‘rehabilitative’ work while on a disability payment if that work contributes to an improvement in their condition or increases their ability to cope with their illness or disability.

The person must have permission from the Department of Social and Family Affairs before they take-up any ‘rehabilitative’ work.

Disability Allowance (DA) & Work

People in receipt of Disability Allowance are allowed to participate in approved ‘rehabilitative’ work (see above) and retain some or all of their Disability Allowance payment. Secondary benefits may be affected by income.

Assessment of Earnings from Rehabilitative Work

Income from rehabilitative work is assessed as follows. The first €120 per week will not affect the DA payment. Earnings between €120 and €350 are assessed at 50 per cent, and income over €350 is fully assessed euro for euro – for example:

Income from earnings = €200, Rehabilitative earnings disregard = €120, Balance = €80, Actual assessable income from employment = €40. Result = DA payment reduced by €40.

Disability Allowance & Community Employment

Persons on DA are allowed to participate on Community Employment. Income from rehabilitative work under the Community Employment scheme is classed as income from employment (see above).

Disability Allowance & Secondary Benefits

Secondary benefits such as Rent Supplement and Medical Card may be affected by extra income from employment.

Please Note: You should always confirm your continued entitlement to Secondary Benefits before you take up any employment or training schemes.

Disability Allowance & Means Test

The means test to qualify for DA is the same as Jobseeker's Allowance (see Chapter 1), with the exception that capital disregard for DA is now €50,000.

Disability Allowance & Maintenance

Persons receiving maintenance while on Disability Allowance may count up to €95.23 of maintenance against rent or mortgage costs before the remainder is assessed against their Disability Allowance.

SWA Payments from the Health Board (SWA)

In the case of Health Board payments, the Community Welfare Officer may have the discretion to allow a person to access certain SWA payments, if a case can be made to show that a special need exists.

Disability Allowance & Family Income Supplement (FIS)

If a person on DA engages in approved rehabilitative work (not including Community Employment) for more than 19 hours per week s/he may apply for the weekly tax-free Family Income Supplement payment (see FIS in this Chapter).

Invalidity Pension/Illness Benefit & Work

People in receipt of Illness Benefit or Invalidity Pension are allowed to participate in approved 'rehabilitative' work (see Rehabilitative Work above) and retain their Social Welfare payment. This only applies to part-time employment. Secondary benefits may be affected by income.

Assessment of Earnings from Rehabilitative Work

Income from rehabilitative work does not affect either Illness Benefit

or Invalidity Pension payments.

Community Employment

Persons on Invalidity Pension and Illness Benefit are allowed to participate on Community Employment. Income from rehabilitative work under the Community Employment will not affect any Invalidity Pension or Illness Benefit payment.

Secondary Benefits & Working

Person on Invalidity Pension will keep the 'Free Schemes' associated with their payment while undertaking approved 'rehabilitative' work.

Persons on Illness Benefit may have entitlement to secondary benefits, such as Rent Supplement and Medical Card, affected by extra income from employment.

SWA Payments from the Health Board (SWA)

In the case of Health Board payments, the Community Welfare Officer may have the discretion to allow a person to access certain SWA payments, if a case can be made to show that a special need exists.

Family Income Supplement (FIS)

If a person on Illness Benefit or Invalidity Pension engages in approved rehabilitative work (not including Community Employment) for more than 19 hours per week s/he may apply for the weekly tax-free Family Income Supplement payment (see FIS in this Chapter).

Employment Supports for Persons with Disabilities

Employers wishing to employ persons with disabilities may take advantage of the following supports:

Wage Subsidy Scheme (WSS)

This scheme offers financial support to employers to employ disabled people whose productivity levels are 50% to 80% of standard performance. The employee has the same conditions of employment as other employees, including PRSI contributions, annual leave and minimum wage entitlements. For employees whose productivity is less than 50% the subsidy per hour is €5.30 and for those whose output is greater than 50% the subsidy is €4.26 per hour. Employees must work a minimum of 21 hours per week. Employees who qualify for the Back to Work Allowance (BTWA) may receive this income in addition to their salary. An employee on WSS, and who also meets the qualification criteria for BTWA, may keep their secondary benefits, such as a medical card or travel pass, for three years after taking up employment. This programme is not available to the Public Sector as defined by the Disability Act 2005.

Workplace Equipment/Adaptation Grant (WEAG)

This scheme is paid to assist employers to make the workplace more accessible to persons with disabilities. It is also available to self-employed people with disabilities. This grant is restricted to the private sector and the maximum award is normally €6,350.

Supported Employment Programme (SEP)

The Supported Employment Programme provides additional assistance for disabled persons to find and obtain employment. Support is provided through a range of organisations and included among the supports are Job Coaches who assist disabled persons and their employers.

- Under its Job Interview Interpreter Grant Scheme (JIIGS) FÁS will normally pay a fee of €106.68 for a three hour period to provide for the services of an interpreter to support speech or hearing impaired persons who wish to attend job interviews. Travel costs for the interpreter are paid at a fixed rate.
- The Personal Reader Grant (PRG) enables blind or partially sighted people to employ a personal reader to assist them with work related reading. A grant of €8.65 can be made for a maximum of 640 hours per annum.

Contact your local FÁS office or Local Employment Service (LES) for further information on these supports. Alternatively consult the Disability Portal on the FÁS website at www.fas.ie

Employment & Self-Employment Supports

A number of schemes exist to support long-term unemployed people and those in receipt of other payments (One Parent Family Payment, Disability Allowance, Invalidity Pension etc.) to return to work.

Back to Work Allowance (BTWA)

The Back to Work Allowance Scheme encourages people on Jobseeker's Allowance, OPFP, Disability Allowance, Blind Pension, Farm Assist, Invalidity Pension, Pre-Retirement Allowance, and Incapacity Supplement to take up employment. People getting Carer's Allowance, who have ceased caring responsibilities, are also eligible.

Keeping your Social Welfare payment and Working

Under this scheme qualified persons can go back to work and retain their Social Welfare payment at the following rates: 75% for the first year, 50% for the second year and 25% in the third year.

- Your wages from working will not affect your payment on the BTWA

- You do not pay income tax or PRSI on the Back to Work payment, but you do pay income tax and PRSI on your wages from work.
- You will keep your medical card for 3 years
- You may qualify for Family Income Supplement (FIS)

Starting Work

You must apply for the BTWA and be approved for the scheme **before starting work**. If you are not approved for the BTWA before you start work you may not qualify for the BTWA at all.

Qualifying for the BTWA

Different qualification requirements apply to different Social Welfare payments - but under this scheme you must be employed for a **minimum of 20 hours a week**.

Jobseeker's: Jobseeker's will qualify if they are aged 23 or over and have had a Jobseeker's Allowance or Jobseeker's Benefit claim in payment for two years.

Other Social Welfare Payments: Persons claiming any of the following payments for 15 months (12 months if you aged 50 or over) will qualify: One Parent Family Payment; Disability Allowance; Blind Person's Pension; Invalidity Pension; Unemployability Supplement; Farm Assist; Pre-Retirement Allowance; Widow/Widower's Pension (non-contributory); Deserted Wife's Benefit or Allowance; Carers Allowance (if you are no longer a Carer). No age limit applies to these applicants.

Illness Benefit: Persons claiming this payment for over three years may qualify.

Ex-prisoners: Ex-prisoners will qualify after 15 months (12 months if over 50). Periods spent in prison can be taken as, or, count towards the qualifying period once an underlying entitlement to a qualifying Social Welfare payment is established.

Qualified Adults – Spousal Swap

The Qualified Adult of a person who is eligible for the BTWA may be able to do a 'spousal swap' to allow the Qualified Adult take up a job under the BTWA. This involves the main claimant and the Qualified Adult exchanging places on the welfare payment. It is important to ensure this is done properly, please check with the INOU or your local Social Welfare office before doing anything.

Helping you Qualify for BTWA

- Periods spent on FÁS or Fáilte Ireland training courses, Community Employment, Community Services Programme, Rural Social Scheme, FIT, FÁS Jobs Initiative and VTOS, count towards

the qualifying period – **only if** you were receiving a qualifying Social Welfare payment before participating in any of these.

- Periods spent in receipt of Supplementary Welfare Allowance and Direct Provision count towards the qualifying period – **only if** you are receiving a qualifying Social Welfare payment after these periods.
- Since 1st March 2006 in cases where a combination of payments are required to make up the qualifying period, it is no longer a condition to have at least half of the period in receipt of JA/JB. All qualifying payments will be treated in the same regard.
- Other additional qualification exceptions may apply, subject to your circumstances.

Not Qualified

- Periods on the Revenue Job Assist are not considered as periods of unemployment and do not qualify persons for the BTWA.
- Grant aided employment i.e. CE Supervisors, Community Services Programme Supervisors, etc. will not qualify for the Back to Work Allowance.

Additional Supports

If you have been unemployed or in receipt of; One Parent Family Payment; Disability Allowance; Blind Person's Pension; Invalidity Pension; Incapacity Supplement; Farm Assist; Pre-Retirement Allowance; Widow/Widower's (non-contributory) Pension; Deserted Wife's Benefit or Allowance; Carers Allowance (if you are no longer a Carer) for 5 years or more you can avail of:

- A six-week training programme with your employer before taking up the BTWA. You will get a Meal/Travel Allowance of €44.50 per week during the training period as well as your Social and Family Affairs payment.
- A cash bonus of €254 on starting work after the training period.
- A further cash bonus of €254 after 6 months in employment.

Secondary Benefits & the BTWA

Participants in the Scheme may retain any secondary benefits they were in receipt of prior to participation.

Rent Supplement: You may retain entitlement to a Rent Supplement. Please see chapter 2 for more details on the Rent Supplement.

Medical Card: You will keep your medical card for 3 years.

Other Benefits: You may retain your entitlement to: Christmas Bonus, Fuel Allowance and Back to School Clothing and Footwear Allowance if your gross household income is less than €317.43 per week. The calculation of gross income does not include the BTWA payment itself or any FIS payment.

BTWA & Family Income Supplement (FIS)

A person on the Back to Work Allowance may qualify for an additional weekly tax-free Family Income Supplement payment if their income is below certain limits for their family size – see FIS in this Chapter for more information.

Revenue Job Assist

The Revenue Job Assist scheme provides an **additional tax-free allowance** for people who receive qualifying Social Welfare payments and are returning to employment. This scheme is normally used by persons who do not qualify for the Back to Work Scheme. Under this scheme the employee receives an additional tax-free credit and the employer will also receive additional tax relief.

Extra Tax-Free Allowances

Under this scheme the additional tax relief is available for a three-year period on a tapered basis as follows:

	Extra Personal Tax Credit	Extra Tax Credit for each qualifying child
Year 1	€3,810	€1,270
Year 2	€2,540	€850
Year 3	€1,270	€425

In the first year your after tax income will increase by €3,810, plus an additional €1,270 for each qualifying child. To work out how much income tax you will pay see Chapter 5.

Qualifying for the Revenue Job Assist

Different qualification requirements apply to different Social Welfare payments – but under this scheme you must be employed for a minimum of **30 hours a week** and the job must be capable of lasting at least 12 months.

Part-time Job Incentive Scheme

This scheme allows you to take up part-time work – under 24 hours a week. Instead of Jobseeker's Allowance, you will receive the 'Part-time Job Allowance' for one year, which may be extended for a further period. While on this scheme you must continue your search for full-time work. You cannot claim an allowance for any children

and you can only keep your secondary benefits if you pass the standard means test.

Further information on the Part-time Job Incentive Scheme can be obtained from your local tax office or www.revenue.ie. You could also check with your local Social Welfare Office for any jobs notified by employers under Job Revenue Job Assist.

Contact your Jobs Facilitator in your local Social and Family Affairs Office, the Local Employment Service or local Resource Centre to find out which is the best option for you (see Chapter 7 for contact numbers).

If you are working between 19 and 24 hours a week check to see if you are entitled to FIS (see Chapter 4).

Self Employment

Self-employment can be an alternative 'return-to-work' option for many unemployed people and others receiving Social Welfare payments. While this section of Working for Work is not intended to be a comprehensive guide to starting your own business, it does offer some useful starting points.

Back to Work Enterprise Allowance (BTWEA)

The Back to Work Enterprise Allowance encourages long-term unemployed people and people on other Social Welfare payments to take up self employment opportunities by allowing them to retain a reducing proportion of their social welfare payment plus secondary benefits over four years.

Keeping your Social Welfare payment and Self Employment

Under this scheme qualified persons can take up approved self-employment and keep their Social Welfare payment at the following rates:

- 100% for the first year
- 75% for the second year
- 50% for the third year
- 25% in the fourth year

Starting Self-Employment under the BTWEA

You must apply for the BTWEA a minimum of 14 days before you start self-employment. Applications may be accepted up to ONE month after starting work **if** you have signed off **and** subject to the decision of Social Welfare.

- Your wages from working will not affect your payment on the BTWEA
- You do not pay income tax or PRSI on the BTWEA payment, but you do pay income tax and PRSI on your wages from work.

Qualifying for the BTWEA

Different qualification requirements apply to different Social Welfare payments but under this scheme you must be employed for a **minimum of 20 hours a week**:

Jobseeker's: Jobseeker's will qualify if they have had an entitlement to Jobseeker's Allowance or Jobseeker's Benefit for two years.

Other Social Welfare Payments: Persons claiming any of the following payments for 12 months will qualify: One Parent Family Payment, Disability Allowance, Blind Person's Pensions, Carer's Allowance, Farm Assist, Invalidity Pension, Incapacity Supplement, Pre-Retirement Allowance, Widows/Widowers Non Contributory Pension, Deserted Wife's Benefit/Allowance, or Prisoners Wife's Allowance.

Illness Benefit: Persons claiming this payment for over three years may qualify.

Ex-prisoners: Ex-prisoners will qualify after 12 months if over 50. Periods spent in prison can be taken as, or count towards, the qualifying period once an underlying entitlement to a Jobseeker's Allowance payment is established.

Farm Assist: Claiming Farm Assist for 12 months, provided the proposed business is new in relation to their holding.

Qualified Adults – Spousal Swap

The Qualified Adult of a person who is eligible for the BTWEA may be able to do a 'spousal swap' to allow the Qualified Adult take up a job under the BTWEA. This involves the main claimant and the Qualified Adult exchanging places on the welfare payment. It is important to ensure this is done properly, please check with the INOU or your local Social Welfare office before doing anything.

Note: Once entitlement to BTWEA is established, a qualified adult is free to take up employment without affecting the BTWEA.

Helping you Qualify for BTWEA

- Periods spent on FÁS or Fáilte Ireland training courses, Community Employment, Community Services Programme, Rural Social Scheme, FIT, FÁS Jobs Initiative and VTOS, count towards the qualifying period – **only if** you received a qualifying Social Welfare payment before participating in any of these.
- Periods spent in receipt of Supplementary Welfare Allowance and Direct Provision count towards the qualifying period – **only if** you are receiving a qualifying Social Welfare payment after these periods.
- Periods spent on Live Registers in the E.U. can be accepted as

periods of unemployment provided you have signed the Live Register here for at least 13 weeks.

