



**Step 8
Reality Test**

**Step 8 is Part 1 of a 2 Step Reality
Testing Process**

**Step 8: Considers the effect on your Welfare
Benefits due to a return to work or education**

General Introduction:

At this point you should have identified some career options and these should be listed on the Possible Occupations List of your Career Development Plan.

Now you need to take a close look at the options you have identified and reality test your preferences.

It is critical that you explore how returning to work or education will affect any Welfare Benefits you are currently receiving. Although you will hear a lot of negative comment about losing Welfare Benefits and being better off without a job, in fact the real truth is that the Irish Welfare system does provide incentives and those who do choose to return to work are invariably better off financially. Unfortunately the system is extremely complex and exploring it is quite challenging.

It is wise, and you are advised to seek the assistance of a JRC mentor to help you explore this whole area.

Aim of Step: To examine the implications of pursuing your preferred career options with regard to current welfare benefits.

Objectives:

At the end of this step you should:

- Know whether or not your preferred career options are viable given your circumstances
- Have explored possible job supports available to job seekers
- Know the implications of what you are considering in terms of welfare payments and benefits

Step 8 Reality Test

Reality testing options with regard to Welfare

Step 8 and Step 9 help you Reality Test your chosen options. Step 8 relates to Welfare considerations, while Step 9 directly addresses the viability of your chosen option in the real world.

Introduction to Step 8:

As an unemployed person you have entitlements and benefits from The Department of Social Protection, and others.

If there is a change in your current status (return to work, education, or become involved in an employment scheme) you will need to consider the effect this will have on your current benefits.

It is well to investigate thoroughly the implications of your decision.

You will need to consider the implications of pursuing a particular career path in terms of what benefits you may lose, but also in terms of other supports that may be available to you as you change from your current status.

While the whole area of welfare can seem complicated, the tools in this section may be useful in helping you to clarify your own situation.

We do recommend however that you seek the assistance of a JRC mentor with this exploration.

There are 3 main sections in this step and a variety of tools:



- 1. Understanding Welfare Options (Several Tools)**
- 2. List of possible job supports (Tool)**
- 3. Calculator (Tool)**

Note: Calculator Tool is not currently available

Warning

The Calculator provided is for convenience only and cannot in any way be considered as a serious alternative to a full investigation of all options.

Such an investigation is best carried out with the assistance of a JRC Employment Mentor



Understanding Welfare Options

Step 8

This is an exercise rather than a tool and is best carried out with the assistance of a mentor

Introduction:

The purpose of this tool/exercise is to help you undertake the necessary research and investigation to understand your welfare position and the options open to you when progressing from Welfare into Work.

There is a fair bit of research required and the "small-print" is very important – and needs to be very carefully considered in all cases.

This process will take a while, but is not too hard if you are willing to put in the necessary time and be patient. This exercise should be completed over 2 or 3 sessions.

Life – Family – Training – Skills – Welfare – Work - are all combined in this exercise to explore your potential future.

Instructions and Outline of the Exercise:



This **4 Phased Exercise** explores **8 Possible Progression Options**.

You are asked to consider these options in various perspectives.

The 4 Phases are

1. Present Situation - Detailed understanding
2. Personal preferences for future – Interest / Family circumstances / Aptitudes / Reality test / skills / barriers / Overcoming barriers
3. Understanding Welfare supports to make the progression – Maximising state supports and overcoming financial barriers to achieving your goals.
4. Next Steps – Planning the next steps to achieve your identified goals.

The 4 Phases

1. Your Present Situation	2. Personal Future Preferences
3. Understanding Welfare Supports	4. Next Steps



The 8 Progression Options considered in this exercise are:

1. Full-Time Employment
2. Part-Time Employment
3. Full-Time Education & Training
4. Part-time or Ad-Hoc Education & Training
5. Self Employment
6. Labour Market Scheme or Work Placement
7. Emigration
8. Status Quo – Remain Unemployed

For each of these progression options there are a variety of welfare support programmes and schemes in place to assist applicants.

The Process

In the process of completing this tool you are encouraged to fully complete Phase 1 and Phase 2.

Phase 1: involves achieving a very detailed and informed understanding of your current welfare position as a job-seeker.

This includes consideration of secondary and tertiary benefits and supports, conditions and eligibility attached to each.

Phase 2: involves a personal consideration of all 8 progression options.

This should take only 10 minutes for each option. This process will conclude with identification of possible avenues which merit further investigation.

Phase 3: involves a very detailed exploration of the possible support schemes or programmes which may assist with achieving progression routes identified in Phase 2 as possible avenues.

Phase 4: involves exploration of next steps to achieve identified goals including consideration of time frames and deadlines.

This tool is designed to assist with a process of exploring your options.

Be Aware – this area is complex and will require patience and time to complete.

It is recommended throughout the exercise that you find the relevant documents on-line and print them off – and then double check with at least 2 external parties (e.g. Citizens Information & Social Protection Office / FAS(Solas) / VEC / etc.)



Phase 1: Your Present Situation (Defining Current Status)

Discover your current welfare status (In Detail).

