

Operational Guidelines: COVID-19 Pandemic Unemployment Payment (PUP)

From [Department of Social Protection](#)

Published on 26 April 2021

Last updated on 26 April 2021

- [1. PART 1: INTRODUCTION](#)
- [2. Description of Scheme](#)
- [3. Legislation](#)
- [4. Administration](#)
- [5. Information](#)
- [6. PART 2: QUALIFYING CONDITIONS](#)
- [7. Qualifying Conditions in Summary](#)
- [8. Qualifying Conditions in Detail](#)
- [9. PART 3: CLAIMS, INVESTIGATION AND DECISIONS PROCEDURE](#)
- [10. Application Process](#)
- [11. Late Claims](#)
- [12. Claim Processing](#)
- [13. PART 4: PROCEDURES FOLLOWING AWARD](#)
- [14. Payment Methods](#)
- [15. Payment Day](#)
- [16. Payment Week](#)
- [17. Weekly Rates of Payment](#)
- [18. Duration of Payment](#)
- [19. Overpayments](#)
- [20. Return to Work](#)
- [21. Control](#)
- [22. Social Insurance Contributions](#)
- [23. Taxation of COVID-19 Pandemic Unemployment Payment](#)
- [24. PART 5: PAYMENTS MADE BEFORE 5 AUGUST 2020](#)

PART 1: INTRODUCTION

Description of Scheme

The [COVID-19 Pandemic Unemployment Payment](#) was put in place from 5 August 2020 as a social welfare benefit to help mitigate the adverse economic effects of the COVID-19 pandemic. It is available to employees who lost their employment on or after 13 March 2020 as a direct consequence of COVID-19. It is also available to self-employed people whose income from self-employment ceased or reduced as a direct consequence of the pandemic to the extent that they would be available to take up full-time employment.

The COVID-19 Pandemic Unemployment Payment replaced the Pandemic Unemployment Payment that was introduced on 16 March 2020 in response to the global health emergency. To enable the Pandemic Unemployment Payment to be made quickly and regularly to the large number of people and households affected by the unprecedented downturn in economic activity as a consequence of the pandemic, the department relied on section 202 of the [Social Welfare Consolidation Act 2005](#) as amended, which provides for payment of Supplementary Welfare Allowance in an urgent case, as the legal basis for the payment. Further information on the pandemic unemployment payments made under section 202 in the period from 13 March to 4 August 2020 is available [here](#).

The [Social Welfare \(COVID-19\) \(Amendment\) Act 2020 \(No. 12 of 2020\)](#), which was signed into law on 5 August 2020, put the COVID-19 Pandemic Unemployment Payment on a discrete statutory footing as a social welfare benefit in its own right. Except where otherwise stated, these guidelines refer to the COVID-19 Pandemic Unemployment Payment that was introduced on 5 August 2020.

Legislation

The COVID-19 Pandemic Unemployment Payment is provided for by section 11 of the Social Welfare (COVID-19) (Amendment) Act 2020 (No. 12 of 2020) which inserts Chapter 12B in the Social Welfare Consolidation Act 2005 as amended.

Section 6 of the [Social Welfare Act 2020 \(No. 30 of 2020\)](#) provides that self-employed people in receipt of the COVID-19 Pandemic Unemployment Payment can engage in limited self-employment and earn up to €960 over a rolling eight-week period and continue to maintain entitlement to the payment. The Social Welfare Act 2020 also provides that where a person in receipt of the COVID-19 Pandemic Unemployment Payment dies, the payment may continue for a period of 6 weeks after death in certain circumstances.

[SI 370 of 2020](#) specifies the way in which average reckonable weekly income is calculated and sets out the rates of payment from 17 September 2020. [SI 572 of 2020](#) makes changes to the way in which reckonable earnings for employed contributors are calculated from 2 October 2020 and puts in place an additional payment band for people whose average weekly earnings were €400 or more from 16 October 2020. [SI 573 of 2020](#) specifies the social welfare payments which can be paid concurrently with the COVID-19 Pandemic Unemployment Payment and also specifies the prescribed time for making a claim for the payment, the circumstances in which late claims will be accepted and the process where a person's claim is not approved or where payment is made at less than the maximum rate. [SI 574](#) sets out the circumstances in which people will be regarded as genuinely seeking work for the purposes of the COVID-19 Pandemic Unemployment Payment.

Administration

The COVID-19 Pandemic Unemployment Payment is administered by the Department of Social Protection.

The Pandemic Unemployment Payments Section is responsible for the operation of the scheme.

Jobseeker's and Farm Assist Policy is responsible for policy management in relation to the COVID-19 Pandemic Unemployment Payment.

Information

Information on the COVID-19 Pandemic Unemployment Payment is available [here](#)

PART 2: QUALIFYING CONDITIONS

Qualifying Conditions in Summary

To qualify for the COVID-19 Pandemic Unemployment Payment in a given week, a person must meet the following conditions:

- They must be aged 18 years or over and be under 66 years of age (i.e. under pensionable age);
- If they are an employee, they must have lost their employment on or after 13 March 2020 as a direct consequence of the COVID-19 pandemic;
- If they are self-employed, they must be able to demonstrate that their reckonable income or reckonable emoluments ceased or were reduced on or after 13 March 2020 as a direct consequence of COVID-19 to the extent that they would be available to take up full-time employment;
- They must satisfy the contribution conditions for the payment; **and**
- They must be capable of work and be genuinely seeking work.

