

Returning to work

Introduction

If you are returning to employment after a significant gap, there are a number of options to consider and steps you should take before you start work. You may need help with finding a job or you may be interested in further training before starting work. Your local employment services office can advise you about job opportunities - see 'Where to apply' below. You can also check Jobs Ireland online for details of job vacancies and training courses. The Department of Social Protection is responsible for providing employment services and guidance to jobseekers as well as income support.

You can use a new Benefit of Work Ready Reckoner from the Department of Social Protection to help you assess out the financial consequences of taking up full-time work. The Reckoner works out the total amount you would receive on taking up full-time work (including any Family Income Supplement) and compares this to what you are getting in jobseeker payments (including Rent Supplement).

Intreo - the integrated employment and support service

Intreo, the new service from the Department of Social Protection, provides a single point of contact for all employment and income supports. Details of locations are published on welfare.ie.

Other supports

If you are unemployed you may be able to retain your medical card or Rent Supplement when you take up employment - see below. If you have been unemployed for some time and still have not found a job you may be eligible for an employment scheme. There are employment supports for people with disabilities. If you have children you may be eligible for a 13-week continued payment of the Increase for a Qualified Child. Alternatively, if you are taking up a low-paid job, you may qualify for Family Income Supplement.

Budget 2015: It was announced that a new Back to Work Family Dividend will be introduced for lone parent and long-term jobseeker families with children who find or return to work from January 2015. The Qualified Child Increase of €29.80 per week will be paid in full for the first year in employment and half that amount will be paid weekly for the second year. It can be paid in addition to FIS. It is expected that the Back to Work Family Dividend will start in April 2015 and will open for applications in January 2015.

Tax and PRSI

If you are returning to employment after a significant gap, you need to ensure that your tax and PRSI deductions from your wages are correct.

Tax

Your new employer must deduct tax and the Universal Social Charge (USC) from your pay under the PAYE system from the beginning of your employment. To make sure that your tax is properly dealt with from the start and that your employer deducts the right amount of tax from your pay, you should do the following:

- Give your employer your PPS No. (Personal Public Service Number) and ask for your Employers Registered Number.
- Apply for a certificate of tax credits (official title: "Notice of Determination of Tax Credits and Standard Rate Cut-off Point") by contacting the tax office quoting your PPS number and your Employers Registered Number - see 'Where to apply' below.
- If you do not hold a PPS number contact your local Department of Social Protection office where they will trace your number or allocate you a new number.
- When you have received your number complete and submit to Revenue a Form 12A (pdf) which is available from any tax office or the Revenue forms and leaflets section at Lo Call 1890 306706.

Ideally you should take these steps as soon as you accept an offer of a job, even if only a part-time or holiday employment. This will give your employment and the tax office time to get things sorted out before your first pay day.

The tax office will send you a notice of your tax credits and standard rate cut-off point to both you and your employer.

If you have not sorted out your tax position by the time you start work your employer will have to deduct tax on an "emergency tax" basis.

PRSI

Providing your employer with your PPS No. will allow your social welfare contributions to be recorded along with any contributions you paid in previous periods of employment.

If you have been out of the workforce for some years, you will not qualify for short-term social welfare payments such as Illness Benefit immediately. You are, however, immediately covered for Injury Benefit, where you are unable to work due to an accident at work. How quickly you will qualify for the various social welfare benefits will depend on the type of benefit you are applying for and your circumstances before returning to work. You gain credited contributions if, for example, you are sick or unemployed.

Retention of medical card and Rent Supplement

Medical card

If you are unemployed and you are returning to full-time or part-time work, you can keep your medical card for 3 years provided you have been getting one of the following allowances or benefits for 12 months or more:

- Jobseeker's Benefit
- Jobseeker's Allowance
- One-Parent Family Payment
- Illness Benefit
- Invalidity Pension
- Disability Allowance
- Blind Pension or
- Have been on an employment incentive scheme or educational opportunity scheme

If you take up full-time employment you will retain your medical card for 3 years from the date you start work. If you take up part-time employment the 3-year period starts from the date your income exceeds the relevant medical card guideline. A qualified adult who takes up employment will not retain the medical card unless they have been getting one of the above qualifying payments in their own right. There are further details about the

retention of medical cards in the Health Service Executive's Medical Card/GP Visit National Assessment Guidelines (pdf).

Budget 2014: It was announced that unemployed people will retain a GP Visit Card (currently a medical card) for 3 years when they take up work. This measure requires legislation.

Rent Supplement

From 5 June 2007 if you have been unemployed or not in full-time employment for at least 12 months and are assessed as in need of housing under the Rental Accommodation Scheme you may be entitled to retain your Rent Supplement.

Where to apply

Your local tax office.

Your local social welfare office or Intreo centre

Your local employment services office or Intreo centre