



Senator MARY WHITE

*Fianna Fáil Frontbench Spokesperson for Children and Older People and
Vice Chairwoman of the High Level of Suicide in Ireland, Oireachtas Committee*

How to Cope During the Recession

Mo Chairde,

As the recession across the world and in Ireland continues to worsen, we have seen a dramatic rise in the number of our fellow citizens who have lost their jobs. At the end of January, there were some 328,000 people on the Live Register, 36,500 more in that month alone and 146,000 more than at the end of January last year.

It is a frightening and traumatic experience for the newly unemployed person and their family. The prospect of being made redundant is a very real worry for others whose firms are facing serious problems due to the downturn in business.

To try to ease the burden, I have put together the most relevant and practical sources of advice for those suffering a large drop of income at this time.

It is most important to get the message across that **there is help out there and that no one is alone.**

Senator Mary White

Mortgages and Banks

- If a person is likely to fall into arrears with a loan or mortgage repayment it is imperative that the person seeks a revised repayment arrangement with the bank/building society/credit union as soon as possible.
- A person will have to persuade the bank/building society/credit union that their case is genuine and that they will fulfil the new arrangement.
- Mandatory new rules on mortgage mediation will be introduced shortly by the government to ease the fears of persons afraid of losing their homes due to payment arrears. The new rules will include all mortgage providers including sub-prime lenders. It will commit banks to work with homeowners who have gone into arrears, seek to reschedule payments, provide for help from budget advisers and delay the start of legal proceedings. The Taoiseach Brian Cowen T.D. has stated "I want the law to back a situation where a more humane approach is taken and getting solutions for people and making sure that repossession orders don't emerge within 12 months or 6 months of the problem arising".

CREDIT CARDS

- Cut them up!
- Get a loan to clear the debt – the local credit union is an option worth considering
- Clear as much of the balance as you can each month
- Current interest rates on credit cards vary from 8.5% to 23.4% per annum. They are generally the most expensive form of borrowing. Interest is applied monthly on the entire balance owed.
- Laser cards are quite different- they are paid directly from your own personal bank account
- To compare credit cards visit the financial regulator's website:

itsyourmoney.ie

Social Welfare

JOBSEEKER'S BENEFIT

You can claim Jobseeker's benefit if you:

- Are unemployed (including working a 3 day week)
- Are under 66 years of age and capable of work
- Are available for and genuinely seeking work
- Jobseeker's Benefit can be paid for a maximum of 12 months to new claimants who have at least 260 paid PRSI contributions. Apply for Jobseeker's Allowance at **your local social welfare office**. For your nearest social welfare office Locall **1890 66 22 44**, 9.30-5.30 Mon – Fri or visit www.welfare.ie
- As this benefit depends on PRSI payments and is not means tested, payment is fairly quick.

Weekly payment for new claims in 2009

Average weekly earnings	Personal rate
Less than €150	€91.80
€150 - €219.99	€132
€220 - €299.99	€160.10
€300 or more	€204.30

JOBSEEKERS ALLOWANCE- (formerly Unemployment Assistance)

- You may get Jobseeker's Allowance if you don't qualify for Jobseeker's Benefit or if you have used up your entitlement to Jobseeker's Benefit (PRSI Contributions).
- In some cases, if you are only entitled to a reduced rate of Jobseeker's Benefit you may be better off on Jobseeker's Allowance.
- Jobseeker's Allowance is means-tested and your means must be below a certain level to qualify.
- Apply for Jobseeker's Allowance at **your local social welfare office**.
- The maximum weekly rate for new claims is €204.30 per person
- **Because it is a means tested allowance, evidence of income is necessary . Delays currently vary from 2 weeks – 10 weeks depending on the office**

SUPPLEMENTARY WELFARE ALLOWANCE

- If you have little or no income, you may be entitled to the basic Supplementary Welfare Allowance.
- **If you have claimed a social welfare benefit or pension but it has not yet been paid and you have no other income, you may qualify for Supplementary Welfare Allowance while you are awaiting payment.**
- You should apply for Supplementary Welfare Allowance to the **Community Welfare Officer** at your **local health centre**.
- The maximum weekly rate is €204.30 per applicant

MORTGAGE INTEREST SUPPLEMENT

- This is, in principle, available to those getting a social welfare payment or Health Service Executive payment. [However, it appears that relatively few supplements are issued]
- You will only get assistance with the interest portion of your mortgage repayments.
- The amount of Mortgage Interest Supplement you are entitled to will be worked out by the Community Welfare Officer at your local health centre. You can find your local health centre at www.hse.ie or by calling the **HSE info line** from 8am to 8pm, Monday to Saturday, **Callsave 1850 24 1850**.