In addition, in the relevant week, they must **not** be:

- A person who is in insurable employment;
- An employee whose employer is in receipt of the [COVID-19 Employer Refund Scheme](#) or the [Temporary Wage Subsidy](#) ;

or

- A person who is in receipt of a COVID-19 Pandemic Unemployment Payment paid by way of [Supplementary Welfare Allowance](#) under section 202 of the Social Welfare Consolidation Act 2005 as amended.

Note: People who were in receipt of the Pandemic Unemployment Payment paid by way of Supplementary Welfare Allowance immediately before 5 August 2020 will be paid the COVID-19 Pandemic Unemployment Payment, provided that they meet the qualifying conditions set out above.

Qualifying Conditions in Detail

Aged 18 years or over and under pensionable age

To qualify for the COVID-19 Pandemic Unemployment Payment, a person must be aged between 18 and under 66 years of age (i.e. under pensionable age).

People aged under 18 are not eligible for the COVID-19 Pandemic Unemployment Payment.

People aged 66 years of age and over are not eligible for the payment. Where a person is in receipt of the COVID-19 Pandemic Unemployment Payment turns 66, their entitlement to the payment ceases. People can apply for a state pension on reaching 66 years of age (i.e. pensionable age).

Employees

To qualify for the COVID-19 Pandemic Unemployment Payment, an employee must:

- Have been an employed contributor in the week immediately before they ceased to earn an income from the employment concerned; **and**
- Have lost their employment on or after 13 March 2020 as a direct consequence of COVID-19.

Employed contributor

To qualify for the COVID-19 Pandemic Unemployment Payment, an employee must have been an employed contributor in the week immediately before they ceased to earn an income from their employment. An employed contributor means a person who is insurable employment. See also separate guidelines on [Scope – Insurability of Employment](#)

Employees who were not in insurable employment (e.g. people who were employed by their spouse or by a prescribed relative) are not eligible for the Pandemic Unemployment Payment.

In general, employees would be expected to have a recent contribution record on the department's IT systems. However, payslips may be accepted as evidence that the person is an employed contributor where the Deciding Officer is reasonably satisfied that the payslip is genuine. These cases may be referred to a Social Welfare Inspector for follow-up action to ensure that the person's social insurance record is in order.

Note: Employees who are due to return to work after sick leave, maternity leave or other statutory leave but cannot do so as a direct consequence of COVID-19 are treated as if they were employed contributors who meet the contribution conditions for the COVID-19 Pandemic Unemployment Payment. The date on which the employee's sick leave, maternity leave or other statutory leave ends should be treated as the date on which they lost their employment.

On or after 13 March

To qualify for the COVID-19 Pandemic Unemployment Payment, a person must have been in insurable employment in the week immediately before they ceased to earn an income from their employment and they must have lost their employment on or after 13 March 2020 (as a direct consequence of COVID-19).

The Pandemic Unemployment Payment is therefore open to people who were employed contributors in the week immediately before 13 March 2020. People whose insurable employment ceased before that week are not entitled to the payment.

The person must have lost their employment on or after 13 March 2020. However, there is no requirement that the person must have been in employment before 13 March 2020. People who take up employment after 13 March 2020 and subsequently lose their employment are entitled to the COVID-19 Pandemic Unemployment Payment provided that they meet the other eligibility conditions for the payment.

Lost employment as a direct consequence of COVID-19

To be eligible for the COVID-19 Pandemic Unemployment Payment, an employee must have lost their employment as a direct consequence of the COVID-19 pandemic. The “direct consequences” of the pandemic should be interpreted broadly to include:

- The adverse effects of COVID-19 on their employer’s business (e.g. reduced demand, supply chain issues);
- The adverse effects of measures required to be taken by their employer to comply with – or as a consequence of – Government policy to prevent, limit, minimise or slow the spread of COVID-19 (e.g. restrictions on pubs, restaurants and the entertainment sector, reduced footfall due to requirements of social distancing).

For example, where an employee is instructed by their employer not to attend work because they are a “close contact” of someone who may test positive for COVID-19, the employee can be regarded as having lost their employment “as a direct consequence of COVID-19”. They are therefore entitled to the COVID-19 Pandemic Unemployment Payment provided they meet the other conditions for eligibility.

Similarly, where schools and childcare facilities are closed due to public health restrictions, people who are unable to make alternative arrangements and have to take time off work to care for children can be treated as having lost their employment as a direct consequence of the pandemic.

However, people who have not lost their employment as a result of the current health emergency – for example, people entering the labour market for the first time, recently released prisoners – are not eligible for the Pandemic Unemployment Payment. Similarly, unemployed seasonal workers and other unemployed people who have not been able to take up work due to the pandemic are not entitled to the payment.

The COVID-19 Pandemic Unemployment Payment is not payable where an employee has lost their job because of their own misconduct or where they have left their job voluntarily. A person cannot choose to leave their employment in order to claim the payment.

The COVID-19 Pandemic Unemployment payment is not available to people who voluntarily leave their employment because they are concerned that they might catch the virus from colleagues or because they reside with people who are elderly or vulnerable. (People in these circumstances may qualify for other social welfare payments.)

