

A Short Guide to the Irish Social Welfare System

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Acknowledgements

There are English, Polish, Russian, Lithuanian and Latvian versions of this booklet available.

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Information

The Department of Social and Family Affairs (DSFA) is the Government Department that controls and administers most income supports. Some income supports are administered by the Health Service Executive through local health centres.

The social welfare system is complicated and you should get as much information as possible. This booklet aims to give you a snapshot of what is available.

This booklet makes reference to the most up-to-date online information leaflets available from the DSFA website at **www.welfare.ie** .

In person you can apply for payments and find information from:

- local social welfare offices
- health centres

You can also get independent support and advice from:

- Congress Centres Network

- o Citizens Information Centres (CICs)
- o Money Advice and Budgeting Service (MABS)

To find the address for any of the above try one of the following:

- o Telephone directory
- o Contact your local Congress Centre – details on page 46
- o Address finder: **www.citizensinformation.ie** – look for find an address option at the top of the page.

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How the System Works

The Irish social welfare system has four main types of income support:

- Social insurance payments
- Social assistance payments
- Universal benefits
- Extra benefits/supplements

Social insurance payments

These payments are based on **two** principles

1. You must have a specific number of Pay Related Social Insurance (PRSI) contributions. Most employees will get a contribution for each week they work and earn over €38. Social insurance contributions are sometimes called 'stamps'.

If you become unemployed or ill you may be entitled to **credited contributions** for each week you are not working.

These contributions are called credits and can add up to help you qualify for a payment. **See below.**

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Each payment has different social insurance contribution rules.

2. You must also satisfy the rules that apply to your circumstances. For example if you became unemployed, you would have to show that you were **'genuinely seeking work'** in order to receive a payment.

Protecting your Social Insurance Record

Credits: If you have to leave the workforce you will no longer be making paid social insurance contributions through your employment. In order to protect future entitlements to social welfare payments you need credited contributions for each week you are out of work. In many cases credits are awarded automatically. In others you will need to apply to receive credits.

There are rules that you will need to satisfy if you want to receive credited contributions. If you satisfy the rules you should always make sure you are getting credits. If you do not receive credits you may lose entitlement to a future payment.

- 8 **Homemakers Scheme:** This scheme applies if you leave the workforce and don't satisfy the conditions for credits. The scheme does not pay any money but it helps protect your pension rights in the future.

Online information

Credits: www.welfare.ie/publications/sw12

Homemakers Scheme: www.welfare.ie/publications/sw1

Social assistance payments

If you do not satisfy the conditions for an insurance payment you may get an assistance payment. The main rules for assistance payments are:

1. You must pass a **means test**. A means test is a set of rules that are used to assess the weekly value of any income savings, assets or cash you may have.

This test will decide the level of your **means**. If your means are zero you will have passed the test and may qualify for full assistance. You may still qualify for assistance if your means are less than the payment suitable for your

circumstances. The amount you receive will be the full amount less your level of means.

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Most assistance payments have what are called '**income disregards**'. These are amounts of money that are not taken into account in the means test.

2. You must satisfy the rules that apply to your circumstances. For example, if you became unemployed you would have to show that you were 'genuinely seeking work' in order to receive a payment.
3. For most social assistance payments you must also prove that you are Habitually Resident in the State. This is called the HRC Condition - **see page 16 for more information.**

Universal Benefits

No means tests or social insurance contribution rules apply. You must satisfy the rules that apply to your circumstances.

The two most common universal benefits are:

- Child Benefit
- Free Travel

Extra income supports

These are supports that are provided in addition to your main social welfare payment.

These supports are not available to everyone on a social welfare payment. They are often means tested, have rules regarding personal circumstances and may be dependent on a person receiving a particular payment.