RENT SUPPLEMENT

- Paid to people living in private rented accommodation who cannot provide for the cost of their accommodation from their own resources.
- In general, if your only income is a social welfare or Health Services Executive (HSE) payment, you will qualify for a rent supplement from **your Local Health Office**.

MEDICAL CARD

- The Medical Card allows the holder to receive certain health services free of charge.
- If you are getting the **maximum rate of a means-tested payment** i.e. jobseekers allowance, you will be granted a medical card without having to undergo a further means test.
- Medical card holders are exempt from paying the 2% Health Levy part of social insurance and from the 1% Income Levy introduced in January 2009.

Tax Refunds

- Whether working at home or in a foreign country, some people will have overpaid tax and are owed a tax refund.
- Websites such as www.taxback.com or www.revenue.ie provides complete tax refund services for people working in Ireland.

Claiming Tax Relief

Are you getting all the tax relief you are entitled to?

- A full list of tax relief is available from www.revenue.ie and include:
 - Rent relief
 - Home carer relief
 - Trade Union Fees
 - Waste Charges
 - Medical Insurance Fees

FINANCIAL ADVICE:



Money Advice and Budgeting Service (MABS):

MABS has at least one office in every county, where its staff offer **free**, confidential advice to people with debt problems.

MABS Helpline - 1890 283 438

Open Mon - Fri 9 a.m. - 8 p.m.

MABS Email: helpline@mabs.ie or alternatively call to your nearest MABS office, details of which are on their website www.mabs.ie.

MABS advice for Staying on Top of Money Troubles

- Assess your financial situation
- List your debts on paper
- Draw up a weekly budget
- Prioritise your debts- mortgage and electricity, gas and oil bills come first
- Write, then contact by phone immediately those to whom you owe money
- Make payment



St Vincent de Paul

- Food, Gas, Electricity, Oil and School Costs are the immediate problems facing Irish families hit by the recession.
- SVP offer the following discreet assistance to families who find themselves in financial difficulty:
 - **Cash Assistance**
 - **Supply Food**
 - Help to pay for **Fuel Costs**
 - **Education Costs**
 - **Holiday Breaks / Outings**
 - **Hospital Visits**
 - **Clothing & Furniture**

SVP Email: info@svp.ie or alternatively call to your nearest SVP office, details of which are on their website www.svp.ie or by calling their national office on

Tel. 01 838 6990 who will put you in touch with your nearest branch



Credit Unions

When you become a member and start saving you will have access to fair and reasonable rates on savings and loans. Your savings contribute to your credit union's loan fund.

- The credit union is a non profit organisation and interest rates are traditionally lower than banks- currently at 6%
- You can repay any loan earlier with no penalty
- To find your nearest Credit Union call 01 614-6700 or visit www.creditunion.ie

Citizens Information Service



If you are not sure of your entitlements or legal rights you can contact the Citizens Information Service. The service is free, confidential and independent.

- Lo-Call **1890 777 121**,
Mon to Friday, 9am – 9pm
- Call in to a Citizens Information Centre near you, details of which are available on www.citizensinformation.ie

Emotional Help



There is help out there and **Samaritans** is encouraging people to actively seek help if they feel debt and financial worries are becoming a problem and starting to feel insurmountable. **Remember you are not alone.**

People should talk to their GPs if they feel they are not coping

You can also contact **Samaritans** on **Lo call 1850 60 90 90** for round-the-clock confidential emotional support if they feel they cannot share problems with family, friends, colleagues or their GP.