People who refuse an offer to return to their employment and people who refuse an offer of suitable employment with another employer are not eligible for the COVID-19 Pandemic Unemployment Payment. Similarly, people who fail or neglect to avail themselves of any reasonable opportunity of obtaining suitable employment are not eligible for the payment.

People who fail or neglect to avail themselves of an offer of support from the department to enable them to improve their prospects of obtaining employment are not eligible for the COVID-19 Pandemic Unemployment Payment.

Self-employed

To qualify for the COVID-19 Pandemic Unemployment Payment, a self-employed person must:

- Have been in insurable self-employment in the week immediately before the start of their claim;
- Be able to demonstrate that their reckonable income or reckonable emoluments from self-employment ceased or reduced on or after 13 March 2020 as a direct consequence of COVID-19 to the extent that they would be available to take up full-time employment.

“Reckonable income” means, in effect, the net profit declared by self-employed people under the self-assessment system. “Reckonable emoluments” typically refer to the salary a company director might take from their company.

In insurable self-employment

To be eligible for the COVID-19 Pandemic Unemployment Payment, a self-employed person must have been in insurable self-employment in the week immediately before the start of their claim. Where a person’s insurable self-employment cannot be established from their contribution history, the following may be accepted as evidence of insurable self-employment:

- A Notice of Assessment provided by the person;
- Evidence that the person has registered as self-employed with Revenue;
- Evidence of registration with the Companies Registration Office;
- A set of accounts provided by the person.

Where a person is in receipt of [Back to Work Enterprise Allowance](#) or [Short-Term Enterprise Allowance](#), they are accepted as being in insurable self-employment.

On or after 13 March

To qualify for the COVID-19 Pandemic Unemployment Payment, a self-employed person must have been in insurable self-employment in the week immediately before the start of their claim and their reckonable income or reckonable emoluments from self-employment must have ceased or reduced on or after 13 March 2020 (as a consequence of COVID-19).

The COVID-19 Pandemic Unemployment Payment is therefore open to people who were in insurable self-employment in the week immediately before 13 March 2020. People whose insurable self-employment ceased before that time are not eligible for the payment. However, they may be entitled to jobseeker’s benefit (self-employed).

Income from self-employment ceased or reduced as a direct consequence of COVID-19

To be eligible for the COVID-19 Pandemic Unemployment Payment, a self-employed person must be able to show that their reckonable income or emoluments ceased or reduced as a direct consequence of the COVID-19 pandemic. The “direct consequences” of COVID-19 should be interpreted broadly to include:

- The adverse effects of COVID-19 on the person’s self-employment (e.g. reduced demand, supply chain issues);
- The adverse effects of measures required to be taken by the self-employed person to comply with – or as a consequence of – Government policy to prevent, limit, minimise or slow the spread of COVID-19 (e.g. restrictions on pubs, restaurants and the entertainment sector, reduced footfall due to requirements of social distancing).

Income from self-employment ceased, or reduced, to the extent that the person would be available to take up full-time employment

To qualify for the COVID-19 Pandemic Unemployment Payment, a self-employed person’s income from self-employment must have ceased, or reduced, to the extent that the person would be available to take up full-time employment. Typically, this will mean that the person has no current trading income from their business (though they may be able to take drawings from it). A self-employed person must be able to demonstrate that their income has ceased or reduced since the onset of the pandemic.

People who are self-employed do not need to have permanently ceased their trade or profession to be eligible for the COVID-19 Pandemic Unemployment Payment. They may, for example, engage in once-off, sporadic or emergency work. However, they must – at least for the time being – be available to take up other full-time employment if it were offered to them. Self-employed people who would not be available to take up full-time employment are not eligible for the payment.

Self-employed people may earn up to €960 gross over an eight-week period and still retain their full COVID-19 Pandemic Unemployment Payment. The €960 limit is based on gross income (before tax and PRSI) less expenses. Self-employed people with gross income of more than €960 over an eight-week period are not eligible for the payment.

Note: Self-employed people do not need to report their earnings to the department on a regular basis. However, they should keep a record of those earnings.

Farmers

As is the case for other self-employed people, a farmer’s income must either have ceased or have reduced to the extent that they would be available to take up other full-time (off-farm) employment in order to qualify for the COVID-19 Pandemic Unemployment Payment. (Like other self-employed people, farmers with gross earnings of up to €960 over an eight-week period may continue to avail of the payment.)

Full-time farmers who continue to farm and are not available to take up other full-time, off-farm employment are not entitled to the COVID-19 Pandemic Unemployment Payment.

Full-time farmers whose farm income has ceased or reduced as a result of the COVID-19 pandemic to the extent that they would be available to take-up other full-time off-farm work are eligible for the payment.

Part-time farmers who have lost their off-farm employment as a result of COVID-19 and who would be in a position to take up other full-time employment if it was available are also eligible for the payment.

The COVID-19 Pandemic Unemployment Payment is not payable with [Farm Assist](#).

Other employments

Apprentices

Apprentices who are not engaged in off-the-job training with an ETB and who have lost their employment as a result of COVID-19 are entitled to the COVID-19 Pandemic Unemployment Payment provided they meet the other criteria for the payment (e.g. aged 18 years or over).

Other occupations

Clerics of all religions are eligible for the COVID-19 Pandemic Unemployment Payment provided that they fulfil the criteria for the payment.

