

Ireland

Exchange rate: U.S.\$1.00 equals 1.12 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1908 (old-age assistance), 1911 (disability insurance), and 1935 (survivor insurance).

Current law: 1993 (consolidates all previous laws relating to social welfare) and subsequent amendments.

Type of program: Dual social insurance and assistance (means-tested) system.

Coverage

Employed persons aged 16 to 65 with •38 or more in weekly covered earnings.

Self-employed persons (annual earnings •3,174 or over and covered for contributory old-age and survivor benefits, adoptive benefit, and maternity benefit but not for disability).

Excludes part-time employees earning less than •38 a week, public servants who were permanent and pensionable before April 6, 1995, and casual domestic workers.

Source of Funds

Insured person: If weekly earnings are •287 or less, no contributions.

If annual earnings are •8,740 or less and weekly earnings are •356 or less, no contributions for first •127 and 4% of balance of covered weekly earnings.

If annual earnings are •38,740 or less and weekly earnings are higher than •356, 2% of first •127 and 6% of balance (but no contributions for first •127 and 4% of weekly earnings exceeding •287 for holder of means-tested medical card or recipient of specified benefits or allowances).

If annual earnings are higher than •8,740, 2% of total covered earnings.

Contributions also finance cash sickness, maternity, work injury, unemployment, and adoptive benefits.

Self-employed person: If annual income is •18,512 or less, 3% of gross income.

If annual income is greater than •18,512, 5% of gross income.

Contributions also finance cash maternity and adoptive benefits.

Employer: If weekly earnings are •356 or less, 8.5% of payroll per employee.

If weekly earnings are higher than •356, 10.75% (applying from March 1, 2002, previously 12%).

No employer ceiling for contribution purposes.

Contributions also finance cash sickness, maternity, work injury, unemployment, and adoptive benefits.

Government: Any deficit. Also, total cost of means-tested allowances.

Qualifying Conditions

Old-age contributory pension: Age 66 with social insurance coverage beginning before age 56. To qualify for maximum pension, must have 156 weeks of paid contributions, with annual average of at least 48 weeks of paid or credited contributions (from April 5, 1979, to end of the last tax year) before reaching age 66; for minimum pension, with annual average of at least 10 weeks paid or credited contributions and a total of 260 weeks of paid contributions overall (from 1953 or the date of entry into insurable employment, if later, to the end of the last tax year) before reaching age 66. No retirement test. (As of April 2002, the requirement to have 260 weeks of paid contributions will apply to all rates.)

There is also a special provision as of May 5, 2000, for persons who were contributors prior to 1953 and who have at least 260 weeks of paid contributions.

Years since 1994 spent caring for children under age 12 (or disabled of any age) are disregarded when calculating the annual contribution.

Retirement pension: Age 65. Contribution conditions are same as under old-age contributory pension (but to receive the minimum pension insured needs at least 24 weeks of paid or credited contributions rather than 10). Must be retired from employment or self-employment unless earning less than •38 per week or •3,174 per year for self-employed.

Carer's benefit: Age 16 or over and under age 65/66 and having left the workforce to care for a person(s) in need of full-time care and attention. Carer not employed or self-employed for more than 10 hours per week outside the home. Must have 156 paid contributions with 39 paid in the relevant tax year or 39 paid in 12 months before applying or 26 paid in the relevant tax year with 26 paid in the relevant tax year prior to that.

Credited contributions that count toward the qualifying conditions for certain benefits are awarded if an individual is receiving cash benefits for sickness, maternity, permanent disability, unemployment, work injury, or retirement pension.

Contributory benefits payable abroad.

Old-age noncontributory pension (means-tested): Residents with limited means, aged 66 or older.

Preretirement allowance (means-tested): Residents with limited means and aged 55 to 64 or under age 65 and having opted to retire from the labor force.

Carer's allowance (means-tested): Residents with limited means, aged 18 or older, living with and caring for people requiring full-time care and attention. Carer may work for up to 10 hours per week but may not be receiving any other social welfare benefits.

Disability pension (invalidity pension): Permanent incapacity for work payable after 1 year's ordinary sickness benefit (or less than 1 year if severe incapacity). Must have 260 weeks of paid contributions with 48 weeks paid or credited in last tax year.

