
















Have you lost your job?

-  What happens when I finish work?
-  What benefits can I get?
-  How much can I get?
-  How do I sign on?
-  How can I cope with a reduced income?

 *losingyourjob.ie*

This leaflet can help you when you have lost your job. It outlines the benefits and supports that are there to help you and the steps you need to take to access these supports. Visit www.losingyourjob.ie to find out more about all these topics.

Contents

	What happens when I finish work?	3-7
	What benefits can I get?	8
	Jobseeker's Benefit	9
	Jobseeker's Allowance and means tests	10
	How much can I get?	11
	How do I sign on?	12
	Checklist of documents you need	13
	How can I cope with a reduced income?	15-17
	Looking for work	18
	Useful contacts	19

What happens when I finish work?

If you lose your job you may have been made **redundant** or you may have been **dismissed**.

What's the difference?

REDUNDANCY

The job itself is gone. This may be because staff numbers have been reduced or the business may be closing down or relocating.

You may qualify for a statutory tax-free redundancy payment. You must have worked for your employer for at least two years and be aged over 16 to be eligible for a redundancy payment.

All eligible employees are entitled to two weeks' pay (pay before tax and PRSI deductions, up to a maximum of €600 per week) for every year of service plus one further weeks' pay. This is a minimum entitlement and your employer may agree to pay more.

DISMISSAL

You lose your job but the post remains and could be filled by someone else. Some reasons for dismissal are considered fair. Others may not be fair. If you have been let go from your job, you should check that your employer had fair grounds for your dismissal and followed the proper procedures. If you consider that your dismissal was unfair, and you qualify to bring a claim, your employer has to prove that the dismissal was a fair one.

You generally don't qualify for any payment other than outstanding holiday pay or pay in lieu of notice.

NOTICE

The amount of notice you are entitled to depends on how long you have been working for your employer. Your written contract of employment may provide for a longer period of notice.

If you have been made redundant you are entitled to at least two weeks' notice using a Redundancy Notification Form (Section A of RP50) which should give the date your employment ends.

If you are dismissed from your job you are entitled to a minimum period of notice if you have worked at least 13 weeks for your employer.

Duration of employment	Minimum notice
13 weeks to 2 years	1 week
2 years to 5 years	2 weeks
5 years to 10 years	4 weeks
10 years to 15 years	6 weeks
15 years or more	8 weeks

Pay and tax

If you have lost your job you may also be entitled to **payment in lieu of holidays** which you have earned but not taken.

Income tax deducted by your employer is calculated for each pay period on the assumption that you would continue to earn that level of income for the rest of the year. If your actual income for the year is lower because you have stopped working during the year, you may have **paid too much tax**. You can apply for a **tax refund** using the tax repayment form P50. You can get this form and more information about tax refunds from your regional Revenue office or online at www.revenue.ie.

What about reduced hours or pay?

If there is a downturn in business or there is less work for you to do, your employer may ask you to take a **pay cut or to work fewer hours**. This is a change in the terms and conditions of your contract of employment. Any **change to your contract of employment must** be agreed by both you and your employer and you have the right to refuse. However if you do not agree your employer may decide to make you redundant.

Your employer may also lay you off or put you on short time for a number of weeks. A **lay-off situation** occurs where your employer is unable to provide work for you. A **short-time situation** occurs where your pay or hours are less than half the normal weekly amount. In both cases these must be **temporary situations** and your employer must notify you before they start. If a lay-off or a short-time situation has continued for 4 weeks or more, or for 6 weeks in the last 13 weeks, you may claim a lump sum redundancy payment.

Checklist of documents you should receive when you leave your job

DOCUMENT

WHAT IS IT?

WHY DO I NEED IT?

P45



The P45 is a four-part form that certifies your pay, tax and PRSI contributions from the start of the tax year to the date you finish work. Your employer is required to send Part 1 of the form to the Inspector of Taxes (Revenue Commissioners) and to give Parts 2, 3 and 4 to you on the day you finish work or with your final payment. If your job finishes in 2009 you should also get an Income Levy Certificate.