It is critical that all job-seekers understand in full all the aspects of their welfare payment and its conditions.

**Here we will explore Welfare Supports in 3 themes
Primary / Secondary & Tertiary**

Your Primary Payments is your main weekly Welfare Payment - Typically

- **Job-seekers Allowance**
- **Job-seekers Benefit**
- **One Parent Allowance**
- **Disability Allowance**

Typical Secondary Supports

- **Medical Card**
- **Doctor Only/GP Visit Card**
- **National Fuel Scheme**

Typical Tertiary Supports

- **Rent Allowance**
- **Local Authority Housing/List**
- **Back to School Allowance**
- **Childcare**



Phase 1: Your Present Situation (Defining Current Status) Continued



Below is a sample

A Blank Template is available on the next page

Have you Checked and Printed all of the details associated with this payment?

Are there any Circumstances that need to be considered? (Duration/Age/Means/Accommodation)

Tick ✓ any payments you get

Phase 1: Your Present Situation (Defining Current Status)

Primary Payment	YES	Amount	Checked & Printed	Circumstances
Job-Seekers Benefit				
Job-Seekers Allowance	✓	€182.42	Done	
One-Parent Family Payment				
Other Primary Payment	<i>List any other Primary Payments you are receiving below</i>			
Secondary & Tertiary Benefits	<i>List any other Payments or Benefits you are receiving</i>			
Medical Card	✓	Unknown		
Fuel Allowance	✓	€15.00/wk		

Identify your Payments - Find the documents on welfare.ie and PRINT IT OFF Double Check with at least 2 external parties.

A full-list of primary welfare payments is available at:



Phase 1: Your Present Situation (Defining Current Status) Continued

Phase 1: Your Present Situation (Defining Current Status)

Primary Payment	YES	Amount	Checked & Printed	Circumstances
Job-Seekers Benefit				
Job-Seekers Allowance				
One-Parent Family Payment				
Other Primary Payment	<i>List any other Primary Payments you are receiving below</i>			
Secondary & Tertiary Benefits	<i>List any other Payments or Benefits you are receiving</i>			



Phase 2: Personal Future Preferences

Introduction:

In the next step (Step 9) you are invited to explore your future career options in some depth - but not in the context of the changes that may occur on your current situation, should you decide to pursue a particular future career or back to education option.

In this part of Step 8 you will explore your Personal Preferences from the perspective of the changes that may happen in your life, that perhaps you had not previously considered.

While there may be some overlap with parts of step 9, you will find it useful to explore your options from different angles.



Instructions:

- Go to the Blank Template Titled: Exploration of Personal Future Options and print it off
- Simply answer the questions to the best of your ability

Exploration of Personal Future Options	
Progression option:	
Have I considered this option before?	Yes <input type="radio"/> No <input type="radio"/>
How would progressing this way affect my family?	
Have I the skills and abilities to achieve this goal?	
What barriers might there be to pursuing this option?	
Can I overcome these barriers?	
What are the Positives (Pro's) of pursuing this option?	
What are the Negatives (Con's) of pursuing this option?	
Conclusion - Is option realistic for me?	Yes <input type="radio"/> No <input type="radio"/>
How do I feel about this option for me right now?	

This Template is repeated on the next page



Exploration of Personal Future Options

Progression option:

Have I considered this option before?	Yes <input type="radio"/>	No <input type="radio"/>
How would progressing this way affect my family?		
Have I the skills and abilities to achieve this goal?		
What barriers might there be to pursuing this option?		
Can I overcome these barriers?		
What are the Positives (Pro's) of pursuing this option?		
What are the Negatives (Con's) of pursuing this option?	Yes <input type="radio"/>	No <input type="radio"/>
Conclusion - Is option realistic for me?		
How do I feel about this option for me right now?		



Phase 3: Understanding Welfare Supports

Introduction

In this phase, you will complete an analysis of your options for the progression routes you have identified as avenues that may suit you. The process requires you to undertake detailed research into a large number of support programmes and schemes to assist job-seekers and labour market activation.

The tool [Job Supports List](#) may be used as part of your exploration and analysis, and you will also find excellent information on the Citizens Advice website

www.citizensinformation.ie

The [Jobs Support List](#) is in essence a list of links to various websites where one can

In addition to finding and printing off information about eligibility and repercussions for a job-seeker exploring each of these progression routes, we need to ask a number of pertinent questions for each possible step.

- What will happen to my (primary) welfare payment?
- What will happen to my secondary payments –Name them
- What are the support schemes - PRSI / Revenue Job Assist / BTWEA / BTEA / etc.
- Medical card retention 3 years



Phase 3: Understanding Welfare Supports



Instructions:

- Each of the following links will bring you to a Template Tool for one of the career progression option areas you are considering (Except Option 7 and 8).
- Follow the link to the area and print off the Template.
- Use the Links provided in the Introduction above to explore, analyse, and write the information uncovered into the Template.