Blind person's pension (means-tested): Residents with low vision and of limited means, aged 18 or older.

Disability allowance (means-tested): Residents with limited means, aged 16 to 66, physically or mentally disabled, and substantially handicapped in undertaking suitable work.

Widow's/widower's contributory pension: 156 weeks of contributions paid by deceased or spouse and meeting either of the following conditions:

1. Have an annual average of 39 weeks paid or credited in either last 3 or last 5 fiscal years prior to date spouse died or attained age 66; or
2. To receive the minimum pension, must have yearly average of at least 24 weeks of paid or credited contributions since entry into employment that covers social insurance; for maximum pension must have yearly average of 48 weeks of paid or credited contributions.

Orphan's contributory allowance: Both parents deceased or one parent deceased or unknown or has abandoned/refused/failed to provide for the child and the other parent is unknown or has abandoned/refused/failed to provide for the child, plus 26 weeks of contributions paid by a parent or step-parent.

Bereavement grant: Payable on death of an insured person, of the spouse or surviving spouse of an insured person, or of the child (under age 18) of insured person. The deceased, surviving spouse, or parent had 26 weeks of paid contributions since starting work or since October 1979 (whichever is later), with 39 contribution weeks paid or credited in last year; or with an annual average of 26 weeks since starting work.

Widowed parent's grant: Payable to a widow or widower who is entitled to certain benefits with at least one qualified child and who was widowed on or after December 1, 1999.

Widow's/widower's noncontributory pension (means-tested): Resident with limited means, not cohabiting.

Orphan's noncontributory pension (means-tested): Resident with limited means, plus conditions same as orphan's contributory allowance, above (excluding contribution condition).

Old-Age Benefits

Old-age contributory pension: Maximum is •147.30 a week; pension is reduced if annual average number of contributions is less than 48 weeks.

Dependent supplement: Maximum is •98.10 a week for adult dependent and •113.80 if aged 66 or older (these rates are reduced if the pensioner is receiving less than the maximum personal rate) plus •19.30 a week for each dependent child (or half rate at •9.65 if no eligible adult dependent).

Retirement pension: Same as under old-age contributory pension.

Carer's benefit: •132.70 a week plus •16.80 for a child dependent or •8.40 for carers living with their spouse or partner or •199.10 if caring for more than one person.

Old-age noncontributory pension (means-tested): Up to •134.00 a week depending on means test, plus up to •88.50 for adult dependent and •16.80 for each child dependent (or half rate at •8.40 if no eligible adult dependent).

Preretirement allowance (means-tested): Up to •118.80 a week depending on means test, plus up to •78.80 for adult dependent and •16.80 for each child dependent (or half rate at •8.40 if no eligible adult dependent).

Special allowances: For single pensioner aged 66 or older and living alone, payable at •7.70 a week; for pensioner aged 80 or older, payable at •6.40 a week.

Carer's allowance (means-tested): Up to •122.60 a week (or •187.80 a week if aged 66 or over). An additional 50% is payable if carer is caring for two persons; •16.80 is payable for each child dependent or •8.40 if the carer is living with his or her spouse or partner.

Permanent Disability Benefits

Disability pension (invalidity pension): •123.30 a week (•147.30 a week if aged 65 or older).

Dependent supplement: •88.00 a week for adult dependent (•105.40 if aged 66 or older), plus •19.30 a week for each dependent child under age 18 (or half rate at •9.70 if no eligible adult dependent).

Blind person's pension (means-tested): Up to •118.80 a week (•134.00 if aged 66 or older), plus •78.80 a week for dependent adult (•88.50 if aged 66 or older).

Special allowances: Payable at •7.70 a week for single pensioner aged 66 or older living alone and at •6.40 a week for pensioner aged 80 or older.

Disability allowance (means-tested): Up to •118.80 a week, plus •78.20 a week for dependent adult and •16.80 for each dependent child (or half rate at •8.40 if no eligible adult dependent).

Survivor Benefits

Widow's/widower's contributory pension: Up to •123.30 a week (•144.80 if aged 66 or older). Pension is reduced if worker's average annual number of contributions is less than 48 weeks but more than 24.

