

## Ireland

US\$1.00 = 0.73 euros (€).

### Old Age, Disability, and Survivors

#### Regulatory Framework

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

**Current laws:** 2005 (social welfare) and 2011 (social welfare and pensions).

**Type of program:** Social insurance and social assistance system.

#### Coverage

Employed persons with weekly earnings of at least €38, including most household workers.

Self-employed persons with annual earnings of €5,000 or more are covered for contributory old-age and survivor benefits.

Exclusions: Part-time employees earning less than €38 a week; permanent civil servants who began working before April 6, 1995; and casual household workers.

#### Source of Funds

**Insured person:** With weekly earnings of €352 or less, none; with weekly earnings greater than €352, none for the first €127 of covered weekly earnings and 4% of covered weekly earnings from €128.

There are no maximum earnings used to calculate contributions.

The insured's contributions also finance sickness and maternity, medical, work injury, unemployment, and adoption benefits.

**Self-employed person:** With an annual income of €5,000 or more, 4% of covered income.

The self-employed person's annual income used to calculate contributions is based on gross income minus capital allowances and superannuation (private pension) contributions. Contributions are paid annually.

The self-employed person's contributions also finance cash maternity, adoption, and medical benefits.

**Employer:** For employees with weekly earnings of €356 or less, 4.25% of gross wages; for employees with weekly earnings greater than €356, 10.75% of gross wages.

There are no maximum earnings used to calculate contributions.

The employer's contributions also finance sickness and maternity, work injury, unemployment, and adoption benefits.

**Government:** Any deficit in the social insurance fund and the total cost of means-tested allowances.

#### Qualifying Conditions

**State pension (transition):** Age 65 with coverage beginning before age 55. If reaching pensionable age on or after April 6, 2012, the insured must have at least 520 weeks of paid contributions (260 weeks if reaching pensionable age on or after April 6, 2002, but before April 6, 2012) and an annual average of at least 24 weeks of paid or credited contributions (since 1953 or the date insured employment started, if later, up to the end of the last tax year before reaching age 65). (The state pension (transition) was abolished for persons reaching age 65 on or after January 1, 2014.)

The state pension (transition) is replaced by the state pension (contributory) at age 66.

The full pension is paid with an annual average of at least 48 weeks of paid or credited contributions.

Partial pension: Paid with an annual average of 24 to 47 weeks of paid or credited contributions since entry into insured employment.

Earnings test: The insured can earn up to €38 a week and still receive the pension.

Dependent's supplement: Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with gross earnings or income up to €310; and a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabitating partner has gross earnings or income up to €400 a week.

The state pension (transition) is payable abroad.

**State pension (contributory):** Age 66 (gradually rising to age 67 by 2021 and age 68 by 2028) with coverage beginning before age 56. If reaching pensionable age on or after April 6, 2012, the insured must have at least 520 weeks of paid contributions.

The full pension is paid with an annual average of at least 48 weeks of paid or credited contributions before age 66.

Partial pension: Paid with an annual average of 10 to 47 weeks of paid or credited contributions since entry into insured employment.

Retirement is not necessary.

Any years since 1994 spent caring for children younger than age 12 or disabled persons are disregarded when calculating the annual average contribution; up to 20 years may be disregarded.

Periods during which the insured is receiving the state pension (transition) or cash benefits for caregiving, sickness, maternity, permanent disability, unemployment, or work injury may be credited toward the qualifying period.

**Dependent's supplement:** Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with gross earnings or income up to €310 a week; and a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabitating partner has gross earnings or income up to €400 a week.

The state pension (contributory) is payable abroad.

No early or deferred pension is paid.

**State pension (noncontributory and means tested):** Paid to habitual residents aged 66 (gradually rising to age 67 by 2021 and age 68 by 2028) or older with limited means who do not meet the contribution requirements for the contributory state pension.

**Dependent's supplement:** Paid for a qualified adult (a dependent spouse, civil partner cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) and a dependent child younger than age 18 (age 22 if a full-time student).