County councillors in receipt of emoluments for their Council activities are eligible for the COVID-19 Pandemic Unemployment Payment provided that they otherwise meet the eligibility conditions for the payment.

Retained firefighters who have lost their primary employment or self-employment also qualify for the payment, provided that they meet the other conditions for eligibility.

Self-employed artists may earn up to €960 gross over an eight-week period and still retain their full COVID-19 Pandemic Unemployment Payment. Self-employed artists who exceed the €960 threshold may be entitled to other social welfare payments, such as jobseeker's allowance under the Professional Artist Scheme or the part-time job incentive for the self-employed.

Students

Students who have lost employment due to COVID-19 are entitled to the COVID-19 Pandemic Unemployment Payment provided that they meet the other eligibility criteria for the payment (e.g. aged 18 years or over). Non-EU students who meet the eligibility criteria are also entitled to payment.

Student nurses

Student nurses who have been required to give up part-time positions in healthcare settings to avoid the risk of cross-infection can be regarded as having lost their employment as a direct consequence of COVID-19: they are entitled to the COVID-19 Pandemic Unemployment Payment provided they meet the other conditions for the payment.

Satisfy the contribution conditions

To qualify for the COVID-19 Pandemic Unemployment Payment:

- An employee must have at least one qualifying contribution in the four weeks immediately before claiming the payment;
- A person who is in insurable self-employment must be a self-employed contributor.

Note: To be eligible for the COVID-19 Pandemic Unemployment Payment, an employee must normally apply within four weeks of losing their employment. See also [Late Claims](#) below.

Be capable of work

To qualify for the COVID-19 Pandemic Unemployment Payment in a given week, a person must be capable of work in that week. A person is considered to be capable of work if there is no evidence to the contrary (e.g. unless they state otherwise).

Be genuinely seeking work

To qualify for the COVID-19 Pandemic Unemployment Payment, a person must be genuinely seeking work which is suitable for them having regard to their age, physique, education, normal occupation, place of residence and family location. To satisfy this condition, the person must be able to demonstrate that they have taken some positive action and are making genuine efforts to secure employment. The person must be able to show that they have taken reasonable steps to secure employment.

Where a person's opportunity to work in their normal occupation (e.g. restaurant manager, actor) is temporarily curtailed due to ongoing public health restrictions and the person has a reasonable expectation of employment in that occupation within 12 months of the date on which they first claimed the COVID-19 Pandemic Unemployment Payment (i.e. on or after 4 August 2021), they are not required to seek employment outside of that occupation while they are in receipt of the COVID-19 Pandemic Unemployment Payment.

Similarly, where a person has a reasonable expectation that they will return to work in their previous employment (e.g. restaurant manager in a particular restaurant) within 12 months of first claiming the COVID-19 Pandemic Unemployment Payment, they are not required to seek alternative employment.

Not in insurable employment

People who are in insurable employment are not eligible for the COVID-19 Pandemic Unemployment Payment.

Participants in the [TÚS initiative](#), the [Rural Social Scheme](#), [Community Employment](#) and the [Job Initiative Scheme](#) who have lost a second job as a result of the pandemic continue to receive payments under these schemes. They are in insurable employment and are therefore not eligible for the COVID-19 Pandemic Unemployment Payment.

Employees who are working part-time are not entitled to the COVID-19 Pandemic Unemployment Payment (as they are in insurable employment). However, where a person was working on a part-time basis and becomes fully unemployed as a consequence of the pandemic, they are entitled to the payment provided that they meet the other eligibility conditions.

COVID-19 Employer Refund Scheme and Temporary Wage Subsidy Scheme

Employees who are paid by their employer under the COVID-19 Employer Refund Scheme (introduced on 15 March 2020) or the Temporary Wage Subsidy Scheme (which replaced it from 27 March 2020) are not eligible for the COVID-19 Pandemic Unemployment Payment.

Employees whose employers are being paid a subsidy under the [Employment Wage Subsidy Scheme](#) (which replaced the Temporary Wage Subsidy Scheme from 1 September 2020) are also not eligible for the COVID-19 Pandemic Unemployment Payment as they are in insurable employment.

Not in receipt of a COVID-19 Pandemic Unemployment Payment by way of Supplementary Welfare Allowance in the relevant week

Prior to 5 August 2020, the COVID-19 Pandemic Unemployment Payment was paid under the Supplementary Welfare Allowance scheme. A person who has already received a payment by way of Supplementary Welfare Allowance in respect of a particular week is not entitled to a further payment of the COVID-19 Pandemic Unemployment Payment for that week.

Continued eligibility of people who were in receipt of a Pandemic Unemployment Payment by way of Supplementary Welfare Allowance immediately before 5 August 2020

People who were in receipt of a Pandemic Unemployment Payment by way of Supplementary Welfare Allowance immediately before 5 August 2020 are eligible for the COVID-19 Pandemic Unemployment Payment provided they meet the conditions set out above.

Concurrent payments

The COVID-19 Pandemic Unemployment Payment can be paid to people in receipt of half-rate carer's allowance, domiciliary care allowance, a funeral grant under the occupational injuries benefit scheme, a bereavement grant and/or a widowed or surviving civil partner's grant.

