

# Breaking Out of the Welfare Trap

An Easy Guide for Lone Parents,  
People with Disabilities and Others.

## 2010



This booklet, "Breaking out of the Welfare Trap 2010", was compiled by Southside Partnership DLR (Dun Laoghaire Rathdown) and Southside Local Employment Service. We did so with Lone Parents and People with Disabilities as our main audience, but others may find useful hints here too.

It provides information about services and supports available in our area, in particular for anyone who has been out of work for a year or more. At the same time it attempts to guide you through the maze of entitlements, tax implications etc. of returning to work or education in a simple and easy-to-use way.

We hope it will encourage you to take some first steps towards breaking out of welfare dependency, and invite you to make contact with our services.

**Southside Local Employment Service**

137 Oliver Plunkett Road

Monkstown Farm, Dun Laoghaire, Co. Dublin.

**Freephone:** 1800 200 501 ring for appointment

**email:** [info@southsideles.com](mailto:info@southsideles.com)

Ask for Anne Keegan, Caroline Nevin or Helen Forster, Information Officers

**Southside Partnership DLR**

The Old Post Office

7 Rock Hill, Main Street

Blackrock, Co. Dublin.

**Tel:** 209 0610

Ask for Esther McGearty, Enterprise Development Worker or

Denise McGrotty, Programme Officer

There are lots of other useful contacts and phone numbers throughout this booklet.

Your comments and ideas about ways in which we might improve future editions of this booklet are welcome!

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The first step along the road of 'Breaking Out of the Welfare Trap' is to talk to one of our Information Officers in Southside Local Employment Service (SLES)

**Freephone: 1800 200 501 or 284 1977** or call in to our wheelchair accessible office at **137 Oliver Plunkett Road, Monkstown Farm.** You can register and make an appointment.

The SLES will discuss your hopes and ambitions for your future career and will work closely with you to develop a step-by-step plan to support you in reaching your goals. If you're not too sure what you want to do, a Mediator or Adult Guidance Counsellor can help you think things through and support you in identifying your strengths and weaknesses so that you can plan wisely and work towards realistic, achievable goals.

You may need to undertake some training, or work on a Community Employment (CE) or similar scheme for a time before you feel you are confident enough to go out into the wider world of work. Equally you may wish to return to education or training before you make that move. We will make sure you advance at the pace that suits you, and we will make every effort to place you on the course or project best suited to your personal needs. When you are ready to progress to the next step on your plan, we will support your progress.

## **Jobs Club**

The Local Employment Service Jobs Club is a preparation for work programme delivered part time or full time usually over a four week period. It is free, and assists people who wish to return to the workplace to:

- Develop job-seeking skills
- Develop interview skills
- Explore job opportunities
- Prepare a CV to suit the vacancy
- Learn how to write letters of application
- Learn how to fill in forms
- Encourage motivation
- Use life experience and practical exercises to develop skills
- Build confidence in applying for employment and attending interviews

Jobs Club is a facility where unemployed people come together to work at getting a job.

**Contact: Bernard Fennessy or Nicola Lapraku**  
**Southside Local Employment Service**  
**Freephone: 1800 200 501**

## Self Employment

You might even decide you want to become self employed. In that case you will be referred on to Southside Partnership's Economic Inclusion Programme.

They will support you in assessing your business ideas and in planning and successfully starting out in business. They may also continue to support you by means of training, networks etc. for several years. If you are already quite clear that this is what you want to do, contact:

**Esther McGearty or Denise McGrotty, Southside Partnership DLR**  
**Tel: 209 0610**

"Breaking out of the Welfare Trap" is designed to help people living in the Dun Laoghaire-Rathdown area who have been unemployed, especially Lone Parents, People with Disabilities and others, for a year or more.

**Section 1: Employment Services.**

The first section of this booklet tells you about some services relevant to you if you would like to get back into employment as well as other relevant topics.

**Section 2: Work and Welfare Payments.**

In this section we look at what happens to your Social Welfare payment if you take up work.

**Section 3: Employment Options.**

This section looks at the different incentives that may encourage you to either take up or return to the workforce.

**Section 4: Education and Training Options.**

This section looks at education and training options you might like to consider and describes how these might affect your entitlements.

**Section 5: Housing.**

Private/Local Authority and Rental Accommodation Scheme (RAS).

**Section 6: Childcare.**

Finally we have a short section on Childcare and family-friendly employment.

## Some points we have established which you might find interesting are:

- 1 If you are a Lone Parent, with relatively low earning potential and you want to work, then part-time employment will allow you to earn up to €146.50 without reducing your main entitlements.
- 2 If you are on a Disability Allowance, then part-time employment is the only option if you want to keep all of your disability allowance. You can earn up to €120.00 without losing your disability allowance. There will be a 50% reduction on earnings between €120 - €350. All earnings after that will be deducted, Euro for Euro, from your Disability Allowance.

The best possible outcome from our point of view however is if you choose to get back into the education or training system and improve your long-term earning potential through gaining qualifications which will have greater value in the jobs market of the future. Of course there are a number of options in between.

Contact the LES Information Officer to discuss your best options.

Here we outline the services provided by Southside Partnership DLR and Southside Local Employment Services (SLES). You can explore how taking up employment may affect your payment and also pick up some information on Income Tax, Family Income Supplement (FIS) and other Welfare to Work Incentives to help you get back to employment or participate in Training or Education. Details on Community Employment (CE) and other such schemes are also included.

## Southside Local Employment Service (SLES)

The SLES is a free, confidential and personal service providing one-to-one support for Lone Parents, People with Disabilities and other unemployed persons. Its role is to support individuals, through education and training, to identify and develop skills that will lead to meaningful employment.

It provides information on education, training, welfare, work and job vacancies. Through mediation, career guidance, job clubs and job seeking support (CV preparation, letters of application, access to phones and faxes), it aims to support clients to progress to employment.

