

Ireland

Exchange rate: US\$1.00 = 0.83 euro (€).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1838 (poor relief), 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 only covered for the contributory old-age and survivor pensions and the disability pension.

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: 4% of weekly covered earnings (contributions are reduced up to €12 a week with weekly earnings above €352 up to €424).

The minimum weekly earnings used to calculate contributions are €352.01.

There are no maximum earnings used to calculate contributions.

The insured person's contributions also finance cash sickness and maternity benefits; work injury benefits; and unemployment benefits.

Social assistance: None.

Self-employed person

Social insurance: 4% of annual 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, 8.6% of gross payroll; for employees with weekly earnings greater than €376, 10.85% of gross payroll.

There are no maximum earnings used to calculate contributions.

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

Social assistance: None.

Government

Social insurance: Finances any deficit with general tax revenues; contributes as an employer.

Social assistance: Finances the total cost with general tax revenues.

Qualifying Conditions

Contributory state pension (social insurance): Age 66 (gradually rising to age 67 by 2021 and age 68 by 2028) with coverage beginning before age 56. If reaching the normal retirement 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.

No early or deferred pension is paid.

Retirement is not necessary.

Any years since 1994 spent caring for children younger than age 12 or persons with disabilities are disregarded when calculating the annual average of weekly contributions; up to 20 years can be disregarded.

Contributions may be credited for periods during which the insured received cash benefits for caregiving, sickness, maternity, permanent disability, unemployment, or work injury.

Dependent's supplement (income tested): 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 weekly earnings or income up to €310; and dependent children younger than age 18 (age 22 if a full-time student) if the

insured's spouse, civil partner, or cohabiting partner has gross weekly earnings or income up to €400.

The contributory state pension is payable abroad.

Noncontributory state pension (social assistance, means tested): Age 66 (gradually rising to age 67 by 2021 and to age 68 by 2028) 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 for dependent children younger than age 18 (age 22 if a full-time student).

Disability pension (invalidity pension, social insurance): Must be assessed with an incapacity for work that is expected to last at least a year, have at least 260 weeks of paid contributions, and at least 48 weeks paid or credited in the last or second last complete tax year before the claim is made. The benefit is paid if an insured is incapable of work for life or if he or she has an incapacity for work that has existed for 12 months before the claim is made and is expected to be incapable of work for another 12 months.

Contributions may be credited for periods during which the insured received cash benefits for caregiving, sickness, maternity, permanent disability, unemployment, or work injury.

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

Dependent's supplement (income tested): 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 weekly earnings or income up to €310; and dependent children younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabiting partner has gross weekly earnings or income up to €400.

The disability pension is payable abroad.

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

Blind person's pension (social assistance, means tested): Must be aged 18 to 66 with severely reduced vision.

Dependent's supplement (income tested): 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 weekly earnings or income up to €400; and dependent children younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabiting partner has gross weekly earnings or income up to €400.

Disability allowance (social assistance, means tested):

Must be aged 16 to 66, be assessed with a physical or mental disability that is expected to last at least a year, and have a significantly reduced ability to carry out work that would otherwise be suitable for a person of the beneficiary's 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 for dependent children younger than age 18 (age 22 if a full-time student).

Carer's benefit (social insurance): Must be aged 16 to 66, employed for at least eight weeks in the last 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 the 12 months before the claim was made, or at least 26 paid contributions in each of the last two tax years.

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

Carer's allowance (social assistance, means tested):

Must be aged 18 or older, living with and caring for a person aged 16 or older requiring constant attendance, and have limited means. The caregiver may be employed, self-employed, or enrolled in training or education for up to 15 hours a week outside the home and must be able to prove that adequate care is provided in his or her absence. 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 dependent children younger than age 18 (age 22 if a full-time student).

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

Contributory widow(er)'s or surviving civil partner's pension (social insurance): The deceased or the deceased's widow(er), separated widow(er), civil partner, or separated 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 the last three or five tax years before the date the deceased died or reached age 66, whichever is earlier.

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

insured employment before the date the deceased died or reached age 66, whichever is earlier.

Any years since 1994 spent caring for children younger than age 12 or persons with disabilities are disregarded when calculating the annual average of weekly contributions; up to 20 years can be disregarded.

Contributions may be credited for periods during which the insured received cash benefits for caregiving, sickness, maternity, permanent disability, unemployment, or work injury.

The widower's or surviving civil partner's pension ceases upon remarriage, entering into a new civil partnership, or cohabitation.

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 dependent children younger than age 18 (age 22 if a full-time student).

The contributory widow(er)'s or surviving civil partner's pension is payable abroad.

Contributory widow(er)'s or surviving civil partner's grant (social insurance): 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), a contributory widow(er)'s or surviving civil partner's pension, a death benefit (see Work Injury), or a noncontributory state pension.

The contributory widow(er)'s or surviving civil partner's grant is payable abroad.

Noncontributory widow(er)'s or surviving civil partner's pension (social assistance, means tested): Paid to widow(er)s who are not cohabiting, do not qualify for a contributory widow(er)'s pension, do not have dependent children, and have limited means.