It is also payable together with any of the following payments:

- Back to Work Enterprise Allowance;
- Back to work family dividend;
- Blind Pension
- Carer's allowance (full rate as well as half rate);
- Carer's benefit;

- Child benefit;
- Daily expenses allowance under the European Communities (Reception Conditions) Regulations 2018 (SI 230 of 2018);
- Deserted wife's benefit, deserted wife's allowance or prisoner's wife's allowance;
- Disability allowance;
- Disablement benefit;
- Guardian's payment (contributory);
- Guardian's payment (non-contributory);
- Health and safety benefit;
- Jobseeker's transitional payment (JST);
- One-parent family payment;
- Partial capacity benefit;
- Short-term Enterprise Allowance;
- Widow's, widower's and surviving civil partner's (contributory) pension;
- Widow's, widower's and surviving civil partner's (non-contributory) pension
- Working family payment.

The COVID-19 Unemployment Payment is not payable where a person is in receipt of Adoptive Benefit, Community Employment, Farm Assist, Illness Benefit, Incapacity Supplement, Injury Benefit, Invalidity Pension, Jobseeker's Allowance, Jobseeker's Benefit, Jobseeker's Benefit (self-employed), Maternity Benefit, Paternity Benefit, Rural Social Scheme or TÚS.

The COVID-19 Pandemic Unemployment Payment is not payable with Back to Education Allowance (BTEA): people in receipt of the COVID-19 Pandemic Unemployment Payment are required to close their claim and apply for a jobseeker's payment in order to avail of BTEA.

Payments for 6 weeks after death

With effect from 4 January 2021, where a person who is in receipt of the COVID-19 Pandemic Unemployment Payment dies and their spouse/civil partner/cohabitant is in receipt of any of the payments listed below, the surviving spouse/civil partner/cohabitant is entitled to 6 weeks' payment of the deceased person's COVID-19 Pandemic Unemployment Payment:

- Back to work family dividend;
- Blind pension;
- Carer's allowance;
- Carer's benefit;
- COVID-19 Pandemic Unemployment Payment;
- Death benefit under the occupational injuries scheme;
- Disability allowance;
- Farm assist;
- Illness benefit;
- Incapacity supplement;
- Injury benefit;
- Invalidity pension;
- Incapacity supplement;
- Jobseeker's allowance;

- Jobseeker's benefit;
- Jobseeker's benefit (self-employed);
- State pension (contributory);
- State pension (non-contributory);
- Supplementary welfare allowance;
- Working family payment.

Fuel Allowance

The COVID-19 Pandemic Unemployment Payment is not a qualifying payment for Fuel Allowance purposes. However, payment of the COVID-19 Pandemic Unemployment Payment does not prevent an otherwise qualified household from receiving Fuel Allowance. In deciding Fuel Allowance entitlement, the COVID-19 Pandemic Unemployment Payment should be disregarded for means-testing purposes.

Means

The COVID-19 Pandemic Unemployment Payment is not assessable for means in assessing a person's entitlement to social assistance payments (with the exception of Supplementary Welfare Allowance).

Absence from the State and Imprisonment

People are disqualified for payment of the COVID-19 Pandemic Unemployment Payment while they are absent from the State or in prison.

Frontier workers

A cross border or frontier worker is an employed or self-employed person who works in one jurisdiction (in the EU, Iceland, Liechtenstein, Norway, Switzerland or the UK) and lives in another to which he or she returns as a rule daily or at least once a week.

A frontier worker who loses their job should claim unemployment benefits from the country they live in. For example:

- Workers who live in Ireland and work in Northern Ireland can apply for the COVID-19 Pandemic Unemployment Payment;
- Workers who work in Ireland and live in Northern Ireland cannot apply for the COVID-19 Pandemic Unemployment Payment. They must apply for support within Northern Ireland.

This is consistent with the long-standing rules for Jobseeker's Benefit regarding the competent State whereby the Member State of residence is competent for the payment of unemployment benefits in the case of wholly unemployed frontier workers. Under the current EU rules, as set out in Article 65 of Regulation (EC) No 883/2004 of the European Parliament and of the Council of 29 April 2004 on the coordination of social security systems, the Member State of residence is competent for the payment of unemployment benefits in the case of wholly unemployed frontier workers.

Duration of payment

The COVID-19 Pandemic Unemployment Payment remains open to new applicants until 30 June 2021.

The first payment of the Pandemic Unemployment Payment by way of an urgent needs payment under the Supplementary Welfare Allowance scheme issued on 24 March 2020. The first payment of the COVID-19 Pandemic Unemployment Payment as a stand-alone scheme issued on 11 August 2020.

The COVID-19 Pandemic Unemployment Payment will continue until June 2021 or until such time as may be determined by the Minister with the consent of the Minister for Public Expenditure and Reform.

PART 3: CLAIMS, INVESTIGATION AND DECISIONS PROCEDURE

Application Process

The quickest and easiest way to apply for the COVID-19 Pandemic Unemployment Payment is online through the department's online portal at www.MyWelfare.ie . To do this, a customer will need to create a basic MyGovID account.

Customers can also request that an application form be posted to them by emailing forms@welfare.ie or by contacting:

Income Support Helpline for COVID-19

Phone number:
[1890 800 024](tel:1890800024)

Completed postal applications can be sent by Freepost to:

COVID-19 Pandemic Unemployment Payment Freepost

Address:
PO BOX 12896 , Dublin 1

Late Claims

A claim may be backdated for a maximum of six months where the person can prove to the satisfaction of the Deciding Officer or Appeals Officer that they satisfied the qualifying conditions throughout the period and that there was good cause for the delay in making their claim. Circumstances which may constitute “good cause” for a delay in making a claim are not defined in legislation and Deciding Officers must decide each individual case on its merits. See also separate guidelines on [Claims and Late Claims](#) .