**Preretirement allowance (means tested):** Paid to residents aged 55 to 66 with limited means who have received unemployment benefits for at least 15 months and have retired completely. (Preretirement allowance was abolished as of July 4, 2007, except for those who were entitled to the benefit before that date.)

Employment must cease.

**Dependent's supplement:** Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) and a dependent child younger than age 18 (age 22 if a full-time student).

**Caregiver's benefit:** Aged 16 to 66, employed for at least eight weeks during the previous 26 weeks, and left the workforce to care for a person in need of constant attendance at home. The caregiver may be employed or self-employed for up to 15 hours a week outside the home with weekly earnings up to €332.50, must have at least 156 paid contributions with at least 39 paid in the last tax year or in the 12 months before applying for the benefit, or at least 26 paid contributions in each of the last two tax years.

**Dependent's supplement:** Paid for a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabitating partner has gross earnings or income up to €400 a week.

**Caregiver's allowance (means tested):** Paid to residents aged 18 or older with limited means who live with and care for a person aged 16 or older requiring constant attendance. The caregiver may be employed or self-employed for up

to 15 hours a week outside the home with weekly earnings up to €332.50.

**Dependent's supplement:** Paid for a dependent child younger than age 18 (age 22 if a full-time student).

**Respite care grant:** Paid to persons receiving the caregiver's benefit, caregiver's allowance, or home care allowance (see Family Allowances).

**Disability pension (invalidity pension):** Assessed with a permanent incapacity for work and has at least 260 weeks of paid contributions with at least 48 weeks paid or credited in the last tax year. The benefit is paid after receiving cash sickness benefits for a year (or less than a year for a severe incapacity).

The Department of Social Protection assesses and periodically reviews the incapacity for work following a medical examination.

**Dependent's supplement:** Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with gross earnings or income up to €310 a week; and a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabitating partner has gross earnings or income up to €400 a week.

The disability pension is payable abroad.

**Blind person's pension (means tested):** Paid to habitual residents aged 18 or older with severely reduced vision and limited means.

**Dependent's supplement:** Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with gross earnings or income up to €310 a week; and a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabitating partner has gross earnings or income up to €400 a week.

**Disability allowance (means tested):** Paid to habitual residents aged 16 to 66 with limited means who are assessed with a physical or mental disability and substantially restricted in carrying out work that would otherwise be suitable for a person of their age, experience, and qualifications.

**Dependent's supplement:** Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) and a dependent child younger than age 18 (age 22 if a full-time student).

**Widow(er)'s pension (contributory):** The deceased or the deceased's spouse must have at least 260 weeks of paid contributions with an annual average of at least 39 weeks of paid or credited contributions in either the last three or five tax years before the date the spouse died or reached age 66.

Partial pension: Paid with an annual average of 24 to 47 weeks of paid or credited contributions since starting insured employment.

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

Dependent's supplement: Paid for a dependent child younger than age 18 (age 22 if a full-time student).

**Widowed parent's grant:** Paid on the death of a spouse on or after December 1, 1999, to a widow(er) with at least one qualified child and entitled to certain benefits.

Contributory survivor benefits are payable abroad.

**Widow(er)'s pension (noncontributory and means tested):** Paid to widowed habitual residents with limited means who are not cohabiting, do not qualify for a contributory widow(er)'s pension, and do not have dependent children.

**Guardian's payment (contributory):** Paid to the guardian of an orphan if the child's parent or stepparent had at least 26 weeks of paid contributions. Children must be younger than age 18 (age 22 if a full-time student).

**Guardian's payment (noncontributory and means tested):** Paid to a habitually resident guardian of an orphan with limited means. Children must be younger than age 18 (age 22 if a full-time student).

### **Old-Age Benefits**

**State pension (transition):** The full weekly pension is €230.30.

Partial pension: €196 to €225.90 a week is paid.

Dependent's supplement: Up to €153.50 a week is paid for a qualified adult younger than age 66, up to €206.30 a week if aged 66 or older (reduced rates if the qualified adult receives a partial pension or has earnings or income from €100 to €310 a week), and €29.80 a week for each dependent child (€14.90 if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

**State pension (contributory):** The full weekly pension is €230.30. An additional €10 a week is paid if aged 80 or older; an additional €7.70 a week is paid if aged 66 or older, unmarried, and living alone.