Contributory guardian's payment (social insurance): 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).

Noncontributory guardian's payment (social assistance, 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

Contributory state pension (social insurance): The full weekly pension is €238.30. An additional €10 a week is paid if aged 80 or older; an additional €9 a week is paid if aged 66 or older and living alone.

Partial pension: From €95.20 to €233.60 a week is paid.

Dependent's supplement: Up to €158.80 a week is paid for a qualified adult younger than age 66, up to €213.50 a week if aged 66 or older (reduced rates if the qualified adult receives a partial pension or has gross weekly earnings or income from €100 to €310), and €29.80 a week for each eligible child (€14.90 if the insured is not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has gross weekly earnings or income from €310 to €400).

Noncontributory state pension (social assistance, means tested): Up to €227 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 and living alone.

Dependent's supplement: Up to €150 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 eligible child (€14.90 if the beneficiary is not receiving a supplement for a qualified adult).

Permanent Disability Benefits

Disability pension (Invalidity Pension, social insurance): €198.50 a week is paid. An additional €9 a week is paid if the insured lives alone; an additional €12.70 a week is paid if living on certain offshore islands.

Dependent's supplement (income tested): Up to €141.70 a week is paid for a qualified adult, €213.50 a week if aged 66 or older before January 2, 2014 (reduced rates if the qualified adult has gross weekly earnings or income from €100 to €310) and €29.80 a week for each eligible child (€14.90 a week if the insured is not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has gross weekly earnings or income from €310 to €400).

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

Blind person's pension (social assistance, means tested): Up to €193 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 and living alone; an additional €12.70 a week is paid if living on certain offshore islands.

Dependent's supplement (income tested): Up to €128.10 a week is paid for a qualified adult (reduced rates if the qualified adult has gross weekly earnings or income from €100 to €310) and €29.80 a week for each eligible child (€14.90 if the beneficiary is not receiving a supplement for a qualified adult and the beneficiary's spouse, civil partner, or cohabiting partner has gross weekly earnings or income from €310 to €400).

Disability allowance (social assistance, means tested): Up to €193 a week is paid. An additional €9 a week is paid if aged 66 or older and living alone.

Dependent's supplement: €128.10 a week is paid for a qualified adult and €29.80 a week is paid for each eligible child (€14.90 if the beneficiary is not receiving a supplement for a qualified adult).

Carer's benefit (social insurance): Up to €210 a week is paid if caring for one person; €315 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 (income tested): €29.80 a week is paid for each eligible child (€14.90 a week for each child if the insured is not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has gross weekly earnings or income from €310 to €400).

Carer's allowance (social assistance, means tested): Up to €209 a week is paid if caring for one person; €313.50 a week if caring for two or more persons; €247 a week if caring for a person aged 66 or older; €370.50 a week for two or more persons aged 66 or older.

The carer's allowance continues to be paid for 12 weeks after the death of the person receiving care or after he or she goes into permanent residential care.

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

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

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

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

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

Survivor Benefits

Contributory widow(er)'s and surviving civil partner's pension (social insurance): €198.50 a week is paid to a survivor if aged 65 or younger; €238.30 a week if aged 66 to 79; and €248.30 a week if aged 80 or older. An additional €9 a week is paid if aged 66 or older and living alone.

Partial pension: A reduced pension is paid.

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

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

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

Noncontributory widow(er)'s or surviving civil partner's pension (social assistance, means tested): Up to €193 a week is paid.

Contributory guardian's payment (social insurance): €176 a week is paid.

Noncontributory guardian's payment (social assistance, means tested): Up to €176 a week is paid.

Administrative Organization

Department of Employment Affairs and 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), 2005 (social welfare), and 2016 (paternity).

Type of program: Universal (medical care) and social insurance (cash benefits) system.

Coverage

Social insurance (cash 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, paternity, 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.

Universal (medical benefits): Residents of Ireland.

Source of Funds

Insured person

Universal: None.

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

Self-employed person

Universal: None.

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

Employer

Universal: None.

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

Government

Universal: The total cost.

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

Qualifying Conditions

Cash sickness benefit (social insurance): 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 last tax year before the claim is made (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 claim is made. (The requirement for 13 weeks of paid contributions does not apply if the insured received a long-term job seeker's allowance, disability pension, carer's benefit, carer'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.

Contributions may be credited for periods during which the insured received cash benefits for caregiving, sickness, maternity, permanent disability, unemployment, or work injury.

Dependent's supplement (income tested): 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 weekly earnings or income up to €310; and dependent children younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabiting partner has gross weekly earnings or income up to €400.

Partial capacity benefit (social insurance): Must be assessed with a moderate, severe, or profound loss of work capacity and 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 benefit (social insurance): Must have at least 39 weeks of paid contributions in the year before the maternity leave began; at least 39 weeks of paid contributions since starting work and at least 39 weeks of paid or credited contributions in either the second last or the last tax year before the claim is made; or at least 26 weeks of paid contributions in each of the two tax years before the claim is made.