Career Progression Area Option Links:

1. Full Time Employment
2. Part Time Employment
3. Full Time Education and Training
4. Part Time or Ad Hoc Education and Training
5. Self - Employment
6. Labour Market Scheme or Work Placement (Internship)
7. Emigration (NOTE: We have not included a template or link for this option)
8. Status Quo - Remain Unemployed (NOTE: We have not included a template or link for this option)



Phase 3: Understanding Welfare Supports - Continued

Template - Option 1 - Full Time Employment Option

Option 1: Full Time Employment

Schemes Available:

Are you eligible? Yes No

	Describe Effect or Change in Payment	Double Check Yes or No	Financial Effect of Change
Your Primary Payment			
Secondary Benefits			
Tertiary Benefits			
Gross Income and Net Income Analysis (Include Revenue changes) http://www.hookhead.com/Tools/tax2012.jsp			
Conclusion of Welfare & State Analysis			



Phase 3: Understanding Welfare Supports - Continued

Template - Option 2 - Part Time Employment Option

Option 2: Part Time Employment

Schemes Available:

Are you eligible? Yes No

	Describe Effect or Change in Payment	Double Check Yes or No	Financial Effect of Change
Your Primary Payment			
Secondary Benefits			
Tertiary Benefits			
Gross Income and Net Income Analysis (Include Revenue changes) http://www.hookhead.com/Tools/tax2012.jsp			
Conclusion of Welfare & State Analysis			



Phase 3: Understanding Welfare Supports - Continued

Template - Option 3 - Full Time Education and Training Option

Option 3: Full Time Education and Training

Schemes Available:

Are you eligible? Yes No

	Describe Effect or Change in Payment	Double Check Yes or No	Financial Effect of Change
Your Primary Payment			
Secondary Benefits			
Tertiary Benefits			
Gross Income and Net Income Analysis (Include Revenue changes) http://www.hookhead.com/Tools/tax2012.jsp			
Conclusion of Welfare & State Analysis			



Phase 3: Understanding Welfare Supports - Continued

Template - Option 4 - Part Time or Ad Hoc Education and Training Option

Option 4: Part Time or Ad Hoc Education and Training

Schemes Available:

Are you eligible? Yes No

	Describe Effect or Change in Payment	Double Check Yes or No	Financial Effect of Change
Your Primary Payment			
Secondary Benefits			
Tertiary Benefits			
Gross Income and Net Income Analysis (Include Revenue changes) http://www.hookhead.com/Tools/tax2012.jsp			
Conclusion of Welfare & State Analysis			



Phase 3: Understanding Welfare Supports - Continued

Template - Option 5 - Self Employment Option

Option 5: Self Employment

Schemes Available:

Are you eligible? Yes No

	Describe Effect or Change in Payment	Double Check Yes or No	Financial Effect of Change
Your Primary Payment			
Secondary Benefits			
Tertiary Benefits			
Gross Income and Net Income Analysis (Include Revenue changes) http://www.hookhead.com/Tools/tax2012.jsp			
Conclusion of Welfare & State Analysis			



Phase 3: Understanding Welfare Supports - Continued

Template - Option 6 - Labour Market Scheme or Placement (Internship)

Option 6: Labour Market Scheme or Placement (Internship)

Schemes Available:

Are you eligible? Yes No

	Describe Effect or Change in Payment	Double Check Yes or No	Financial Effect of Change
Your Primary Payment			
Secondary Benefits			
Tertiary Benefits			
Gross Income and Net Income Analysis (Include Revenue changes) http://www.hookhead.com/Tools/tax2012.jsp			
Conclusion of Welfare & State Analysis			



Instructions:

Have you considered and do you understand how you may benefit from the following job supports?

- Use this tool to access information on various supports and schemes that you may be eligible to apply for.
- If you are eligible for a support, then list the financial benefit derived in the right hand column.

NOTE : The links provided are direct links to the bodies responsible for the schemes and supports available.

However, one will find that the Citizens Advice Website also provides this information in a more comprehensible manner.

Support	Value
Back to college initiative for jobseekers http://www.welfare.ie/EN/Schemes/JobseekerSupports/Pages/btcij.aspx	
National Internship Scheme – JobBridge http://www.welfare.ie/EN/Schemes/JobseekerSupports/Pages/internship_jobbridge.aspx	
Work Placement Programme http://www.welfare.ie/EN/Schemes/JobseekerSupports/Pages/wpp.aspx	
TUS – Community Work Placement Initiative http://www.welfare.ie/en/schemes/ruralandcommunitysupports/pages/tusfaq.aspx	
Revenue Job Assist http://www.welfare.ie/en/schemes/jobseekersupports/backtowork/revenuejobassist/Pages/rja.aspx	
Continued Child Payment http://www.welfare.ie/EN/OperationalGuidelines/pages/ccps.aspx	
Back to Work Enterprise Allowance (BTWEA) http://www.welfare.ie/en/operationalguidelines/pages/btw_eall.aspx	
Part Time Job Incentive Scheme http://www.welfare.ie/en/publications/sw69/Pages/1WhatistheParttimeJobIncentiveScheme.aspx	
Short-Term Enterprise Allowance http://www.welfare.ie/en/schemes/jobseekersupports/backtowork/enterpriseallowance/Pages/ea.aspx	