Partial pension: From €92 to €225.80 a week is paid.

Dependent's supplement: Up to €153.50 a week is paid for a qualified adult younger than age 66, up to €206.30 a week if aged 66 or older (reduced rates if the qualified adult receives a partial pension or has earnings or income from €100 to €310 a week), and €29.80 a week for each dependent child (€14.90 if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

**State pension (noncontributory and means tested):** Up to €219 a week is paid. An additional €10 a week is paid if aged 80 or older; an additional €7.70 a week if aged 66 or older, unmarried, and living alone.

Dependent's supplement: Up to €144.70 a week is paid for a qualified adult and €29.80 for each dependent child (€14.90 if not receiving a supplement for a qualified adult).

**Preretirement allowance (means tested):** Up to €188 a week is paid.

Dependent's supplement: €124.80 a week is paid for a qualified adult and €29.80 a week is paid for a dependent child (€14.90 if not receiving a supplement for a qualified adult).

**Caregiver's benefit:** Up to €205 a week is paid if caring for one person; €306 a week if caring for two or more persons.

Dependent's supplement: €29.80 a week for each dependent child (€14.90 a week for each child if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

**Caregiver's allowance (means tested):** Up to €204 a week is paid if caring for one person; €307.50 a week if caring for two or more persons; €239 a week if caring for a person aged 66 or older; €358 a week for two or more persons aged 66 or older.

Dependent's supplement: €29.80 is paid for each dependent child (€14.90 if not receiving a supplement for a qualified adult).

50% of the caregiver's allowance is paid to persons receiving certain social welfare payments in addition to the caregiver's allowance.

**Respite care grant:** €1,375 a year is paid.

Benefit adjustment: Benefits are adjusted annually.

### **Permanent Disability Benefits**

**Disability pension (invalidity pension):** €193.50 a week is paid; €230.30 a week if aged 65 or older. An additional €7.70 a week is paid if aged 66 or older, unmarried, and living alone; an additional €12.70 a week if aged 66 or older and living on certain offshore islands.

Dependent's supplement: Up to €138.10 a week is paid for a qualified adult younger than age 66, €206.30 a week if aged 66 or older (reduced rates if the qualified adult has earnings or income from €100 to €310 a week) and €29.80 a week for each dependent child (€14.90 a week if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

**Blind person's pension (means tested):** Up to €188 a week is paid. An additional €10 a week is paid if aged 80

or older; an additional €7.70 a week if aged 66 or older, unmarried, and living alone.

Dependent's supplement: Up to €124.80 a week is paid for a qualified adult (reduced rates if the qualified adult has earnings or income from €100 to €310 a week) and €29.80 a week for each dependent child (€14.90 if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

**Disability allowance (means tested):** Up to €188 a week is paid. An additional €7.70 a week is paid if aged 66 or older and living alone.

Dependent's supplement: €124.80 a week is paid for a qualified adult and €29.80 a week is paid for a dependent child (€14.90 if not receiving a supplement for a qualified adult).

### Survivor Benefits

**Widow(er)'s pension (contributory):** €193.50 a week is paid; €230.30 a week if aged 66 to 79; and €240.30 a week if aged 80 or older. An additional €7.70 a week is paid if aged 66 or older, unmarried, and living alone.

Partial pension: A reduced pension is paid.

Dependent's supplement: €29.80 is paid for each dependent child.

**Guardian's payment (contributory):** €161 a week is paid.

**Widowed parent's grant:** A lump sum of €6,000 is paid.

**Widow(er)'s pension (noncontributory and means tested):** Up to €188 a week is paid.

**Guardian's payment (noncontributory and means tested):** Up to €161 a week is paid.

Benefit adjustment: Benefits are adjusted annually.

### Administrative Organization

Department of Social Protection (<http://www.welfare.ie>) administers the program.

Revenue Commissioners collect contributions for insured persons.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1911.