- Time spent on other Social Welfare payments can be combined to make up the qualifying period and other additional qualification exceptions may apply, subject to your circumstances. Please check with the INOU for more details.

Not Qualified

Periods on the Revenue Job Assist or FÁS 'Job Start' are not considered as periods of unemployment and do not qualify persons for the BTWEA.

Additional supports available

- Interest free loans up to a maximum of €6,349, repayable over three years, can be made available to participants on the BTWEA.
- An employment grant can be accessed if you employ an additional employee in your business who qualifies for Back to Work Allowance.
- Technical Assistance grants, of up to €1,000, are available to assist you in preparing a business plan, doing market research or product development.
- Training grants are available to give you the skills necessary to run your business e.g., computer skills, management skills etc.
- County/City Enterprise Boards develop enterprise in their area and are responsible for grant aiding and supporting new business with less than 5 employees (see Chapter 7).

Secondary Benefits & the BTWEA

Participants in the Scheme may retain any secondary benefits they were in receipt of prior to participation.

Rent Supplement/Rental Accommodation Scheme.

You may retain entitlement to a Rent Supplement. Your wages and payment on the Back to Work Enterprise Allowance will be taken into consideration when deciding on your entitlement to a rent supplement. See chapter 2 for details of the Rent Supplement means test. Persons receiving BTWEA and Rent Supplement may qualify for consideration for accommodation on the Rental Accommodation Scheme

Medical Card: You will keep your medical card for 3 years.

Other Benefits: You may retain your entitlement to: Fuel Allowance and Back to School Clothing and Footwear Allowance if your gross household income is less than €317.43 per week, not including the BTWEA payment.

Taking up the BTWEA

Contact your local Facilitator to find out how to apply for the Back to Work Enterprise Allowance and to find out about additional supports.

Your local Department of Social and Family Affairs office will be able to put you in touch with your Facilitator or you can ring Employment Support Services at (01) 704 3165.

If you live in a Partnership Area you will need to have your application approved by your Local Partnership Company. Other supports such as access to training, funding etc., can also be sourced through the Partnership.

Community Employment (CE)

Community Employment schemes are Active Labour Market Programmes (ALMP) supported by FÁS. These schemes provide training and work experience, primarily to long-term unemployed people and those on the One Parent Family Payment, with some other groups of people also eligible. Those on CE work for an average of 19.5 hours per week (or 39 hours per fortnight).

Local sponsors – community groups, local authorities or non-profit companies working in the voluntary sector or local authorities – manage CE projects. CE is divided into two options that have different eligibility rules and conditions. The type of work varies considerably from project to project. Jobs are advertised through FÁS, LES offices and local Job Clubs. You can apply for a CE position through your local FÁS office, LES or Job Club. Visit www.fas.ie for further details.

CE Part-Time Integration Option

The objective of the Part-time Integration Option is to help ensure that participants find a job or enter full time training/education normally after one year on Community Employment. If you decide to take a place on this option you may qualify for one year on the scheme.

Who is eligible

- Anyone 25 years of age or over and currently in receipt of Jobseekers Allowance/Jobseekers Benefit or One Parent Family Payment for 12 months or more.
- Anyone 25 years of age or over in receipt of either Widows/Widowers pension (Contributory or Non-Contributory), Farm Assist or Deserted Wife's Benefit for 12 months or more.
- Anyone 25 years of age or over who is a Qualified Adult Dependant of an eligible person who is currently in receipt of either JA, JB, or Farm Assist for 12 months or more may avail of the Spousal Swap option (This does not apply to a Qualified Adult Dependant of those on Disability Allowance, Illness Benefit, Invalidity Pension or Blind Pension).
- All Refugees (Convention and Programme) aged 18 years and over, as authenticated by the Department of Justice, Equality &

Law Reform (i.e. Green Card or Garda Registration Certificate with Stamp 4) without the requisite number of weeks in receipt of payments from the DSFA.

- Travellers of any age, unemployed and in receipt of JA/JB for any period, or OPFP for one year or more. For Travellers aged 16 to 17 years, a minimum of 12 months spent in a Travellers Training Workshop will suffice for eligibility.
- Persons of 18 years of age or over and in receipt of either Disability Allowance or Blind Pension or Invalidity Pension, (who obtain approval from the DSFA, to engage in employment of a rehabilitative nature), or Illness Benefit for 6 months or more (who obtain approval from DSFA to engage in work of a rehabilitative nature).
- Persons aged 18 years or over referred by the Drugs Task Force.
- Ex-offenders, aged 18 or over, referred by the Probation Service. Also, Ex-offenders aged 18 or over and not referred by the Probation Service and in receipt of JA or JB for a period of one year or more.
- Persons aged 18 years or over inhabiting the off-shore islands
- Persons aged 25 years or over who were in receipt of a Carer's Allowance, or a combination of Carer's Allowance and either JA, JB or OPFP, for 12 months or more prior to application to join CE, and who have now ceased caring responsibilities.

CE Part-Time Job Option

On the Part-time job option you may be eligible to work up to three years compared to the standard 1-year available to other participants. The 3-year option recognises the need to provide access to a part-time placement for extended periods for older persons who have been unable to secure regular employment for some time. If you decide to take a place on this option you may be taken on for one year initially and depending on your work performance and availability of places, you can be re-engaged for further periods, up to a maximum of 3 years subject to approval by FÁS.

Who is eligible

Eligibility for CE Part-Time Job Option is the same as for the CE Part-Time Integration Option with the exception of the following; that the age requirement is 35 years of age rather than 25:

- Persons aged 35 years or over who were in receipt of a Carer's Allowance, or a combination of Carer's Allowance and either JA, JB or OPFP, for 3-years or more prior to application to join CE, and who have now ceased caring responsibilities.
- Anyone 35 years of age or over who is a Qualified Adult

Dependant of an eligible person who is currently in receipt of either JA, JB, or Farm Assist for 3 years or more may avail of the Spousal Swap option. (This does not apply to Qualified Adult Dependants of those on Disability Allowance, Illness Benefit, Invalidity Pension or Blind Pension) (Spousal Swap).

- Travellers of 18 years or over in receipt of JA, JB or OPFP for one year or more. For Travellers aged 16 to 17 years, a minimum of 12 months spent on a Travellers Training Workshop will suffice for eligibility.
- Ex-offenders aged 35 years or over, who are referred by the Probation Service. Also, ex-offenders aged 35 and over not referred by the Probation Service and in receipt of of Jobseeker’s Allowance or Jobseeker’s Benefit for 3 years or more. Time spent as a prisoner is regarded as reckonable when considering duration of unemployment.
- Persons 35 years of age or over in receipt of either Disability Allowance or Blind Pension or Invalidity Pension (who obtain approval from the DSFA, to engage in employment of a rehabilitative nature) or Illness Benefit for 6 months or more (who obtain approval from DSFA to engage in work of a rehabilitative nature).

The minimum rates of pay on CE projects are:

Personal Allowance	€222.20
– Qualified Adult Dependant	€131.30
– Each Qualified Child	€24.00
– Each half-rate Qualified Child	€12.00

Important Points to remember

If you are earning less than €352 per week you are exempt from paying PRSI – but a PRSI contribution is made by your employer. If you earn more than €352, there is a PRSI disregard on the first €127 you earn per week. PRSI is paid at a rate of 4% on all weekly earnings over €127.

- To make up your qualifying time for Community Employment you can combine a period of time spent on a recognised training, education or employment programme. Time spent in prison may also count as time unemployed.
- Lifetime participation for those participating on the CE, is ‘capped’ at three years for those aged under 55 and at six years for those aged 55 and over who may participate for up to 6 years in total (with the exception of the cases outlined below).
- Lifetime participation for those participating on the CE and qualifying as a result of receipt of a DSFA disability linked benefit, is ‘capped’ at four years for those aged under 55 and at seven years for those 55 and over.

- The normal 'waiting period' for those wanting to repeat a one-year term on CE is 12 months.

If you finish a scheme and apply for an unemployment 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 or Christmas bonus.

What about my secondary benefits?

Secondary Benefits: If you started your CE Scheme before 6th June 2007 you should keep all of the Secondary Benefits you had before you started your Community Employment scheme if your total income is below €317.43 per week. If CE commenced after 6 June 2007 then the new means assessment applies for rent supplement recipients. If you are on CE and also in receipt of a Social Welfare payment, it is unlikely you will receive the Back To School Clothing & Footwear Allowance. Fuel Allowance may be payable by FÁS if DSFA confirm eligibility to this payment to FÁS.

Rent Supplement: If you are receiving Rent Supplement the combination of income from CE and your Social Welfare payment will also affect your Rent Supplement. Please see Chapter 2 for a comprehensive review of the new Rent Supplement assessment.

Medical Card: You will keep your medical card while on CE no matter how much you earn.

Training on Community Employment

Each Community Employment project has a training & development budget for participants of €500 per CE place per year.

Training is available to participants in four categories: Project-related training, Progression-related training, Core Skills training and Return to Education training (literacy and numeracy).

'Project related' training includes training and development of the participants skills to enable them to carry out their work on the CE scheme. 'Progression related' training provides for training which will enable participants to improve existing skills or learn additional skills necessary to progress into employment. 'Core Skills' training aims to provide additional personal and technical skills to help access employment. Return to Education training is offered to participants who feel they would benefit from such training.

The CE Individual Learner Plan (ILP) system is used to record each individual participant's training and work experience activities throughout their time on CE.

When you are undertaking training try to ensure that:

- The training is relevant and beneficial to your general skills and will prove useful in seeking employment after your scheme;
- The training and development modules you choose offer a recognised certificate or qualification;
- You obtain a relevant up-to-date reference from your CE supervisor outlining the training you received and the experience you have gained. A summary “Record of Achievement” document is now issued to each participant by the Supervisor recording successfully completed training as part of the CE Individual Learner Plan.

Additional Employment

You can take up additional employment outside of your CE scheme. Income from this work is subject to tax and PRSI in the normal way (see Chapter 5 for information on tax and PRSI). Any additional income may affect your secondary benefits, in particular your Rent Supplement (see Chapter 2).

What happens after I finish my CE options?

- Under the Part-Time Integration Option you may be entitled to another year on Community Employment. There is no automatic entitlement to an extension and only 20% of the total number of CE places can be extended for a second year. You should talk to your CE supervisor if you feel that another year would increase your chances of getting a job later on. Your sponsor must request the extension from FÁS at least 8 weeks before your finish date.
- You should speak with your FÁS Employment Services Officer or LES office if there is one in your area, before you finish your scheme, to discuss your options for getting work.
- If you are unemployed after your CE scheme, you may qualify for either JB or long-term JA. You can choose the payment of most benefit to you.
- If you want to return to education after your scheme there are a number of programmes you may qualify for (see Chapter 6). If you are in receipt of an unemployment payment it is very important that you inform the local Department of Social and Family Affairs Office of any application you make to participate on any of these programmes. If you are successful in securing a place on a programme you should inform the local Department of Social and Family Affairs Office and confirm arrangements to ensure your social welfare payment is continued.

CE Employment Rights

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

- If you are dismissed you have the right to receive a written notice outlining the reason for dismissal once you have completed a continuous year's service. If you feel you have been sacked unfairly, you can take a case to the Labour Relations Commission and make a complaint under the Unfair Dismissal Act. An employee generally requires one year's continuous service to claim under the Act.
- You are not required to work weekends or irregular hours unless you agree to do so at the interview.
- While the project sponsor decides sick leave policy, FÁS reimburses the sponsor for a total of 7 full day's sick leave if you supply a doctor's certificate. If you have the necessary PRSI contributions you can claim Illness Benefit, otherwise you will have to apply for Supplementary Welfare Allowance from your Community Welfare Officer at your local Health Centre.
- All women are entitled to maternity leave on CE. If you do not qualify for Maternity Benefit i.e. if you don't have enough PRSI contributions, you should go to your local Social and Family Affairs Office and sign on. You can apply for the One-Parent Family Payment if you are a lone parent when your child is born. You may be entitled to claim Supplementary Welfare Allowance if you are waiting for either of these payments.

Holidays

- A participant engaged for the full duration of a CE scheme is entitled to 10.5 full days (81 hrs) holidays and pro-rata where a lesser period is worked.
- Holidays must be taken within the 52-week period or not at all.
- Participants may qualify to receive payments in lieu of holidays.
- Arrangements for taking holidays are a matter of agreement between the sponsor and the participants.

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

Complaints Procedures

If you have difficulties while on your scheme FÁS prescribes that each project should have procedures in place to deal with these difficulties. FÁS is currently in the process of revising all their complaints procedures, and when this is completed, the results will be published on the FAS internet web site.

Job Initiative (JI)

This programme is no longer recruiting participants.

There will be no compulsory lay-offs on JI. Those participants who remain on JI may have their contracts renewed until they reach 66

years of age, when FÁS would cease funding them. Community Employment (CE) participants may replace people who leave JI voluntarily, depending on circumstances.

Community Services Programme

The Community Services Programme is administered by POBAL for the Department of Community, Rural and Gaeltacht Affairs. The Community Services Programme aims to support the economic and social regeneration of local communities and to provide employment opportunities for the unemployed or other disadvantaged persons.

Funded organisations are required to:

- Operate on a not for profit basis
- Prioritise the unemployed in their recruitment processes. As a general principle, 70% of people recruited by the project must be from specific catchment groups (as identified below)

Who is eligible?

To be eligible to participate in the Community Service Programme (CSP) persons must be:

- Unemployed and in receipt of Jobseeker's Benefit, Jobseeker's Allowance or One Parent Family Payment
- In receipt of Disability Allowance, Invalidity Pension or Blind Persons Pension.
- Travellers in receipt of Jobseeker's Benefit or Jobseeker's Allowance or One Parent Family Payment.
- Stabilised addicts

What about my secondary benefits?

- Qualifying grant-aided employees may be eligible to apply for Family Income Supplement (FIS).
- Persons can retain their Medical Card for the duration of the programme
- When a person takes up employment following a Community Services position they may qualify for the Back to Work Allowance. In order to do this, 50% of the qualifying period for their circumstances must have been spent in receipt of a qualifying Social Welfare payment.
- Persons on Rent Allowance will be assessed under the new Rent Supplement Assessment (See Chapter 2) where €75 (and 25% of income over €75) is disregarded. If it is more beneficial, they can continue to be assessed under the previous rules.
- They may qualify for consideration for accommodation on the Rental Accommodation Scheme

For further details contact POBAL at (01) 240 0700.

Your Rights at Work & Redundancy

A regular part-time worker is entitled to the same range of employment rights as a full-time worker. See chart below for a summary of these rights.

A regular part-time employee is a person who has:

- Worked for at least 13 weeks with the same employer, and is normally expected to work at least eight hours a week for that employer.