**Contact: Southside Local Employment Service Main Office**  
137 Oliver Plunkett Road, Monkstown Farm,  
Dun Laoghaire, Co. Dublin.  
Freephone: 1800 200 501 to make an appointment  
Or email: [info@southsideles.com](mailto:info@southsideles.com)

### SLES Contact Points and Outreach Offices.

Ballyogan	Freephone main office	1800 200 501
Loughlinstown	Freephone main office	1800 200 501
Rosemount	Freephone main office	1800 200 501
Whitechurch	Tel: 494 2057/Freephone	1800 200 501
Hillview		2965352
Choices/Shankill		2824128

Please ring first to make an appointment for all of the above.

## Southside Partnership DLR

Southside Partnership DLR (the Partnership) is an independent organisation serving disadvantaged communities in Dun Laoghaire-Rathdown. The Partnership works with other organisations to ensure that services and supports are targeted at those most in need of them, and that services not provided elsewhere are developed. As there was no available service for people on welfare to make the transition to self-employment, the Partnership set up the Southside Partnership Business & Employment Centre (SPBEC).

The SPBEC provides enterprise services and supports to people living in the Dun Laoghaire-Rathdown area. If you are thinking of starting your own business, SPBEC offers a wide range of information, training, guidance and support.

Contact: Esther Mc Gearty or Denise McGrotty  
Economic Inclusion Programme  
Southside Partnership DLR, The Old Post Office,  
7 Rock Hill, Main Street, Blackrock. Co Dublin.  
Tel 209 0610  
Email: [esther.mcgearty@sspship.ie](mailto:esther.mcgearty@sspship.ie) / [denise.mcgrotty@sspship.ie](mailto:denise.mcgrotty@sspship.ie)  
Web: [www.southsidepartnership.ie](http://www.southsidepartnership.ie)

We recommend to everyone planning a major change, such as taking up employment or self employment, that you contact either your Local Office of the Department of Social Protection, Health Board, Community Welfare Officer, County Council, etc to confirm the impact such a change will have on your entitlements.

## Can I work while on a Social Welfare payment?

### One Parent Family

You are entitled to earn €146.50 per week (which is known as a disregard) without it affecting your One Parent Family Payment.

### Disability Allowance (DA)

If you are on DA you may work providing it assists you with your recovery. This is known as Rehabilitative Employment. The first €120 of your earnings will be disregarded when calculating weekly means and after that there will be a 50% reduction on earnings between €120 - €350. All earnings after that will be deducted Euro for Euro from your DA.

You don't need an exemption from the Disability Allowance Section to take up employment however; you **must** inform them in writing and also attach a note from your doctor supporting your decision to take up

rehabilitative work. You must also send evidence from your employer with the starting date **before** you take up employment. The DA section will then adjust your weekly payment accordingly.

**Note:** If you are thinking of taking up CE, FÁS may deal with the Disability Section on your behalf.

### **Invalidity Pension**

For those on Invalidity Pension you may also be allowed to do rehabilitative work. However, you **must** first apply for an exemption and get **prior** written approval from the Dept of Social Protection and your GP before you take up employment. There is no limit to what you can earn but you cannot work more than 20 hours per week.

### **Illness Benefit**

You must be in receipt of Illness Benefit for at least 6 months before taking up rehabilitative employment. All the above rules apply.

### **Carers**

You may take up employment for up to 15 hours per week **only**. There is a limit on what you can earn and you must notify the Department before you take up any work.

More details are available later in the booklet on a range of incentives.

### **Income Tax, PRSI (Pay Related Social Insurance) and Health Contributions**

If you are earning less €352 per week you do **not** have to pay a PRSI contribution; your employer will pay it for you. If you earn between €352 and €500 you don't have to pay any PRSI on the first €127 of your earnings and anything over that is paid at the rate of 4%. Tax and PAYE deductions from wages/salaries are made at source by your employer. Tax

Credits consist of various allowances and relief that you may be able to claim depending on individual circumstances.

Tax credits are also given for Trade Union Membership and Service Charges. Private Health insurance and mortgage interest are deducted at source. For further information contact Revenue on 1890 333 425.

If you are in **private rented accommodation** the maximum level of rent paid on which tax relief can be claimed annually at the standard rate of tax, is €2,000 (single under 55), €4,000 (single over 55) and double that amount for married and widowed persons.

You may claim tax relief annually for certain medical and dental procedures. Application forms are available from the Revenue Commissioners or online at [www.revenue.ie](http://www.revenue.ie)

Tax is calculated on the basis of total income and Tax Credits are deducted from that calculation. PRSI and Health Contributions are paid by you and build up to entitle you to social and health services from the state. Tax Credits allowed are:

Lone Parents have a personal Tax Credit of €1,830, plus an additional Family Tax Credit of €1,830 and a PAYE Tax Credit of €1,830 making a total of €5,490. Other individuals have a personal Tax Credit of single €1,830, married €3,660 and a PAYE Tax Credit of €1,830.

A Lone Parent, working, will pay tax up to €40,400 @ 20% and the balance @ 41%.

A married couple with one spouse working will pay tax up to €45,400 @ 20% and the balance @ 41%.

A married couple, both working, will pay tax up to €72,800 @ 20% and the balance @ 41%.

Single individuals will pay tax up to €36,400 @ 20% and the balance @ 41%.

**Please note:** That One Parent Family Allowance, Disability Allowance and Invalidation Pension **are** included for Tax Credits.

Back to Work Enterprise Allowance (BTWEA) and Family Income Supplement (FIS) are **not** taxable.

### **Income levy from 1st May 2009**

Income levy rates are as follows:

- 2% on income up to €75,036
- 4% on income from €75,037 to €174,980
- 6% on income above €174,980

If your income is greater than the minimum threshold of €15,028 per year or €289 per week, you pay the levy on the full amount of your income. (If you are aged 65 or over the minimum threshold is €20,000 per year for a single person and €40,000 per year for a couple).

### **Medical Card Holders are exempt from Levy**

#### **Married couples (under 65)**

The income thresholds apply to each spouse individually and cannot be combined if one spouse is below the threshold and the other above. For example, if you earn €14,000 per year and your spouse earns €20,000 per year, you will not pay the income levy but your spouse will.

## **PAYE taxpayers (under 65)**

Your employer calculates the income levy on a week by week or month by month basis. If your income varies from week to week you could pay the income levy at a higher rate than you are actually liable to pay but in such a case you will get a refund.

