



2008

Breaking Out
of the Welfare Trap

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

This booklet, "Breaking out of the Welfare Trap 2008", was compiled by Southside Partnership 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

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

Southside Partnership

The Old Post Office

7 Rock Hill, Main Street

Blackrock, Co. Dublin.

Tel: 209 0610

Ask for Esther McGearty, Enterprise Development Worker

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 Counselor 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
- Help participants 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, Southside Partnership on 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 the Southside Partnership 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 administration, 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

SLES Contact Points and Outreach Offices.

Ballyboden	Freephone main office	1800 200 501
Ballyogan	Freephone main office	1800 200 501
Choices/Shankill		282 4128
Hillview		2965352
Loughlinstown	Freephone main office	1800 200 501
Whitechurch	Tel: 494 2057/Freephone	1800 200 501

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

Southside Partnership

Southside Partnership (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, Enterprise Development Worker
Economic Inclusion Programme
Southside Partnership, The Old Post Office, 7 Rock Hill,
Main Street, Blackrock. Co Dublin.
Tel 209 0610, email esther.mcgearty@sspship.ie
web www.southsidepartnership.ie

We recommend to everyone planning a major change, such as taking up employment, that you contact either your Local Office of the Department of Social & Family Affairs, 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 normally deals 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 DSFA 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 previous 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

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 €39,400 @ 20% and the balance @ 41%.

A married couple with one spouse working will pay tax up to €44,400 @ 20% and the balance @ 41%.

A married couple, both working, will pay tax up to €70,800 @ 20% and the balance @ 41%.

Single individuals will pay tax up to €35,400 @20% and the balance @ 41%.

Please note that One Parent Family Allowance, Disability Allowance and Invalidity Pension *are* included for Tax Credits.

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

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 will also receive additional tax-relief. If you are not eligible for Back To Work Allowance you can opt for Revenue Job Assist instead. You cannot qualify for both.

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 *plus* €1,270 *per child*

Year 2 Adult €2,540 *plus* €847 *per child*

Year 3 Adult €1,270 *plus* €423 *per child*

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 €490.00	2 Children €570.00	3 Children €655.00
4 Children €760.00	5 Children €870.00	6 Children €970.00

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 €269.80 per week. She gets a part-time job earning €170.00 per week. She will lose €5 from her One Parent Family payment, bringing it down to €264.80. Her total income is now €434.80 per week (€170 + €264.80). She is still below the FIS income guideline of €655.00 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	€655.00
Mary's total weekly income	€434.80
Difference	€220.20

FIS will pay you 60% of the difference (€220.20) which is €132.12

Contact: Family Income Supplement, DSFA
Tel 704 3000
DSFA Booklet Ref. SW22

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

New changes in Rent/Mortgage Interest Supplement.

Before we look at the different work options it is important that you are aware of the new changes to Rent /Mortgage Interest Supplement for those in private rented accommodation.

If you take up employment giving you additional income, you will be assessed under the new **Additional Household Income (AHI)** guidelines. There are certain steps that your Community Welfare Officer will take to work out your AHI. Here is a *rough* guide of what happens.

The first part of the calculation will involve adding all income. That includes earnings from your job, your reduced Social Welfare payment and any other income such as FIS or Maintenance etc. The second part involves subtracting your original Social Welfare payment from that total. Whatever amount remains is classed as **AHI**.

The first €75 of the AHI is disregarded. Then 25% of what is left over is also disregarded. The amount you are left with will affect your Rent Supplement.

Note: If on Rent Supplement contact your Community Welfare Officer *before* commencing employment as your supplement may be affected.

Additional Household Income (AHI)

This can come from the following sources:

- Part time Employment
- Community Employment
- Training allowance
- FIS
- Back To Work Allowance
- Back to Work Enterprise Allowance

- Weekly Maintenance (first €95.23 is counted as means, over that is on a scaling rate). Check with your CWO.
- Full time employment if you are eligible for the Rental Accommodation Scheme (RAS) See under Housing Section 5.