Holidays

The Organisation of Working Time Act 1997 improved the rights of regular part-time/full-time workers to annual leave. In order to qualify for 4 weeks (20 days) annual leave, the employee must have worked:

- at least 117 hours per calendar month for the employer
- at least 1,365 hours for the same employer during the calendar year.

You have a right to:	When?
A written statement of terms and conditions of employment	After 2 months
Protection against unfair dismissal	After 1 year
Protection against unfair dismissal resulting wholly or mainly from pregnancy, trade union membership or activities	No qualifying period
26 weeks Maternity Benefit	No qualifying period
Time off for ante/post natal care	No qualifying period
Full (unpaid) parental leave – 14 weeks leave	After 1 year
Reduced (unpaid) parental leave – 1 weeks leave per month of service	After 3 months
A minimum period of notice before dismissal* <ul style="list-style-type: none"> — one weeks notice — two weeks notice — four weeks notice — six weeks notice — eight weeks notice 	Period of continuous employment After 13 weeks After 2-5 years After 5-10 years After 10-15 years After 15 years
Arrears of pay, holiday pay and certain other awards where an employer becomes insolvent (i.e. unable to pay debts) where statutory entitlements exists.	After 13 weeks
Statutory redundancy	After 2 years
Vote in the elections for worker directors in certain state enterprises	After 1 year

Employees' holiday entitlements must be calculated by one of the following methods:

Public Holidays

Instead of giving the public holiday, employers can give any one of the following:

- an extra days annual leave, or
- an additional day's pay, or
- a paid day off within a month of the Bank Holiday, or
- a paid day off on the nearest church holiday.

Days worked per week	Holiday Entitlement
5 Days	20 Days
Part-time	8% of hours worked

This only applies to those who have worked a minimum of 40 hours in the 5 weeks ending on the day before the public holiday. For further information contact: The Department of Enterprise, Trade & Employment (01) 631 2121

The Minimum Wage

Since April 2000 all experienced adult workers are entitled to the national minimum hourly wage. If you are under 18, in your first job or participating in training you may be paid a reduced rate.

The National Minimum Wage rates in effect from 1st July 2007 are as follows:

Employee	Minimum hourly rate of pay from 1st July 2007
Experienced Adult worker	€8.65
Under 18	€6.06
Over 18 – 1st year in employment	€6.92
Over 18 – 2nd year in employment	€7.79
Over 18 – in structured training or study undertaken in normal working hours	1st one third period €6.49 2nd one third period €6.92 3rd one third period €7.79

- Each one third period of training must be at least 1 month, and no longer than 12 months

It is unlawful for an employer to pay an experienced adult worker less than the minimum hourly rate of pay. If you are not being paid the proper rate complaints can be made to a Rights Commissioner of the Labour Relations Commission or to the Labour Inspectorate of the Department of Enterprise, Trade and Employment Tel: (01) 631 2121.



CHAPTER 5

Income Tax and Social Insurance

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Introduction

When you take up a job there are three key questions you should ask, and have answered:

- How much will I earn?
- How much income tax and social insurance will I pay?
- After deductions, for tax and social insurance, what is my ‘take-home’ pay?

Knowing how much income tax and social insurance you pay allows you to understand how much of your wages you will ‘take-home’. This chapter should help you to calculate the amount of tax you will pay and your nett wage.

The tax system can be complex and you may be able to claim additional allowances or benefits depending on your circumstances. It is important that you check with your local tax office to make sure you are claiming all the tax relief that you are entitled to. The Revenue Commissioners have introduced a new regional structure to simplify PAYE enquiries, please see Chapter 7 for contact details. You can access a comprehensive directory of Revenue Offices at the contact details page on the Revenue website www.revenue.ie.

Pay Related Social Insurance (PRSI)

When you are in employment you make Pay Related Social Insurance (PRSI) contributions each week, often referred to as “Stamps”. The Department of Social and Family Affairs manage the social insurance system.

Most employees pay Class A PRSI, with the exception being those who earn less than €38 per week or those who were employed by the state before April 6 1995. Self-employed people normally pay Class S PRSI. These Social Insurance contributions cover you for a range of social insurance payments. See *Chapter 1* for more details on social insurance payments and credits.

How much PRSI will I pay?

PRSI is calculated on a weekly basis. If you are insured at Class A you do not pay PRSI if you earn less than €352 gross per week. If you earn between €352.01 and €500, you do not pay any PRSI on the first €127 you earn, but pay at a rate of 4% on the balance. If you earn more than €500 per week, you pay 2% on the first €127 of your earnings and 6% on the balance.

Those earning over €500 per week may pay a lower rate of PRSI (subclass A2) if they hold a medical card or receive a Widow’s /

Widower's pension, One-Parent Family payment or Deserted Wife's Benefit / Allowance. Other PRSI rates apply to Community Employment (C.E.) participants.

Once you are earning more than €38.00 per week you will still get a Class A PRSI Contribution or "stamp" as your employer will be paying social insurance for you.

Example PRSI on earnings of €400 gross per week

Gross weekly earnings	€400.00
Less weekly PRSI allowance	- €127.00
Assessable earnings	€273.00
Your PRSI contribution (4% of €273)	= €10.92

The Health Contribution

If you earn over €500 gross per week you have to pay the health contribution in addition to your PRSI and tax. The amount you pay is 2% of all earnings. An additional 0.5% Health Contribution has been placed on earnings exceeding €1,925 per week (equivalent to €3,850 per fortnight and to €8,342 per month). Certain categories of people do not pay the health contribution. They are:

- Medical Card holders
- Those in receipt of the One Parent Family Payment (OPFP), Widow/Widower's Pension or Deserted Wife's Benefit

* Make sure you let your employer know if you are in receipt of any of the above payments/benefits otherwise you may have the contribution taken from your wages. You should check that your employer is aware that you do not have to pay the health contribution if you have any of the above payments/ benefits.

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.

The main social welfare payments that ARE taxable are:

- Jobseeker's Benefit
- One Parent Family Payment
- Illness Benefit
- Invalidity Pension
- Blind Pension
- Deserted Wife's Benefit
- State Pension Contributory/ Non-Contributory
- State Pension (Transition)
- Guardian's Payment Contributory/ Non-Contributory

- * If you are claiming a taxable social welfare payment (see above) you must notify the tax office of any additional income either you or your partner/spouse have from earnings or other sources. The tax office will 'code-in' details of your social welfare payment and apply it to the tax charged on your other income. Any taxes due are not deducted from the social welfare payment; it is taken from your other income.
- * If your only income is a social welfare payment, you will not pay tax.

Certain payments from the Department of Social and Family Affairs are not treated as taxable income.

The main social welfare payments that are NOT taxable are:

- Jobseeker's Allowance
- Back to Work Allowance
- Child Benefit
- Child Dependant increases payable with Jobseeker's Benefit and Illness Benefit
- Family Income Supplement
- Maternity Benefit
- Health Board Payments

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.

- * It is your legal responsibility to ensure that your tax affairs are in order.
- * Self-employed people are responsible for their own tax returns and should seek advice from the local tax office as to how the tax system operates for self-employed people.
- * Unlike the social welfare system the tax system does not recognise co-habitation. This means that unless you are legally married you are treated as a single person for tax purposes.

Tax Credits and Tax Bands

Once you start a job you will need a 'Determination of Tax Credits and Standard Rate Cut-off Point Notice'. This replaces the old Certificate of Personal Tax Free Allowances. This notice gives you the information that will allow you to work out how much tax you will pay on your earnings. The two main tax rates for the tax year that started on the 1st January 2007 are 20% (standard) and 41% (higher), down from 42%. The tax year runs from the 1st of January 2008 to 31 December 2008, in line with the calendar year.

The Tax Credit system

Under the 'tax credit' system your liability for tax is calculated on your total gross income. You receive 'tax credits' based on your circumstances (see tax credits table below). 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.

Don't worry if this seems a little confusing, if you follow the steps below and see the general examples on the following pages you'll 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.

Your tax situation could be affected by the fact that some allowances have not been transferred over to the tax credit system yet. You may also be able to claim other allowances depending on your circumstances – please check with your local tax office or use the Revenue PAYE low-call service.

The following table lists the main tax credits available from January 2007

Single Person's Tax Credit	€ 1,830.00
Married Couple's Tax Credit	€ 3,660.00
Home Carer's Tax Credit (maximum)	€ 900.00
Lone Parent's Tax Credit (see LP tax credit in this chapter)	€ 1,830.00
PAYE Tax Credit	€ 1,830.00

Home Carer's Allowance for Married Couples

If you are married and your partner is working at home to care for your children under age 18, an elderly person or someone "permanently incapacitated by reason of mental or physical infirmity", you can claim the new "Home Carers" tax credit. The full tax credit is €770 per year. If the Home Carer earns income of up to €5,080 in his/her own right for the tax year, the full tax credit may be claimed. Where the income is between €5,080 and €6,620 some measure of relief will still be given. This tax credit is not available to married couples that are taxed as single persons.

Lone Parent's Tax Credit

The Lone Parent's tax credit is made up of two parts;

Lone Parents tax credit

Single Persons tax credit	€1,830
Lone Parent tax credit	+ €1,830
Total tax credit =	€3,660

The PAYE tax credit of €1830 is added to give a total of €5,280 credits. Lone parents with income (including PAYE earnings and other sources) of less than €27,450 do not pay income tax.

When a couple separate it is sometimes possible for both to qualify for the Lone Parents' tax credit. The claimant must prove that the child lives with her/him for whole or part of the year. If either party co-habits s/he would not qualify for the tax credit.

PAYE

Pay As You Earn income tax is charged on a tax yearly basis (unlike PRSI and the Health Contribution) so your tax credits are averaged out over the tax year. It is important to remember that if you take up a job at any stage in the tax year, you still avail of your full annual allocation of tax credits. This is called 'cumulative' tax credits. You cannot carry credits into the next year.

Income from any source including employment, self-employment, pensions and some social welfare payments will be assessed for tax purposes.

- * Every employee who is a Pay As You Earn (PAYE) worker receives an additional PAYE tax credit of €1,830 per year. Certain conditions may apply to proprietary directors, their spouses and children of proprietary directors – contact the Revenue Commissioners for more information. People availing of the Tax Exemption Limits have their PAYE credit already included in the Exemption Limits
- * If you are paying a mortgage you are entitled to tax relief, which is applied at source i.e. the bank or building society credits tax relief and in this manner you get the relief.
- * There are a variety of personal credits available for widowed people, depending on the year of bereavement and the number of dependant children.
- * There are additional credits available for blind persons, those with dependant relatives, incapacitated children and those who are incapacitated and employing a carer. There is also relief available for medical expenses, contributions to pension schemes and health insurance which is applied at source.

Example 1:

A single person with no children who is a PAYE worker has a personal tax credit made up of the following:

Single Person's tax credit	€1,830.00
PAYE tax credit	+ <u>€1,830.00</u>
Total tax credits per year	€3,660.00
Total tax credits per week	€70.38

- * At present, single people with a total annual income of up to €18,300 (including PAYE earnings and other sources) do not pay income tax.

Example 2:

A couple with no children, where one partner is a PAYE worker, has a personal tax credit made up of the following:

Married couple's tax credit	€3,660.00
PAYE tax credit	+ <u>€1,830.00</u>
Total tax credits per year	€5,490.00
Total tax credits per week	€105.57

- * At present, couples with one partner working and with a total annual income of up to €27,450 (including PAYE earnings and other sources) do not pay income tax.

Example 3:

A couple with no children, where both partners are PAYE workers, has a personal tax credit made up of the following:

Married couple's tax credit	€3,660.00
PAYE tax credit (single credit of €1,760 x 2)	+ <u>€3,660.00</u>
Total tax credits per year	€7,320.00
Total tax credits per week	€140.76

- * At present, couples with both partners working and with a total annual income of up to €36,000 (including two PAYE earnings and other income sources) do not pay income tax.

Example 4:

A couple with a child/children, where one partner is a PAYE worker and the other is a home carer, has a personal tax credit made up of the following:

Married couple's tax credit	€3,660.00
PAYE tax credit	+ €1,830.00
Home carer's credit	<u>+ €900.00</u>
Total tax credits per year	€6,390.00
Total tax credits per week	€122.88

- * At present, couples with one partner working and one partner caring for a child/children or elderly person in the home and with a total income of up to €31,950 (including PAYE earnings and other income sources) do not pay income tax.

Revenue Job Assist

If you are unemployed for one year or more and take up a job you may be entitled to an additional tax-free allowance under Revenue Job Assist. The scheme runs for three years and the tax-free allowance is tapered out over the three-year period at the following rates;

Revenue Job Assist — tax free allowances

Year 1: €3,810 plus €1,270 for each child dependant

Year 2: €2,540 plus €850 for each child dependant

Year 3: €1,270 plus €425 for each child dependant

The Revenue Job Assist allowances are not restricted to the standard rate of tax and are subtracted from the tax owed on your gross taxable income.

To qualify for Revenue Job Assist you will have to satisfy certain conditions (see Chapter 4 for details). Your employer will also receive tax relief.

- * The Back to Work Allowance, from the Department of Social and Family Affairs, may be a better financial option for you. It is important to check this. For details about the Back to Work Allowance, see Chapter 4.

Income Tax Rates & Bands

There are two main rates of income tax, the 20% standard rate and the 41% higher rate. To work out how much of your income will be taxed at 20% and how much will be taxed at 41% you need to look at the income tax bands.

Tax Rates/Bands 2008

Single & widowed people without children	€34,400.00 @ 20%	balance @ 41%
Single & widowed people with children qualifying for		
One Parent Family tax Credit	€39,400.00 @ 20%	balance @ 41%
Married couple with one income	€44,400.00 @ 20%	balance @ 41%
Married couple with two incomes	*€70,800.(Max) @ 20%	balance @ 41%

* The standard rate cut-off point for married couples for 2008 is €44,400 subject to an increase of up to €26,400 where both spouses are working. The increase is limited to the lower of €26,400 or the amount of the income of the spouse with the smaller income. The increase in the standard rate cut-off point interacts with the Home Carer's Tax Credit. However, if the increased standard rate cut-off point is more beneficial, you can claim the increased standard rate cut-off point instead of the Home Carer's Tax Credit. In practice your Regional Revenue Office will grant you whichever is the more beneficial.

Once your income goes over a certain level, you will start paying tax at the higher rate of 41%. This level is called a "tax band". Different tax bands apply to different types of household. For example;

- A single person earning €26,000 per year will be taxed at the 20% rate only, because his/her income is less than €35,400 per year.

- A single person earning €40,000 will have the first €35,400 of his/her income taxed at the 20% rate and the balance of €4,600 taxed at 41% rate.