You need your P45 to claim social welfare benefits and a refund of tax during unemployment. If your employer does not give you the form you should tell Revenue immediately. Revenue will contact the employer and get your P45. No other forms or documents can be substituted for the P45.

P60



You should receive a tax certificate (P60) at the end of each year you are in employment.

The P60 records all your income tax (PAYE) payments for that year along with your income levy and PRSI payments.

Each P60 refers to one calendar year only. The P60 may be particularly important for the second last complete year before you became unemployed and for the year before that as it provides a record of your PRSI payments in those years. These form the basis of your claim for Jobseeker's Benefit.

DOCUMENT

WHAT IS IT?

WHY DO I NEED IT?

Form RP50

The RP50 is a four-part form. If you have been made redundant you should get a Redundancy Notification (Section A of RP50) from your employer. On the day you stop work you should get a Redundancy Certificate (Section B of RP50) along with your lump-sum redundancy payment.

These are evidence of the redundancy and your payment.

The image shows a thumbnail of the Form RP50, which is a four-part form. The visible sections include:

- REDUNDANCY NOTIFICATION (Section A):** This section contains fields for the employer's name, address, and contact details, as well as the employee's name and address. It also includes a section for the date of redundancy and the reason for it.
- REDUNDANCY CERTIFICATE (Section B):** This section contains fields for the employee's name, address, and contact details, as well as the date of redundancy and the reason for it. It also includes a section for the employee's last day of work and the date of payment.

Finding out more...

Contact the Redundancy Payments Section of the **Department of Enterprise, Trade and Employment** for information on redundancy and find out more about your rights under unfair dismissals legislation from the **Rights Commissioner Service**. Contact the **National Employment Rights Authority (NERA)** for information on all your employment rights on lo-call 1890 80 80 90 or www.employmentrights.ie.



What benefits can I get?

When you are working you pay weekly **Pay Related Social Insurance (PRSI)** contributions along with tax. If you have enough contributions you are entitled to a social insurance payment when you are unemployed and looking for work. This payment is called **Jobseeker's Benefit**. If you haven't paid PRSI or if you don't have enough contributions you may get a means-tested payment. This is called **Jobseeker's Allowance**. You apply for both payments at your **Social Welfare Local Office** (find your nearest office on www.losingyourjob.ie).

If your jobseeker's payment will take a long time to process or you do not qualify for Jobseeker's Benefit or Allowance you may get a **Supplementary Welfare Allowance** from the **Community Welfare Officer** in your local **health centre**. The Community Welfare Officer may also be able to help if you have a financial emergency. You will not get any payments under the Supplementary Welfare Allowance Scheme if you or your partner is working more than 30 hours a week.

If you were self-employed you usually **do not qualify** for Jobseeker's Benefit but you may qualify for Jobseeker's Allowance or Supplementary Welfare Allowance.

If you are ill or have a disability you may qualify for **Illness Benefit** or for **Disability Allowance** instead of a jobseeker's payment.

Jobseeker's Benefit

- To get Jobseeker's Benefit you must be:
 - Resident in Ireland
 - Aged under 66
 - Available for, capable of and genuinely looking for work (you may need to show evidence of this)
 - Unemployed for at least 3 days out of 6 (you can work for some days and still qualify for some Jobseeker's Benefit)
- You must also have enough PRSI contributions (paid or credited). This includes 104 (2 years) paid contributions since you started work.
- For claims in 2009 you must also have:
 - Either 39 paid or credited contributions in 2007* (of which 13 must be paid) or
 - 26 weeks paid contributions in 2007 and 26 paid contributions in 2006.

*This is the **second last complete tax year** before the year you make your claim, called the **relevant tax year**.

- You will get Jobseeker's Benefit for **12 months** if you have 260 (5 years) contributions and for **9 months** if you have less than 260 contributions.
- You will get an extra payment for a dependent adult (your spouse or partner) and for each dependent child.
- Your means do not affect Jobseeker's Benefit. However if you are under 55 and have received a redundancy payment of over €50,000 you may be disqualified from getting Jobseeker's Benefit for up to 9 weeks. You are not allowed to work on a day you are getting Jobseeker's Benefit. However you may be allowed to do some work outside of what were your normal working hours provided you were doing this work for at least six months before you lost your job.