Claim Processing

Applications for the COVID-19 Pandemic Unemployment Payment are reviewed before payment issues and a range of checks are applied. The customer may be contacted to verify/clarify details relating to their application.

Where the customer is ineligible for the payment, a letter/email issues to advise them of this. The letter/email offers the customer the opportunity to seek a review of the decision and to provide any additional documentation they may have in support of their application. Customers can also appeal the decision to the Social Welfare Appeals Office

With effect from 7 July 2020, where the department does not have any recent record of a customer having paid PRSI contributions at PRSI classes [A](#), [E](#), [H](#), [P](#), or [S](#), a letter/email issues to advise the customer that it is not possible to verify that they were in employment (or self-employment) before making their claim or to determine the rate of payment that should apply. The letter/email offers the customer an opportunity to request a review of their earnings and to supply any supporting documentation they may have.

Decisions

Section 300(2A) of the Social Welfare Consolidation Act 2005 as amended provides for electronic applications for the COVID-19 Pandemic Unemployment Payment and section 300(2B) of the 2005 Act provides for the automatic award of the payment. Where a payment is automatically awarded at the maximum rate, there is no requirement to issue a notice of the decision to the customer.

Section 300(2C) provides that where any question arises about whether a person who made an electronic application is entitled to the COVID-19 Pandemic Unemployment Payment and/or about the rate at which the payment is made, that question shall be decided by a Deciding Officer.

Where a Deciding Officer decides not to award the COVID-19 Pandemic Unemployment Payment or decides to award payment at lower than the maximum rate, the customer should be provided with a notice of the decision and of the reason(s) for the decision.

Revised Decisions

Section 302 of the Social Welfare Consolidation Act 2005 as amended allows a Deciding Officer to revise a decision (not) to award the COVID-19 Pandemic Unemployment Payment and a decision about the rate at which the COVID-19 Pandemic Unemployment Payment is paid.

Reviews

Where a person is unhappy with a decision in respect of their eligibility for the COVID-19 Pandemic Unemployment Payment, they may seek a review of the decision by writing to:

COVID-19 Pandemic Unemployment Payment Review

Address:

Freepost, PUP Review, DSP, Intreo Centre, Cork Road, Waterford

They should set out the reason(s) why they believe the decision is incorrect and provide any supporting documentation they may have.

Where a person has been advised that the department does not have any recent record of their having PRSI contributions at classes A, E, H, P or S, they can request a review by emailing PUPEarningscheck@welfare.ie or by writing to Freepost, PO Box 13267, Wexford, and providing any supporting documentation they may have.

Where a person believes that the rate at which they are being paid does not accurately reflect their prior earnings, they can request a review of their earnings by emailing or writing to PUP Rerate Requests using the below contact information, and providing any supporting documentation they may have.

PUP Re-rate Requests

Address:

DSP, Intreo Centre, Cork Road, Waterford

Email:

PUPRerate@welfare.ie

Appeals

Where a person is dissatisfied with the decision of a Deciding Officer in respect of their claim for the COVID-19 Pandemic Unemployment Payment, they can appeal to the independent Social Welfare Appeals Office by using the contact information below. Appeal forms are available at Intreo Centres and Social Welfare Branch Offices and on gov.ie [here](#).

Social Welfare Appeals Office

Address:

Social Welfare Appeals Office, D'Olier House, D'Olier Street, Dublin, D02 XY31

Website:

www.gov.ie/socialwelfareappealsoffice

Email:

swappeals@welfare.ie

Phone number:

[1890 747434](tel:1890747434)

[01 6732800](tel:016732800)

Fax:

01 671 8391

Map:

[View location on map](#)

PART 4: PROCEDURES FOLLOWING AWARD

Payment Methods

Payment can be made by EFT into accounts held in Irish financial institutions. With effect from 28 November 2020, payment can also be made into Revolut and N26 bank accounts. In

addition, from 29 January 2021, payment can be made into accounts held in financial institutions in other EU countries and in Iceland, Liechtenstein, Norway, Switzerland and the United Kingdom.

From 8 April 2020, where a person applies online, they can choose a Post Office for payment if they do not have a bank account.

Customers with a verified MyGovID can change from Post Office to bank account or from one bank account to another through the department's online portal at www.MyWelfare.ie.

Payment Day

The COVID-19 Pandemic Unemployment Payment is paid weekly on a Tuesday.

Payment Week

The COVID-19 Pandemic Unemployment Payment is paid on a weekly basis. There is no part-week or daily rate.

The payment week runs from Friday to the following Thursday. With effect from Friday 15 May 2020, a person who closes their claim to return to work and has at least one qualifying day in the payment week is entitled to full payment for that week.

Weekly Rates of Payment

From 16 October 2020, the weekly rates of payment are:

- €203 in the case of a person whose average reckonable weekly income was less than €200;
- €250 in the case of a person whose average reckonable weekly income was between €200 and €299.99;
- €300 in the case of a person whose average reckonable weekly income was between €300 and €399.99;
- €350 in the case of a person whose average reckonable weekly income was €400 or more.