## **Revenue Job Assist**

Revenue Job Assist is administered by the Revenue Commissioners. It is a three-year tapered scheme of additional tax allowance for people returning to work after an absence of one year or more. Under this scheme you can receive an additional tax-free credit when you take on a job. Your employer may also receive additional tax-relief.

## **To Qualify**

You must be claiming one of the following payments for 1 year or more

- OPFP/Disability Allowance/Invalidity Pension
- Jobseekers Allowance/Jobseekers Benefit
- Illness Benefit for 3 years or more

Time spent on CE, JI and FÁS training courses may count as qualifying time. The employment must be a minimum of 30 hours a week and capable of lasting for 12 months.

## **Supports**

- You keep your Medical Card for 3 years
- You may be eligible for FIS
- You can keep your secondary benefits such as fuel allowance, Rent/Mortgage Interest Supplement subject to certain conditions.

**Note:** If on Rent/Mortgage Supplement *always* check first with your Community Welfare Officer to see how your payment will be affected.

## Rates of extra tax allowances per year.

Year 1	Adult €3,810 <i>plus</i> €1,270 <i>per child</i>
Year 2	Adult €2,540 <i>plus</i> €850 <i>per child</i>
Year 3	Adult €1,270 <i>plus</i> €425 <i>per child</i>

Contact: Central Revenue Information Office

Tel: 1890 333 425

## Family Income Supplement (FIS)

This is a weekly payment for families, including One Parent Family, People with Disabilities and others, at work on low pay. If you qualify, payment will last for 52 weeks provided you continue working.

Employment is expected to last three months and at least 19 hours a week. You must have one child or more and if your average weekly income is below the following guideline you can apply for FIS.

1 Child €506.00	2 Children €602.00	3 Children €703.00
4 Children €824.00	5 Children €950.00	6 Children €1066.00

Casual work of less than three months and CE schemes do not qualify. Payments from Health Boards, Social Welfare and income from Self Employment are counted as income for assessment. Child Benefit, Supplementary Welfare Allowance and Rent Allowance are not. FIS payment is 60% of the difference between your average family income and the income limit for your family size. FIS is not taxable.

**Example:** Mary is a One Parent Family with 3 children receiving €285.40 per week. She gets a part-time job earning €200 per week. Based on this income she will lose €20 from her One Parent Family payment, bringing it down to €265.40 per week. Her total income is now €465.40 per week (€265.40+ €200). She is still below the FIS income guideline of €703 per week for a family with 3 children. Here is a rough guide of how FIS calculate how much she can claim from them:

FIS guideline for 3 children	€703.00
Mary's total weekly income	€465.40
Difference	€237.60

FIS will pay you 60% of the difference of €237.60 which is €142.56

**Contact: Family Income Supplement, Dept of Social Protection  
Tel: 704 3000  
Dept of Social Protection Booklet Ref. SW22**

**Note: If on Rent/Mortgage Allowance always check with your local  
Community Welfare Officer before taking up employment.**

*In this section we look at rules and regulations laid down by the various departments.*

### **Disability Allowance (D/A)**

If you wish to take up employment it must be seen as rehabilitative employment. You can earn €120.00 per week without it affecting your D/A payment. On earnings between €120- €350 there will be a 50% deduction from your D/A payment. You must notify the Disability Allowance section before you take up employment and medical evidence from your GP is required. There is no limit on the amount of hours you can work.

**Note:** If you are on Rent Supplement always check with your local Community Welfare Officer first as any extra income may be assessed.

### **Invalidity Pension/Illness Benefit**

For those on Invalidity Pension / Illness Benefit you may also take up rehabilitative work. However, you **must** first apply for an exemption and get **prior** written permission from the Dept of Social Protection and approval from your GP before you take up employment. There is no limit on what you can earn but you **cannot** work more than 20 hours per week.

**Note:** If you are on Rent Supplement always check with your local Community Welfare Officer first as any extra income may be assessed.

## Lone Parents

You can earn €146.50 per week and still keep your full payment. If you earn more than that amount roughly 50% of earnings between €146.50 and €425.00 will come off your social welfare payment. When you are applying for a reduced payment, PRSI, Trade Union subscriptions and Pension contributions are now taken into consideration for the means test.

The cut off point for a reduced payment is earnings of more than €425.00 per week however; if you have been on a One Parent Family Payment for at least 1 year and your earnings are more than €425.00 per week your payment will not stop immediately. You can get half of your payment for a further 6 months. You must notify the department of any changes.

**Note:** If you are on Rent Supplement always check with your local Community Welfare Officer first as any extra income will be assessed.

## Jobseekers Allowance/Benefit

From January 2010 these are the new rates of payment for Job Seekers

Allowance for people under 25 years of age:		
Age	Personal Rate	Qualified Adult
18-19	€100	€100
20-21	€100	€100
22-24	€150	€130.10
For those over 25		
Maximum personal rate	Qualified adult	Qualified child
€196	€130.10	€29.80

You are obliged to be genuinely seeking *full* time work while claiming the above payments. However you can work up to 3 days a week and still claim 3 days on Jobseekers Allowance/Benefit as long as you continue to look for full time employment. Sunday work is not counted for those on benefit. However the normal means testing is applied for Sunday work for those on Jobseekers Allowance.

Students must have left school for 3 months and be at least 18 years of age.

**Note:** If you are on Rent Supplement always check with your local Community Welfare Officer first as any extra income may be assessed.

### **Carers**

You may take up employment or an educational/training course for **no more** than 15 hours per week. There is a limit on what you can earn and you must notify the Department before taking up employment or training. If you are a qualified spouse/partner on a Jobseeker Benefit or Allowance claim and you become a Carer your income from caring will not affect your spouses claim for you.

*In this section we look at the different work options both part time and full time.*

### **Community Employment Scheme (CE)**

There are 2 different options of Community Employment, each with its own set of eligibility requirements. These are the Part-time Integration Option and the Part-time Job Option. You can participate in either of these options but not in both at the same time.

Local sponsors - community groups, local authorities or non-profit companies working in the voluntary sector run CE projects. The type of job varies from project to project and is advertised through FÁS, the Southside Local Employment Service and their outreach Contact Points.