- Treatment Benefit: Insurance rules apply. Assistance with some of the costs of optical/ dental care and hearing aids.
www.welfare.ie/publications/sw24
- Free Travel/Companion Free Travel Pass.
www.welfare.ie/publications/sw40
- Household Benefits: Assistance with electricity/gas, telephone and TV licence.
www.welfare.ie/publications/sw107
- National Fuel Scheme: Assistance with the cost of fuel.
www.welfare.ie/publications/sw17

- Smokeless Fuel Scheme: Assistance with the cost of fuel in areas of high population.
www.welfare.ie/publications/sw17a
- Living Alone Allowance.
www.welfare.ie/publications/sw36

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Supplementary Welfare Allowance (SWA)

Help with the cost of Rent/Mortgage payments, once off expenses, support while waiting for a payment - [see page 40 for more information.](#)

How much money is paid?

The **maximum** amount of money that will be paid for each social welfare payment is set out in the **Social Welfare Rates of Payment Booklet (SW19)**. The amount you will receive is made up of:

A personal rate for you and extra amounts for your partner and children if they are considered **qualified dependants**

Qualified adult: Your partner will be considered a qualified adult if their gross income is less than €100 per week. If their income is between €100 and €280 you may receive a reduced amount of money for them.

Qualified child: Dependent children under 18 are usually regarded as qualified children. Payments for child dependants are made for children over 18 in some circumstances. If you are claiming Jobseeker's Benefit, Illness Benefit, Injury Benefit / Disablement Pension (Incapacity Supplement) and Health and Safety Benefit you will not receive a payment for your child if your spouse/partner has a weekly income of €400.00 or more.

Or

- A Family Rate This applies to people who are in receipt of Disability Allowance, Farm Assist or Jobseekers allowance. The amount you receive depends on the size of your family.

Remember if you are on a **means tested** payment the amount you receive may be reduced by the level of your means.

Online information

Rates of payment: www.welfare.ie/publications/sw19/sw19

Dependents: Children: www.welfare.ie/foi/depsqc

Adults: www.welfare.ie/foi/depsqa

Receiving two social welfare payments

There are circumstances when you might be entitled to two payments at the same time. If this applies you must satisfy **all the rules for **both** payments.**

If you have Widow/Widower's Pension, Death Benefit or the One Parent Family Payment you can receive one of the following payments at the same time.

- illness benefit,
- injury benefit,
- maternity benefit,
- incapacity supplement or
- jobseeker's benefit.

The amount you receive will be limited to one full payment and half the personal rate of the other payment.

Carers

If you (or your spouse) are a carer you may be entitled to receive a half rate Carer's Allowance in addition to your main social welfare payment. This does not apply in all cases. **See page 29 for more information.**

Guardians

If you are a guardian you may claim any social welfare payment in addition to the Guardian's Payment. You will not receive an increase for a qualified child. A child for whom a Guardian's Payment is paid may also be entitled to another social welfare payment to be paid at the same time.

Online information

www.welfare.ie/foi/overlapping

Social Assistance and Habitual Residence (HRC)

A person must prove they are **habitually resident in the State in order to qualify for most social assistance payments**. This does not apply to insurance payments.

It is not enough to live in the State to be considered habitually resident. Many aspects of a person's life need to be examined to help decide if their residence is, or is likely to be, long-term. This is called the 'main centre of interest'. The Department will look in particular at:

- The length and nature of your residence in the State and any other country
- The length and purpose for any absence from the State
- The nature and pattern of your employment
- Your main centre of interest
- Your future intentions as they appear from all the circumstances.

Burden of Proof

If you have lived outside the State or the Common Travel Area for 2 years or more you are automatically considered not to be habitually resident in the State. It is up to you to prove that you are.

If you have lived within the State or the Common Travel Area for 2 years or more you must prove habitual residence but there is not an assumption that you do not meet the condition.

- A person who fails the Habitual Residence Condition under National Law may qualify for a payment under European law. See next page.

Online Information:

www.welfare.ie/foi/habres

Social Security & moving in the European Union

Social insurance payments: EC Regulations are designed to protect and coordinate your social security rights as you move within the European Union. **These protections only apply if you move from one state to another.**

You are allowed to **combine** your social insurance contributions from any of the EEA countries to help you qualify for social insurance payments.

