



Irish National Organisation of the Unemployed

January 2009

Know Your Welfare Rights

What you need to know when you become unemployed

The Social Welfare system can be confusing for people who have lost their jobs. The following is a basic guide to what you need to know and do as a result of becoming unemployed.

Introduction to Social Welfare

If you lose your job you should immediately contact your local Social Welfare Office where you can apply for Jobseeker's Benefit (JB) or Jobseeker's Allowance (JA) which are the two unemployment payments. This is very important as any delay in making your claim could result in a loss of payment.

2009 Maximum Payment Rates

| | Jobseeker's Benefit | Jobseeker's Allowance |
|--------------------------------|---------------------|-----------------------|
| Personal Rate | €204.30 | €204.30 |
| Qualified Adult | €135.60 | €135.60 |
| Each Qualified Child | € 26.00 | € 26.00 |
| Each Qualified Child Half Rate | € 13.00 | € 13.00 |

Collecting Your Payment

JB and JA payments are made weekly, through the Post Office. After 6 months the Department of Social and Family Affairs (DSFA) may review the payment method and allow for payments to be made into your bank account.



If you have any difficulty in receiving your payment contact the INOU or your local Resource Centre.

Genuinely Seeking Work

In order to qualify for, and continue to receive, JB or JA, you must be seeking and available to take-up full-time work. Genuinely Seeking Work legislation means that you must be willing to accept any reasonable offer of employment, training and/or education. Any reasonable offer of employment should, initially, be appropriate to your skills, qualifications and experience. You will be asked for proof of your job-seeking efforts. Keep a record of all letters sent to/received from employers, including emails, telephone calls, advertisements from newspapers and any other evidence of your job-seeking.

Jobseeker's Benefit (JB)

Jobseeker's Benefit is an unemployment payment based on social insurance (PRSI) contributions (what used to be known as stamps). PRSI contributions can be paid or credited. To qualify for a JB payment you must be:

- Resident in the Irish Republic
- Aged 16 or over
- Aged under 66
- Unemployed for at least 3 days out of any consecutive 6 days
- Available for, Capable of and Genuinely Seeking Full-time work

And

- Have sufficient paid or credited PRSI contributions

JB Entitlement and PRSI Contributions

To receive a JB payment you will need to satisfy the PRSI contributions criteria in either of the following ways:

1

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

Or

2

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

* The relevant tax year is the tax year two years prior to the year you are making your claim for an unemployment payment. For making a claim for JB in 2009, the relevant tax year is 2007. The number of paid or credited (PRSI) contributions you made in 2007 determines your entitlement to a JB payment in 2009.

Duration of a JB Payment

JB is paid for a maximum of 12 months if you have 260 or more PRSI contributions and a maximum of 9 months if you have less than 260 contributions.

Jobseeker's Allowance (JA)

Jobseeker's Allowance is the other main unemployment payment. If you do not have enough PRSI contributions to qualify for a JB payment, you may qualify for a JA payment, providing you are:

- Resident in the Irish Republic
- Aged 18 or over
- Aged under 66
- Unemployed for at least 3 days out of any consecutive 6 days
- Available for, Capable of and Genuinely Seeking Full-time work

And

- Satisfy a means test
- Satisfy the Habitual Residence Condition

Means Test

A Means Test is a test carried out by the Department of Social and Family Affairs (DSFA) to assess your means of income.

When assessing a claim, the following are taken into account in the means test:

- Cash Income
- Capital (savings, investments, etc.)
- Property (other than your own home)
- Benefit and Privilege (the benefit received from living with your parents, if aged under 25)

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

- ☞ You should maintain a record of bank statements or accounts as these may be required.

Habitual Residence Condition – JA applicants only

The Habitual Residence Condition is an assessment carried out by the Department of Social and Family Affairs which determines whether an applicant will receive a JA payment. An applicant will usually satisfy the rule if they have been:

- Legally residing in Ireland for 2 years or more
- Have worked in Ireland
- Intend to remain in Ireland

Supplementary Welfare Allowance (SWA) Payment

If you are refused a JB or JA payment you may, in certain circumstances, qualify for a Supplementary Welfare Allowance Payment.

Credits or Credited PRSI Contributions

Credits are social insurance (PRSI) contributions that will help protect your social insurance entitlements (e.g. Pensions) during periods when you are not able to make paid contributions (i.e. when unemployed). If you have become unemployed you can sign-on for credits if you have paid PRSI contributions in the previous 2 years.

- ☞ If you sign on for credits, you will be required to meet the genuinely seeking work criteria.

- ☞ Credits can be very important in ensuring that you qualify for payments such as a state pension.

Secondary Benefits

Secondary Benefits are benefits that you may be entitled to as a result of being in receipt of Jobseeker's Benefit or Jobseeker's Allowance. These include:

☞ From your local Health Service Executive (HSE) (previously Health Board)

- Rent/Mortgage Interest Supplement (for own home only)
- Medical Card / Doctor Only Visit Card
- Back to School Clothing & Footwear Allowance
- Diet Supplement

☞ From your local Social Welfare office

- Christmas Bonus (This is not payable if you are in receipt of JB or in receipt of JA for less than 15 months)
- Fuel Allowance (This is not payable if you are in receipt of JB or in receipt of JA for less than 15 months)
- Smokeless Fuel Allowance

☞ From your Local Authority

- Differential Rent
- Rental Accommodation Scheme (RAS)

Interested in joining the INOU?



The INOU lobbies and campaigns on behalf of unemployed people. We welcome applications for membership. As a member you will receive INOU Welfare Rights publications and the INOU Newsletter. You can be involved in the organisation in a number of ways. The level of involvement is up to you but we need your support. **Membership is free of charge.** Membership forms are available online and directly from the organisation. Please contact John Farrell for further information.

Tel: 01 856 0088

Email: membership@inou.ie

website: www.inou.ie/membership

Checklist ✓

When you become unemployed

- ✓ Apply for JB or JA at your local Social Welfare Office.
- ✓ If you do not qualify for JB you may be entitled to a means tested JA payment.
- ✓ If you are not entitled to either JB/JA, you may be entitled to a Supplementary Welfare Allowance payment.
- ✓ If you are not entitled to JB / JA you should sign for credits.
- ✓ You should register with FÁS.

When making your claim

- ✓ When you are making your claim you will need to bring proof of identity (Passport, Drivers Licence or Birth Certificate) and proof of your address (a household bill such as ESB, a bank statement or tax document).
- ✓ You will need to bring your P45 or a letter from your employer saying when you finished work. A letter from your employer explaining the reasons why your job finished may speed up your claim.
- ✓ If you are applying for Jobseeker's Benefit you will also need to bring your P60 forms for recent years.

Keeping Your JB or JA payment

- ✓ You must be genuinely seeking and available to take-up full-time work.
- ✓ You must inform your local Social Welfare Office of any change in your circumstances. If your circumstances worsen you may be entitled to additional assistance.

Appealing a payment refusal

- ✓ If you have been refused a JB or a JA payment (DSFA) or a SWA payment (HSE) you should appeal that decision as soon as possible. Contact the INOU for more information.



**Irish National Organisation
of the Unemployed**

Welfare Rights Information



01 856 0088



welfareinfo@inou.ie

websites: www.inou.ie www.redundancy.ie

FREE ■ CONFIDENTIAL ■ IMPARTIAL

*This publication is funded by The Department of Community,
Rural and Gaeltacht Affairs.*