Some payments that are not counted as additional income are:

- Income as a Home Help with the HSE
- The new half-rate Carer's allowance
- Foster care payments from the HSE
- Educational Maintenance grants paid by VEC or Local Authorities
- Earnings up to €120 on rehabilitative training or employment if you are in receipt of a Disability Allowance or Blind Pension.
- Money from St Vincent de Paul or other charitable organisations.

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

Disability Allowance (DA)

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 DA payment. On earnings between €120- €350 there will be a 50% deduction from your DA 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 you may also take up rehabilitative work. However, you *must* first apply for an exemption and get *prior* written permission from the DSFA 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. Roughly 50% of any earnings over that amount will be deducted from your One Parent Family payment. From May 2008 you can earn up to €425.00 per week and still claim a reduced payment. Another new change regarding the means test when applying for a reduced One Parent Family payment is that from May 2008 PRSI contributions, Trade Union subscriptions and your Pension contributions will now be taken into consideration when calculating the assessment of means.

If you get a job paying more than €425 per week **and** you have been in receipt of a One Parent Family payment for at least **15 months** you can avail of the Back to Work Allowance Scheme. If you don't qualify for this scheme and you are on a One Parent Family payment for between 12 and 15 months you can hold on to **half** of your One Parent Family payment for 6 months.

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

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.

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.

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

Community Employment Scheme (CE)

This is an employment scheme funded by FÁS to enable Lone Parents, People with a Disability and other Welfare payment recipients to get part-time work experience. 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.

To Qualify

You must be 25 years or over and on 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.

Benefits

- A wage of €222.20 per adult is paid, €353.50 per couple plus €24 per child or €12 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.

Taking up Community Employment

(Personal rate: €222.20. Spouse: €131.30. Each child: €24.00.)

Example 1: One Parent Family / 1 dependant child

Mary is receiving €221.80 for herself + one child on a One Parent Family payment. She takes up CE at the rate of €246.20 (self + child). She can earn €146.50 without her One Parent Family payment being affected (this is called a disregard). However at €246.20 Mary has gone over this rate by €99.70. Mary is also on Rent Supplement.

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

Earnings:		€246.20 (CE)
Disregard:	-	€146.50
		<u>€99.70</u>

(this amount is then ÷ by 2) = €49.85

This amount of €49.85 is then means tested by the One Parent Family section.

In Mary's case her new reduced One Parent Family payment will be **€179.30**

Mary's total weekly income:

One Parent Family:	€179.30
Plus CE:	<u>€246.20</u>
	€425.50 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 €197.80 per week on DA. He will earn €222.20 on CE. He can earn €120 without his payment being affected. Anything earned over that and up to €350 per week will cause a 50% reduction in his DA.

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

Earnings (CE):		€222.20
Disregard:	-	<u>€120.00</u>
		€102.20

50% of €102.20 = €51.10

This amount will come off John's Disability Allowance.

Reduced Disability Allowance	=	€146.70
CE	=	<u>€220.20</u>
John's total income per week		€366.90

If John was claiming for a partner and children on his DA, their 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.	Freephone 1800 200 501
Local FÁS Office Dun Laoghaire.	Tel 280 8488
FÁS Loughlinstown.	Tel 204 3600
FÁS Nutgrove.	Tel 495 1613

Part-time Job Incentive Scheme

This is run by the Department of Social & Family Affairs 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. If the part time job is likely to develop into a lasting job, the Back to Work Allowance may be a better option if you are unemployed for at least 2 years or more.

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 €125.30 single, €204.90 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 maybe affected.