Dependent supplement: •21.60 for each dependent child.

Widowed parents who do not qualify for the contributory pension may be entitled to the one-parent family payment (see Family Allowances, below).

Orphan's contributory allowance: •91.00 a week per orphan.

Bereavement grant: Lump sum of up to •635.00.

Widowed parent's grant: One-time payment of •2,500.00

Widow's/widower's noncontributory pension (means-tested): Up to •118.80 a week (•134.00 if aged 66 or older).

Special allowances: Payable at •7.70 a week for single pensioner aged 66 or older and at •6.40 a week for pensioner aged 80 or older.

Orphan's noncontributory pension (means-tested): Up to •91.00 a week depending on means test.

Administrative Organization

Department of Social, Community, and Family Affairs administers the program.

Revenue Commissioners collect contributions for majority of insured.

Sickness and Maternity

Regulatory Framework

First law: 1911.

Current law: 1993 (consolidates all previous laws and expands maternity program) and subsequent amendments.

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Employees under age 66. Excludes part-time employees earning less than •38 per week, self-employed (covered for maternity only), public servants who were permanent and eligible for pension before April 6, 1995, and casual domestic workers.

Medical services: All residents.

Source of Funds

Insured person: See Old Age, Disability, and Survivors, above.

Employer: See Old Age, Disability, and Survivors, above.

Government: Cash sickness and maternity benefits, see Old-age, Disability, and Survivors, above. Medical care, total cost for low-income residents; partial cost for remainder of population.

Qualifying Conditions

Cash sickness benefit (disability benefit): Under age 66 and 39 weeks of paid contributions with 39 weeks paid or credited in last year (including 13 paid contribution weeks, unless recipient of long-term unemployment assistance or preretirement allowance immediately before claiming benefits); 260 contribution weeks required for benefit payment continued over 1 year.

Cash maternity benefit: In covered employment at least 14 weeks before expected date of birth and 39 weeks of paid

contributions in the 12-month period immediately before maternity leave, or a total of 39 weeks of paid contributions with 39 weeks paid or credited in last fiscal year (self-employed, 52 weeks paid contributions in either of the last two fiscal years). A claimant may also qualify if she has 26 weeks of paid contributions in the last fiscal year and 26 paid in the prior year.

Health and safety benefit: Available to pregnant workers, workers who have recently given birth and are breastfeeding, or who are unable to continue working because of an unavoidable risk to their health and safety arising at the workplace, and who satisfy the relevant social insurance contributions.

Night workers are also entitled to this payment for the duration of pregnancy and for a period following childbirth in which no alternative (daytime) work is available.

Medical benefits: Full eligibility for medical-card holders (that is, residents with low income); limited eligibility for those with moderate and high income.

Sickness and Maternity Benefits

Sickness benefit (disability benefit): Up to •118.80 a week, depending on weekly income. Payable after a 3-day waiting period for up to 52 weeks, or longer if contribution weeks total 260 or more.

Benefit is reduced if less than 48 weeks of paid or credited contributions have been made in last year.

Dependent supplement: Up to •78.80 for qualified adult; •16.80 for each child dependent (half rate at •8.40 if no eligible adult dependent).

Benefits offset by half, and with no supplement for dependent child, if also receiving one-parent family payment (formerly lone parent's allowance) and other specified benefits.

Maternity benefit: Employed women, 70% of weekly earnings; maximum benefit is •232.40 a week (minimum is •135.60). Payable for 18 weeks, including at least 4 weeks (up to 10 weeks) before expected date of birth.

Health and safety benefit: Up to •118.80 a week, depending on the level of earnings, payable (for first 21 days by employer and by Department of Social, Community, and Family Affairs thereafter) until entitlement for maternity benefit, or 14 weeks following birth if mother is involved in night work and 26 weeks following childbirth if breastfeeding. An adult dependent allowance of •78.80 a week; •16.80 for each child dependent (half rate at •8.40 if no eligible adult dependent).

Workers' Medical Benefits

Full range of services provided free in public clinics and hospital wards to medical-card holders (means-tested) or with partial cost-sharing for remainder of population.