#### *Option One (Part time Integration)*

*You must be 25 years or over and in receipt of the following payments:*

- Lone Parent/Widow/Widowers/Deserted Wife for 1 year
- Jobseekers Allowance/Benefit for 1 year
- Disability/Invalidity/Illness Benefit for 6 months
- Blind Pension for at least 6 months
- Travellers of any age and on a welfare payment
- Ex-Offenders aged 18 or over referred by the Probation Service
- Those who were previously in receipt of Carer's Benefit or Allowance
- A Programme Refugee 18 years or older who has a right to stay in this country and is on the live register for any period of time.

## Option Two (Part time Job Option)

You must be 35 or over and in receipt of the following payments:

Aged 35 years or older and have been receiving Jobseeker's Benefit, Jobseeker's Allowance, One-Parent Family Payment (OFP), Widow's/Widower's Contributory Pension, Widow's/Widower's Non-Contributory Pension for at least 3 years. (If you were receiving Carer's Allowance this can also count towards the three-year eligibility period.

- Travellers of 18 years of age in receipt of Jobseeker's Benefit, Jobseeker's Allowance or One-Parent Family Payment for 1 year
- In receipt of Disability Allowance or Blind Person's Pension
- Invalidity Pension or aged 35 years or older; in receipt of Illness Benefit for at least 6 months. You must have approval from the Department of Social Protection.
- A refugee aged 18 years or older, and in receipt of a social welfare payment.
- An ex-offender aged 35 years or older in receipt of Jobseekers Allowance or Jobseekers Benefit for 3 years.
- Aged 18 years or over referred by the Drugs Task Force.

**Applicants can meet the eligibility requirements by adding time spent on a recognised training or employment programme to the time spent receiving allowances.**

## Benefits:

- A wage of €216 per adult is paid, €346.10 per couple plus €29.80 per child or €14.90 half child if the partner/spouse is working
- CE provides training in personal and technical skills
- Employment for one year or more
- Keep medical card
- Local Authority Housing rent is not affected

**Note:** If you are on Rent Supplement, check with your CWO as your supplement may be affected.

### Example 1: One Parent Family / 1 dependant child

Mary is receiving €225.80 for herself + one child on a One Parent Family Payment. She takes up CE at the rate of €245.80 (self + child). She can earn €146.50 without her One Parent Family Payment being affected (this is called a disregard). However at €245.80 Mary has gone over this rate. Mary is also on Rent Supplement.

The following is a rough guide on how her One Parent Family Payment will be reduced.

Earnings:		€245.80 (CE)
Disregard:	-	€146.50
		<b>€ 99.30</b>
<b>(The amount of €99.30 is then ÷ by 2)</b>	<b>=</b>	<b>€49.65</b>

This amount of €49.65 is then means tested by the One Parent Family section.

In Mary's case her new reduced One Parent Family Payment will be **€183.30**. (This is based on a sliding scale used by Social Welfare)

Mary's total weekly income:

One Parent Family:	€183.30
Plus CE:	€245.80
	€409.10 per week

In Mary's case her Rent Supplement **will** be affected. Always check with your Community Welfare Officer first before you make any decisions.

### Example 2: Person on Disability Allowance

John is receiving €196 per week on D/A. He will earn €216 on CE. He can earn €120 without his payment being affected. Anything earned over that and up to €350 per week will result in a 50% reduction in his D/A. Anything over €350 is stopped euro for euro.

Here is a **rough** guide of what happens when he takes up CE.

Earnings (CE):	€216
Disregard:	- €120
	€96

50% of €96 = €48.

This amount will come off John's Disability Allowance.

So D/A = €196 - €48 = €148

Reduced Disability Allowance	€148
CE	€216
John's total income per week	€364

If John was claiming for a partner and children on his D/A, their present allowance would not be affected when he goes on CE. It is only his personal rate.

**Note:** For those on Disability Allowance/Invalidity Pension/Illness Benefit there are certain rules laid down by the Department before taking up any rehabilitative employment.

Check with your CWO also if on Rent Supplement.

### **Jobseekers Allowance/Jobseekers Benefit**

If you are on the above payment for 1 year or more you are eligible for a CE Scheme. You will no longer receive a Jobseekers payment while on CE.

**Note:** If CE is your **only** income, having given up your Social Welfare payment, your secondary benefits including fuel, Rent/Mortgage Interest Supplement will not be affected under the new Rent Supplement Assessment.

**Contact: Local Employment Service**

**Local FÁS Office Dun Laoghaire**

**FÁS Loughlinstown**

**FÁS Nutgrove**

**Freephone 1800 200 501**

**Tel 280 8488**

**Tel 204 3600**

**Tel 495 1613**

### **Part-time Job Incentive Scheme**

This is run by the Department of Social Protection and is intended as a stepping stone to full-time work for people who are in receipt of Jobseekers Allowance for 15 months or more. If you take up a part-time job for under 24 hours per week you will also get a special allowance instead of Jobseekers Allowance. It is called Part Time Job Allowance. Once

you have secured your part time job contact your local Social Welfare Office.

**Note:** You **cannot** claim an allowance for any children and you can only keep your secondary benefits if you pass the standard means test.

### To Qualify

- On long term Jobseekers Allowance for 15 months or more
- Part time job must last at least two months and be under 24 hours a week

### Benefits

- A weekly part time Job Incentive allowance of €129.40 single, €210.90 with a qualified adult
- You may keep your medical card for 3 years.
- If on Rent Allowance always check with your Community Welfare Officer as your allowance may be affected.

#### Contact your Local Social Welfare Office

Dún Laoghaire

Tel 280 0288

Nutgrove

Tel 4069010

Dept of Social Protection Booklet Ref SW69

## Changes to the Back to Work Enterprise Allowance Scheme

From 1 May 2009, the amount of time you can participate on the BTWEA scheme has been reduced from 4 years to 2 years for new applicants,

**Year 1** 100%    **Year 2** 75%

The qualifying period required for BTWEA has also been reduced from 2 years to 12 months (**With an underlying entitlement to the Jobseekers Allowance**).

If you have previously participated in the BTWEA scheme and exhausted your entitlement, you can participate a second time after a period of at least 5 years.

A new second option of the Scheme called the Short-Term Enterprise Allowance (STEA) started on the 1st May 2009 and details can be found on the following pages.