- Contact them on lo-call **1850 60 90 90**.
- If a person cannot talk about the problem, they can email jo@samaritans.org.
- Write a letter to the local branch which you can find on the website www.samaritans.org or by calling.
- Drop into one of 12 local branches, whose opening hours are usually 10am to 9pm.
- Or if a person is worried about someone else you can ask the Samaritans to contact them.



AWARE

The Helpline offers a listening ear to people who may be distressed or worried, or just need someone to talk to. A person can also call the helpline if they are worried about someone who may be depressed or for information about depression.

The Aware LoCall Helpline 1890 303 302

The Aware Helpline is open seven days a week from 10am-10pm. From Thursday to Sunday, the helpline also operates until 1am.

LOOKING FOR A JOB Because of the continuing recession and continued lay-offs, there are much less job opportunities available. Indeed, newly redundant persons can easily become despondent in failing to succeed with applications for available vacancies and frustrated often with the lack of even a response. Some sources of available jobs are as follows.

FAS:

- o People looking for a job can start with FÁS Jobs Ireland. This is an online marketplace where Jobseekers and Employers can find information and profiles about prospective jobs and staff in Ireland and across Europe. FÁS Jobs Ireland also provides a database of Training courses to suit all needs.
- o **FÁS Jobs Ireland** can be accessed easily and in a number of ways – through the Internet at www.fas.ie, at special touch screen (WATIS) kiosks in FÁS offices or via the freephone service on **1800 611 116**.

Local Employment Services [LES]:

There are Local Employment Services in most areas operated by the area Partnership Company to provide employment assistance to those most disadvantaged. They are mainly operated through the Local Area Partnership Companies by way of contract from FAS. They provide one to one guidance and assistance to unemployed persons and can often channel them to local employment opportunities. They operate through a network of Offices and Outreach centres located in 25 designated disadvantaged areas. The contact details and range of services can be found at www.fas.ie

Recruitment Agencies:

- o Recruitment agencies will place candidates (jobseekers) in positions advertised by their clients (employers).
- o Depending on the position offered, this may involve the recruitment agency sending the candidate for an interview at the clients offices, or supplying the client with the CV's of prospective candidates or choosing the candidate for the position themselves.
- o Firstly, you have to register with the recruitment agency, which involves sending your CV to them. They will give you advice on how to improve it. You will usually be asked to go in for an interview. This enables the recruitment consultant to get an idea of what you are like as a person. They will then forward your CV to suitable prospective employers in the hope you will be offered an interview.
- o Check recruitment websites daily. The following websites might help you to find work:
 - o www.irishjobs.ie,
 - o www.monster.ie,
 - o www.jobs.ie,
 - o www.recruitireland.com

IMPROVING YOUR SKILLS AND EMPLOYABILITY

While waiting to find a job – and this may be difficult and frustrating until economic growth resumes – there is great benefit in improving your skills and employability. This can be through signing up for full or part-time education or training programmes.

For example, on 5th February the Tánaiste and Minister for Enterprise, Trade and Employment Mary Coughlan TD announced that “: **FAS will provide an additional 51,000 places over the 27,000 previously planned in 2009 under the Bridging Foundation Training, Specific Skills Training and Traineeship Programmes. These programmes will provide short training courses for job-changers or those recently unemployed** “.

This represents an almost trebling to 78,000 the training places to be provided this year by FAS. Details on www.fas.ie

The regional Institutes of Technology or University and VEC programmes can offer relevant education courses.

An excellent example of a regional initiative is the Tus Nua initiative in the Mid West region which is especially aimed at those redundant or becoming redundant. It brings together the resources of the County and City Enterprise Boards, Enterprise Ireland, FAS, Limerick Institute of Technology and the University of Limerick and facilitates the making of appointments with the participating organisations. It can be accessed at www.tuasua.ie I would strongly recommend that other regions in Ireland take similar initiatives.

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Fianna Fáil Frontbench Spokesperson for Children and Older People

An Seanad Éireann Houses of The Oireachtas, Leinster House, Kildare Street, Dublin 2

Phone: (01)618 3820 Fax: (01) 6184046 Mobile: (086) 256 0533 Email: mwhite@oireachtas.ie