The first payments based on these rates were made on 27 October 2020.

In this context, “reckonable weekly income” means:

- For employees: the income from employment which the employee ceased to earn when they lost their employment as a direct consequence of COVID-19;
- For self-employed people: the reckonable income or emoluments from self-employment which ceased or reduced as a consequence of COVID-19 to the extent that the person would be available to take up full-time employment.

Average reckonable weekly income is calculated based on a person's reckonable earnings, income or emoluments in a given “reference period”.

Employees

The following reference periods are used in calculating average reckonable weekly income for employees:

- 1 January to 31 December 2019;
- 1 January to 29 February 2020;
- 1 January to 30 September 2020.

Average reckonable weekly income is calculated by dividing a person's reckonable earnings for a given reference period by the number of weeks in which the person had reckonable earnings in that reference period. The highest average earnings figure from the three reference periods is used to determine an employee's weekly rate of payment.

Where an employee commenced employment on or after 1 October 2020 (and has no previous earnings in any of the three reference periods), their earnings cannot be used to calculate their weekly rate of payment. They are therefore paid at the basic rate of €203 per week.

Where a person was in receipt of a "casual" jobseeker's payment immediately before claiming the COVID-19 Pandemic Unemployment Payment, they are paid at the maximum rate.

Note: Weeks for which an employer received the temporary wage subsidy for a person should not be counted when calculating the number of weeks for which the person had reckonable earnings.

Note: The January-September reference period for the calculation of employee earnings was introduced with effect from 2 October 2020.

Self-employed

For self-employed contributors, average reckonable weekly income is calculated on the basis of their reckonable income or reckonable emoluments for the 2018 income tax year divided by 52 (i.e. the number of contribution weeks in the period) **or** their reckonable income or reckonable emoluments for the 2019 income tax year divided by 52, whichever is greater.

A self-employed person's reckonable weekly income is assessed on the basis of income and emoluments that have been notified to Revenue and have been subject to PRSI.

A self-employed person's average weekly income can be determined based on their contribution history, which is available on the department's IT systems, or on the basis of a Notice of Assessment provided by the person. Where a person's self-employment is established on the basis of other evidence – e.g. evidence of registration as self-employed with Revenue, a set of accounts provided by the customer – the COVID-19 Pandemic Unemployment Payment is paid at the basic rate of €203 per week.

Where the evidence of self-employment only relates to 2020, the €203 rate is also applicable, regardless of when in 2020 that income was earned or of how much was earned.

Where a person is in receipt of Back to Work Enterprise Allowance or Short-term Enterprise Allowance, the COVID-19 Pandemic Unemployment Payment is paid at a rate of €203 per week.

Income from both employment and self-employment in 2019

Where a person's reckonable weekly income in the 2019 income tax year includes both income from employment and income from self-employment, their reckonable weekly income is calculated as the sum of their income from employment and self-employment, divided by the number of contribution weeks in the income tax year (i.e. 52).

Note: Reckonable weekly income is assessed based on earnings, income and emoluments that have been notified to Revenue and have been subject to PRSI. Only earnings, income and emoluments returned at PRSI classes A, E, H, P and S are used in assessing a person's reckonable weekly income.

Previous rates

The Pandemic Unemployment Payment paid by way of Supplementary Welfare Allowance was introduced on 16 March 2020. It was initially paid at a flat rate of €203 per week. On 24 March, the weekly rate was increased to €350.

From 29 June 2020 until 16 September 2020, there were two weekly rates of payment:

- €203 per week in the case of a person whose average reckonable weekly income was less than €200;

€350 per week in the case of a person whose average weekly reckonable income was €200 or more.

From 17 September 2020 until 15 October 2020, there were three rates of payment:

- €203 in the case of a person whose average reckonable weekly income was less than €200;
- €250 in the case of a person whose average reckonable weekly income was between €200 and €300;
- €300 in the case of a person whose average reckonable weekly income was greater than €300.

Duration of Payment

The Minister may, with the consent of the Minister for Public Expenditure and Reform, specify a date on or after which applications may not be made and a date on which payments shall cease to be made.

Overpayments

Where people inadvertently applied for or are in receipt of the COVID-19 Pandemic Unemployment Payment, they should close their application immediately through the department's online portal at www.MyWelfare.ie .

People who received payments to which they were not entitled can refund the department:

- By debit card by telephoning Lo-call 1890 927 999 and pressing option 5 (Republic of Ireland only) or by telephoning (071) 9672591 (abroad);
- Directly to the department's bank account:

Danske Bank

BIC: DABAIE2D

IBAN Number: IE61DABA95159950003921

Payment ref: Customer's PPSN.

- By cheque made payable to The Accountant, Department of Social Protection, including the customer's PPSN on the back of the cheque and posting it to Department of Social Protection, Central Debt Unit, Shannon Lodge, Carrick-on-Shannon, Co Leitrim;
- By attending a local Intreo Centre or Social Welfare Branch Office.

Return to Work

Customers who are receiving the COVID-19 Pandemic Unemployment Payment and are returning to work must stop their payment on their first day back at work. They can do this online through the department's online portal at www.MyWelfare.ie .

Control

The department will review all COVID-19 Pandemic Unemployment Payment claims. It is engaging with Revenue Commissioners to identify those people not eligible to avail of the COVID-19 Pandemic Unemployment Payment and will take steps to recover any incorrect payments. Any person who knowingly claims the COVID-19 Pandemic Unemployment Payment in circumstances in which they are not entitled to the payment may be prosecuted.