### Back to work Enterprise Allowance

#### To qualify for BTWEA you must be:

- In receipt of Jobseeker's Allowance, One-Parent Family Payment, Disability Allowance, Blind Pension, Farm Assist, Incapacity Supplement, Pre-Retirement Allowance, Invalidity Pension, Carer's Allowance, Widow's/Widower's (Non Contributory) Pension, Deserted Wife's Benefit/Allowance or Prisoner's Wife's Allowance for at least 12 mts.
- Getting Illness Benefit for 3 or more years
- Periods of time spent in FÁS Training, Community Employment, the Community Services Programme, Job Initiative, CERT, Teagasc, FIT and Back to Education Schemes are accepted as periods of unemployment.

## Short-term Enterprise Allowance

The Short-term Enterprise Allowance is a new Back to Work Scheme. There is no qualifying period. You can get immediate access to the allowance but you must meet the qualifying conditions.

### To qualify you must have:

- An entitlement to Jobseeker's Benefit
- Either 104 contributions paid in the past 2 years or qualify for statutory redundancy.
- The Short-term Enterprise Allowance will be paid to you for a maximum of 1 year. It will end when your entitlement to Jobseeker's Benefit ends (that is, at either 9 months or 12 months).

### Benefits

- You keep your medical card
- You may keep your Fuel Allowance and your Clothing and Footwear Allowance.
- BTWEA or STEA are not subject to Tax or PRSI
- Technical Assistance and Training Grants may be available from Social Welfare.

Setting up as self-employed has to be approved in advance, in writing, by a Job Facilitator or Partnership Company

Participants will have to register as self-employed with the Revenue Commissioners. Southside Partnership DLR or your Social Welfare Office will advise you of the supports that are available to you.

**Note:** Under the new means assessment for Rent and Mortgage Supplement, Back to Work Enterprise Allowance and FIS are now counted

as Additional Household Income. Your allowance may be affected so always check with your Community Welfare Officer first before you make any decisions. However, if you are already under the old Rent Supplement rules you may be allowed to continue that way if it is more beneficial for you.

**Talk to your Community Welfare Officer.**

**Note:** If you are in a Local Authority house, they also support this scheme. Your differential rent will remain the same for two years as long as your Back to Work Enterprise Allowance and your new job are under €540 per week. Your rent will go up if your income is more than that amount.

**Contact: Esther McGearty or Denise McGrotty**  
**Economic Inclusion Programme**  
**Southside Partnership DLR, Tel: 209 0610**  
**Dept. of Social Protection Booklet Ref: SW92**

The FÁS Work Placement Programme provides 9 months' work experience for graduates and other unemployed people. The eligibility criteria for this programme were revised in December 2009.

### **Work Placement Programme**

The FÁS Work Placement Programme provides 9 months work experience for up to 2,000 unemployed people. The placements are on a full-time basis (minimum 30 hours per week).

- The programme is available to people getting most social welfare payments, including Jobseeker's Allowance and Jobseeker's Benefit. If you are getting a social welfare payment for at least 3 months, you may be able to keep it while on the programme.

People who are not getting a social welfare payment, or who are on a payment for less than 3 months, are eligible to take part, but will not be paid while on the programme.

There are 2 streams in the Work Placement Programme. In Stream 1 there are 1,000 places for graduates and in Stream 2 there are 1,000 places for unemployed people, with 250 of these places reserved for those aged under 34. If you are an unemployed graduate, you can apply for a place in either stream. Placements are allocated to each FÁS region according to the number of people on the Live Register in that region and are allocated on a 'first come, first served' basis.

While you are on the Work Placement Programme you may continue to get your payment, subject to the Department's approval, and only if you are getting the payment for at least 3 months.

### **Stream 1**

To be eligible for Stream 1 of the Work Placement Programme you must:

- Have been awarded a qualification at level 7 or higher on the National Framework of Qualifications, in 2009 or earlier.
- Be unemployed. You do not have to be getting a social welfare payment.

### **Stream 2**

To be eligible for Stream 2 of the Work Placement Programme you must be unemployed. You do not have to be getting a social welfare payment. You do not have to be a graduate, but graduates can apply.

### **Employers**

The requirements for employers providing the work placements are:

- They must register with FÁS as a provider
- They can be from the private or the public sector

- The maximum number of placements for each employer is 10 or 10% of the workforce
- The placement must not replace an existing vacancy nor can it be used to displace an existing employee

**For more information on this Programme please contact:**  
**Local Employment Services**  
**Freephone: 1800 200 501**  
**or your local FÁS office**

### **Short Time Working Training Programme**

The Short Time Working Training Programme will provide 2 days training a week for employees who are on systematic short-time working for 3 days a week and getting a social welfare payment for the 2 days they are not working. There are 277 places available and each placement will be for 52 weeks. The initial training will be provided by FÁS and the training offered will be flexible which would allow people to complete courses if they return to full-time work. The Programme will allow people who have had their hours of work reduced to improve or add to their skills.

To be eligible for the Short Time Working Training Programme you must be on systematic short-time working for 3 days a week and receiving a social welfare payment for the 2 days you are not working. Systematic short-time working means your hours of work have been reduced on a temporary basis. If you get a place on the Short Time Working Training Programme you will continue to work 3 days a week and to get your social welfare payment for the 2 days you are getting training - see 'How to apply'.

### **How to apply**

If you are interested in participating in one of these programmes you may apply to your local FÁS office

*This section of the book looks at Training and Education and what supports you can avail of when you take up any of the following options..*

*Note: Talk to your local Community Welfare Officer before commencing a course, as it may affect your benefits.*

## Educational & Training Supports

### Dublin South Supported Employment

The Dublin South Supported Employment programme assists people with a wide range of disabilities who wish to enter or re-enter the workforce by preparing, matching and supporting them to integrate fully into the workforce. A job coach will provide one-to-one support to familiarise individuals with job tasks and support them through the initial commencement phase in the workplace.