Jobseeker's Allowance and means tests

- To get Jobseeker's Allowance you must:
 - Have means below a certain level (satisfy a means test)
 - Be aged between 18 and 66
 - Available for, capable of and genuinely looking for work (you may need to show evidence of this)
 - Be resident in Ireland and meet the Habitual Residence condition
 - Unemployed for at least 3 days out of 6
- Means tests assess your income to see if you are eligible for a payment. They look at any sources of income you have including cash income, the income from capital, savings, investments, property (but not your own home) and the benefit you get from living with your parents if you are under 25 (called benefit and privilege). Your spouse's or partner's income is also assessed.

Even if you have some means you may still qualify for some Jobseeker's Allowance. You can also do some casual or part-time work and still qualify for Jobseeker's Allowance. If you have income from work, €20 per day (for up to 3 days) is not counted and only 60% of what is left is counted as means. So if you work for 3 days and earn €120 only €36 of that is counted as means.

- If you have been legally resident in Ireland for at least two years, are working or have worked here and intend to stay in Ireland you should meet the **Habitual Residence condition**.

How much can I get?

Payment	Claimant	Qualified adult	Qualified child
	Maximum weekly rate, €		
Jobseeker's Benefit	204.30	135.60	26
Jobseeker's Allowance	204.30	135.60	26
Supplementary Welfare Allowance (paid by Health Service Executive)	204.30	135.60	26

Reduced rates for people under 20

New claimants for Jobseeker's Allowance and Supplementary Welfare Allowance who are aged under 20 will be paid a reduced rate of €100 per week. The maximum increase for a qualified adult is also reduced to €100 a week. However, these reduced rates of payment will not apply where a claimant is entitled to an increase for a qualified child.

Finding out more...

www.losingyourjob.ie gives much more information about these payments and about means tests. The Department of Social and Family Affairs publishes very detailed guidelines for all social welfare payments on www.welfare.ie.



How do I sign on?

Apply for a jobseeker's payment as soon as you can after losing your job so that you don't lose out on payment. You can download the form for Jobseeker's Benefit and Allowance (called UP 1) from www.welfare.ie.

The form is for **both** payments and if you do not qualify for Jobseeker's Benefit you may get Jobseeker's Allowance.

You should fill in the form before you go to the Social Welfare Local Office and make sure you bring all the documents you need. There may be a queue. Having the form filled in and the documents ready will speed up the process.

You can apply for a **Supplementary Welfare Allowance** from the Community Welfare Officer in your local health centre **while waiting for your payment to be processed**. Bring evidence of your identity and income, your last payslip and a note from your Social Welfare Local Office if you have just applied for Jobseeker's Benefit or Allowance.

Finding out more...

If you are refused a payment you can appeal the decision to the **Social Welfare Appeals Office** within 21 days. If you are refused Supplementary Welfare Allowance you appeal to the HSE.

