

Ireland

Exchange rate: US\$1.00 = 0.92 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

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

Current law: 2005 (social welfare).

Type of program: Social insurance and social assistance system.

Coverage

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

Self-employed persons with annual earnings of at least €5,000 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 (survivor's benefits only); and casual household workers.

Social assistance: Habitual residents of Ireland.

Habitual residents must demonstrate that they have resided in Ireland for a significant period and intend to stay for the foreseeable future.

Source of Funds

Insured person

Social insurance: With weekly earnings of €352 or less, none; with weekly earnings greater than €352, generally 4% of covered weekly earnings (contributions are reduced up to €12 a week with weekly earnings from €352 to €424).

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.

Social assistance: None.

Self-employed person

Social insurance: 4% of covered income.

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

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

Social assistance: None.

Employer

Social insurance: For employees with weekly earnings of €376 or less, 8.5% of gross wages; for employees with weekly earnings greater than €376, 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.

Social assistance: None.

Government

Social insurance: Any deficit.

Social assistance: The total cost.

Qualifying Conditions

State pension (social insurance, 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 since entry into insured employment or since 1979, whichever is later, and 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 or since 1979, whichever is later. 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 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 (social assistance, noncontributory, and means tested): Age 66 (gradually rising to age 67 by 2021 and age 68 by 2028) with limited means and does not meet the contribution requirements for the contributory state pension or receives a reduced 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 (social assistance, means tested): Aged 55 to 66 with limited means. Must 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 (social insurance): 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 for at least 16 hours a week or 32 hours every two weeks. The caregiver may be employed, self-employed, or enrolled in training or education 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 cohabiting partner has gross earnings or income up to €400 a week.

Caregiver's allowance (social assistance, means tested): Aged 18 or older with limited means and lives with and cares for a person aged 16 or older requiring constant attendance. The caregiver may be employed, self-employed, or enrolled in training or education for up to 15 hours a week outside the home with weekly earnings up to €332.50. If the person needing care is younger than age 16, he or she must also receive the home care allowance (see Family Allowances).

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

Caregiver's support grant: Paid to persons receiving the caregiver's benefit, caregiver's allowance, or home care allowance (see Family Allowances). The caregiver must have been providing care for at least six months including the first Thursday of June.

Disability pension (social insurance, invalidity pension): Assessed with an incapacity for work that is expected to last at least a year 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 cohabiting partner has gross earnings or income up to €400 a week.

The disability pension is payable abroad.

Partial capacity benefit (social insurance): See Sickness and Maternity.

Blind person's pension (social assistance, means tested): Aged 18 to 66 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 cohabiting partner has gross earnings or income up to €400 a week.

Disability allowance (social assistance, means tested): Aged 16 to 66 with limited means and is assessed with a physical or mental disability that is expected to last at least a year and has substantially restricted the ability to carry 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 or surviving civil partner's pension (social insurance, contributory): The deceased or the deceased's widow(er) or civil partner 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 widow(er) or civil partner died or reached age 66. The pension is paid to divorced widow(er)s or separated civil partners.

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).

Widow(er)'s or surviving civil partner's grant (social insurance, contributory): Paid if the deceased died on or after December 1, 1999, to a widow(er) or civil partner with a dependent child younger than age 18 (age 22 if a full-time student) born before or within 10 months of the insured's death. Must be eligible for a one-parent family payment (see Family Allowances), widow(er)'s or surviving civil partner's contributory pension, a death benefit (see Work Injury), or a noncontributory state pension.

Contributory survivor benefits are payable abroad.

Widow(er)'s or surviving civil partner's pension (social assistance, noncontributory, and means tested): Paid to widow(er)s 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 (social insurance, 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 (social assistance, noncontributory, and means tested): Paid to a 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 (social insurance, contributory): The full weekly pension is €233.30. An additional €10 a week is paid if aged 80 or older; an additional €9 a week is paid if aged 66 or older, unmarried, and living alone.

Partial pension: From €93.20 to €228.70 a week is paid.

Dependent's supplement: Up to €155.50 a week is paid for a qualified adult younger than age 66, up to €209 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 (social assistance, noncontributory, and means tested): Up to €222 a week is paid. An additional €10 a week is paid if aged 80 or older; an additional €9 a week if aged 66 or older, unmarried, and living alone.

Dependent's supplement: Up to €146.70 a week is paid for a qualified adult (up to €147.40 if the qualified adult is aged 66 or older) and €29.80 for each dependent child (€14.90 if not receiving a supplement for a qualified adult).

Preretirement allowance (social assistance, 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 (social insurance): Up to €205 a week is paid if caring for one person; €307.50 a week if caring for two or more persons. The benefit is paid for up to 104 weeks for each person receiving care. Persons claiming the benefit for less than six weeks must wait at least six weeks before claiming the benefit again for the same person receiving care.

Dependent's supplement: €29.80 a week is paid 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 (social assistance, means tested): Up to €204 a week is paid if caring for one person; €306 a week if caring for two or more persons; €242 a week if caring for a person aged 66 or older; €363 a week for two or more persons aged 66 or older.