**Current laws:** 1970 (health) and 2005 (social welfare).

**Type of program:** Social insurance (cash benefits) and universal (medical care) system.

#### Coverage

**Cash sickness and maternity benefits:** Employees younger than age 66 and self-employed persons (cash maternity benefits only), including most household workers.

Exclusions: Part-time employees earning less than €38 a week; permanent civil servants who began working before April 6, 1995; and casual household workers.

**Medical benefits:** All persons residing in Ireland.

#### Source of Funds

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

#### Government

**Cash sickness and maternity benefits:** See source of funds under Old Age, Disability, and Survivors.

**Medical benefits:** The total cost for low-income residents and part of the cost for the rest of the population.

#### Qualifying Conditions

**Cash sickness benefits:** Must be younger than age 66 with at least 104 weeks of paid contributions since starting work and at least 39 weeks of paid or credited contributions in the second to last tax year before the benefit is claimed (of which 13 weeks must be paid in at least one of the last five tax years, including the current tax year), or at least 26 weeks of paid contributions in each of the two tax years before the benefit is claimed. (The requirement for 13 weeks of paid contributions does not apply if the insured received a long-term job seeker's allowance, disability pension, caregiver's benefit, caregiver's allowance, or preretirement allowance immediately before claiming the benefit.)

Dependent's supplement: Paid for a qualified adult (a dependent spouse, civil partner, cohabiting partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with gross earnings or income up to €310 a week; and a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabiting partner has gross earnings or income up to €400 a week.

**Cash maternity benefits:** Must have at least 39 weeks of paid contributions in the year immediately before maternity leave; at least 39 weeks of paid contributions since starting work and at least 39 weeks of paid or credited contributions in either the second to last or the last tax year before the benefit is claimed; or at least 26 weeks of paid contributions in each of the two tax years before the benefit is claimed.

Self-employed women must have at least 52 weeks of paid contributions in either of the last two tax years.

**Adoption benefit:** Must have at least 39 weeks of paid contributions in the year immediately before the adopted child's placement date; at least 39 weeks of paid

contributions since starting work and at least 39 weeks of paid or credited contributions in either the second to last or the last tax year before the benefit is claimed; or at least 26 weeks of paid contributions in each of the two tax years before the benefit is claimed.

Self-employed persons must have at least 52 weeks of paid contributions in either of the last two tax years.

**Health and safety benefits:** Paid to pregnant workers who are exposed to certain workplace-related risks or who work night shifts, to workers who have given birth in the last 14 weeks and work night shifts, and to workers who are breastfeeding (up to 26 weeks after giving birth) and exposed to certain workplace-related risks. The insured must meet the contribution requirements for the maternity benefit.

**Dependent's supplement:** Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with gross earnings or income up to €310 a week; and a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabitating partner has gross earnings or income up to €400 a week.

**Medical benefits:** Full eligibility for medical-card holders (low-income residents and residents older than age 70 with income less than €700 a week); limited eligibility for those with moderate or high income.

### **Sickness and Maternity Benefits**

**Sickness benefit:** Up to €188 a week is paid, depending on weekly income. The benefit is paid after a three-day waiting period (six-day waiting period as of January 6, 2014) for up to 52 weeks; may be extended up to two years with at least 260 weeks of contributions.

**Dependent's supplement:** Up to €124.80 a week is paid for a qualified adult (reduced rates if the qualified adult has earnings or income from €100 to €310 a week) and €29.80 a week for a dependent child (€14.90 if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabitating partner has earnings or income from €310 to €400 a week).

**Maternity benefit:** For maternity leave that began before January 6, 2014, 80% of weekly earnings is paid for 26 weeks, including at least two weeks (up to 16 weeks) before the expected date of childbirth.

The minimum weekly benefit for maternity leave that began before January 6, 2014, is €217.80 or the cash sickness benefit rate (including dependent's supplements), whichever is greater.

The maximum weekly benefit for maternity leave that began before January 6, 2014, is €262.