Services include outpatient and inpatient care; specialist and laboratory services; maternity and infant care; and optical,

dental, and hearing treatment. Free (medical-card holders) or partial cost-sharing (without medical card) for prescribed drugs.

Patients without medical card receive outpatient services free of charge; a fee of •31.70 applies only to first visit for accident and emergency not referred by general practitioner. Inpatient care is •33.00 a day (maximum of •330.00 in 12 months).

Dependents' Medical Benefits

Same as for insured, above.

Administrative Organization

Cash benefits: Department of Social, Community, and Family Affairs.

Medical services: Department of Health administers services through eight regional health boards.

Regional health boards provide services in own institutions, clinics, and dispensaries, or elsewhere by arrangement.

Optical, dental, and hearing treatment services provided with cost-sharing by private practitioners on behalf of Department of Social, Community, and Family Affairs.

Work Injury

Regulatory Framework

First law: 1897.

Current law: 1993 (consolidates all previous laws relating to social welfare) and subsequent amendments.

Type of program: Social insurance system.

Coverage

Employed persons.

Excludes self-employed, domestic workers, members of security forces, and defense forces.

Source of Funds

Insured person: See Old Age, Disability, and Survivors, above.

Employer: See Old Age, Disability, and Survivors, above.

Government: Any deficit for private-sector employees; total cost for public employees.

Qualifying Conditions

Work injury benefit: Injury was sustained in the course of and arising out of covered employment: no minimum qualifying period.

Temporary Disability Benefits

Injury benefit: •118.80 a week, payable after a 3-day waiting period up to 26 weeks starting from onset of accident or disease.

Disability benefit (see cash sickness benefit under Sickness and Maternity, above) payable thereafter.

Dependent supplement: •78.80 a week for adult dependent; •16.80 a week for each dependent child (half rate of •8.40 if no eligible adult dependent).

Permanent Disability Benefits

Disablement benefit: •148.90 a week if over 90% disabled.

Pension is prorated if disability is 20% to 90%; if less than 20% disabled, lump sum is payable up to •10,420. Reduced amount is paid depending on degree of assessed disability.

Unemployability supplement: •118.80 a week is paid if not eligible for disability benefit (see cash sickness benefits under Sickness and Maternity, above) and permanently incapable of work.

Dependent supplement: •78.80 a week for adult dependent; •16.80 a week for each dependent child (half rate at •8.40 if no eligible adult dependent).

Constant-attendance supplement: Up to •132.70 a week.

Workers' Medical Benefits

Same as general medical benefits under Sickness and Maternity, above, plus all necessary medical care and transportation not covered under general medical benefits, above.

Survivor Benefits

Survivor pension: •146.60 a week paid to widow or dependent disabled widower and •21.60 for each dependent child.

Special allowance for survivor living alone (aged 66 or older) is •7.70 a week; aged 80 or older, •6.40 a week.

Orphan's pension: •93.10 a week for each child.

Dependent parents: If insured person was single, •146.60 a week to first parent; •70.90 a week to other parent. If insured person was married, •70.90 a week to each parent.

Funeral grant: •635.00 lump sum.

Administrative Organization

Department of Social, Community, and Family Affairs administers cash benefits.

Department of Health administers medical services through eight regional health boards.

Unemployment

Regulatory Framework

First law: 1911.

Current law: 1993 (consolidates all previous laws relating to social welfare) and subsequent amendments.

Type of program: Dual social insurance and assistance (means-tested) system.

Coverage

Employees under age 66.

Excludes certain part-time employees, self-employed persons, public servants who were permanent and pensionable before April 6, 1995, and casual domestic workers.

Source of Funds

Insured person: See Old Age, Disability, and Survivors, above.

Employer: See Old Age, Disability, and Survivors, above. Additional 0.25% of covered payroll for apprenticeship training if employer is in construction, printing and paper, or motor and engineering (mechanical and electrical but not electronic) sectors.

Earnings ceiling for contribution purposes is •38,740.

Government: Any deficit. Also, total cost of means-tested assistance.