The caregiver's allowance continues to be paid for 12 weeks after the death of the person receiving care.

Dependent's supplement: €29.80 is paid for each dependent child (€14.90 if married, in a civil partnership, or cohabiting).

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

The caregiver's allowance may be shared by two people who provide care on alternate weeks for the same person.

Caregiver's support grant: €1,700 a year is paid in June.

The caregiver's support grant can be shared by two people who provide care on alternate weeks for the same person.

Benefit adjustment: Benefits are adjusted annually.

Permanent Disability Benefits

Disability pension (social insurance, invalidity pension): €193.50 a week is paid. An additional €9 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, €209 a week if aged 66 or older before January 2, 2014 (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

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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).

Partial capacity benefit (social insurance): See Sickness and Maternity.

Blind person's pension (social assistance, means tested): Up to €188 a week is paid. An additional €10 a week is paid if aged 80 or older; an additional €9 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 (social assistance, means tested): Up to €188 a week is paid. An additional €9 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 and surviving civil partner's pension (social insurance, contributory): €193.50 a week is paid; €233.30 a week if aged 66 to 79; and €243.30 a week if aged 80 or older. An additional €9 a week is paid if aged 66 or older, unmarried, and living alone.

Partial pension: A reduced pension is paid.

The pension ceases on remarriage or cohabitation.

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

The widow(er)'s and surviving civil partner's pension can be combined with other benefits under certain conditions.

Widow(er)'s or surviving civil partner's grant (social insurance): A lump sum of €6,000 is paid.

Widow(er)'s or surviving civil partner's pension (social assistance, noncontributory, and means tested): Up to €188 a week is paid.

Guardian's payment (social insurance, contributory): €161 a week is paid.

Guardian's payment (social assistance, 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 social insurance and social assistance programs.

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: Employed persons younger than age 66 and with weekly earnings of at least €38, including most household workers.

Self-employed persons with annual earnings of at least €5,000 are covered for cash maternity and adoption benefits only.

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: Residents of 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 and unable to work, 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. Persons transferring from the work

injury benefit can base their claim on the contributions used to calculate the work injury benefit.)

The insured may be required to attend medical assessments.

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 cohabiting partner has gross earnings or income up to €400 a week.

Partial capacity benefit: Paid to insured persons assessed with a moderate, severe, or profound reduction in their capacity for work who wish to return to work after receiving cash sickness benefits or a disability pension (see Old Age, Disability, and Survivors) for at least six months.

The insured may be required to attend medical assessments.

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 three tax years.

The claim must be made at least six weeks before the expected start of maternity leave (12 weeks for self-employed women).

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. Must have at least 13 weeks of paid contributions in the year immediately before the expected date of childbirth; at least 104 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, of which at least 13 must be paid; or at least 104 weeks of paid contributions since starting work and at least 26 weeks of paid

contributions in each of the third and second to last tax years before the benefit is claimed.

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 cohabiting 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 in the second to last tax year before the benefit is claimed. The benefit is paid after six-day waiting period 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 cohabiting partner has earnings or income from €310 to €400 a week).

The sickness benefit can be combined with other benefits under certain conditions.

Partial capacity benefit: From €94 to €188 a week, depending on the assessed degree of incapacity, is paid to persons who previously received the sickness benefit; from €96.75 to €193.50 to persons younger than age 66 who previously received the disability pension. The benefit is paid for the duration of eligibility for the sickness or disability pension, respectively.

The partial capacity benefit can be combined with the caregiver's allowance. The total amount is 100% of the partial capacity benefit plus 50% of the caregiver's allowance.

Maternity benefit: €230 a week is paid with no dependents; the cash sickness rate (including the dependent's supplement) with dependents. The benefit is paid for 26 weeks.

The maternity benefit can be combined with other benefits under certain conditions.

Adoption benefit: €230 a week is paid with no dependents; the cash sickness rate (including the dependent's supplement) with dependents. The benefit is paid for 24 weeks.

The adoption benefit can be combined with other benefits under certain conditions.

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.

The health and safety benefit can be combined with the family income supplement.

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 cohabiting partner has earnings or income from €310 to €400 a week).

Workers' Medical Benefits

Public clinics and hospital wards provide free health care 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://www.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: The insured must be assessed with a work injury or an occupational disease. Accidents that occur while traveling to and from work are covered. There is no minimum qualifying period.

Temporary Disability Benefits

Injury benefit: €188 a week is paid after a six-day waiting period for up to 156 days (excluding Sundays and public holidays) 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, cohabiting 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).

The injury benefit can be combined with the family income supplement and the back to work family dividend for up to six weeks (excluding Sundays and public holidays).

Permanent Disability Benefits

Disablement benefit: Up to €219 a week is paid for a total (100%) disability.

Partial disability: With an assessed degree of disability of 20% to 90%, a percentage of the full benefit is paid according to the assessed degree of disability; with an assessed degree of disability of less than 20%, a lump sum of up to €15,320 may be paid, according to the assessed degree of disability.