**Contact: Dublin South Supported Employment Tel: 4603760**

### National Learning Network (NLN)

The NLN is Ireland's largest non-government training organisation with more than 50 purpose-built training and employment facilities. NLN provides training and employment opportunities for those who require support to get into the work force. Courses are tailored to the needs of the individual by means of assessment and discussion. Training courses are as follows:

## **Access 2**

This course is a Rehabilitation Programme and aims to facilitate students to sample a range of vocational options and to develop the skills, knowledge, confidence and resources to access employment, higher training and options in the wider community. This FETAC awarded course includes Personal Effectiveness, Health and Fitness, Goal Setting, Skills Sampling and Work Experience.

**Eligibility:** Must be on **any** current Social Welfare payment

## **Employer Based Training**

This is a Return to Work course where students acquire practical skills training with an employer in a vocational area of their choice for 3/4 days a week. The course includes FETAC Health and Safety, CV and Interview Preparation and Personal Effectiveness. Other relevant training includes Safepass, ECDL, Fork Lift and First Aid.

## **Information Technology**

ECDL and ECDL Advanced, FETAC award in Information and Administration, Health and Safety, Job Seeking, Personal Effectiveness and Work Experience.

## **Retail Sales**

This course will open opportunities for employment as a sales assistant or retail administrator. FETAC award in Health and Safety, Customer Care, Security, Teamwork, Processing Payments, Cash Handling Receipt and Storage of Deliveries.

## **Education Supports**

Literacy and numeracy classes are available to students who wish to improve their education skills as required by the course.

## Eligibility:

- You must be over 16 years of age
- Be registered with FÁS or
- Health Service Executive as having needs that cannot be met in a FÁS training centre.
- Applicants do not require the normal formal entry qualifications.

**Contact: Deborah Coughlan (Area Manager)**

**National Learning Network,**

**Bray, Co. Wicklow. Tel: 282 9643**

## FÁS Training Courses

FÁS is the State Training and Employment Authority. In each office there is a Placement Officer whose job it is to provide you with training, education and course information options. FÁS runs a large number of daytime and evening courses normally lasting from four to six months. Most courses are certified and you must be registered with FÁS. You will be interviewed for suitability for the course you choose.

## Benefits

### FÁS Training Allowance per week:

	<b>Full-time</b>	<b>Part-time</b>
15 to 16 years	€79.90	€46.00
17 years	€99.80	€57.45
18 years and over	€196.00	€112.80

### Travel allowance per week:

3 - 5 miles	€4.60
5 - 10 miles	€11.90
10 - 20 miles	€17.60

## Subsidised lunch

Part-time €0.40

Full-time €0.80 per day

An extra Training Bonus of €31.80 per week is payable to persons on Jobseekers Allowance/Benefit for 12 months or more. This also applies to people who have just finished CE.

**Note:** If you are in receipt of Disability Allowance your payment is temporarily suspended and instead you receive a FÁS payment plus a training bonus.

If you are on Invalidity Pension or Illness Benefit you **cannot** start any course without notifying Social Welfare first and applying for an exemption. If successful you will keep your full payment **as well** as the FAS payment but you will not be entitled to the extra €31.80 training allowance.

Note: If you are receiving a Rent/Mortgage Supplement check first with your Community Welfare Officer, as your payment may be affected.

Contact: FÁS Dun Laoghaire

FÁS Loughlinstown

FÁS Nutgrove

Tel 280 8488

Tel 204 3600

Tel 495 1414

## FÁS Childcare

FÁS provides childcare costs for play groups, crèches or qualifying childminders to trainees who apply. Information is available from local FÁS Offices or Southside Local Employment Service. A child must be minded outside the home.

Rates for childcare if attending **full-time** FÁS course:

Pre-school care/crèche €63.50

Primary school €31.25

There is no allowance for secondary school children.

Rates for childcare if attending **part-time** FÁS course

Pre-school care/crèche €38.00

There is no allowance for primary/secondary school children.

## **FÁILTE Ireland**

Fáilte Ireland provides training for the Hotel, Catering and Tourism Industry. Courses are practical, cover a range of hospitality skills and include personal development. You must be over 17 years of age. The National Tourism Elementary Certificate will be awarded.

### **Who can apply?**

- At least 17 years of age
- Those registered as unemployed
- Mature adults who wish to return to the workforce
- Irish or EU citizens
- People with refugee or residency status
- Have an interest in the Tourism Industry

### **Benefit**

- Training allowance: Over 18 €195 per week, Under 18 €102.00
- Travel allowance: Dublin area €13.00 other areas €20.00 per week
- Keep medical card
- Lunch allowance payable
- Secondary benefits and Rent/Mortgage Interest Supplement may be affected. Check with you Community Welfare Officer:

**Contact: Fáilte Ireland Tel 884 7700, Call save Tel 1850 256 256.**

## Community Training Centres / Youthreach Programmes

These programmes are funded by FÁS and the VEC and are aimed at 15-21 year olds who have left school without any formal qualification. The programme includes Lone Parents, People with Disabilities and others. Courses are normally full time but part time courses are also available. Emphasis is on general education, identification of needs, communications, specific skills training, work placements and personal planning. Training can lead to a FETAC qualification.

### Courses on offer include:

- **Catering and Hospitality skills:** This course will teach the student how to prepare meals, the art of display, serving of food and the use of kitchen equipment.
- **Information Technology:** Basic training in computers leading up to ECDL standard at a pace suited to the student
- **Pre-Apprenticeship Training Programme:** This course is aimed at those who did not achieve the 5 Ds in their Junior Cert required for an apprenticeship.  
Subjects Include: Craft Science, Craft Maths, Technical Drawing and Engineering.
- **Introduction to Hair and Beauty:** This course covers Basic Haircare/Beauty Treatments, Customer Care, Personal and Interpersonal Skills Training
- **Young Mothers Programme (mornings):** This programme is a bridging programme for young mothers wishing to progress into further training, education, or the workplace. Subjects covered are: Communications, Maths, Personal & Interpersonal skills, Caring for Children, Computers, Art and work experience.

All courses are FETAC accredited.

## Benefits

- Training Allowance:

Age	Amount
Aged 16 years	€79.90
Aged 17 years	€99.80
Aged 18 years and over	€196.00

- Secondary benefits are kept
- You may qualify for a travel allowance weekly
- FÁS childcare may be available. Check with the individual Centres.