Social assistance payments: The minimum level of income support is available to migrant workers in the same way as Irish nationals. As a result, you may qualify for assistance under the Supplementary Welfare Allowance Scheme (see page 40) if you do not qualify for another social welfare payment because of the Habitual Residence Condition (HRC) – **see page 16 for more information.**

EU Law and family benefits: Family benefits include: Child Benefit, One Parent Family Payment, Guardian's (Non-Contributory) Payment and Family Income Supplement (FIS). Under National Law these payments (other than FIS) require you to meet the HRC - **see page 16 for more information.**

- o If the HRC prevents you from getting a payment you may qualify under EC Law. This means that you will not have to satisfy the HRC condition if you are an EEA national who is employed or self-employed in Ireland and subject to the Irish PRSI system.
- o You may also claim Family Benefits if you are unemployed and in receipt of Irish Jobseeker's Benefit.
- o You can receive family benefits even if your children live in another EEA State. The amount you receive depends on family benefit entitlements available in the country where your children reside.

Bilateral Social Security Agreements: If you have worked in a country outside of the European Economic Area (EEA) you should see if Ireland has a bilateral social security arrangement with that country.

Online Information

Summary of EC Regulations and bilateral social security protection:

- o www.welfare.ie/publications/sw4/s3
- o www.welfare.ie/foi/euregs
- o www.welfare.ie/foi/bilateralguide

See site below for information on Social Security in the EU

www.ec.europa.eu/employment_social/social_security_schemes/eulisses/jetspeed/

Applying for a payment

To apply for a social welfare payment and communicate with the State you will need a **Personal Public Service Number - PPS No.** This number is a unique form of identification. If you do not already have a PPS No. you should go to your local social welfare office to apply for one.

You will be asked to complete an application form and provide documentation to support your application. You may be interviewed by a Social Welfare Inspector. If you are applying for a disability or illness payment you may be asked to see a department Medical Assessor.

While you are waiting for a decision you can apply for assistance from a Community Welfare Officer who will be based in your local health centre. **See page 40 for more information.**

You must always notify the Department of Social and Family Affairs of any change in your circumstances.

Contact Details for social welfare offices and health centres nationally are available by using

- Find an address search facility at www.citizensinformation.ie or a local telephone directory

Decisions and Appeals

Decisions: You have a right to apply for a payment and receive a written decision. If you are refused a payment the decision should state the reasons why.

Most decisions relating to social assistance and social insurance payments are made by social welfare officials called **'Deciding Officers'**. If you are unhappy with a decision by a Deciding Officer you have a right to appeal the decision to the **Social Welfare Appeals Office**. A Deciding Officer will usually offer you the opportunity to provide further evidence to help your claim succeed before you make an appeal.

Administrative decisions are usually not made by Deciding Officers. You can not appeal an administrative decision. You can however ask for an 'internal review' and/or make a complaint to the Ombudsman.

Supplementary Welfare Allowance (SWA) – see page 40. Decisions that relate to SWA payments are made by Community Welfare Officers or Superintendent Community Welfare Officers based in Health Centres.

If you are not happy with a decision relating to a payment

under this scheme you must **first** make an appeal to the local Health Service Executive Appeals Office. If your appeal fails you can **make a further appeal** to the Social Welfare Appeals Office (except in the case of Exceptional Needs and Urgent Needs Payments).

The Appeals Process: You must appeal a decision in writing outlining your case, and you should request all documents relating to your application/refusal. You have a right to this information under **Freedom of Information legislation**. You should also request an oral hearing. This allows you to present your case in person.

If you are appealing a decision to refuse an illness/disability payment on medical grounds you will normally be sent for a second medical assessment by the Department. This is not the actual appeal.

The Ombudsman's Office: If your appeal fails you can make a complaint to the Ombudsman's Office.

Online Information

Social Welfare Appeals Office: www.socialwelfareappeals.ie

Health Service Executive Appeals Office: contact head office in your area: www.hse.ie

Assistance: Congress Centres Network - www.ictu.ie,
Citizens Information Centres - www.citizensinformation or
Money Advice Office - www.mabs.ie .