For maternity leave beginning on or after January 6, 2014, €230 a week or the cash sickness benefit rate (including

dependent's supplements), whichever is greater, is paid for 26 weeks.

**Adoption benefit:** For adoption leave that began before January 6, 2014, 80% of weekly earnings is paid for 24 weeks.

The minimum weekly benefit for adoption leave that began before January 6, 2014, is €217.80 or the cash sickness benefit rate (including dependent's supplements), whichever is greater.

The maximum weekly benefit for adoption leave that began before January 6, 2014, is €262.

For adoption leave beginning on or after January 6, 2014, €230 a week or the cash sickness benefit rate (including dependent's supplements), whichever is greater, is paid for 24 weeks.

**Health and safety benefit:** Up to €188 a week, depending on earnings, is paid after a 21-day waiting period until the insured becomes eligible for maternity benefits; for 14 weeks following childbirth if the mother works at night; or for 26 weeks following childbirth if breastfeeding. The employer pays the first consecutive 21 days.

**Dependent's supplement:** Up to €124.80 a week is paid for a qualified adult (reduced rates if the qualified adult has earnings or income from €100 to €310 a week) and €29.80 a week for a dependent child (€14.90 if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabitating partner has earnings or income from €310 to €400 a week).

### **Workers' Medical Benefits**

All services are provided free in public clinics and hospital wards to medical-card holders (means tested); partial cost sharing for others.

Benefits include outpatient and inpatient care; specialist and laboratory services; maternity and infant care; and optical, limited dental, and hearing treatment. Free prescription drugs are available to medical-card holders; partial cost sharing for those without a medical card.

Patients without a medical card receive hospital outpatient services free of charge; a fee of €100 applies only to a first visit for an accident or emergency that is not referred by a general practitioner. Inpatient care is €75 a night, up to €750 in one year.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

**Cash benefits:** Department of Social Protection (<http://www.welfare.ie>) administers benefits.

**Medical benefits:** Department of Health and Children (<http://health.gov.ie>) administers services and benefits through the Health Service Executive.

Private practitioners for the Department of Social Protection provide optical, dental, and hearing treatment services.

Health Service Executive (<http://www.hse.ie>) provides services through its own institutions, and clinics, or elsewhere by arrangement.

## Work Injury

### Regulatory Framework

**First law:** 1897 (workmen's compensation act).

**Current law:** 2005 (social welfare).

**Type of program:** Social insurance system.

### Coverage

Employed persons.

Exclusions: Self-employed persons, household workers, and military personnel. Permanent civil servants who began working before April 6, 1995, are not covered for injury benefits but are covered for other benefits under the work injury program.

### Source of Funds

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Self-employed person:** Not applicable.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** Any deficit for private-sector employees and the total cost for public-sector employees.

### Qualifying Conditions

**Work injury benefits:** Must be assessed with a work injury or an occupational disease. There is no minimum qualifying period.

### Temporary Disability Benefits

**Injury benefit:** €188 a week is paid after a three-day waiting period (six-day waiting period as of January 6, 2014) for up to 156 days (excluding Sunday) starting from the date of the accident or the onset of the occupational disease. (Cash sickness benefits may be paid after 26 weeks, see Sickness and Maternity).

The disability is reviewed after a provisional period, unless the degree of disability is assessed as permanent.

**Dependent's supplement:** Up to €124.80 a week is paid for a qualified adult (a dependent spouse, cohabitating partner, or divorced spouse, or person older than age 16 who cares

for the insured's dependent child) with gross earnings or income up to €310 a week (reduced rates if the qualified adult has earnings or income from €100 to €310 a week); and up to €29.80 a week for a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabiting partner has earnings or income up to €400 a week (€14.90 a week if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

### Permanent Disability Benefits

**Disablement benefit:** €219 a week is paid with at least a 90% assessed degree of disability.

**Partial disability:** With an assessed degree of 20% to 89%, a percentage of the full benefit is paid according to the assessed degree of disability; with 1% up to 20%, a lump sum of up to €15,320 is paid, according to the assessed degree of disability.

The disability is assessed by the Department of Social Protection following a medical examination.