The examples following give you a more in-depth idea of how the calculations are made (they do not include PRSI calculations):

Example 5:

John is single, with no child dependants. He is a PAYE worker and earns €18,500 gross per year. John's tax bill is calculated as follows:

John's taxable earnings	€22,000.00
- taxed @ 20% standard rate =	€4,400.00
Tax due before John's tax credits are deducted	€4,400.00
Single Person's Tax credit	€1,830.00
Plus PAYE credit	<u>+ €1,830.00</u>
John's total tax credits	€3,660.00
Tax owed before credits deducted	€4,400.00
Minus John's total tax credits	<u>- €3,660.00</u>
John's tax bill per year	€740.00
John's tax per week (€740.00 divided by 52)	€14.23

Example 6:

Michael is single, with no child dependants. He is a PAYE worker and earns €40,000 gross per year. Michael's tax bill is calculated as follows:

Michael's taxable earnings	€40,000.00
Michael's earnings taxable at the standard rate = €35,400.00	
- taxed @ 20% standard rate =	€7,080.00
Michael's earnings taxable at the higher rate = €4,600.00	
- taxed @ 41% higher rate =	+ €820.00
Total tax due before Michael's tax credits are deducted	€8,966.00
Single Person's Tax credit	€1,830.00
Plus PAYE credit	+ €1,300.00
Michael's total tax credits	€3,660.00
Tax owed before credits deducted	€8,966.00
Minus Michael's total tax credits	- €3,660.00
Michael's tax bill per year	€5,306.00
Michael's tax per week (€5,306.00 divided by 52)	€102.04

Tax Exemption Scheme

There is a tax exemption scheme of benefit to people with incomes below certain limits. This applies to people both under and over 65.

Income Tax Exemption Limits for 2008

	Under 65	65 or over
Single/widowed	€5,210	€20,000
Married Couple	€10,420	€40,000

Child Dependent Rates

First child	€575.00
Second child	€575.00
Third and subsequent children	€830.00

* You cannot avail of the Tax Exemption Scheme and Revenue Job Assist at the same time.

Childminding Relief

Where an individual minds up to three children in the minder's own home, no tax will be payable on the childminding earnings providing the amount is less than €15,000 per annum. If the income exceeds that amount income will be taxable, as normal, under self-assessment.

The exemption must be claimed in the annual return and must be accompanied by evidence that the service provider has notified the appropriate person, recognised by the Health Service Executive (HSE), that they are providing child-minding services.

Marginal Relief

If you are availing of Tax Exemption Scheme and your annual income goes over the scheme's limits, you will pay tax at 40% on the additional income. This is called Marginal Relief. Although this is a very high rate of tax, the Tax Exemption Scheme may be of benefit to some people whose total income only slightly exceeds the limit. It is important that you check with the tax office to find out if the Tax Exemption Limits are better for you.

For further information see leaflet IT8 – 'Tax Exemption and Marginal Relief' (Revenue Commissioners).

Examples to show how much tax you might pay

The following examples offer a guide to help you work out your tax. It is important to remember to talk to someone in your local tax office to ensure that you are claiming all the tax credits you are entitled to.

Notes for Example 7

- * Because Martin is on the Back to Work Allowance, he remains eligible for the Medical Card during his first three years of employment.
- * Martin's total income will fall each year as his Back to Work Allowance decreases from 75% in the first year, to 50% in the second year and 25% in the third and final year.

Example 7:

Martin is single and in receipt of JA for 5 years. He is taking up a job for €25,000 and has qualified for the Back to Work Allowance (BTWA). In his first year of employment, Martin's BTWA is worth 75% (€148.35) of his old weekly JA payment of €197.80. The BTWA is not taxable. The BTWA gives him an additional tax-free income of €7,714.20 in the first year. Martin's tax bill is calculated as follows;

Calculating PAYE

Martin's total income (inc. BTWA)	€32,714.20
Martin's taxable income (excluding BTWA)	€25,000.00
- (Under €34,000 so taxed @ 20% standard rate)	
Martin's tax owed before tax credits are deducted (19,000 @ 20%)	€5,000.00
Single Person's Tax credit	€1,830.00
Plus PAYE tax credit	<u>+ €1,830.00</u>
Martin's total tax credits	€3,660.00
Tax owed before credits deducted	€5,000.00
Minus Martin's total tax credits	<u>- €3,660.00</u>
Martin's tax bill	€1,340.00
Martin's weekly tax bill	€25.77

Calculating PRSI

Martin's total income	€32,714.20
Martin's taxable income (excluding BTWA)	€25,000.00
Martin's gross wage per week (€19,000 ÷ 52)	€480.77

Martin is liable for PRSI because his gross taxable weekly income is greater than €352.

Martin's gross taxable weekly income	€480.77
Minus weekly PRSI allowance	<u>- €127.00</u>
PRSI assessable weekly income	€353.77
PRSI @ 4 % of assessable earnings	x .04
Weekly PRSI deduction	€14.15
Annual PRSI deduction (€7.61 x 52)	€735.80

Calculating Martin's net annual income after PAYE & PRSI

Martin's total gross annual income (Wages & BTWA)	€32,714.20
Minus PAYE	- €1,340.00
Minus PRSI	<u>- €735.90</u>
Martin's net annual income	€30,638.30
Martin's net weekly income (€30,638.30 divided by 52)	€589.20

Example 8:

Tom and Jane are married with 3 children. Tom had been claiming JA for over 12 months, but is now taking up a job with an annual salary of €27,500 and overtime of €4,500. Tom has also qualified for Revenue Job Assist. Jane remains at home caring for their children. Tom's tax bill is calculated as follows;

Calculating PAYE

Tom and Jane's gross income (Wages + Overtime)	€32,000.00
Minus Tom's Revenue Job Assist personal allowance	- €3,810.00
Minus Revenue Job Assist child allowance (€1,270 x 3)	- €3,810.00
Tom and Jane's taxable income	€24,380.00
- taxed @ 20% standard rate =	€4,876.00
Tom and Jane's tax owed before tax credits are deducted	€4,876.00
Married couple's tax credit	€3,660.00
Plus Tom's PAYE tax credit	+ €1,830.00
Plus Jane's home carer's tax credit	+ €900.00
Tom and Jane's total tax credits	€6,390.00
Tax owed before credit deducted	€4,876.00
Minus tax credits	- €6,390.00
Tom and Jane's tax bill per year	€0.00

Note: Tom and Jane's Tax Credits were more than their tax owed, so they do not have to pay any tax. The Revenue Job Assist tax allowance is reduced over a three-year period. In the second year it reduces to two thirds and reduces to one third in the third and final year.

Calculating PRSI

Tom's gross weekly income (€32,000 ÷ 52)	€615.38
Minus weekly PRSI allowance	- €127.00
PRSI assessable weekly income	€488.38
PRSI @ 4% of assessable earnings	x .04
Weekly PRSI deduction	€19.54
Annual PRSI deduction (€19.54 x 52)	€1016.08

Calculating Martin's net annual income after PAYE & PRSI

Tom and Jane's total gross annual income	€32,000.00
Minus PAYE	- €0.00
Minus PRSI	- €1,016.08
Tom and Jane's net annual income	€30,983.92
Tom and Jane's net weekly income (€30,983.92 divided by 52)	€595.84

Note: Because Tom was claiming JA for over 12 months, he will keep his Medical Card entitlement for three years. When Tom no longer qualifies for Revenue Job Assist, he will no longer be eligible for a Medical Card and will pay the 2% health levy.

The FIS threshold for a family with 3 children is now €655. Tom and Jane would qualify for the minimum payment of €20.



CHAPTER 6

Training & Education Options

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Introduction

Thousands of adults have successfully returned to education and training to learn new skills, develop existing abilities and improve their chances of getting the job they want.

In this chapter we identify the range of training and education opportunities available to unemployed people and explain how you can take up education or training while keeping your social welfare payment.

In addition we look at what you can do and where you can go to find help or guidance with literacy issues.

Training

This section outlines 3 different types of training options. These are:

- Industry related training
- Training for people with disabilities
- Training for young people

The content, style and certification of training courses will differ from course to course. Weigh up your options to make sure you choose the course that suits you best. Your life experience and work experience may help you get on to certain courses. If you are not ready for specific job related training then a Return to Work Course may be the best option for you.

Return to Work Courses

These courses are for people who have been out of the work place for a long time – e.g. women who have spent the last number of years working in the home. These courses concentrate on personal development and skills training (contact your local FÁS Employment Services Office for details).

A. Industry Related Training

FÁS Specific Skills Training Courses

FÁS run a large number and range of training courses through its national network of training centres.

These courses (over 7,000 in total) are run in the daytime and evenings, with some Safe Pass courses run on Saturdays. They are aimed at people who wish to acquire new skills or up-date existing skills. There are a vast range of Specific Skills and Traineeship courses available including office/computer based, electronics, business, construction, personal services, pre-employment/job clubs and many others (Visit the FÁS website for a full listing www.fas.ie).



The duration of courses can vary, but typically last 4-6 months. To apply, register with your local FÁS Employment Services Office where you will receive a guidance interview to determine the most relevant training available for you. Most FÁS courses are certified with FETAC Awards or other vocational awarding body certificates.

* Priority on daytime courses are for people who are unemployed, other applicants may be identified through the guidance interview. The evening time and Saturday courses are open to everyone; but in most cases there is a fee.

While on a daytime FÁS training course you are entitled to:

Personal Rate	2008
18 years and over	€197.80
17 – 18 years	€100.70
15 – 16 years	€80.60
Part-time adult trainees (20 hours per week)	€113.85

Persons who declare they have a disability on registration with FÁS will be considered a priority case for training. Any specialist equipment/adaptation that a disabled trainee may require FÁS will endeavour to have in place before commencement of training, if prior notice has been given. Any such requirements should be discussed with your Employment Services Officer.

- If your present Social Welfare payment is above the FÁS personal rate, then FÁS will increase the training allowance to match your Social Welfare payment.
- If you have been in receipt of JA/JB for 12 months, or progress to FÁS training having spent 12 months on CE or Job Initiative, you will receive an additional €31.80 weekly allowance while on the course.
- Some money may be paid towards accommodation costs if you are living away from home during the course.
- A travel allowance may be paid if the Training Centre is three or more miles from where you live.
- A lunch allowance of €4.00 a week may be paid (for lunch outside the Training Centre).
- If the partner of a person who is claiming a Social Welfare payment takes part on a FÁS non-craft training course then the qualified adult portion of the Social Welfare payment is automatically lost.
- If you are claiming a Rent or Mortgage Supplement, talk to your CWO before taking up the course (see Chapter 2 for New Rent Supplement Assessments and Chapter 7 for contact details for CWO's).

How to apply

You must be registered with and apply through FÁS to participate in any of their training courses. Your Employment Services Officer (ESO) at your local FÁS office can advise you on the range of training options available to you. Following a guidance interview you can be referred or booked on a relevant course and FÁS will contact you when a place becomes available. You should keep in regular contact with your ESO about training opportunities. The interview with your local ESO will assist you in looking at the options available.

Traineeship Programme

Traineeships are skill development programmes run in partnership between FÁS and employers in many sub-sectors of employment. They seek to use the best match of FÁS Certificates in named occupations by FETAC the Further Education and Training Awards Council.

Traineeships comprise training in a FÁS or FÁS approved training centre combined with training in the workplace with a host employer. Research has shown that Traineeship enjoys a very high rate of work placement for programme participants.

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

Essential elements of Traineeships include the involvement of employers in the selection of trainees, development of the curriculum, certification and on-the-job training. Training is standards based and leads to the award of National Skills qualification.

Apprenticeships

An apprenticeship is a way of combining work experience and training to get a “trade” or become a qualified craftsman.

During the apprenticeship your employer provides you with on-the-job training and work experience. You also receive off-the-job training in a local FÁS training centre or educational college.

Apprentice rates differ depending on the trade and stage of the apprenticeship of the participant.

To obtain an apprenticeship you must:

- be at least 16 years old and
- have at least a grade D in any 5 subjects in the Junior Certificate (or equivalent grades in other approved examinations), and
- you must obtain a job as an apprentice with a suitable employer, who can offer you an apprenticeship in your chosen occupation, and
- your employer must register you with FÁS as an apprentice at the start of your apprenticeship.

If you do not meet these requirements there are a number of ways in which it is still possible to qualify for an apprenticeship.

- You can satisfactorily complete a preparation and training course approved by FÁS and are successful at an assessment interview.
- You may qualify if you are over 25 years of age, have a minimum of 3 years work experience relevant to your chosen occupation and are successful at an assessment interview.

- * A special Bursary Payment aimed at encouraging women into apprenticeships is available, please contact your local FÁS office for further information.

Persons who declare they have a disability on registration with FÁS will be considered a priority case for training. Any specialist equipment/adaptation that a disabled trainee may require FÁS will endeavour to have in place before commencement of training any appropriate specialist equipment/adaptation that a disabled trainee may require, if prior notice has been given. Any such requirements should be discussed with your Employment Services Officer.

Teagasc

Teagasc is Ireland's agricultural and food development authority. It provides research, training and advisory services to the agricultural and food industry.

There is a €3,701 fee for meals and accommodation at residential courses run by agricultural and horticultural colleges. Teagasc pay the colleges a maintenance grant of €2,473 per student, leaving students with a net fee of €1,228. There is no fee for non-residential students.

There are no minimum education entry requirements for Teagasc courses, but the authority states that those who have already completed the Leaving Certificate are most likely to benefit from the courses.

After completing their first year, students should gain a Further Education and Training Awards Council (FETAC) Level Two Vocational Certificate and can usually go on to study for a second

year to earn a FETAC Level Three Certificate. For more details, contact TEAGASC at (059) 917 0200.

Bord Iascaigh Mhara (BIM)

BIM is the agency responsible for vocational training of personnel in all sectors of the Irish seafood industry. Training is provided through a coastal training services, which encompasses the National Fisheries College, the Regional Fisheries Centre and two mobile Coastal training Units. For more information on training and education services available contact BIM at (01) 214 4100.

Fáilte Ireland

Fáilte Ireland is the National Tourism Development Authority, established in May 2003 to guide and promote the evolution of tourism as a leading indigenous component of the Irish economy.

Skills Training

The Skills Training Division provides entry-level skills for those joining the tourism industry. Typically these training programmes are offered in a variety of formats and cover key operational areas such as culinary skills, restaurant services skills and bartending skills.

Programmes are run at Fáilte Ireland's permanent Training Centres in Dublin, Cork, Limerick, and Waterford. A number of temporary training centres are regularly established at other regional locations each year in conjunction with community groups, Area Partnerships, and industry organisations. Core elements of the service include:

- **Accredited Training:** These programmes lead to a recognised award from the Further Education and Training Awards Council (FETAC), and in most cases position graduating trainees to pursue their craft education to a higher award level in the Institute of Technology sector
- **Return to Work:** All programmes support those wishing to secure the skills required to get back in to full-time or part-time employment. Related to this is a growing interest in programmes that equip third level students with some of the elementary skills required to work safely on a part-time basis in tourism and hospitality
- **Non-National Workers:** Particular support services for non-national workers joining the tourism industry include participation and integration in scheduled training programmes, tailored programmes designed for a specific group of non-national workers, and CD-ROM based skills available in 14 different languages aimed at self-learners, industry trainers, and transition year students.