Social Insurance Contributions

Chapter 6A of the Social Welfare Consolidation Act 2005 as amended by section 8 of the Social Welfare (COVID-19) (Amendment) Act 2020 provides that employees will be deemed to have made an employment contribution in respect of each week in which they are in receipt of the COVID-19 Pandemic Unemployment Payment or the Pandemic Unemployment Payment paid by way of Supplementary Welfare Allowance. The contribution attributed to the person will be the same as the contribution that was made in the week immediately before they claimed the COVID-19 Pandemic Unemployment Payment (or the Pandemic Unemployment Payment by way of Supplementary Welfare Allowance).

Self-employed people who are eligible for the COVID-19 Pandemic Unemployment Payment will be awarded their full annual complement of 52 contributions in the normal way.

Taxation of COVID-19 Pandemic Unemployment Payment

The COVID-19 Pandemic Unemployment Payment is liable to income tax.

PART 5: PAYMENTS MADE BEFORE 5 AUGUST 2020

The COVID-19 Pandemic Unemployment Payment is provided for by section 11 of the Social Welfare (COVID-19) (Amendment) Act 2020 which was signed into law on 5 August 2020.

Prior to 5 August 2020, the COVID-19 Pandemic Unemployment Payment was paid under section 202 of the Social Welfare Consolidation Act 2005 as amended, which provides for payment of Supplementary Welfare Allowance in an urgent case,

To qualify for the Pandemic Unemployment Payment paid by way of Supplementary Welfare Allowance before 5 August 2020, a person had to meet the following conditions:

- They must have been aged between 18 and under 66;
- They must have been living in the Republic of Ireland; entitlement ceased on leaving the State.
- They must have been employed or self-employed in the Republic of Ireland or employed or self-employed in another state and living in the Republic of Ireland, immediately before 13 March 2020;
- If they were an employee, they must have lost employment and been fully unemployed due to the COVID-19 pandemic;
- If they were self-employed, they must have experienced a collapse in their trading income to the extent that they were available to take up other full-time work; and
- They must not have been in receipt of a payment under any of the following schemes:
 - o Adoptive benefit;
 - o Basic Supplementary Welfare Allowance
 - o Community employment scheme;
 - o Farm assist;
 - o Illness benefit;
 - o Incapacity supplement;
 - o Injury benefit;
 - o Invalidity pension;

- o Jobseeker's allowance;
- o Jobseeker's benefit;
- o Jobseeker's benefit (self-employed);
- o Maternity benefit;
- o Paternity benefit;
- o Rural social scheme (RSS);
- o TÚS.

Note: To allow for people who may have been on shift work, short time or other atypical work patterns immediately before 13 March 2020, the Pandemic Unemployment Payment paid by way of Supplementary Welfare Allowance was payable where the person was employed or self-employed on or after 6 March 2020. People whose employment or self-employment ceased before 6 March 2020 were not eligible for the payment.

Note: People who were working part-time and claiming a jobseeker's payment either casually or on a systematic short-time basis immediately before 13 March 2020 were entitled to the Pandemic Unemployment Payment paid by way of Supplementary Welfare Allowance provided that they were fully unemployed and met the other eligibility conditions for the payment.

Note: From 13 March 2020 to 23 March 2020, people placed on part-time or casual work were also eligible to apply for the Pandemic Unemployment Payment paid by way of Supplementary Welfare Allowance, even if they were not fully unemployed.

Rates, payments and arrears

The Pandemic Unemployment Payment paid by way of Supplementary Welfare Allowance was introduced on 16 March 2020. It was initially paid at a flat rate of €203 per week. On 24 March, the weekly rate was increased to €350. From 29 June 2020 until 4 August 2020, the Pandemic Unemployment Payment was paid at two rates, aligned to prior earnings:

- For people whose prior earnings from employment or self-employment were less than €200 per week, the weekly rate was €203;
- For those whose prior earnings were €200 or more per week, the weekly rate was €350.

The final payment of the Pandemic Unemployment Payment by way of Supplementary Welfare Allowance issued on 4 August 2020. From 5 August 2020, the COVID-19 Pandemic Unemployment Payment was placed on a statutory footing as a social welfare benefit in its own right.

Requests for a review of determinations made before 5 August 2020

Where a person was unhappy with a determination that they were ineligible for the Pandemic Unemployment Payment, paid by way of Supplementary Welfare Allowance, they could appeal that determination under section 323 of the Social Welfare Consolidation Act 2005 as amended. An appeal should normally have been made within 21 days of the person's being notified of the determination in respect of their claim. (The rules in relation to appeals are set out in Part 7 of SI 412 of 2007 as amended.)

Where a person still wishes to appeal a determination in relation to their claim for a Pandemic Unemployment Payment, paid by way of Supplementary Welfare Allowance before 5 August 2020, they should write to: COVID-19 unemployment payments, PO Box 13267, Wexford. They should set out the reasons why they believe that the determination in respect of their claim was incorrect and should provide any supporting documentation they may have in support of their appeal.

Taxation of Pandemic Unemployment Payment paid by way of Supplementary Welfare Allowance

The Pandemic Unemployment Payment paid by way of Supplementary Welfare Allowance is liable to income tax.