**Dependent's supplement:** Up to €124.80 a week is paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with earnings or income up to €310 a week (reduced rates if the qualified adult has earnings or income from €100 to €310 a week); and up to €29.80 a week for a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabiting partner has earnings or income up to €400 a week (€14.90 a week if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

**Constant-attendance allowance:** €205 a week is paid if the insured requires the constant attendance of others to perform daily functions.

**Incapacity supplement:** €188 a week is paid if the insured is ineligible for cash sickness benefits (see Sickness and Maternity) and is permanently incapable of work.

**Dependent's supplement:** Up to €124.80 a week is paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with earnings or income up to €310 a week (reduced rates if the qualified adult has earnings or income from €100 to €310 a week); and up to €29.80 a week for a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabiting partner has earnings or income up to €400 a week (€14.90 a week if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has earnings or income from €310 to €400 a week).

Constant-attendance allowance: €205 a week is paid if the insured requires the constant attendance of others to perform daily functions.

### **Workers' Medical Benefits**

**Medical benefits:** The Health Service Executive provides all general medical services.

The Department of Social Protection pays for a range of additional necessary medical care and transportation not covered under general medical benefits, including specialist care, prescriptions, medical and surgical appliances prescribed by a general practitioner, dental and eye treatment and appliances, treatment prescribed by a general practitioner such as physical therapy, nursing care, and traveling expenses to and from the place where medical care is provided.

### **Survivor Benefits**

**Spouse's pension:** €218.50 a week is paid to a widow(er) younger than age 66; €234.70 a week if aged 66 to 79; or €244.70 a week if aged 80 or older. An additional €7.70 a week is paid if aged 66 or older, unmarried, and living alone.

Dependent's supplement: €29.80 is paid for each dependent child.

**Orphan's pension:** €164.80 a week is paid for each child younger than age 18 (age 22 if a full-time student).

**Dependent parent's pension:** If the deceased was single, €218.50 a week is paid to the first parent and €105.50 a week to the other parent. If the deceased was married, €105.50 a week is paid to each parent.

**Funeral grant:** A lump sum of €850 is paid.

### **Administrative Organization**

Department of Social Protection (<http://www.welfare.ie>) administers cash benefits.

Department of Health and Children (<http://health.gov.ie>) administers medical services and benefits through the Health Service Executive.

Health Service Executive (<http://www.hse.ie>) provides services through its own institutions, and clinics, or elsewhere by arrangement.

## **Unemployment**

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### **Regulatory Framework**

**First law:** 1911.

**Current law:** 2005 (social welfare).

**Type of program:** Social insurance and social assistance system.

### **Coverage**

Employees younger than age 66, including most household workers.

Exclusions: Certain part-time employees; self-employed persons; permanent civil servants who began working before April 6, 1995; and casual household workers.

### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Self-employed person:** Not applicable.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** Any deficit in the social insurance fund and the total cost of means-tested assistance.

### **Qualifying Conditions**

**Job seeker's benefit:** Aged 18 to 65, unemployed for at least four days in seven consecutive days; at least 104 weeks of paid contributions since starting work and at least 39 weeks paid or credited (of which 13 must be paid) in the last complete tax year or at least 26 weeks of paid contributions in the second or third to last complete tax year.

The applicant must have suffered substantial loss of employment and be available for, genuinely seeking, and capable of work and be registered at a Social Welfare Local Office.

Unemployment must not be due to voluntary leaving, misconduct, refusal of a suitable job offer (the insured may be disqualified for up to nine weeks), or a trade union dispute (the insured is disqualified for the duration of the dispute).

Dependent's supplement: Paid for a qualified adult (a dependent spouse, civil partner, cohabiting partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) with gross earnings or income up to €310 a week; and a dependent child younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabiting partner has gross earnings or income up to €400 a week.

**Job seeker's allowance (means tested):** Aged 18 to 65, habitual resident with limited means, unemployed for at least four days in seven consecutive days, and does not meet the contribution requirements for the job seeker's benefit.