Contact: FÁS Dun Laoghaire  
FÁS Loughlinstown  
FÁS Nutgrove  
Or your Local VEC

Tel 280 8488  
Tel 204 3600  
Tel 495 1414

## Adult Education Support and Guidance - DLVEC

For those who wish to return to education and live in the Borough of Dun Laoghaire we recommend that you get in touch with Dun Laoghaire VEC Adult Guidance Service. This is a free service for learners of all backgrounds. You may be considering education at second or third level or you may be an Early School Leaver and might now be at a stage in your life where you are ready to take that step and return to education at a pace suited to your needs. They also work hand in hand with a number of other services in the area which may be more suitable for you. The Adult Guidance Service is confidential and whatever you decide, you will receive a warm, encouraging and friendly welcome.

**Contact:**

Dun Laoghaire VEC Adult Guidance Service

61 Mulgrave Street

Dun Laoghaire, Co. Dublin.

Tel: 236 5196

Email: [guidance@ess.dlvec.ie](mailto:guidance@ess.dlvec.ie)

Web: [www.dlvec.ie](http://www.dlvec.ie)

**Vocational Training Opportunities Scheme (VTOS)**

VTOS is a second level adult education programme targeting welfare recipients. The main courses available are: Junior Cert, Post-Leaving and Leaving Certificate as well as special skills training. Each VEC has a VTOS Co-ordinator who provides information and advice on suitable courses.

You must be over 21 years and in receipt of a welfare payment for at least six months or more. Your welfare payment then becomes a VTOS payment. Time spent on FÁS, CE, Job Initiative and Fáilte Ireland qualify as time required. There are no course fees and there are a limited number of part-time courses. You may work part-time or casually while on VTOS. This will not affect your welfare payment.

**To Qualify**

- You must be accepted by the college onto the course you choose

**Benefits**

- €31.80 additional payment if participants are one year or more receiving welfare payments
- A Travel Allowance if you live more than 3 miles from the college
- The school or centre provides books and course materials
- Secondary benefits including Fuel, Clothing & Footwear Allowance

- Keep medical card
- Can work part time without affecting payment

**Note:** If on Rent/Mortgage Interest Supplement part time work may affect your payment. Check with your Community Welfare Officer

**Contact: VEC (VTOS Section)**

**Century Court**

**100 Upper George's Street, Dun Laoghaire, Co Dublin.**

**Tel 214 7200**

### **Back to Education Allowance (BTEA)**

The Department of Social Protection administers the BTEA. This scheme allows you to keep the rate of your social welfare payments and return to an approved Second or Third level course full-time. BTEA is paid at the standard rates.

### **To Qualify**

- You must be over 21 for an undergraduate course and over 24 for post graduate
- On a welfare payment for at least 3 months for Second Level or 9 months for Third Level and recommended by a facilitator from Dept of Social Protection
- Aged 18 - 20 and out of formal education for two years and on Lone Parent, Disability Allowance or other benefits for 3 months for Second Level and 6 months for Third Level
- Time spent on CE, JI, Fáilte Ireland and FÁS training are classed as time unemployed.

## Benefits

- Payment of €196 or benefit, whichever is greater
- Grant of €500.00 at beginning of course
- Can work part time work without affecting payment
- Secondary benefits including Fuel, Clothing & Footwear Allowance
- Keep medical card
- Rent/Mortgage Interest Supplement will be paid provided you were in receipt of payment before applying for the Back to Education Allowance

**Note:** If on Rent/Mortgage Interest Supplement, part time work may affect your payment. Check with your Community Welfare Officer

## Back to Education Initiative (BTEI)

BTEI is a part-time educational option for those who left school early. It offers adults the opportunity to obtain a FETAC certification and takes into consideration family work and other responsibilities. It is a VEC locally based community education programme.

**Contact: Caroline Nevin or Helen Forster, Information Officers  
Southside Local Employment Service**

**137 Oliver Plunkett Road, Monkstown Farm, Dun Laoghaire.**

**Freephone: 1800 200 501 ring for appointment**

**Booklet Reference available from Dept of Social Protection SW70**

## **Applying for Maintenance Grant**

You can avail of several different maintenance grants from your local County Council office but keep in mind when applying that they are means tested. People on welfare benefit may be given more consideration as their payments are below income level. Booklets are available from the County Council. Students on Post-Leaving Certificate courses are now eligible to apply for grants from their local authority or VEC.

**Contact: Dún Laoghaire-Rathdown County Council  
Grant Section  
Tel 205 4700**

### Rental Accommodation Scheme (RAS)

If you are living in private rented accommodation and have been getting Rent Supplement for more than 18 months and have been accepted by the Local Authority as in need of permanent housing, then you may qualify for the Rental Accommodation Scheme (RAS). This scheme is run by Local Authorities and any landlord who would like to take part in this scheme would have their rent paid directly to them by the Local Authority instead of the Community Welfare Officer. You would continue to pay your contribution towards the rent but you would also pay it directly to the Local Authority instead of your Landlord.

Over time your part of the rent will come under the Local Authority Differential Rental Scheme which would be of great benefit to you if you are thinking of taking up either part time or full time work. It is in your interest to avail of this scheme if you are eligible. You can ask your landlord if they would be interested. If they are not interested in taking part then the Local Authority will help to find suitable alternative accommodation for you. There is no need to worry if you are already on the housing waiting list as this will **not** affect your application for Council accommodation or your place on the housing list.

This scheme however does not apply to the following people:

- Asylum seekers
- Those who do not have leave to remain permanently in the state

For further information on the scheme contact your Local Authority Housing Department.

## Rent Supplement.

If you are on rent supplement and you take up employment your additional income **will** affect your rent supplement. There are a number of steps your Community Welfare Officer will take to work out by how much. Here is a **rough** guide of what happens:

The first part of the calculation will involve adding all income. That includes your new job, your reduced Social Welfare payment (which will also be affected by your employment) and any other income such as FIS etc. The second part involves subtracting your original Social Welfare payment from that total. What ever amount remains is classed as Additional Household Income (AHI). The first €75 of the AHI is disregarded. Then 25% of what is left is also disregarded. The two disregards are then added together. This amount will affect your Rent Supplement. Always contact your Community Welfare Officer **before** commencing employment as your supplement may be affected.