Medical Assessment:
www.welfare.ie/publications/mrinfo1

Ombudsman: www.ombudsman.gov.ie

Unemployment

If you are unemployed or become unemployed you may be entitled to one of the following payments:

Jobseeker's Benefit: Social insurance rules apply.

Jobseeker's Allowance: Means testing rules and the Habitual Residence Condition apply. **See pages 8 and 16 for more information.**

For both payments require you must be:

- available for work, capable of work and genuinely seeking work
- Working and receiving a payment page 43
- Receiving two social payments – page 14
- Protecting your insurance record – page 7
- Extra supports – page 10

Online Information

www.citizensinformation.ie/categories/social-welfare/social-welfare-payments/unemployed-people

Illness and disability

If you are ill and/or have a disability you may be entitled to one of the following payments

Illness Benefit: Social insurance rules apply. You must be unfit for work.

Invalidity Pension: Social insurance rules apply. You should be permanently incapable of work due to your illness or disability.

Disability Allowance: Means testing rules and the Habitual Residence Condition apply – [see pages 8 and 16 for more information](#). You must have a disability or illness that substantially restricts your ability to work.

- To help decide how your illness or disability affects your ability to work you may be called for a Medical Assessment by one of the Department's medical assessors.

There are also payments for the following situations:

Blind Pension: A means tested payment for visually impaired people.

Occupational Injuries Scheme: Payments for insured workers who have an accident at work or have a disease due to the work they do

Supplementary Welfare Allowance (SWA): Paid to people who are unfit for work, pass a means test and don't qualify for any other payment.

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Online Information

Illness Benefit: www.welfare.ie/publications/sw119

Invalidity Pension: www.welfare.ie/publications/sw44

Disability Allowance: www.welfare.ie/publications/sw29

Blind Pension: www.welfare.ie/publications/sw76

Occupational Injuries: www.welfare.ie/schemes/ill/oib

SWA: www.welfare.ie/publications/sw54

Caring

If you become a carer for a person who needs full-time care and attention you may be entitled to one of the following:

Carer's Benefit: Social insurance and employment rules apply.

Carer's Allowance: Means testing rules apply – see page 8 for more information.

Half Rate Carer's Allowance: Means testing rules apply. It is paid if you are a carer and entitled to another social welfare payment at the same time. This payment is not available if you are receiving an unemployment payment, Supplementary Welfare Allowance or signing for unemployment credits.

- The Habitual Residence Condition also applies to Carer's Allowance full and half rate. See page 16 for more information.

Respite Care Grant: This is a once yearly payment for carers. You do not have to pass a means test or satisfy any social insurance rules.

30 **To qualify for the above payments you must satisfy the rules that define a carer and a person being cared for.**

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Online Information

Carers Allowance: www.welfare.ie/publications/sw41

Carers Benefit: www.welfare.ie/publications/sw49

Respite Care Grant: www.welfare.ie/publications/sw113

Bereavement

If your spouse dies, you may be entitled to one the following payments:

Widow/Widower's Contributory Pension: Social insurance rules apply.

Widow/Widower's Non-Contributory Pension: Means testing and the Habitual Residence Condition apply – see pages 8 and 16 for more information. If you have children see Parenting alone – page 33.

You must not be cohabiting

- You can receive the above payments even if you are divorced from your late spouse

Widowed Parent Grant: A once off payment to help with the income support of families after a spouse dies.

Bereavement Grant: Social insurance rules apply. This is a once off payment to help with funeral expenses.

Death Benefits: These are benefits paid to survivors of

32 a person who dies because of an accident at work or an occupational disease.

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Online information

Widow/Widowers Contributory & Non Contributory Pension:
www.welfare.ie/publications/sw25
www.welfare.ie/publications/sw114

Widowed parent grant: www.welfare.ie/publications/sw26

Bereavement Grant: www.welfare.ie/publications/sw47

Death Benefit: www.welfare.ie/publications/sw32

Parenting alone

If you are parenting alone you may be entitled to one of the following payments:

One Parent Family Payment: Means testing rules and the Habitual Residence Condition apply – [see pages 8 and 16 for more information](#).