The applicant must be available for, genuinely seeking, and capable of work and be registered at a Social Welfare Local Office.

Unemployment must not be due to voluntary leaving, misconduct, refusal of a suitable job offer (the insured may be

disqualified for up to nine weeks), or a trade union dispute (the insured is disqualified for the duration of the dispute).

Dependent's supplement: Paid for a qualified adult (a dependent spouse, civil partner, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) and a dependent child younger than age 18 (age 22 if a full-time student).

### Unemployment Benefits

**Job seeker's benefit:** Up to €188 a week is paid for up to 312 days with at least 260 contributions (up to six months if younger than age 18; up to 234 days with less than 260 contributions).

A daily rate is paid to a person employed part-time (at least three days a week) after losing a full-time position.

Dependent's supplement: Up to €124.80 a week is paid for a qualified adult (reduced rates if the qualified adult receives a partial pension or has earnings or income from €100 to €310 a week) and €29.80 a week for a dependent child (€14.90 if not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabitating partner has earnings or income from €310 to €400 a week).

**Job seeker's allowance (means tested):** Up to €188 a week is paid.

Dependent's supplement: €124.80 a week is paid for a qualified adult and €29.80 a week for a dependent child.

A daily rate is paid to a person employed part-time (at least three days a week) after losing a full-time position.

### Administrative Organization

Department of Social Protection (<http://www.welfare.ie>) administers the program.

### Family Allowances

#### Regulatory Framework

**First laws:** 1944 (child benefit), 1984 (family income support), and 1996 (one-parent family payment).

**Current law:** 2005 (social welfare).

**Type of program:** Universal (child benefit) and social assistance system.

#### Coverage

All persons residing in Ireland with one or more children.

#### Source of Funds

**Insured person:** None, except for adoption benefits. See source of funds under Old Age, Disability, and Survivors.

**Self-employed person:** None, except for adoption benefits. See source of funds under Old Age, Disability, and Survivors.

**Employer:** None, except for adoption benefits. See source of funds under Old Age, Disability, and Survivors.

**Government:** The total cost, except for adoption benefits. See source of funds under Old Age, Disability, and Survivors.

### Qualifying Conditions

**Child benefit:** Paid for a child younger than age 16 (age 18 if a student or disabled).

**One-parent family payment (means and earnings tested):** Paid to a single noncohabitating parent with at least one dependent child. (The age limit for a qualifying dependent child is being gradually reduced from age 18 in 2012 to age 7 in 2014.) The parent must have limited means and weekly earnings of €425 or less.

**Widowed parent's grant:** Paid when a spouse dies to a person widowed on or after December 1, 1999, who is entitled to the one-parent family payment.

**Family income supplement (income tested):** Paid to parents employed full time (at least 19 hours a week or 38 hours every two weeks) who have an average weekly joint income below €506 for one child or €602 for two children; increasing to €1,298 for a family with eight or more children (the joint-income threshold increase varies from €96 to €136 for each additional child). At least one child must be younger than age 18 (age 22 if a full-time student). The benefit is paid for 52 weeks while employed.

Once the benefit is paid, it is not affected by changes in family income or short periods of illness.

**Home care allowance (domiciliary care):** Paid for the full-time at-home care of a child with a disability younger than age 16.

### Family Allowance Benefits

**Child benefit:** €130 a month is paid for each child. For twins, the child benefit is paid at 1.5 times the monthly rate. For triplets or more, the benefit is paid at double the monthly rate.

**One-parent family payment (means and earnings tested):** Up to €188 a week is paid.

Dependent's supplement: €29.80 is paid for each dependent child.

**Widowed parent's grant:** A lump sum of €6,000 is paid.

**Family income supplement (income tested):** 60% of the difference between family income and the applicable income threshold is paid, depending on the number of children. The supplement is paid for 52 weeks while the parent or parents are employed.

The minimum weekly supplement is €20.



## Ireland

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**Home care allowance (domiciliary care):** €309.50 a month is paid, depending on the child's means from other sources.

### ***Administrative Organization***

Department of Social Protection (<http://www.welfare.ie>) administers allowances.