

# COVID-19 Social Welfare Schemes available to a self-employed person

From [Department of Social Protection](#)

Published on 12 November 2020

Last updated on 12 November 2020

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There are a wide range of income supports available to a self-employed person.

## COVID-19 Enhanced Illness Benefit

If you are self-employed and have been told to [self-isolate](#) or [restrict your movements](#) by a doctor or the HSE, you can apply for an [Enhanced Illness Benefit for COVID-19](#).

This is a payment of €350 per week.

## COVID-19 Pandemic Unemployment Payment

The [COVID-19 Pandemic Unemployment Payment](#) is available to you if you are self-employed.

You can still earn up to €480 gross over 4 weeks in your self-employment and keep your [COVID-19 Pandemic Unemployment Payment](#).

The €480 limit is based on gross income (before tax and PRSI) minus expenses.

You do not need to formally apply to or notify the department that you are earning this amount over a 4 week period.

However, you must:

- ensure that your earnings do not go over €480 in a 4 week period
- [stop your payment](#) if your earnings go above this level
- keep evidence of your earnings and have them available for inspection

If your earnings are over €480 in a 4 week period and you work less than 24 hours per week, you can apply for the [COVID-19 Part Time Job Incentive for the Self-Employed](#).

If you are a part-time student, you can still access part-time education and keep your COVID-19 Pandemic Unemployment Payment.

From 1 April 2021, if you are receiving the COVID-19 Pandemic Unemployment Payment you will need to apply for either [Jobseeker's Benefit](#), [Jobseeker's Allowance](#) or [Jobseeker's Benefit for the Self-Employed](#).

## **COVID-19 Part-Time Job Incentive Scheme for the Self-Employed**

If you are self-employed and were getting the [COVID-19 Pandemic Unemployment Payment](#) or a jobseeker's payment, but you are returning to work, the [COVID-19 Part Time Job Incentive for the Self-Employed](#) is designed to support you.

You can earn up to €480 gross over 4 weeks while receiving the COVID-19 Pandemic Unemployment Payment. However, if you are returning to work part-time (less than 24 hours per week) and earn more than this, you should apply for this scheme.

Under the scheme, there is no income limit to your part-time earnings.

## **COVID-19 Enterprise Support Grant**

If you are closing your [COVID-19 Pandemic Unemployment Payment](#) or a jobseeker's payment and reopening your business, the [Enterprise Support Grant for businesses impacted by COVID-19](#) (ESG) provides up to €1,000 for expenditure associated with restarting your business.

## **Supports for setting up your own business**

### **Back to Work Enterprise Allowance**

If you are getting [COVID-19 Pandemic Unemployment Payment](#) and want to set up your own business, you can apply for the [Back to Work Enterprise Allowance Scheme](#) (BTWEA) and qualify for a jobseeker's rate of payment.

### **Short Term Enterprise Allowance**

If you lose your job and qualify for either [Jobseeker's Benefit](#) or [Jobseeker's Benefit for the Self-Employed](#), the [Short Term Enterprise Allowance](#) helps you start your own business.

## **Training Supports**

### **Back to Education**

If you are self-employed and getting certain social welfare payments, you may be entitled to [Back to Education Allowance](#) (BTEA) if you want to attend second or third level education.

## **Training Support Grant**

You can get up to €1000 per year to retrain with the [Training Support Grant](#).

## **Means-tested Payments**

### **One-Parent Family Payment / Jobseeker's Transitional Payment**

The [One-Parent Family Payment](#) (OFP) or [Jobseeker's Transitional Payment](#) (JST) are available to self-employed people.

### **Back to Work Family Dividend**

The [Back to Work Family Dividend](#) is a weekly payment to help people with children move from social welfare into work.

### **Supplementary Welfare Allowance**

The [Supplementary Welfare Allowance](#) (SWA) supplement may be paid to help you meet ongoing additional expenses which you could not reasonably be expected to meet out of your weekly income.

### **Rent Allowance**

[Rent Supplement](#) is a means-tested payment for certain people living in private rented accommodation who cannot provide for the cost of their accommodation from their own resources.