The disability is assessed by the Department of Social Protection and may include a medical examination.

Constant-attendance allowance: €205 a week is paid with an assessed degree of disability of at least 50% if the insured requires the constant attendance of others to perform daily functions.

Incapacity supplement: €188 a week is paid if younger than age 66; €204.30 if older than age 66 and does not qualify for the state pension. The supplement is paid to persons receiving the disablement benefit, ineligible for cash sickness benefits (see Sickness and Maternity), and assessed as permanently incapable of work.

Dependent's supplement: Up to €124.80 a week is paid (€135.60 if aged over 66 years and ineligible for state pension) 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 with an assessed degree of disability of at least 50% 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

Death benefit (widow(er)'s and surviving civil partner's pension): €218.50 a week is paid to a widow(er) or civil partner 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 €9 a week is paid if aged 66 or older, unmarried, and living alone.

Dependent's supplement: €29.80 a week is paid for each dependent child younger than age 18 (age 22 if a full-time student).

The benefit ceases on remarriage or cohabitation.

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

Funeral grant: A lump sum of €850 is paid to the next of kin.

Administrative Organization

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

Department of Health and Children (<http://www.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

Regulatory Framework

First law: 1911.

Current law: 2005 (social welfare).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: 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.

Social assistance: Habitual residents of Ireland.

Habitual residents must demonstrate that they have resided in Ireland for a significant period and intend to stay for the foreseeable future.

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

Qualifying Conditions

Job seeker's benefit (social insurance): Aged 18 to 65 (age 66 with at least 156 weeks of contributions), 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 of paid or credited contributions (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 an Intreo Center.

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) 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.

Job seeker's allowance (social assistance, means tested): Aged 18 to 66 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 an Intreo Center.

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).

Job seeker's transitional payment (social assistance, means tested): Paid to single parents seeking to return to work while caring for a young child. Must not be cohabiting, meet the means test for the jobseeker's allowance, have a dependent child aged 7 to 13, be capable of work, and attend meetings at the Department of Social protection to prepare for full-time employment.

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

Unemployment Benefits

Job seeker's benefit (social insurance): Up to €188 a week is paid for up to 234 days with at least 260 contributions (up to 156 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 (social assistance, means tested): Up to €188 a week is paid if aged 26 or older; up to €144 a week if age 25; and up to €100 a week if aged 18 to 24.

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.

Job seeker's transitional payment (social assistance, means tested): Up to €188 a week is paid.

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

Administrative Organization

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

Family Allowances

Regulatory Framework

First laws: 1944 (child benefit), 1975 (supplementary welfare allowance), 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

Persons residing in Ireland with one or more children (no child requirement for the basic supplementary welfare allowance).

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

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 noncohabiting parent, stepparent, adoptive parent, or legal guardian younger than age 66 with at least one dependent child younger than age 7 (age 16 if the parent is receiving the home care allowance or blind person's pension). The parent must have limited means and weekly earnings of €425 or less.

Divorced or separated parents must have been living alone for at least three months and have made efforts to receive maintenance from the former spouse or civil partner. A widow(er) or civil partner can receive the payment for up to two years after the death of a spouse or civil partner if at least one dependent child is younger than age 18. Spouses or civil partners of incarcerated persons are eligible if the prison sentence is at least six months.

The payment can be combined with the caregiver's allowance (50%) and the family income supplement.

Family income supplement (income tested): Paid to parents employed full time (at least 19 hours a week or 38 hours every two weeks between them) who have an average weekly joint income below €511 for one child or €612 for two children; increasing to €1,308 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. Employment must be expected to last at least three months.

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

The support can be combined with the back to work family dividend, the one-parent family payment, and the widow(er)'s or surviving civil partner's pension.

Home care allowance (domiciliary care): Paid for the full-time at-home care of a child younger than age 16 assessed with a disability that requires the constant attendance of others. The child must be ordinarily resident; the caregiver must be habitually resident.

Habitual residents must demonstrate that they have resided in Ireland for a significant period and intend to stay for the foreseeable future.

The allowance can be combined with the child benefit and the family income supplement.

Basic supplementary welfare allowance (means tested):

Paid to habitual residents aged 18 or older (no limit if the insured has a dependent child) with no income or limited means and not a full-time student. Persons in employment must not work more than 30 hours a week. Claimants must have applied for all other benefits for which they are eligible and register at the local Intreo or Employment Services office if of working age.

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 in a family receiving the supplementary welfare allowance for more than 27 weeks).

Family Allowance Benefits

Child benefit: €140 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.

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.

Home care allowance (domiciliary care): €309.50 a month is paid for children living at home seven days a week; €154.75 a month for children in residential care living at home two to six days a week, depending on the child's means from other sources.

Back to work family dividend: €29.80 a week is paid for each child up to four children for the first year; €14.90 a week per child for the second year.

Basic supplementary welfare allowance (means tested):

Up to €186 is paid to persons aged 26 or older (any age with a dependent child; age 18 or older if leaving care) and with no income; up to €144 a week if age 25; up to €100 a week if aged 18 to 24.

Administrative Organization

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