

COVID-19 INCOME SUPPORT DECISION TREE

A. On Social Welfare Benefits?

A1. At present, Social Welfare benefits will remain the same

B. EMPLOYEE?

C. Self-Employed?

C1. Business ceased or there is a significant reduction in business due to COVID-19?

C2. Apply to DEASP for COVID-19 Unemployment weekly Payment of €350 - not subject to IT/PRSI or USC at this point in time but subject to review at end of year (will be taxable if income is above tax credits)

B1. Voluntarily left your employment during COVID-19?

Yes

B2. No entitlement to Covid-19 Unemployment Payment. Possibly job seekers benefit available if enough PRSI stamps, if not means tested payment

B3. Lost Job or laid off temporarily due to COVID-19 on or after 13/03/20 & not maintained on payroll

Yes

B4. 1 adult and 1 or more child dependents?

No

B5. Apply to DEASP for COVID-19 Unemployment weekly Payment of €350 - not subject to IT/PRSI or USC at this point in time but subject to review at end of year (so it is taxable if income is above tax credits etc. - likely collected in future years through reduction of tax credit)

Yes

B6. Apply to DEASP for COVID-19 Jobseekers Payment as this will bring weekly payment to in excess of €350. Taxable in the future depending on income and tax credits.

B7. Temporarily laid off, put on short time & kept on ER payroll

Yes

B8. No action required. Employer will make payment through payroll in the normal way. See details of subsidy amounts payable under the Employer diagram. Subsidy/Payment not subject to IT/PRSI or USC at this point in time but subject to review at end of year (so it is taxable if income is above tax credits etc. - likely collected in future years through reduction of tax credit - No PRSI will apply). Note amount paid to EE in excess of subsidy is fully taxable but no EE PRSI

B9. Reduced Hours due to COVID-19?

Yes

B10. Apply to DEASP for Short Working Time Payment. Payment made in respect of regular salary for days no longer working. Depends on Social Ins Contributions.

Consideration - May be more beneficial to enter into negotiations with your employer for you to be temporarily laid off so that Option B3 applies where net week pay is lower than €500 (could arise where unpaid leave or reduced hours worked in January and February 2020 as these are the base months for calculating average weekly pay).