Contact your Local Social Welfare Office:

Dun Laoghaire

Tel 280 0288

Nutgrove

Tel 4069010

DSFA Booklet Ref SW69

Back to Work Enterprise Allowance (BTWEA)

The BTWEA encourages individuals in receipt of welfare payment to take up self-employment. Regardless of how much you earn per week participants on this scheme can keep their Social Welfare payments on a reduced 4 year scale as follows:

1st Year 100%, 2nd Year 75%, 3rd Year 50%, 4th Year 25%

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

To Qualify

- You must be in receipt of One Parent Family payment, Disability Allowance, Invalidity Pension for 12 months; Disability Benefit or Jobseekers Allowance or Benefit for two years
- Periods on CE, Fáilte Ireland or FÁS training qualify towards eligibility for the BTWEA

Certain other payments may also qualify. For further information please contact Esther McGearty at Tel: 209 0610.

Benefits

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

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 4 year scheme. Your differential rent will remain the same as long as your Back to Work Enterprise Allowance *and* your new job are under €530 per week. Your rent will go up if your income is more than that amount. However, FIS is *not* counted.

Contact: Esther McGearty
Economic Inclusion Programme
Southside Partnership Tel 209 0610
DSFA Booklet Ref: SW92

Back to Work Allowance (BTWA)

This is a three year programme to encourage One Parent Family, People with Disabilities and others in receipt of welfare payment to return to the workforce.

Participants on this scheme retain part of their Social Welfare payment for three years as follows no matter how much they earn:

1st Year 75%, 2nd Year 50%, 3rd Year 25%

To participate on this scheme complete the form (BTW1) *before* you start work as the Department of Social & Family Affairs require 14 days notice.

To Qualify

- Jobseekers Benefit/Allowance for 2 years
- You must be in receipt of the following payments for a least 15 months or more (12 months if you are aged 50 or more):
One Parent Family Payment, Disability Allowance/Invalidity Pension, Carer's Allowance (if you are no longer a carer). Time spent in prison can be counted for ex-prisoners.
- Illness Benefit for three years
- Periods on CE, JI, Fáilte Ireland and FÁS training qualify as terms of unemployment
- The proposed job must provide a minimum of 20 hours work per week and last for at least 12 months.

Benefits

- Receive a reduced Social Welfare payment for 3 years regardless of what you earn in your new job
- Keep your medical card for three years
- May keep secondary benefits including Fuel, Clothing & Footwear Allowance
- You may be eligible for FIS
- BTWA is not subject to Tax or PRSI.

Note: Under the new means assessment, Rent and Mortgage Supplement, Back to Work 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.

Note: If you are in a Local Authority house they will also support this scheme for 3 years and your rent will remain the same as long as your Back to Work Allowance **and** your new job are under €530 per week. Your rent will go up if your income is more than that amount. However, FIS is **not** counted.

Contact: Southside Local Employment Service
Freephone 1800 200 501
Department of Social & Family Affairs. Tel 704 3000
DSFA Booklet Ref SW93

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

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 administration. 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

Full-time

€197.80 aged 18 & over

€100.70 aged 17 years

Part-time

€113.85

€58.00

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 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.

Tel 280 8488

FÁS Loughlinstown.

Tel 204 3600

FÁS Nutgrove.

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 €197.80 per week, Under 18 €100.70
- 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 5 Ds in their Junior Cert required for an apprenticeship. Subjects: 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 and Interpersonal skills, Caring for Children, Computers, Art and work experience.

All courses are FETAC accredited.

Benefits

- Training Allowance

15 - 16 years €80.60 per week

17 years €100.70 per week

18 years + €197.80 per week

- 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, Discover Guidance. 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: Discover Guidance
Dun Laoghaire VEC Adult Guidance Service
61 Mulgrave Street, Dun Laoghaire, Co. Dublin.
Tel: 236 5196
E-mail: guidance@ess.dlvec.ie
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 & Family Affairs 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 6 months for Second Level or 12 months for Third Level
- Aged 18 - 20 and out of formal education for two years and on Lone Parent, Disability Allowance or other benefits for six months for Second Level and 12 months for Third Level
- Aged between 18 and 20 and out of formal education for at least two years and getting Jobseekers Allowance/Benefit or One Parent Family payment for at least six months for Second Level, 12 months for Third level
- Time spent on CE, JI, Fáilte Ireland and FÁS training are classed as time unemployed.