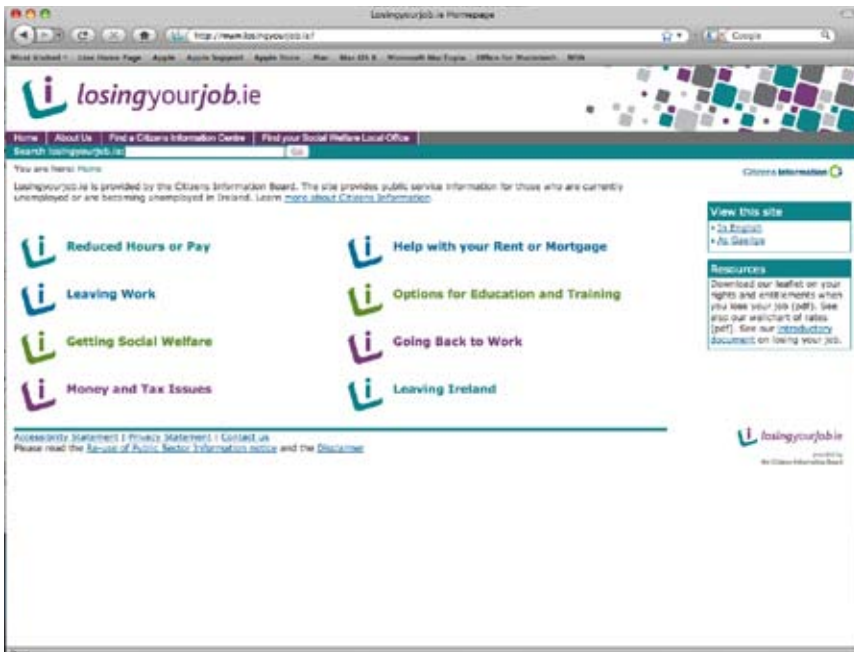
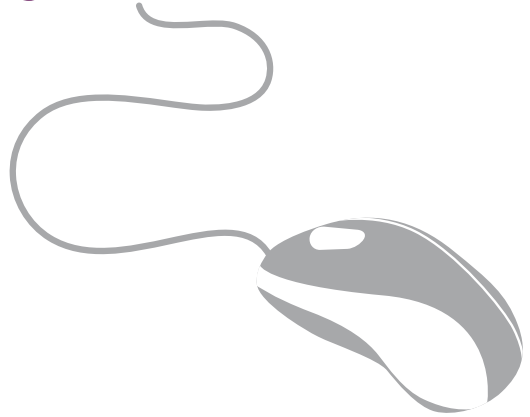
If you do not qualify for a jobseeker's payment you should still **sign on for PRSI credits** to maintain your record while you are not working.



Checklist of documents you need when signing on:

- Your Personal Public Service (PPS) Number (and if relevant your spouse's or partner's and children's PPS Numbers).
- Your P45 (or a letter from your employer in some circumstances).
- Your P60.
- Proof of your identity (passport or long form birth certificate plus a driver's licence, Post Office, bank, building society or credit union book, bank card or rent book). You also need to give your mother's birth surname.
- Proof of your address (household bills, a rent book or tax document).
- Documentation of efforts you have made to get work. For example, adverts you have answered, letters or emails you have written to employers and any responses.
- Details and evidence of your income (bank statements).
- Details of your spouse/partner's and children's income (if any).
- Names and dates of birth of your dependent children (you will need a letter from the school or college if any of your children are between 18 and 22 and in full-time education).
- For Jobseeker's Allowance you may need to provide evidence of how long you have been living in Ireland (e.g. your Garda National Immigration Bureau (GNIB) Card and work permit).

losingyourjob.ie



The screenshot shows the homepage of losingyourjob.ie. At the top, there is a navigation bar with links for Home, About Us, Find a Citizens Information Centre, and Find your Social Welfare Local Office. Below this is a search bar and a main content area with a grid of service categories, each with a small 'i' icon: Reduced Hours or Pay, Leaving Work, Getting Social Welfare, Money and Tax Issues, Help with your Rent or Mortgage, Options for Education and Training, Going Back to Work, and Leaving Ireland. On the right side, there are sections for 'View this site' (with links for 24 Hours and As Gesties) and 'Resources' (with a link to download a leaflet on rights and entitlements). The footer contains an Accessibility Statement, Privacy Statement, and Contact Us link, along with the Citizens Information Board logo.

How can I cope with a reduced income?

When you lose your job, it can be difficult to keep up with your bills and debts. It is important to deal with any problems quickly rather than letting them build up. The **Money Advice and Budgeting Service (MABS)** can help you work out your budget and negotiate arrangements with creditors.

You should also make sure you are getting everything you are entitled to. Here is a list of the supports available:

HELP WITH	WHAT CAN I GET?	WHERE DO I GO?
Rent	A means-tested contribution towards your monthly or weekly rent called Rent Supplement. You must pay the first €24.	The Community Welfare Officer at your local health centre.
Mortgage	A means-tested contribution towards the interest portion of your monthly mortgage payment. You must pay the first €24.	The Community Welfare Officer at your local health centre.