For more information on courses call Fáilte Ireland's "People in Tourism" centre on callsave 1850 256 256

B. Training for People with Disabilities

FÁS “mainline” training courses are available for people with disabilities. In addition there are 53 Specialist Training Providers contracted by FÁS 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 FÁS course, delivered by either a Specialist Training Provider or a FÁS Training Centre, you will receive;

- A weekly training allowance equivalent to the person’s social welfare payment
- An additional weekly training allowance of €31.80
- A weekly travel allowance
- If you are in receipt of Illness Benefit or Invalidity Pension, you will continue to receive that payment in addition to your FÁS training allowance, if you have obtained an exemption from the Department of Social and Family Affairs - this may affect your secondary benefits
- Your entitlement to secondary benefits are retained, but may be affected

For further information contact your local FÁS Employment Services Office or the Disability Support Unit, FÁS, 27 Upper Baggot Street, Dublin 4. Telephone (01) 607 0500. Alternately, you can visit the FÁS website at www.fas.ie.

C. Training for Young People

FÁS has an overall Early School Leavers Programme including a range of schemes for young people who have left school early.

Youthreach is a programme run by FÁS and the VEC’s for 15 to 20 year olds who have left school early without any formal qualifications. These courses generally last from 1 to 2 years although they can be flexible, depending on your individual needs. The length of the course depends on both the starting point of the individual and the level of certification the person wishes to attain. A training allowance is paid to trainees, depending on age.

In the first phase, basic skills training is combined with practical work experience and general education. In the second phase, participants have the option of taking part in specific skills training, work placements or community training programmes. The course can lead to a FETAC qualification, the Junior or Leaving Certificate, or to a number of other recognised certificates such as City and Guilds of London.

Payments on FÁS Early School Leavers Programme

Participants are paid the basic FÁS training allowance, a lunch allowance and may also qualify for a travel allowance. If you have been in receipt of JB or JA for 12 months or more, you will receive an additional weekly allowance of €31.80 while on the course.

Skills Foundation Programme

Courses on this programme provide basic skills training and last for up to 7 months. Participants may then move on to mainstream FÁS training courses.

Community Training Centres (CTCs)

FÁS fund CTC's which are managed by local voluntary boards representing the community. These Centres provide work experience and training for early school leavers, between 16 and 21 years of age, in their local communities. If you take up this option you will be paid the standard FÁS training allowance.

Senior Travellers Training Centres

The Department of Education & Science supports 33 Senior Traveller Training Centres. These centres provide a two-year programme of integrated education, training and work experience. A training allowance is paid to trainees according to age.

* Trainees previously in receipt of JA/JB for 12 months or more, or who have progressed to a Senior Traveller Training Programme having spent 12 months on CE or Job Initiative, will receive an additional weekly allowance of €31.80 while on the programme.

Local Training Initiatives (LTI)

Local Training Initiatives are set up by FÁS in order to help the 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 FÁS training allowance and all training on LTIs lead to FETAC certification.

These projects are full-time, 35 hours a week and the duration of the projects vary. Participants must be unemployed and over 16 years old.

Education

The rest of this chapter explores a range of options available if you are considering returning to education. These options will allow you to keep your Social Welfare payment while studying.

Adult Educational Guidance Initiative

This initiative which was launched in 2000 provides information and



guidance regarding adult education opportunities to people attending the Vocational Training Opportunity Scheme, Back To Education Initiative, literacy schemes and those participating in other adult and community education programmes. This service is also available to survivors of residential abuse and their families. There are currently 40 projects operating nationwide.

The AEGI service offers information advice and guidance on an individual and group basis in respect of personal, educational and career guidance and covers the pre-entry, entry, ongoing and pre-exit stages. The development of the guidance service in education provides an important contact point for providers in the FÁS Employment Services.

Contact the National Centre for Guidance in Education (01) 869 0715 or the Further Education Section at the Department of Education and Science (01) 889 6409 / 889 2015 for further information.

The Vocational Training Opportunities Scheme (VTOS)

VTOS is the main second-level adult education programme designed for people who are unemployed. The Vocational Education Committees (VECs) run VTOS. There are 5,000 places available on VTOS. To be eligible to participate on a VTOS programme you must be:

- Aged 21 or over and
- In receipt of JA/JB, Illness Benefit (subject to DSFA approval) One Parent Family Payment, Invalidity Pension or Disability Allowance for 6 months (156 days). You can also qualify if you are the spouse/partner of somebody claiming one of these payments for 6 months.
- People in receipt of Carer’s Allowance who have ceased caring responsibilities may also be eligible.
- Time spent on a FÁS training course or CE scheme can count towards the 6 month qualifying period. Periods spent on Job Initiative, Youthreach programmes or time spent in prison can count towards this 6 month qualifying period, but a person must be getting one of the relevant Social Welfare payments before starting the programme.
- People in receipt of the following categories of payments are also eligible to join VTOS provided they are at least 21 years of age and have not been engaged in paid work for at least 6 months: Blind Person’s Pension; Deserted Wife’s Allowance/Benefit; Widow/Widower’s Contributory/Non-Contributory Pension; Prisoner’s Wife’s Allowance.

Payment on VTOS

- There are no course fees.
- You will be paid a standard rate each week - equal to the maximum rate of Jobseeker's Benefit, which is €197.80 for a single person in lieu of JA/ JB. People in receipt of other categories of payment will continue to receive payment from the Department of Social & Family Affairs
- You will not receive a payment if you are signing on for credits only.
- If you work part-time or casually during your studies, this will not affect your payment.
- You will no longer have to "sign-on".
- Travel and meal allowances are paid at FÁS rates (see rates in this Chapter)
- An additional allowance of €31.80 is payable if you have been in receipt of a qualifying Social Welfare payment for at least one year directly before participating in VTOS.
- Some assistance with book and course materials is provided by the school or centre.

If you receive a rent/mortgage interest supplement and take up part-time work while on VTOS new Rent Supplement Assessment rules will apply, i.e. disregard the first €75 and 25% of any income over €75 – See Chapter 2 for details.

- * If you receive the additional allowance of €31.80 on VTOS (see box above) and take up part-time work, the earnings disregard of €75.00 will be reduced from €75.00 to €43.20

People on VTOS, Youthreach and Senior Travelling Training Programmes may qualify for some financial assistance towards childcare costs. You must use a registered childcare provider. Contact your local VEC for more information.

How to apply

- Contact your local Resource Centre, LES, local Library or your nearest VEC.
- VTOS courses usually begin in September/October, but it may be possible to start at other times. Some schools offer foundation/taster courses in the summer months or may offer an on-going enrolment system.
- Each VEC has a VTOS Co-ordinator who can assist you with information and advice on suitable courses.

Studying on VTOS

The main courses available are Junior and Leaving Certificate Courses, Foundation Courses, Post Leaving Certificate (PLC) Courses and Special Skills training. The range and content of courses tends to vary from school to school so you should contact your local VEC for more details. Many VEC's offer short "taster" courses that allow you to "try-out" VTOS before making a full commitment. These courses are run from Easter onwards.

The main types of courses are as follows:

- Basic education courses with one-to-one or small group tuition in literacy, numeracy, study skills and personal effectiveness – these are available in a limited number of centres.
- Foundation courses based mainly on the Junior Certificate or on the National Foundation Certificate of the NCVA.
- Leaving Certificate courses based on Leaving Certificate subjects with short courses on specific topics including computer applications.
- A vocational preparation and training course at roughly post Junior Certificate level. Topics will include computer skills, catering skills, heavy goods vehicle driving, enterprise skills, marketing skills and care of the elderly.
- A Post-Leaving Certificate (PLC) vocational preparation and training course. This is available where a participant has completed senior cycle, or equivalent, and requires further training to enhance their chances of gaining employment. The vocational studies are chosen from a large variety of options including commerce, construction, engineering, secretarial, catering, agriculture, craft and design.
- An enterprise course where participants develop business skills in a variety of ways, e.g. practice company, enterprise or mini-company, with a view to progressing to self-employment.
- A course made up of activities drawn from a very wide range of local facilities. Each course will 'tailor' a learning package to suit the particular requirements of individuals with specific goals.

Back to Education Allowance (BTEA)

The Department of Social and Family Affairs administer the Back to Education Allowance. This scheme allows you to keep your Social Welfare payment and return to approved full-time second and third level courses. There are two education options available:

- Second level option
- Third level option

Payment

The Back to Education Allowance will only be paid for the 9-month academic year. It is NOT payable for the 3-month Summer period between academic years (there are some exceptions).

BTEA participants who are unable to find employment during the Summer period may be entitled to claim an unemployment payment. They will be required to satisfy the normal qualifying conditions, including the standard '*Genuinely Seeking Work*' conditions – see Chapter 1.

Second Level Option

You can attend a second level course of education at any community, comprehensive, secondary or vocational school. The course must be full-time and lead to a certificate recognised by the Department of Education & Science or approved by the Further Education and Training Awards Council (FETAC), e.g. Junior Cert., Leaving Cert., Post-Leaving Cert. or a City and Guilds Certificate.

Other Second Level BTEA options

- Certain City & Guilds courses
- Foundation/Access courses at Universities or Institutes of Technology
- Business & Technology Education Council (BTEC) courses

Please check with the school or college before you take up the course.

Third Level Option

You can attend a third level course of education at any university; third level college or institution provided that the course is a full-time day course of study and is approved under any of the following;

- The Department of Education & Science Higher Education Grant scheme, *or*
- The Vocational Educational Committee's Scholarship Scheme, *or*
- The Third Level Maintenance Grant Scheme for Trainees, *or*
- If it receives Higher Education and Training Awards Council (HETAC) recognition.

BTEA Postgraduate option

This option is only available to people who wish to pursue:

- a postgraduate course of study that leads to a Higher Diploma (H Dip.) qualification, *or*

- a Graduate Diploma in Education (Primary Teaching).

* If you already hold a third level undergraduate qualification, a BTEA application to pursue an equivalent third level undergraduate qualification will only be considered in very exceptional circumstances.

Other types of postgraduate qualifications are not recognised for BTEA purposes.

- The BTEA will NOT be awarded to people who already hold a postgraduate qualification.

Who is eligible for the Back to Education Allowance?

You will be eligible for the Back to Education Allowance if you are:

- Aged 21 or over (24 for post-graduate courses), and
- getting one of the following payments for at least 6 months (156 days) for **Second Level Option (SLO)** and 12 months (312 days) for **Third Level Option**: JA, JB, Farm Assist, One-Parent Family Payment, Deserted Wife's Allowance/Benefit, Widow's/Widower's contributory or non-contributory pension, Prisoners' Wife's Allowance or Carers Allowance (having ceased caring responsibilities); *or if you are*
- Aged 18 or over and getting one of the following payments for at least 6 months (156 days) for **Second Level Option (SLO)** and 12 months (312 days) **for Third Level Option**: Blind Pension, Disability Allowance, Invalidity Pension or Incapacity Supplement; *or if you are*
- Aged between 18 and 20 and out of formal education for two years and getting one of the following payments for at least 6 months (156 days) for **Second Level Option (SLO)** and 12 months (312 days) **for Third Level Option**: JB, JA or One-Parent Family Payment; *or if you are*
- In receipt of Illness Benefit for three years or more.

Periods spent on VTOS, FÁS Training Courses, Youthreach, C.E., Back to Work Allowance, FÁS Job Initiative or Revenue Job Assist can count towards the 6 months qualifying period. You may access the BTEA directly from one of these schemes under certain conditions or if you have been in receipt of an unemployment payment immediately before applying for BTEA.

Time spent on Illness Benefit can be used to make up the six months, provided you are on one of the relevant qualifying payments for more than three months (78 days) before joining the course.

Periods spent in prison may count towards the six months qualifying period once an underlying entitlement to a qualifying payment is established (see bullet points above).

Payment on the Back to Education Allowance

- Back to Education Allowance (BTEA) is paid at a standard rate. If you are currently getting a reduced rate of payment on your existing social welfare payment you will be entitled to a higher standard weekly rate on BTEA
- If you are getting JA, JB or Farm Assist you will be paid BTEA equal to the highest standard rate of Jobseeker's Benefit, i.e. €197.80 for a single person. You will not have to 'sign on' while on the BTEA.
- If you are getting the One-Parent Family Payment, Deserted Wife's Allowance, Deserted Wife's Benefit, Widows/Widowers contributory or non-contributory pension, Prisoners Wife Allowance, Illness Allowance, Blind Pension or Carer's Allowance, you will be paid BTEA at a rate equal to the highest rate of your current social welfare payment. You will not receive two payments.
- If you are a Qualified Adult Dependant of a person who is eligible for BTEA you can qualify for BTEA in your own right. You will receive an allowance equal to the highest standard personal rate your spouse/partner would receive.
- In addition to your weekly payment, you will receive an annual €500 cost of education allowance.
- If you work part-time or casually, this will not affect your BTEA payment.
- If you receive a rent/mortgage interest supplement the new (June '07) rules will apply i.e. €75 (and 25% of income over €75) will be disregarded.
- You will keep any entitlement to any secondary benefits you have – Christmas Bonus, Fuel Allowance, Diet Supplement, under the Supplementary Welfare Allowance Scheme (subject to the conditions above)
- Your BTEA is not affected by any Maintenance Grant that you may receive.

How to apply for a place

- Contact the colleges directly to get information about courses. The Area Based Partnerships (see Chapter 7), the local VEC and your LES will be willing to help you do this and can help with general information. In addition, they may help you with financial assistance towards the application fees.
- Contact the student officer at the colleges Students Union Office for information and suggestions.
- Most applications are made through the Central Applications Office (CAO). Some colleges may also ask you to make a separate application to them directly. Ask if this is necessary.
- The college may ask you to attend an interview to assess your knowledge of the subjects you wish to study. During this interview they might ask about your motivation and commitment to staying in college for the duration of the course.
- When you receive a letter offering you a place at college, fill out 'Form BTE1 available at your local Social Welfare Office.

How to apply for a maintenance grant

- Contact your local Corporation or County Council office and apply for a maintenance grant. These grants are means tested. If your only income is from your social welfare payment you should qualify for the grant, and still keep your social welfare payment.
- There are two rates of maintenance grant. The adjacent rate (if you live less than 15 miles from the college) and the non-adjacent rate (if you live more than 15 miles from the college). Booklets explaining the grants are available from your local authority (either your County Council or Corporation).

There are grants available from the VECs, Area Based Companies and Leader companies. The European Social Fund also makes grants available to some colleges for specific courses. Ask your Local Employment Service (LES) for assistance in applying for these grants.

Students on Post-Leaving Certificate courses are now eligible to apply for grants from their Local Authority or VEC.

Back to Education Initiative

Since September 1st 2007, free tuition is available to any adult with less than upper second level education.

The Back to Education Initiative commenced in October 2002 to provide for an expansion of flexible part-time options across Further Education. Its priority is those adults with less than upper second level education. The programme's aim is to give adults who wish to return to education an opportunity to combine their return to learning with family, work and other responsibilities. It offers Post-Leaving Certificate, VTOS, Youthreach and Senior Traveller Training Centre programmes on a part-time basis.