Benefits

- Payment of €197.80 or benefit, whichever is greater
- Grant of €500.00 at beginning of course
- Can work part time 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 DSFA 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**

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.

Contact: 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 at the hands of 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

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 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
- Those on Back to Work schemes

For further information on the scheme contact your Local Authority.

Changes to Private Rented Accommodation - Rent Supplement

There have been significant changes to the Rent and Mortgage Interest Supplement means test. A new *Additional Household Income* (AHI) disregard has been introduced. If you take up employment giving you additional income you will be assessed under the new "Additional Household Income" guidelines. There are certain steps that your Community Welfare Officer will take to work out your AHI. 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 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 AHI. The first €75 of the AHI is disregarded. Then 25% of what is left over is also disregarded. The amount you are left with will affect your Rent Supplement. If on Rent Supplement 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.

- 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 €13 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.

Local Authority (County Council)

Rented Accommodation - Differential Rent

Council rents are based on the earnings of the principal earner (highest income) in a household. This is not necessarily the tenant; it could be an adult son or daughter. Dún Laoghaire-Rathdown County Council (Tel 205 4700) can give you a sliding scale table showing what rent is charged at different levels of earnings. The minimum rent is €26.10 per week covering a scale up to €637.00 of earnings a week. For higher incomes add €0.10 extra in rent per €1 earned.

All other members of the household who are receiving an income are classed as subsidiary earners and will also be assessed on their income. This income can come from either employment or a social welfare unemployment payment. If they have an income of more than €30 per week there will be a rent charge on a sliding scale up to the maximum of €12.

If you are on a Disability Allowance/Carers Allowance/Living Alone Allowance and you are not the principle earner, then any rent charge is

disregarded. There are also a number of other payments that are also disregarded. Please check with the Housing Dept. Dun Laoghaire/Rathdown Co. Council.

Full time students under 21 years of age are deemed to be mainly maintained by the principle earner even if they have a part time job, however if they earn more than €147 per week then there will be an additional charge up to a max of €12.

Rent is calculated based on net income after tax and PRSI, and includes income from work, social welfare, health board allowances and FÁS training allowances. 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 or Back to Work Allowance your rent will remain the same as long as this allowance plus your wages is under €530 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:

SSP Childcare Development Worker

Tel 209 0610

or

The County Childcare Committee

Tel 236 8030

www.dlrcountychildcare.ie

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.

Early Childcare Supplement

The Early Childcare Supplement of €1,100 per annum for each eligible child under six years old is a welcome support to help pay for childcare. This supplement is a universal payment and is paid quarterly. It is separate from the budget increases in Child Benefit. It is intended as a contribution to parents regarding the costs related to caring for children up to their sixth birthday.

If you are already in receipt of Child Benefit (previously "Children's Allowance") there is no need to apply. The information already stored on the Child Benefit system will be used to determine entitlement to the supplement. As a result, those in receipt of Child Benefit should receive the Early Childcare Supplement automatically if the child is under six at any time during the quarter.

Contact: Office of the Minister for Children

Lo Call 1890 209 030

Website www.omc.gov.ie

Any Queries:

Child Benefit 1890 400 400

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. You might choose to work while your child sleeps, in your own home or be out doing business while your child is in school, etc.

To find out more about this option, and perhaps get support designing your business to suit your needs, talk to Esther McGearty on 209 0610 and she will arrange for you to meet an Enterprise Officer.

To the best of our knowledge all the information in this booklet is correct at the time of publication (May 2008).

Southside Partnership and Southside LES would like to acknowledge the monumental effort by Anne Keegan in sifting through mountains of information to finalise the contents of this booklet, with support from Fiona Burke and Finn McGuirk. Thanks to Hazel Boylan for proofreading this edition.

Disclaimer

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*With the right information today
you can begin to change your life forever*