HELP WITH

WHAT CAN I GET?

WHERE DO I GO?

Mortgage

A rearrangement or rescheduling of mortgage payments and a stay on repossession for up to a year.

Your mortgage provider.

Medical expenses

A means-tested medical card that covers all your family's medical expenses.

Apply to your HSE Local Health Office. You also have to ask a GP to agree to provide health services to you and your family. You use the same form to apply for both cards and you will be awarded whichever one you qualify for.

A means-tested GP visit card that covers the cost of doctor visits for all your family members.

The Drugs Payment Scheme which ensures that you pay no more than €100 per month for prescription drugs.

Apply to your HSE Local Health Office. Forms are available in pharmacies.

Schoolbooks and clothing

If you have children attending school and are getting a social welfare or other payment, you can apply for the Back to School Clothing and Footwear Allowance.

The Community Welfare Officer at your local health centre.

HELP WITH

WHAT CAN I GET?

WHERE DO I GO?

Urgent expenses

An Exceptional Needs Payment for a once-off expense that you would find it difficult to pay for.

The Community Welfare Officer at your local health centre.

Low pay

A tax-free payment called Family Income Supplement if you have at least one child, work 19 hours a week or more and earn less than a set amount which varies according to family size.

Your Social Welfare Local Office

Managing household bills

The Household Budget Scheme from An Post which helps you budget for your bills or rent. It deducts a fixed amount from your weekly social welfare payment to pay bills.

An Post (Freephone 1800 70 71 72 or www.anpost.ie) and/or your local credit union.

Credit unions also provide a similar bill payment system.

Looking for work

FÁS provides information, advice and training for jobseekers. You should **register with FÁS** either in person at your local FÁS office, online at www.fas.ie or on lo-call 1800 611 116. Your details will go on a jobseekers' database that employers can access.

You can **travel abroad to another EEA country to look for work** for up to three months and keep your Irish Jobseeker's Benefit.

If you are unemployed for some time you may qualify for a **welfare-to-work scheme**:

- You can study on an approved course and get a **Back to Education Allowance**.
- You can set up your own business and get a **Back to Work Enterprise Allowance** which lets you keep your payment, while you set up a business.

If you qualify for Jobseeker's Benefit (with 104 contributions paid in the past two years) or you have been awarded statutory redundancy you may get immediate access to a shorter Back to Work Enterprise Allowance. In this case, you can get the allowance for the duration of your Jobseeker's Benefit entitlement (that is, either 9 or 12 months).

- You can get other **self-employment supports** from FÁS, Enterprise Ireland's Community Enterprise Centre Scheme and the County and City Enterprise Boards.

Useful tips...

Register for any jobseeker services that might be available in your local area such as **Local Employment Services, ICTU Centres for the Unemployed, Job Clubs** or your **professional or trade association**. Your **public library** has daily newspapers, internet access and other jobseeking supports.



Useful contacts

Department of Social and Family Affairs

Lo-call (Information line): 1890 66 22 44

Lo-call (Leaflet line): 1890 20 23 25

www.welfare.ie

Health Service Executive (HSE)

Callsave: 1850 24 1850

www.hse.ie

FÁS

Jobs Ireland Lo-call: 1800 611 116

www.fas.ie

The Revenue Commissioners

Lo-call (Form or leaflet request): 1890 306 706

www.revenue.ie

Money Advice and Budgeting Service (MABS)

MABS have centres around the country and a National Telephone Helpline:

(01) 812 9350 or lo-call: 1890 283 438, www.mabs.ie

This leaflet gives a basic overview of what you need to know when you lose your job. You can get more information from www.losingyourjob.ie.

If you have questions that www.losingyourjob.ie doesn't answer or if you want to discuss your options you can telephone the **Citizens Information Phone Service 1890777121** (open Monday to Friday 9am to 9pm) or drop into your **local Citizens Information Centre** (find your nearest centre on www.losingyourjob.ie).

www.losingyourjob.ie

Citizens Information 

This leaflet is published by the Citizens Information Board.
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