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, Art and Crafts, Tourism, Catering, Sport and Leisure etc. For information contact the Adult Education Officer, Community Education Facilitator or Adult Guidance Information Officer at your local VEC.

Education, Training & Development Courses

You may be able to take up education, training or development courses not normally covered by the BTEA by going through the Jobs Facilitator at your local Social Welfare Office.

- Eligibility criteria are similar to those for the Back to Education Allowance (See leaflet SW70.H), however periods spent on VTOS, FÁS Training Courses, Youthreach, C.E., Back to Work Allowance, FÁS Job Initiative or Revenue Job Assist **do not** count towards the qualifying period.
- A Jobs Facilitator must approve the course you wish to take up.
- You must satisfy the Jobs Facilitator that the course will specifically improve your chances of getting a job.

Part-Time Education Option

If you are unemployed, you can take on part-time study and retain your Social Welfare 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.

To be eligible:

- You will still need to be available for and Genuinely Seeking Work (see Chapter 1).
- If you are offered a place on a course, you will need a letter from the college or school stating that the course is part-time. Make sure you bring this with you when you go to your local Social Welfare Office.

There are many part-time courses, usually called 'Adult Education Courses', available in schools and colleges. There is usually a small a fee for these courses, but very often a reduced rate fee applies to people on low incomes. Ask about possible fee reductions.

These courses are listed in The Guide to Evening Classes, available in your local library/bookshop.

Aontas

Aontas is the National Association of Adult Education. It exists to promote the development of a learning society through the provision of a quality and comprehensive system of adult learning and education that is accessible to all people. It is a voluntary membership organisation. Membership of Aontas is offered to unemployed people at a nominal fee of €2.00.

Aontas offers a free information service to the public providing information on courses, funding, application procedures and other areas specific to the needs of adults. It produces several publications aimed at helping mature students back into education. Contact: Aontas, 2nd Floor, 83-87 Main Street, Ranelagh, Dublin 6. Tel: (01) 406 8220/1. Website: www.aontas.com.

Local Resource Centres/Community Groups

Local Resource Centres, Community groups and Women's groups run a wide range of Adult Education programmes on subjects such as personal development, parenting, music and languages. Some of these courses are funded by the VEC and are free.

Other fee-paying courses offer reduced rates to unemployed people. Ask at your local Resource Centre, local Library or Youth Information Centre for information on courses in your area. Contact numbers for Centres can be found in Chapter 7.

Adult Literacy Schemes

If you would like to improve your reading and writing skills, or if you know anyone who would, then an Adult Literacy Scheme can help.

Adult Literacy courses are designed to meet the needs of adult and mature learners on an individual basis or in a small group. The service is free and confidential and courses are held in a relaxed and informal manner. There are no formal tests or exams and learning is done at your own pace. Course tuition times are arranged to suit the student where possible.

The tutors are often volunteers from the local community or are people who have completed Adult Literacy classes. There are adult literacy schemes throughout the country and you are sure to find one located close to you.

For more information contact your local VEC, the National Adult Literacy Agency (NALA) or your local Resource Centre. See chapter 7 for contact details.



CHAPTER 7 Finding Information

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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') RSI/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.
- Ask them to return your call if possible, as phone charges can be expensive.
- Always ask for the name of the person you are talking to. They may ask you to phone back, or offer to follow up on an enquiry for you, and it may be difficult to find them at a future date.
- 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 think about what you need to ask or find out about so that you are as clear as possible. It can be very useful to write down a list of questions, as it's very easy to forget them when you are on the phone.
- A number of Government Departments/Offices operate a Lo-Call service. Calls are charged at a local rate from anywhere in the country. Numbers starting with the digits 1890 are Lo-Call numbers.

Appeals, Legal Advice & Complaints

Social Welfare Appeals Office

D'Olier House, D'Olier Street, Dublin 2.
Tel: (01) 671 8633 (Low Call) 1890 747 473
e-mail: swappeals@welfare.ie

Office of the Ombudsman

18 Lower Leeson Street, Dublin 2.
Tel: (01) 678 5222
e-mail: ombudsman@ombudsman.ie

FÁS Complaints Co-ordinator

Baggot Street, Dublin 4.
Tel: (01) 804 4600
e-mail: info@fas.ie

FÁS Independent Client Services Commissioner

27-33 Upper Baggot Street, Dublin 4.
Tel: (01) 607 0781
e-mail: info@fas.ie

Free Legal Advice Centre

13 Lower Dorset Street, Dublin 1.
Tel: (01) 874 5690 Local: 1890 350 250
e-mail: info@flac.ie

Legal Aid Board

Upper Mount Street, Dublin 2.
Tel: (01) 644 1900
for details of local legal aid centres.

Legal Aid Board

Quay Street, Cahirciveen, Co. Kerry.
Tel: (066) 947 1000

Northside Community Law Centre

Northside Civic Centre,
Bunratty Road, Coolock, Dublin 17.
Tel: (01) 847 7804/847 8692
e-mail: info@nclc.ie

Consumers Association of Ireland

44 Chelmsford Road,
Ranelagh, Dublin 6.
Tel: (01) 497 8600
e-mail: cai@consumerassociation.ie

European Consumer Centre

13A Upper O'Connell Street, Dublin 1.
Tel: (01) 809 0600
Email: info@eccireland.ie

Office of the Director of Consumer Affairs

4 Harcourt Road, Dublin 2.
Tel: (01) 402 5555
Local: 1890 432 432

Employment Appeals Tribunal

Davitt House,
65a Adelaide Road, Dublin 2.
Tel: (01) 631 3330

Rights Commissioner

Tom Johnson House
Haddington Road, Dublin 4.
Tel: (01) 613 6700 Lo-call 1890 220 227
e-mail: info@lrc.ie

Disability

Forum of People with Disabilities

21 Hill Street,
Dublin 1.
Tel: (01) 878 6077
e-mail: info@fpd.ie

Disability Federation of Ireland

Fumbally Court, Fumbally Lane,
Dublin 8.
Tel:(01) 454 7978
e-mail: info@disability-federation.ie

Employment Rights

Department of Enterprise, Trade & Employment

23 Kildare Street, Dublin 2.
Tel: (01) 631 2121
Lo-Call 1890 220 222
e-mail: info@entemp.ie

Equality Authority

2 Clonmel St., Dublin 2.
Tel: (01) 417 3333
Fax: (01) 417 3366
Lo-Call 1890 245 545
e-mail: info@equality.ie

Department of Justice, Equality & Law Reform

Pinebrook House,
71-74 Harcourt Street,
Dublin 2.
Tel: (01) 602 8202 Lo-Call 1890 221 227

National Employment Rights Authority

O'Brien Road, Carlow, Co. Carlow
Tel: (01) 917 8800
e-mail: info@employmentrights.ie
website: www.employmentrights.ie

Employment Support Services & Agencies

Department of Social and Family Affairs,

Employment Support Services,
Carrick on Shannon,
Co. Leitrim
Tel: (01) 704 3000

FÁS

Head Office,
27-33 Upr. Baggot Street, Dublin 4.
Tel: (01) 607 0500
e-mail: info@fas.ie

COUNTY ENTERPRISE BOARDS

Area	Phone	Area	Phone
Carlow	(059) 913 0880	Limerick City	(061) 312 611
Cavan	(049) 437 7200	Limerick County	(061) 496 520
Clare	(065) 684 1922	Longford	(043) 427 757
Cork City	(021) 496 1828 / 496 1839	Louth	(042) 932 7099
Cork North	(022) 43235	Mayo	(094) 902 4444
Cork South	(021) 497 5281	Meath	(04690) 78400
Cork West	(023) 34700	Monaghan	(047) 71818
Donegal	(07491) 60735	Offaly	(057) 935 2971
Dublin City	(01) 635 1144	Roscommon	(09066) 26263
Fingal	(01) 890 0800	Sligo	(07191) 44779
Dublin South	(01) 405 7073	Tipperary (Nth. Riding)	(067) 33086
Dun Laoghaire/Rathdown	(01) 494 8400	Tipperary (Sth. Riding)	(052) 29466
Galway County/City	(091) 565 269	Waterford City	(051) 852 883
Kerry	(066) 718 3522	Waterford County	(058) 44811
Kildare	(045) 861707	Westmeath	(044) 934 9222
Kilkenny	(056) 775 2662	Wexford	(053) 912 2965
Laois	(057) 866 1800	Wicklow	(0404) 67100
Leitrim	(07196) 20450		

LOCAL EMPLOYMENT SERVICES (LES) AREAS

Area	Phone	Area	Phone
Ballyfermot	(01) 620 7165	Kildare	(045) 861707
Ballymun	(01) 862 2707	KWCD	(01) 405 9300
Blanchardstown	(01) 820 6379	Limerick (P.A.U.L.)	(061) 319319
Bray	(01) 286 8266	Mayo	(09456) 745
Canal Communities	(01) 473 2196	Monaghan	(047) 71818
Clare	(065) 686 9050	Northside (Dublin)	(01) 848 5609
Clondalkin	(01) 457 7308	South Kerry	(066) 979 0012
Cork City	(021) 496 1828	Southside (Dun Laoghaire)	(01) 230 1011
Drogheda	(041) 984 4755	Tallaght	(01) 466 4280
Dublin Inner City	(01) 855 7207	Tralee	(066) 718 0190
Dundalk	(04293) 27099	Waterford	(051) 841740
Finglas/Cabra	(01) 836 1666	Waterford City	(051) 304 951
Galway City	(091) 566 617	Wexford County	(055) 923 7033

AREA BASED PARTNERSHIP COMPANIES

Area	Phone	Area	Phone
Ballyfermot	(01) 620 7165	Drogheda	(041) 9842088
Ballymun	(01) 842 3612	Dublin Inner City	(01) 872 1321
Blanchardstown	(01) 820 9550 / 820 6379	Dundalk	(042) 932 7099
Bray	(01) 286 8266	Finglas/Cabra	(01) 836 1666
Canal Communities (Kilmainham/Bluebell/Inchicore)	(01) 473 2196	Galway City	(091) 773 466
Cavan	(049) 437 2395	Galway Rural Dev.	(091) 844 335
Clondalkin	(01) 450 8788	Inishowen Partnership Co.	(07493) 62218
Cork City	(021) 430 2310	KWCD	(01) 405 9300
Donegal (Local Development Company)	(07491) 27056	(Kimmage/Walkinstown Crumlin/Drinnagh)	



Leitrim	(071) 962 0005	Sligo Leader	(071) 914 1138
Paul Partnership	(061) 419 388	South Kerry	(066) 29544
Longford	(043) 45555	(Caherciveen)	
Meitheal Mhaigheo	(094) 925 6745	Southside	(01) 230 1011
Mayo	(094) 56745	(Dun Laoghaire)	
Monaghan	(042) 974 9500	Tallaght	(01) 459 7990
Northside	(01) 848 5630	Tralee	(066) 718 0190
(Coolock/Darndale/Kilbarrack)		Waterford	(051) 841 740
Offaly North/Kildare West	(0405) 32688	Waterford County	(058) 54646
(OAK)		West Limerick	(069) 62222
Pairtiocht Chonamara	(091) 574353	Westmeath	(044) 934 8571
Pairtiocht Gaeltacht Thir Chonail		Wexford	(053) 23994
(Letterkenny)	(075) 32017	Wexford County	(054) 37033
Roscommon	(090) 662 7424		

Health Boards

For details of your local CWO and for SWA appeals office, Contact:

People Living in:

Dublin City or the counties of Dublin, Kildare and Wicklow

should contact:

Eastern Regional Health Authority
Appeals Office, Customer Services,
Bridge Court Office Park, Walkinstown Ave, D12
Tel: (01) 460 9300

For Supplementary Welfare Appeals in the above (Eastern Health Board) area

SWA Appeals Office
D'Olier House, D'Olier Street, Dublin 2
Lo-call 1890 747 434

The counties of Laois, Offaly, Westmeath and Longford

Midland Regional Health Board
Arden Road, Tullamore. Co. Offaly.
Tel: (057) 932 1868

Limerick City or the counties of Limerick, Clare and Tipperary (North Riding)

HSE West
31 - 33 Catherine Street,
Limerick. Co. Limerick.
Tel: (061) 483 286

The counties of Cavan, Louth, Meath and Monaghan

HSE North East,
Navan Road, Kells, Co. Meath.
Tel: (046) 928 0500

The counties of Donegal, Leitrim and Sligo

HSE North West,
Manorhamilton, Co. Leitrim.
Tel: (07198) 20400

Waterford City or the counties of Carlow, Kilkenny, Wexford, Tipperary (South Riding) and Waterford

HSE South East
Lacken, Dublin Road,
Kilkenny. Co. Kilkenny.
Tel: (05677) 84100

Cork City or the counties of Cork and Kerry

HSE South,
Dennehy's Cross, Wilton Road, Cork, Co. Cork.
Tel: (021) 454 5011

Galway City or the counties of Galway Mayo and Roscommon

HSE West
Merlin Park Regional Hospital
Dublin Road, Co. Galway.
Tel: (091) 755 883
e-mail: communityservices@hse.ie

Health

Dublin Aids Alliance

53 Parnell Square West, Dublin 1.
Tel: (01) 873 3799
e-mail: info@dublinaidssalliance.com

Alcoholics Anonymous

109 South Circular Road, Dublin 8.
Tel: (01) 453 8998
e-mail: gas@alcohollicsanonymous.ie

Department of Health & Children

Hawkins House, Poolbeg Street, Dublin 2.
Tel: (01) 635 4000
e-mail: info@health.ie

Health Promotion Unit

Department of Health & Children
Hawkins House, Poolbeg Street,
Dublin 2.
Tel: (01) 671 4711
e-mail: healthpromotionunit@health.irlgov.ie

Parentline – Parents under Stress

Carmichael House,
North Brunswick Street, Dublin 7.
Tel: 1890 927 277
e-mail: talk@parentline.ie

Housing

Threshold

21 Stoneybatter, Dublin 7.
Tel: (01) 678 6096
e-mail: info@threshold.ie

8 Fr. Mathew Quay, Cork.

Tel: (021) 4271 250
e-mail: info@threshold.ie

3 Victoria Place, Merchant's Road, Galway.

Tel: (091) 563 080
e-mail: thresholdgalway@eircom.net
Advice for landlords and tenants.