- You will also be asked to make efforts to seek maintenance from the other parent. Both parents are legally liable for the maintenance of their children and spouse (if married or divorced).

If you are a widowed (including a divorced widow/widower) and parenting alone you may be entitled to:

Widow/Widower's Contributory pension: Social insurance rules apply. [See Bereavement on previous page](#).

- To receive the above payments you must not be cohabiting
- Some money from maintenance and earnings can be ignored in the means test.

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Online Information

One Parent Family Payment: www.welfare.ie/publications/sw82

Maintenance: www.welfare.ie/foi/liabrelmaintrec

Pregnancy

If you are going to have a baby you may be entitled to:

Maternity Benefit: Employment and social insurance rules apply.

- If you do not qualify for Maternity Benefit you may be able to claim an unemployment payment while you are on Maternity Leave

Health and Safety Benefit: Social insurance and employment rules apply. This can be paid if you are pregnant and have to leave work due to health and safety.

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Online Information

www.welfare.ie/publications/sw11

www.welfare.ie/publications/sw21

Child Supports

Child Dependent Allowance: Extra amounts paid with your main social welfare payment for each 'qualified child'. [See page 12 for more information.](#)

Child Benefit: This is paid to everybody with a 'qualified child'. You must also satisfy the Habitual Residence Condition - [see page 16 for more information.](#)

Early Childcare Supplement: This is paid for every child under 6 if they are a [qualified child.](#)

Guardian's Payment (contributory): Social insurance rules apply. This is paid if you are the guardian of a child who has been orphaned or abandoned.

Guardian's Payment (non-contributory): Same as above but the child must pass a means test. [See page 8 for more information.](#)

Adoptive Benefit: Social insurance rules apply. This is paid if you are adopting a child and taking adoptive leave from your employment.

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Online Information

Child Benefit: www.welfare.ie/publications/sw42

Guardian's Payments: www.welfare.ie/publications/sw115

Adoptive Benefit: www.welfare.ie/publications/sw37

Retirement and older people

If you are retired from the workforce you may be entitled to:

State Pension (transition): Social insurance rules apply and you must be 65. You must be retired. A minimal amount of work is allowed - €38 per week. Paid until you reach 66

If you are 66 or over you may be entitled to:

State Pension (contributory): Social insurance rules apply.

State Pension (non-contributory): Means testing rules and the Habitual Residence Condition apply. **See pages 8 and 16 for more information.**

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Online Information

State Pension (contributory and transition)
www.welfare.ie/publications/sw118

State Pension (non- contributory)
www.welfare.ie/publications/sw116

Supplementary Welfare Allowance (SWA)

This is a social welfare scheme that is administered by the Health Service Executive in local Health Centres of behalf of the Department of Social and Family Affairs.

- SWA payments are means tested. See page 8 for more information.
- Usually you cannot receive an SWA payment if you are: working over 30 hours a week, in full-time education, or involved in a trade dispute. There are exceptions to this rule.
- The Habitual Residence Condition applies (see page 16) except for Exceptional and Urgent Needs payments.
- Each payment has specific rules that describe the circumstances you must be in.

The scheme may entitle you to the following:

Basic SWA: Means testing rules and the Habitual Residence Condition apply. See pages 8 and 16 for more information. Paid if you have no money and either are waiting for another social welfare payment or do not qualify for a payment.

Rent/Mortgage Supplements: Means testing and Habitual Residence Conditions apply. See pages 8 and 16 for more information. There are also rules in relation to your housing need.

Exceptional Needs Payments: These are once off payments for situations of exceptional need. An example would be assistance with the cost of a deposit on a flat if you had no other income.

Urgent Needs Payments: These are payments for people in a crisis situation such as fire or flood who would not normally qualify for a social welfare payment. These payments can be made in the form of a repayable loan.