Qualifying Conditions

Unemployment benefit: Aged 16 to 65, unemployed for at least 3 days in 6 consecutive days, and 39 weeks of paid contributions with 39 weeks paid or credited in last tax year, or at least 26 contributions paid in each of the last 2 complete contribution years before the beginning of the benefit year for which benefit is claimed. Applicant must be capable of and available for work and registered at Social Welfare Local Office.

Unemployment assistance (means-tested): Resident with limited means, aged 18 to 65, unemployed for at least 3 days in 6 consecutive days, and not eligible for unemployment benefit. Applicant must be capable of and available for work and registered at Social Welfare Local Office.

Unemployment must not be due to voluntary leaving, misconduct, refusal of a suitable job offer (disqualification for up to 9 weeks for any offense), or a trade union dispute (disqualification for duration of dispute).

Unemployment Benefits

Unemployment benefit: Maximum is •118.80 a week payable for up to 15 months (156 days if under age 18 or 156 weeks if aged 65 or older).

Dependent supplement: •78.80 a week for adult dependent; •16.80 a week for dependent children (half rate at •8.40 if no eligible adult dependent).

Unemployment assistance (means-tested): Up to •118.80 a week.

Dependent supplement: Same as under unemployment benefit, above.

Administrative Organization

Department of Social, Community, and Family Affairs administers program through its local offices.

Family Allowances

Regulatory Framework

First laws: 1944 (child benefit), 1984 (family income support), 1990 (lone parent's allowance), and 1996 (one-parent family payment).

Current law: 1993 (consolidates all previous laws relating to social welfare) and subsequent amendments.

Type of program: Dual universal and social assistance system.

Coverage

Residents with one or more children.

Source of Funds

Insured person: None, except contribution for adoptive benefit is included in Old Age, Disability, and Survivors contribution, above.

Employer: None, except contribution for adoptive benefit is included in Old Age, Disability, and Survivors contribution, above.

Government: Total cost except for adoptive benefit, as above.

Qualifying Conditions

Child benefit: Child under age 16 (under 19 if student or disabled).

One-parent family payment (means- and earnings-tested): Single parent of at least one dependent child with limited means, not cohabiting, and earning •15,326 or less per year.

Widowed parent's grant: Payable on the death of a spouse to a person widowed on or after December 1, 1999, who is entitled to one-parent family payment.

Adoptive benefit: 39 weeks of paid contributions in the 12-month period immediately before placement date of adoptive child, or a total of 39 weeks of paid contributions with 39 weeks paid or credited in last fiscal year (self-employed, 52 weeks paid contribution in either of the last 2 fiscal years).

Family income supplement (income-tested): Parents of at least one child under age 18 (or aged 18 to 22 if in full-time education), in full-time employment (at least 19 hours a week or 38 hours a fortnight), and an average weekly joint income below •362.00 for one child, •388.00 for two children (income threshold increment is •25 each for the 3rd and 4th child, •32.00 for the 5th child, •26.00 for the 6th child, •21.00 for the 7th child, and •22.00 for the 8th child and all subsequent children).

Payable for 52 weeks while employed.

Not affected by changes in family income or short periods of illness.

Family Allowance Benefits

Child benefit: •117.60 a month for 1st and 2nd child; •147.30 a month for 3rd and each additional child. For twins, child benefit is payable at one and a half times the monthly rate for each child. Benefit is doubled for each of triplets or more children.

Multiple birth grant: •635 per child on birth of twins, triplets, or more.

One-parent family payment (means- and earnings-tested): Up to •118.80 a week (•134.00 if aged 66 or older).

Dependent supplement: •19.30 for each child dependent.

Special allowance: For pensioner aged 80 and older at •6.40 a week.

Widowed parent's grant: One-time payment of •2,500.00.

Adoptive benefit: 70% of weekly earnings payable for 10 weeks; maximum benefit is •232.40 a week (minimum is •135.60).

Family income supplement (income-tested): 60% of difference between family income and applicable income threshold, depending on number of children; minimum is •13 a week. Payable for 52 weeks while parent(s) in employment.

Administrative Organization

Department of Social, Community, and Family Affairs administers allowances. Payments are made at post offices on behalf of the department.