Ozanam House,

53 Mountjoy Square West, Dublin 1
Tel: 01 874 2804 e-mail: ozanamhouse@iol.ie

Focus Ireland

14a Eustace Street, Dublin 2.
Tel: (01) 671 2555 e-mail: info@focusireland.ie

Department of the Environment, Heritage and Local Government

Custom House, Custom House Quay, Dublin 1.
Tel: (01) 888 2000 (Lo-call) 1890 202 021
e-mail: connor_falvey@environ.ie

Simon Community

4th Floor, Callaghan House, 13-16 Dame Street,
Dublin 2.
Tel: (01) 635 4800
e-mail: dsjobs@dublinsimon.ie

INOUE Affiliated Organisations

Providing welfare rights information/welfare to work services

CAVAN

Cavan Information and Opportunities Centre

Dublin Road, Cavan, Co. Cavan.
Tel: (049) 437 2021 Fax: (049) 437 2804
e-mail: cavcentreunp@eircom.net

CLARE

Congress Information & Opportunities Centre

Springfield House, Harmony Row, Ennis, Co. Clare.
Tel: (065) 684 1009 Fax: (065) 684 2132
e-mail: cicoc@eircom.net

Co. Clare Citizens Information Service

Bindon Lane, Bank Place, Ennis, Co. Clare
Tel: (065) 684 1221 Fax: (065) 684 0372
e-mail: ennis.cic@citizensinformation.ie

North West Clare Family Resource Centre

Monastery House, Ennistymon, Co. Clare
Tel: (065) 707 1144 e-mail: efrc@eircom.net

CORK

Ballyphephane Community Resource Centre

Lower Friars Walk, Ballyphephane, Co. Cork
Tel: (021) 432 1571 Fax: (021) 431 9085
e-mail: btcdp@eircom.net

Bantry Resource Centre

Glengariff Road, Bantry, Co. Cork
Tel: (027) 51315 Fax: (027) 50034
e-mail: bantrycommunity@eircom.net

Bantry Citizens Information Centre

Glengariff Road, Bantry, Co. Cork
Tel: (027) 52100
e-mail: bantry.cic@citizensinformation.ie

Cork Council of Trade Unions Empl Res Centre

13 North Main Street, Cork, Co. Cork
Tel: (021) 427 5876 Fax: (021) 427 9661
e-mail: cctu@eircom.net

Citizens Information Phone Service

Heritage Business Park, Bessboro Road,
Blackrock, Co. Cork
Lo-Call 1890 777121 (021) 452 1604
e-mail: information@citizensinformation.ie

Cork CIC

80 South Mall, Cork, Co. Cork
Tel: (021) 427 7377 Fax: 427 7748
e-mail: cork.cic@citinfo.ie

Togher Pre-school and Family Centre

6 Maglin Grove,
Deanrock Estate, Togher, Co. Cork
Tel: (021) 431 6766 Fax: (021) 484 7989
e-mail: admintogher@iol.ie

West Cork Community Partnership

Unit 13, Enterprise Centre, Ropewalk, Bantry,
Co. Cork.
Tel: (027) 52266 Fax: (027) 52251
e-mail: info@wccp.ie
Welfare Rights information by appointment

DONEGAL**Action Inishowen**

Millbray, Carndonagh, Co. Donegal
Tel: (07493) 74529 Fax: (07493) 74711
e-mail: info@actioninishowen.com

Letterkenny Resource Centre

Unit 4 Pearse Road, Letterkenny, Co. Donegal
Tel: (074919) 28010 (07491) 29491
e-mail: marieveronica@eircom.net

DUBLIN**Ballyfermot Local Employment Services**

4 Drumfinn Park, Ballyfermot, Dublin 10
Tel: (01) 623 5612 Fax: (01) 623 0922
e-mail: obair@bles.ie

Ballyfermot Youth Services

3 Drumfinn Park, Ballyfermot, Dublin 10
Tel: (01) 623 5612 e-mail: info@bmunjob.ie

Ballymun Jobs Centre

Unit 36, Ballymun Town Centre, Dublin 11
Tel: (01) 866 7000 Fax: (01) 842 0134
e-mail: info@indigo.ie

Ballymun Unemployed & Welfare Rights Centre

Axis, Main Street, Ballymun, Dublin 11
Tel: (01) 883 2138 Fax: (01) 883 2139
e-mail: aine.rooney@access-ballymun.ie

Blanchardstown Centre for the Unemployed

1-2a Corduff Shopping Centre,
Blanchardstown, Dublin 15
Tel: (01) 821 0552 e-mail: bcuinfo@ireland.com

Bohernabreena Community Enterprise

14 Allenton Drive, Ballycragh, Tallaght, Dublin 24
Tel: (01) 452 0685 e-mail: boher14@gmail.com

Choices

3 Quinns Road, Shankill, Co. Dublin
Tel: (01) 282 0110 Fax: (01) 272 0793
e-mail: info@choicesalc.ie

Clondalkin Centre for the Unemployed

Áras Rualach, Neilstown Road, Clondalkin, D 22.
Tel: (01) 623 3629 Fax: (01) 623 6839
e-mail: grwills@eircom.net

Connolly Centre

80/82 The Coombe, Dublin 8.
Tel: (01) 453 0803 Fax: (01) 454 0091
e-mail: cicu@eircom.net

Crosscare Emigrant Project

1a Cathedral Street, Dublin 1
Tel: (01) 873 2844 Fax: (01) 872 7003
e-mail: migrantproject@crosscare.ie

Crumlin Citizen's Information Centre

146 Sundrive Road, Crumlin, Dublin 12.
Tel: (01) 454 6070 Fax: (01) 473 1749
e-mail: crumlin.cic@citizensinformation.ie

Dublin 8 – Bluebell CIS

90 Meath Street, Dublin 8
Tel: (01) 473 4671 Fax: (01) 473 1749
e-mail: dublin8bluebell@citizensinformation.ie

Dolebusters

5 Gardiner Row, Dublin 1
Tel: (01) 872 5103 Fax: (01) 878 8703
e-mail: dolebusters@eircom.net

Dublin 12 Congress Centre

155a Drimnagh Road, Drimnagh, Dublin 12
Tel: (01) 405 9377 Fax: (01) 405 9198
e-mail: d12@gofree.indigo.ie

Dublin 15 Citizens Information Centre

Westend House, Westend Office Park
Snugborough Rd. Extension, Dublin 15
Tel: (01) 822 0449 Fax: (01) 812 8702
e-mail: blanchci@gofree.indigo.ie

The Fingal Centre for the Unemployed

5 Cardiffsbridge Road, Finglas West, Dublin 11
Tel: (01) 884 5228
e-mail: fingoccu@iol.ie

Fountain Resource Group

c/o Presbytery Group, James Street, Dublin 8
Tel: (01) 473 1388
e-mail: frg@iol.ie

Irish Trade Union Trust

Liberty Hall, Eden Quay, Dublin 1
Tel: (01) 878 7272/878 7349
Fax: (01) 878 7182 e-mail: itut@iol.ie



Larkin Unemployed Centre

57/58 North Strand Road, Dublin 3
Tel: (01) 836 5544/836 5404 Fax: (01) 836 6819
e-mail: rightsandinfo@larkinctr.com

Liberties CIC

90 Meath Street, Dublin 8
Tel: (01) 473 5178
e-mail: liberties.cic@citinfo.ie

Mountwood Fitzgerald Park Resource Centre

71/73 Maple House, Mountown,
Dun Laoghaire, Co. Dublin
Tel: (01) 284 5722 Fax: (01) 280 2096
e-mail: mfcdp@gofree.indigo.ie

Northside Centre for the Unemployed

Glin Road, Bonnybrook, Dublin 17
Tel: (01) 847 9463/848 5630
Fax: (01) 848 6325
e-mail: nctc@eircom.net

Northside Community Law Centre

Northside Civic Centre
Bunratty Road, Coolock, Dublin 17
Tel: (01) 847 7804 Fax: (01) 847 7563
e-mail: info@nclc.ie

**South Inner City Community
Development Association (SICCCA)**

90 Meath Street, Dublin 8
Tel: (01) 453 6098 Fax: (01) 454 0745
e-mail: info@siccca.ie

SWIC Local Employment Centre

108 James' Street, Dublin 8
Tel: (01) 511 1260 Fax: (01) 511 1269
e-mail: catherinebyrne@swiclec.ie

Tallaght Centre for the Unemployed

St. Dominic's Hall, Main Street, Tallaght, D 24
Tel: (01) 451 2983 Fax: (01) 452 6094
e-mail: madeleineemoralee@eircom.net

West Tallaght Resource Centre

16 Glenshane Lawns, Tallaght, Dublin 24
Tel: (01) 452 2533 Fax: (01) 462 1740
e-mail: wtrc@eircom.net

GALWAY

Ballinasloe Community Information Centre

Emerald Hall, McNeven Avenue,
Ballinasloe, Co. Galway Tel: (0906) 44390
e-mail: bsloecic@eircom.net

Cumas Teo

Ionad Fiontair, Rosmuc, Co. Galway
Co. Galway Tel: (091) 574 353
Fax: (091) 574 047 e-mail: joe@cumas.ie

Galway Peoples Resource Centre

Canavan House, Nuns Island, Galway, Co. Galway

Tel: (091) 564 822 Fax: (091) 566 758
e-mail: gcu@eircom.net

Galway Rural Development Co. Ltd.

Mellows Campus, Athenry, Co. Galway
Tel: (0915) 64 822 Fax: (0915) 66 758
e-mail: dcolohan@grd.ie

KILKENNY

Kilkenny CIC

4 The Parade, Kilkenny
Tel: (056) 776 2755 Fax: (056) 772 0298
e-mail: kilkenny.cic@citizensinformation.ie

LEITRIM

Co. Leitrim Job Club, Leitrim Partnership,

Church Street, Drumshambo, Co. Leitrim
Tel: (07196) 41740 Fax: (07196) 41741
e-mail: leitrimjobclub@eircom.net

North Leitrim Men's Group

Bee Park Resource Centre, Manorhamilton,
Co. Leitrim.
Tel: (07198) 55347 Fax: (07198) 55568
e-mail: nlmensgroup@eircom.net

LIMERICK

Limerick Resource Centre for the Unemployed

Unit 6/7 Hunt's Lane, Dominick St, Limerick
Tel: (061) 416 056 Fax: (061) 411 696
e-mail: lrcu@eircom.net

M.E.C.O.

St Munchins CC, Kileely Court, Kileely Co. Limerick.
Tel: (061) 327 788 Fax: (061) 327 288
e-mail: aclancy@les.ie

Moyross Community Enterprise Centre

Moyross, Limerick, Co. Limerick.
Tel: (061) 326 057 Fax: (061) 325 300
e-mail: moyac@communitylink.ie

PAUL (People Action Unemployment Ltd)

Unit 25, The Tait Business Centre,
Dominic Street, Limerick, Co. Limerick.
Tel: (061) 419 388 Fax: (061) 418 098
e-mail: info@paulpartnership.ie

Our Lady of Lourdes Action Centre

Greenfields Cross, Rosbrien, Limerick, Co. Limerick
Tel: (061) 228 596 Fax: (061) 227 596
e-mail: caroclarke@eircom.net

LONGFORD

Employment Development Information Centre

Unit 11A2, Mastertech Business Park,
Longford, Co. Longford
Tel: (043) 47515 Fax: (043) 48823
e-mail: infocentre@eircom.net

Co. Longford Citizens Information Service

Level One, Longford S. C., Longford, Co. Longford
 Tel: (043) 41069 Fax: (043) 50918
 e-mail: longford.cic@citizensinformation.ie

LOUTH**Ait na nDaoine Teo**

2 Grange Close, Muirhevnamore, Dundalk, Co. Louth
 Tel: (042) 932 6645 Fax: (042) 932 6645
 e-mail: anthonyejordan@gmail.com

Drogheda Resource Centre

7 North Quay, Drogheda, Co. Louth
 Tel: (041) 983 5754 Fax: (041) 983 9064
 e-mail: drcluinfo@eircom.net

Dundalk People's Centre

30 Clanbrassil Street, Dundalk, Co. Louth
 Tel: (042) 933 8820 Fax: (042) 933 0696
 e-mail: dundalkrcu@eircom.net

MEATH**Meath Job Club**

29 Flower Hill, Navan, Co. Meath
 Tel: (046) 9078968 Fax: (046) 9079970
 e-mail: meathjobclub1@eircom.net

MONAGHAN**Farney Resource & Information Centre**

The Work House, Shercock Road,
 Carrickmacross, Co. Monaghan
 Tel: (042) 966 3454/966 4051
 e-mail: farneyinfo@eircom.net

SLIGO**Sligo Citizens Information Centre**

8 Lower John's Street, Sligo, Co. Sligo
 Tel: (07191) 51133 Fax: (07191) 71886
 e-mail: sligo.cic@citinfo.ie

TIPPERARY**Knockanrawley Resource Centre**

Knockanrawley, Tipperary, Co. Tipperary
 Tel: (062) 52688
 e-mail: knockanrawley@eircom.net

Nenagh Community Network

84 Silver Street, Nenagh, Co. Tipperary
 Tel: (067) 34900 Fax: (067) 34088
 e-mail: ncn@eircom.net

WATERFORD**Ballybeg Key Project**

Parish Centre, Ballybeg, Waterford, Co. Waterford
 Tel: (051) 358 829
 e-mail: keyprojectballybeg@hotmail.com

Dungarvan Resource Centre

33 Lower Main Street, Dungarvan, Co. Waterford
 Tel: (058) 44099

Waterford Citizens Information Centre

37 Lower Yellow Road, Waterford, Co. Waterford
 Tel: (051) 351 133 Fax: (051) 358 250
 e-mail: waterford.cic@citinfo.ie

WESTMEATH**Dr. Stevens Centre**

Lloyds Lane, Athlone, Co. Westmeath
 Tel: (09064) 73001 Fax: (09064) 78291
 e-mail: joaniefas@eircom.net

Mullingar Congress Centre

Mason's Hall, Church Avenue, Mullingar,
 Co. Westmeath
 Tel: (044) 45060 Fax: (044) 45675
 e-mail: congresscentre@eircom.net

WEXFORD**Gorey Unemployed Information Centre**

The Avenue, Gorey, Co. Wexford
 Tel: (055) 20037 Fax: (055) 20482
 e-mail: giuc@tinet.ie

Kilmuckridge Family Resource Centre

Kilmuckridge, Gorey, Co. Wexford
 Tel: (053) 30393 Fax: (053) 30580
 e-mail: kilmuckridgecentre@eircom.net

WICKLOW**Little Bray Resource Centre**

Ardchuallan, Bray, Co. Wicklow
 Tel: (01) 286 7644 Fax: (01) 276 0736
 e-mail: lbrcadmin2@eircom.net

St. Fergal's Resource Centre

107 Old Court Avenue, Bray, Co. Wicklow
 Tel: (01) 276 0376 Fax: (01) 286 5761
 e-mail: sfresctr@indigo.ie

Wicklow Child and Family Project

The Mall, Wicklow, Co. Wicklow
 Tel: (0404) 64725 Fax: (0404) 64720
 e-mail: wcadfp@indigo.ie

Wicklow Trade Union Centre for the Unemployed

97 (Rear) Main Street, Bray, Co. Wicklow
 Tel: (01) 286 6730 Fax: (01) 282 9276
 e-mail: bray@congresscentres.net

NORTHERN IRELAND**Organisation of the Unemployed Northern Ireland (OUNI)**

14 May Street, Belfast BT1 4NR
 Tel: (048) 903 10862 e-mail: ouni@iol.ie

For details of your local centre:

Belfast Unemployed Resource Centre

45/47 Donegall Street, Belfast BT1 2FG
 Tel: (048) 909 61111
 e-mail: barrie.mcclatchie@burc.org

Money Advice and Budgeting Service (website: www.mabs.ie)

County	Location of Service	Telephone
Carlow	Carlow Town	(0503) 40977
Cavan	Cavan Town	(049) 436 2900
Clare	Ennis	(065) 684 1991
	Shannon	(061) 360422
Cork	Cork City	(021) 455 2080
	Mallow	(022) 43879
	Dunmanway	(023) 55155
	Charleville	(063) 81603
Donegal	Buncrana	(074) 932 1856
	Letterkenny	(074) 912 9909
	South Donegal	(074) 972 4462
	West Donegal	(074) 956 0747
Galway	Tuam	(093) 24421
	Galway South	(091) 569 349
Kerry	Tralee	(066) 712 9750
Kildare	Kilcock	(01) 628 4466
	Newbridge	(045) 435 558
Kilkenny	Kilkenny	(056) 61777
Laois	Portlaoise	(05786) 61727
Limerick	Limerick City	(061) 403 109
	Paul Partnership	(061) 419 388
Longford	Longford Town	(043) 455 555
Louth	Dundalk	(042) 932 7823
	Drogheda	(041) 984 2810
Mayo	Ballina	(096) 72902
Meath	Navan	(04690) 72836
Monaghan	Castleblaney	(04297) 49189
Offaly	Tullamore	(05793) 23211
Roscommon		(090) 662 7811
Sligo	Sligo Town	(07191) 41022
Tipperary	Thurles	(0504) 23510
	Tipperary Town	(062) 33410
	Clonmel	(052) 29313
	Nenagh	(067) 41033
Waterford	Waterford City	(051) 857929
	Dungarvan	(058) 44922
Westmeath	Mullingar	(044) 912 1504
	Athlone	(09064) 76616
Wexford	Wexford Town	(053) 912 1504
Wicklow	Bray	(01) 276 0411
Wicklow	Arklow	(0402) 91200

Dublin MABS

Ballymun	(01) 862 0059	Finglas/Cabra	(01) 864 2148
Blanchardstown	(01) 820 6324	Tallaght	(01) 420 3278
Cherry Orchard	(01) 623 3900	Liffey Sth. West	(01) 473 1856
Clondalkin	(01) 457 0550 / 457 5782	Rialto	(01) 473 1856
Crumlin	(01) 456 0731	Dun Laoghaire	(01) 230 2002
Dublin South East (Dublin 2 & 4)		North City	(01) 836 6925
	(01) 670 6555 / 670 4331	North East	(01) 867 4892
Fingal	(01) 890 1102 / 890 1106	Ballyfermot	(01) 623 5443

Money Management and Tax

Irish League of Credit Unions

33-41 Lower. Mount Street, Dublin 2.
Tel: (01) 614 6700
e-mail: info@creditunion.ie

Society of St. Vincent de Paul

Headquarters,
91/92 Sean McDermott Street, Dublin 1
Tel: (01) 838 6990
e-mail: info@svp.ie

Financial Information Services Centre

Burlington House, Burlington Road, Dublin 4
Tel: (01) 637 7361 / 637 7362
For details of local advice sessions

Central Revenue Information Office

Cathedral Street, Off O'Connell Street, Dublin 1.
Tel: (01) 865 5000
Lo-Call: 1890 60 50 90
e-mail: custserv@revenue.ie

One Parent Family Support Organisations

Barnardo's

Christchurch Square, Dublin 8
Tel: (01) 453 0355 e-mail: info@barnardos.ie
Callsave: 1850 222 300

One Family

2 Lower Pembroke Street, Dublin 2
Tel: (01) 662 9212 e-mail: info@onefamily.ie

Treoir – National Information Centre for Unmarried Parents

14 Gandon House, Custom House Square,
IFSC, Dublin 1.
Tel: (01) 670 0120 Lo-call: 1890 252 084
e-mail: info@treoir.ie

One Parent Exchange Network (OPEN)

7 Red Cow Lane, Smithfield, Dublin 7
Tel: (01) 814 8860
e-mail: enquiries@oneparent.ie

Doras Búi

Bunratty Drive, Coolock, Dublin 17.
Tel: (01) 848 1872 / 848 4811
e-mail: info@dorasbui.org

Gingerbread

Carmichael House,
North Brunswick Street, Dublin 7.
Tel: (01) 814 6618
e-mail: info@gingerbread.ie

Other Useful Addresses

Citizens Information Board

Ground Floor, George's Quay House,
43 Townsend Street, Dublin 2
Tel: (01) 605 9000
Fax: (01) 605 9099
e-mail: info@ciboard.ie

A national organisation that co-ordinates the information delivered in over 80 Citizen Information Centres, contact the above for list of Centres.

Department of Social Security Benefits Agency

Tyneview Park
Whitney Road
Benton, Newcastle Upon Tyne
NE12 9SG, England.
Tel: (00-44-191) 218 7777

Migrants, Refugees & Asylum Seekers

Migrants Rights Centre Ireland

55 Parnell Square West, Dublin 1.
Tel: (01) 889 7570 Fax: (01) 889 7579
e-mail: info@mrci.ie

Reception and Integration Agency

Ardilaun Centre, Block C,
112-1124 St Stephen's Green West, Dublin 2
Tel: (01) 418 3200

Irish Refugee Council

88 Capel Street, Dublin 1
Tel: (01) 873 0042
e-mail: info@irishrefugeecouncil.ie

Social and Family Affairs Payments & Information Services

MAIN SOCIAL WELFARE PAYMENTS LISTED IN ALPHABETICAL ORDER

Please contact the Social Welfare Information Service Tel: (01) 704 3000

Adoptive Benefit	Invalidity Pension
Back to Work Allowance	Information Service
Blind Person's Pension	Maternity Benefit
Carer's Allowance	One Parent Family Payment
Central Records	Guardian's Payments
Child Benefit	Pre Retirement Allowance
Death Grant	PRSI Information
Deserted Wife's Benefit	PRSI (refunds of contributions) Section
Illness Benefit	Rent Allowance
Disability (sickness) Benefit	State Pensions
Disability Allowance	Self Employment Section
Employers' PRSI Exemption Scheme	Social Welfare Inspectors
EU Records	Special Collection System for Non-PAYE Workers
Employment Support Services	Students Summer Jobs Scheme
Free Bottled Gas Allowance	Supplementary Welfare Allowance
Free Electricity/Natural Gas Allowance	Treatment Benefit
Free Telephone Rental	(Dental, Optical & Aural Benefits)
Free Television Licence	Jobseeker's Allowance/Benefit
Free Travel	Voluntary & Community Services
Family Income Supplement	Voluntary Contributions
Illness Benefit	Widow's / Widower's Pension
Incapacity Supplement	

Training and Education

Aontas

2nd Floor 83-87 Main St., Ranelagh, Dublin 6
Tel: (01) 406 8220 / 406 8221
e-mail: mail@aontas.com

Department of Education & Science

Marlborough Street, Dublin 1.
Tel: (01) 873 4700

Department of Social & Family Affairs

Back to Education Programme
Shannon Lodge, Carrick on Shannon,
Co. Leitrim
Tel: (01) 874 8444
e-mail: info@welfare.ie

FÁS

Head Office,
27-33 Upper Baggot Street,
Dublin 4.
Tel: (01) 607 0500
e-mail: info@fas.ie

National Adult Literacy Agency

76 Lower Gardiner Street,
Dublin 1.
Tel: (01) 855 4332
e-mail: literacy@nala.ie

Women's Groups

National Women's Council of Ireland

9 Marlborough Court, Marlborough Street,
Dublin 1.
Tel: (01) 878 7248
e-mail: info@nwci.ie

Women's Aid

Everton House,
47 Old Cabra Road,
Dublin 7.
Tel: Admin. (01) 868 4721
Helpline: 1800 341 900
e-mail: info@womensaid.ie



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Social Insurance Payments

These payments are based on your Pay-Related Social Insurance (PRSI) record. Entitlement to a payment depends on having a certain number of PRSI Contributions. See Chapter 1 page 5 for more information.

Social Assistance Payments

If you do not have enough PRSI contributions, you may be entitled to a Social Assistance Payment. These payments are means tested.

See Chapter 1 page 8 for more information.

Assessment of Capital & Savings for Means Tested Payments*

As of September 2006 the payment categories of Jobseeker's Allowance (JA) and Jobseeker's Benefit (JB) replaced the previously titled Unemployment Assistance and Unemployment Benefit.

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

*This means test formula does not apply to Supplementary Welfare Allowance payments

Payment	Claimant	Qualified Adult	Child Dependant
Supplementary Welfare Allowance	€197.80	€131.30	€24.00
Jobseeker's Allowance	€197.80	€131.30	€24.00

Payment	Claimant	Qualified Adult	Child Dependant
FÁS Community Employment	€222.20	€131.30	€24.00
FÁS Trainees			
Over 18 years	€197.80		
Over 18 years – Part-time	€100.70		
17 years	€80.60		

Job Initiative	€420.40	—	—
Community Services Programme	Minimum payments at National Minimum Wage Rates		

Back to Work Allowance	Enterprise (Self-Employed)		Employee
	Based on your Social Welfare payment before taking up the scheme. See Chapter 4 for more information.	Year 1	100%
Year 2		75%	50%
Year 3		50%	25%
Year 4		25%	nil

Revenue Job Assist	Year 1	Year 2	Year 3
This is a special tax allowance for people taking up a job who have been unemployed for one year or more. See Chapter 5 for more information.	€3,810 plus €1,270 per child	€2,540 plus €850 per child	€1,270 plus €425 per child

Family Income Supplement (FIS)	Family Size	9FIS Limit	Family Size	FIS Limit
	FIS is a weekly cash payment to help families on low pay. If your net family income (gross pay less tax, PRSI, Health Contribution and Superannuation) is less than the set figure for your family size, you will receive 60% of the difference. Some other forms of income are not counted in assessing net family income, see Chapter 4 for more information.	1 Child	€480.00	5 Children
2 Children		€570.00	6 Children	€970.00
3 Children		€655.00	7 Children	€1,090.00
4 Children		€760.00	8 Children	€1,170.00

Payment	Claimant	Qualified Adult	Child Dependant
Pre-Retirement Allowance	€197.80	€131.30	€24.00
This payment was available for those aged 55 or over who opt to retire from the labour force. The Pre-Retirement Allowance is being phased out as of September 2006. Payments in process up to that date will continue. New applications for this payment will not be accepted after September 2006.			
Disability Allowance	€197.80	€131.30	€24.00
Illness Benefit *	€197.80	€131.30	€24.00

*See reducing table of rates at Jobseeker's Benefit listing see page 126.

Invalidity Pension		Under 66		Over 66
		Under 66	Over 66	
— Aged under 65	€203.30	€145.10	€200.00	€24.00
— Aged 65 and over	€223.30	€145.10	€200.00	€24.00

Carers Allowance	Caring for 1		
	€214.00		

Carers Benefit	Caring for 1		
	€214.70		

One Parent Family Payment			
	€197.80	—	€24.00

Deserted Wife's Benefit – table below also applies to Contributory Widow's/Widower's Pension			
Contribution Average	Claimant under 66	Claimant age 66 or over	
	€203.30	€223.30	€24.00
*Requires a yearly average of 39 weeks PRSI paid or credited in the three or five tax years before you claim.			

Child Benefit

No. of Children	Payment	No. of Children	Payment
1 Child	€166.00	5 Children	€941.00
2 Children	€332.00	6 Children	€1,144.00
3 Children	€535.00	7 Children	€1,347.00
4 Children	€738.00	8 Children	€1,550.00

Double Child Benefit paid for multiple births of 3 or more. 150% of Child Benefit paid for twins and a grant of €635 paid for all multiple births at birth, at age 4 and at age 12.



Income Tax

Personal Credits 2008	Annum €
Single Person	1,830
Married Couple	3,660
Married (one caring at home)	4,560
One Parent Family	3,660
Employee Credit (PAYE Credit)	1,830

Jobseeker's Benefit
Systematic short time workers are exempt from tax on Jobseeker's Benefit. Otherwise the first €13 of Jobseeker's Benefit and any child dependent payments are not taxable, the balance is taxed normally.

Illness Benefit
The first 6 weeks of Illness Benefit are exempt from income tax. After that only child dependant payments are not liable to tax.

Tax Rates / Bands	
Single/Widowed-no children	Lone Parent/Widowed-with children
€35,400 @ 20%	€39,400 @ 20%
Balance @ 41%	Balance @ 41%
Married (one income)	Married (2 incomes)
€44,400 @ 20%	€70,800 @ 20%
Balance @ 41%	Balance @ 41%

* The standard rate cut-off point for married couples for 2008 is €44,000 subject to an increase of up to €26,400 where both spouses are working. The increase is limited to the lower of €26,400 or the amount of the income of the spouse with the smaller income. The increase in the standard rate cut-off point interacts with the Home Carer's Tax Credit. In practice your Regional Revenue Office will grant you whichever is the more beneficial.

Income Tax

Tax Exemption Limits

Single / Widowed

Under age 65	€5,210
Aged 65 and over	€20,000

Married

One partner under 65	€10,420
One partner aged 65 or over	€40,000

Marginal Relief may be due where the total income is slightly above the relevant exemption limit on the Tax Exemption Scheme.

All income over the Exemption Limit is taxed at 40%.

Childminding Relief

A new childminding relief has been introduced. Where an individual minds up to three children in the minder's own home, no tax will be payable on the childminding earnings providing the amount is under €15,000.

Rent Supplement

Maximum Weekly Rent Levels in each Health Service Executive Area (formerly Health Boards)

	ERHA	MHB	MWHB	NEHB	NWHB	SEHB	WHB	SHB
Single Person in shared accommodation	98	70	70	70	70	80	70	75
Couple in shared accommodation	98	70	70	70	70	80	70	75
Single Person	120	90/100 ²	100	85/100 ²	85	115	115	100
Couple	178	120	130	121 ¹ /130 ²	120	130	115	153
Couple / Lone Parent with 1 child	953*	140	150	140 ¹ /150 ²	140	150	175	153
Couple / Lone Parent with 2 children	1200*	160	170	155 ¹ /170 ²	153	170	200	190
Couple / Lone Parent with 3 children	1200*	175	185	191 ¹ /200 ²	170	170	200	203

Claimant's Minimum Contribution €13

A supplement will not normally be paid where the rent exceeds the relevant maximum rent level.

¹ Westmeath/Longford ² Laois/Offaly
³ Monaghan/Cavan ⁴ Louth/Meath

* Monthly level

Note: From 20 July 2005, SI 386/2005 sets down that for tenants in voluntary housing developments (funded through the Capital Assistance Scheme), the maximum amounts of Rent Supplement payable is 50 euro for a single person and 55 euro for couples.

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