**Note:** For a One Parent Family receiving maintenance, the first €95.23 of maintenance will be counted as means. Anything between €95-€170.23, the first €75 will be disregarded. 25% of maintenance over €170.23 is also disregarded.

There are also a number of other payments, to mention but a few, which are **not** counted in the Rent Supplement means test which may be related to this booklet, such as income from:

- Employment as a Home Help with the Health Service Executive
- The new half-rate Carer's Allowance
- Foster Care payments from the Health Service Executive
- Educational Maintenance grants paid by VEC or Local Authorities
- Earnings up to €120 on rehabilitative training or employment if you are in receipt of Disability Allowance or Blind Pension

- Money from St Vincent de Paul or other charitable organisations.

People living in private rented accommodation who are on a low income may qualify for a Rent Supplement from the Local Health Centre if:

- The applicant is assessed by the housing authority as having a housing need
- The applicant is homeless or is living in accommodation provided under one of the Social Housing Schemes
- The applicant is aged over 65 or on disability, invalidity, or blind pension or is subject, in the opinion of the Community Welfare Officer, to warrant a supplement
- You may be eligible for the Rental Accommodation Scheme (RAS)

You must pay a minimum of €24 a week towards your rent. In general, people who work for over 30 hours a week, their partners, and full-time students are not eligible for a Rent Supplement.

### Max rent limits from 1st June 2009. (These Figures may change in 2010)

	Single person in shared accommodation	Couple in shared accommodation	Single person	Couple with no children	Couple with 1 child or lone parent with 1 child	Couple with 2 children or lone parent with 2 children	Couple with 3 children or one- parent family with 3 children
Dublin	€92	€92	€122	€186	€930	€1,110	€1,110
Wicklow	€92	€92	€122	€177	€880	€1,100	€1,110

## Local Authority (County Council)

### Rented Accommodation - Differential Rent

Council rents are based on the earnings of the principal earner (highest income). This is not necessarily the tenant; it could be an adult son or daughter. The rent is assessed by disregarding the first €35 of your net income then 16% of the remainder. There is no Maximum Rent and the Minimum rent of €25.76 is in respect of all rented dwellings

After the rent is assessed at 16% of the net income an extra €18.00 will be added on for any other incomes of house hold members.

In the case of an adult child aged 21 years in full-time education and part time work, 16% of current income in excess of €150.00 will be added subject to a maximum of €18.00 per week. No rent is levied on Disability Allowance received by a sub-earner.

Child Benefit, Family Income Supplement and Carer's Allowance are not counted as income.

If you are on a CE scheme your rent will not be increased.

If you are on Back to Work Enterprise Allowance your rent will remain the same providing your allowance plus your wages is under €540 per week.

Your rent will go up if your income is more than that amount.

**Contact: Rents Section**

**Dún Laoghaire-Rathdown County Council**

**County Hall, Marine Road, Dún Laoghaire.**

**Tel 205 4700**

If you are a lone parent, then almost invariably you have the principal care and responsibility for your child/children. This is the single most common reason why it is difficult for lone parents to break out of the welfare trap. But there are supports and services available. Among these are community based childcare facilities, and some privately run childcare facilities within the Partnership area. To help you find the most appropriate childcare support for your situation, why not contact:

**The County Childcare Committee**

**Tel 236 8030**

**[www.dlrcountychildcare.ie](http://www.dlrcountychildcare.ie)**

**or**

**Southside Partnership DLR, Childcare Development Worker**

**Tel 209 0610**

You should obviously consider the safety and wellbeing of your child and must not choose a childcare facility without first checking it out thoroughly and to your satisfaction. You will also need to consider affordability, so make sure you get the full story when making your enquiries.

Your local Community Welfare Officer also has some discretionary powers in awarding crèche subsidies in exceptional individual circumstances. This would not include routine child minding or for the purpose of taking up employment. Please contact your local Community Welfare Officer for further details.

## **Free Pre School Year in Early Childhood Care and Education (ECCE)**

This is a relatively new scheme designed to give children access to a free pre-school year of programme based activities and early learning in the year before they start primary school. It is open to all children between 3 years and 3 months up to 4 years and 6 months on the 1st September each year.

A list of local pre-schools etc providing this scheme is available from: Dun Laoghaire/Rathdown Co. Childcare Committee. Tel: 01-2368030

## **Family Friendly Working Arrangements**

The idea of employers adopting different ways of working with employees has really taken off over the past few years.

- Flexi-Time:** This allows flexibility for the starting/finishing time of the employee as long as they make up the agreed total number of hours.
- Job-Share:** This is where one full-time job is divided into two, and undertaken by two part-time people.
- Job-Split:** This is where one full-time job is split into two separate part-time jobs.
- Teleworking:** This is where an employee works from home (usually on computer). It can be full-time, part-time and/or flexi-time.

## **The Ultimate Family-Friendly Employer - Yourself**

If you opt to become self-employed you can design your business around your own circumstances and work the hours and times that suit you. For more information on becoming Self Employed please contact:

**Esther McGearty or Denise McGrotty on 209 0610 and they will arrange for you to meet an Enterprise Officer.**

## Useful supports:

### Household Budget Services

Household Budget is a service operated by An Post. It allows people on certain social welfare payments to pay regular amounts towards various household bills by direct deduction from their payments. Deductions can be made for the following bills: Local Authority Rents, ESB, Bord Gáis and Eircom. An agreed amount is taken out of your weekly payment.

**An Post Tel: 1800 707 172**

### Money Advice & Budgeting Services (MABS)

MABS is a free and confidential service whose staff are there to provide assistance to people who find themselves in debt or dealing with moneylenders. They provide the following supports:

- Work out a budget suited to the family
- Negotiate with creditors where necessary
- Help with setting up special accounts with the Credit Union
- Provide ongoing support to people once their difficulties have been sorted out.

**Contact: MABS**

**Dun Laoghaire. Tel: 230 2002**

**Dundrum. Tel: 2990360**

**Freephone Hot Line: 1890 283 438**

To the best of our knowledge all the information in this booklet is correct at the time of publication, May 2010.

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you can begin to change your life forever.