Diet Supplement: This is a weekly supplement for people who need a special diet because of their medical condition.

Back to School Clothing and Footwear Allowance: This is a once yearly payment made to families on low incomes with children.

Online Information

Supplementary Welfare Allowance:
www.welfare.ie/publications/sw54

Back to School Clothing and Footwear:
www.welfare.ie/publications/sw75

Supplementary Welfare Allowance Guidelines:
www.welfare.ie/foi/swa

Working and claiming a social welfare payment

The system is complicated and each payment has its own set of rules if you want to take up some work or training while claiming a payment.

Summary of main points

Disability Payments: If you are on a disability or illness payment you will first need to get permission from the Department of Social and Family Affairs to allow you to work or take up a training course. It must help rehabilitate you.

Carer's Payments: You must not work over 15 hours per week.

Unemployment payments: You must not work more than 3 days a week (Sunday does not count).

Assistance based payments: If you are allowed to work the Department may apply 'income disregards'. These are amounts of earnings/or income that are ignored in the relevant means tests that apply to your payment.

Insurance Payments: If your circumstances allow you to work while on an insurance payment, usually the money you earn will not affect your payment. This is **not** the case with Jobseeker's Benefit (JB). For each day you work while claiming JB you will lose the 'daily rate' of payment.

- Many social insurance payments are considered taxable income. It is important that the Revenue Commissioners are aware of your circumstances.

Employment Supports

Family Income Supplement (FIS): Employment conditions and means testing apply. This is an income support paid to people who have children and are in employment.

Back to Work Allowance: This programme allows people who have been on social welfare payments for a long period of time to return to employment or self-employment and keep some of their social welfare payments.

Back to Education Programme: This programme allows people who have been on social welfare payments for a long period of time to return to education or training and keep their social welfare payments.

Job Facilitators: These are social welfare staff based in local social welfare offices. They help to advise you of back to education/work options.

You must always notify the Department of Social and Family Affairs of any change in your circumstances.

Online Information

Means Testing: www.citizensinformation.ie/categories/social-welfare/irish-social-welfare-system

Family Income Supplement: www.welfare.ie/publications/sw22

Back to Work Allowance:

www.welfare.ie/publications/sw93 (employees)

www.welfare.ie/publications/sw92 (self-employed)

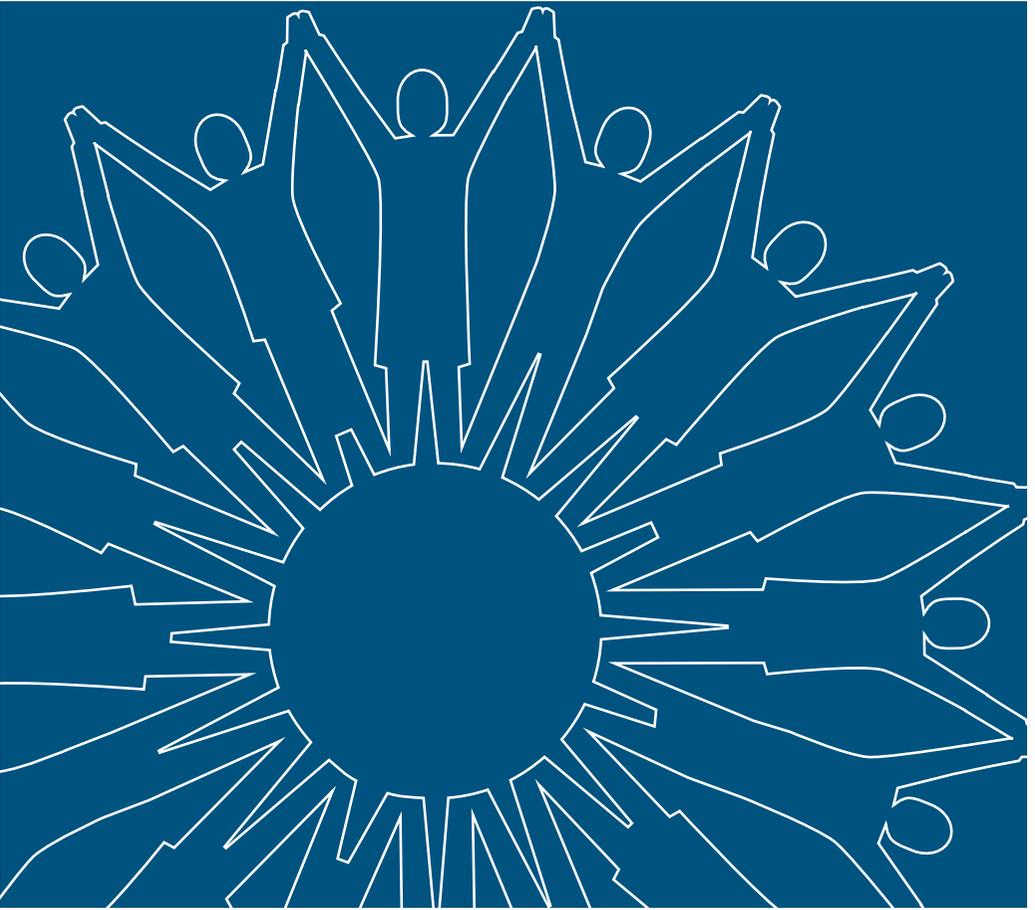
Back to Education Programme:

www.welfare.ie/publications/sw70

For further information on services and opening times, please contact your nearest Centre:

Name of Centre	Phone Number	E-mail address
Dr. Steven's Resource Centre, Athlone	090-647 3001	coordinator.athlone@congresscentres.net
Athy Resource Centre	059-863 8523	coordinator.athy@congresscentres.net
Ballina People's Resource Centre	096-70885	coordinator.mayo@congresscentres.net
Belfast Congress Centre	048-9096 1111	coordinator.belfast@congresscentres.net
Caherciveen Congress Information Centre	066-947 2866	coordinator.caherciveen@congresscentres.net
Castlebar People's Resource Centre	094-902 2814	coordinator.mayo@congresscentres.net
Congress Information & Opportunity Centre, Ennis	065-684 1009	coordinator.clare@congresscentres.net
CCTU Employment Resource Centre	021-427 5876	coordinator.cork@congresscentres.net
Drogheda Resource Centre	041-983 5754	coordinator.drogheda@congresscentres.net
Dublin 12 Congress Centre	01-405 9377	coordinator.dublin12@congresscentres.net
Dundalk People's Centre for Information & Training	042-933 8820	coordinator.dundalk@congresscentres.net
Dungarvan – The People's Centre	058-44099	coordinator.dungarvan@congresscentres.net
The Fingal Centre	01-884 5228	coordinator.fingal@congresscentres.net
Galway Peoples' Resource Centre	091-564 822	coordinator.galway@congresscentres.net

Noreside Resource Centre, Kilkenny	056-776 2146	coordinator.kilkenny@congresscentres.net
Killarney Resource & Information Centre	064-36863	coordinator.killarney@congresscentres.net
Leixlip Resource Centre	01-624 2511	coordinator.leixlip@congresscentres.net
Congress Resource Centre Letterkenny	074-912 8010	coordinator.letterkenny@congresscentres.net
Limerick People's Resource Centre	061-416 056	coordinator.limerick@congresscentres.net
Employment Development & Information Centre, Longford	043-47515	coordinator.longford@congresscentres.net
Mullingar Congress Information & Development Centre	044-934 5060	coordinator.mullingar@congresscentres.net
Newbridge Resource Centre	045-432 763	coordinator.newbridge@congresscentres.net
North Leitrim Resource Centre	071-985 6029	coordinator.northleitrim@congresscentres.net
Congress Employment Information Centre, Tralee	066-712 7617	coordinator.tralee@congresscentres.net
Wicklow Trade Union Centre	01-286 6730	coordinator.bray@congresscentres.net
Congress Centres Network	01-889 7777	kathleen.mccann@ictu.ie



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