Contributions may be credited for periods during which the insured received cash benefits for caregiving, sickness, maternity, permanent disability, unemployment, or work injury.

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).

Cash paternity benefit (social insurance): Must be in covered employment and have at least 39 weeks of paid contributions in the year before the paternity leave began; at least 39 weeks of paid contributions since starting work and at least 39 weeks of paid or credited contributions in either the second 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 three tax years.

Contributions may be credited for periods during which the insured received cash benefits for caregiving, sickness, maternity, permanent disability, unemployment, or work injury.

Must give at least four weeks written notice to the employer.

Adoption benefit (social insurance): 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 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.

Contributions may be credited for periods during which the insured received cash benefits for caregiving, sickness, maternity, permanent disability, unemployment, or work injury.

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

Health and safety benefits (social insurance): 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 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 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 last tax years before the benefit is claimed.

Contributions may be credited for periods during which the insured received cash benefits for caregiving, sickness, maternity, permanent disability, unemployment, or work injury.

Dependent's supplement (income tested): 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 weekly earnings or income up to €310; and dependent children younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabiting partner has gross weekly earnings or income up to €400.

Medical benefits (universal): There is no minimum qualifying period. Residents with low income or who satisfy certain other conditions may qualify for a medical card that entitles them to free or reduced cost medical services.

Sickness and Maternity Benefits

Sickness benefit (social insurance): Up to €193 a week is paid, depending on the insured's average weekly income in the second last tax year before the claim is made. The benefit is paid after a 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 (income tested): Up to €128.10 a week is paid for a qualified adult (reduced rates if the qualified adult has gross weekly earnings or income from €100 to €310) and €29.80 a week for each eligible child (€14.90 if the insured is not receiving a supplement for a qualified adult and the insured person's spouse, civil partner, or cohabiting partner has gross weekly earnings or income from €310 to €400).

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

Partial capacity benefit (social insurance): From €96.50 to €193 a week, depending on the assessed degree of incapacity, is paid to persons who previously received sickness benefit; from €99.25 to €198.50 to persons younger than age 66 who previously received a disability pension. The benefit is paid for the duration of eligibility for sickness or disability pension, respectively.

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

Maternity benefit (social insurance): €235 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; may be extended for a premature birth.

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

Paternity benefit (social insurance): €235 a week is paid with no dependents; the cash sickness rate (including the dependent's supplement) with dependents. The benefit is paid for two weeks.

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

Adoption benefit (social insurance): €235 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 (social insurance): Up to €193 a week, depending on the insured's 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 benefits for the first 21 consecutive days.)

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

Dependent's supplement (income tested): Up to €128.10 a week is paid for a qualified adult (reduced rates if the qualified adult has gross weekly earnings or income from €100 to €310) and €29.80 a week for each eligible child (€14.90 if the insured is not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has gross weekly earnings or income from €310 to €400).

Workers' Medical Benefits

Public clinics and hospital wards provide free health care to medical-card holders (social assistance); 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, subject to a cap of €2 per item and a monthly cap of €20; 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 €80 a night, up to €800 in one year.

Dependents' Medical Benefits

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

Administrative Organization

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

Revenue Commissioners collect contributions for insured persons (see Old Age, Disability, and Survivors).

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

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

Health Service Executive (<https://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).

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

Qualifying Conditions

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: €193 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 (income tested): Up to €128.10 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 weekly earnings or income up to €310 (reduced rates if the qualified adult has gross weekly earnings or income from €100 to €310); and up to €29.80 a week for each 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 weekly earnings or income up to €400 (€14.90 a week if the insured is not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabitating partner has gross weekly earnings or income from €310 to €400).

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

Permanent Disability Benefits

Disablement benefit: For a total (100%) disability, up to €224 a week is paid.

Partial disability: With an assessed degree of disability of 20% to 90%, a percentage of the full benefit is paid depending on the assessed degree of disability; with an assessed degree of disability of less than 20%, a lump sum of up to €15,670 may be paid, depending on the assessed degree of disability.

The disability is assessed by the Department of Employment Affairs and Social Protection and likely includes a medical examination.

Constant-attendance allowance: €210 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: €193 a week is paid if younger than age 66; €212.30 if older than age 66 and does not qualify for the state pension. The supplement is paid to persons receiving the disablement pension, ineligible for cash sickness benefits (see Sickness and Maternity), and assessed as permanently incapable of work.

Dependent's supplement (income tested): Up to €128.10 a week is paid (€140.90 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 gross weekly earnings or income up to €310 (reduced rates if the qualified adult has gross weekly earnings or income from €100 to €310); 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 gross weekly earnings or income up to €400 (€14.90 a week if the insured is not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has gross weekly earnings or income from €310 to €400).

Constant-attendance allowance: €210 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

The Health Service Executive provides all general medical services.

The Department of Employment Affairs and 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): €223.50 a week is paid to a widow(er) or civil partner younger than age 66; €242.70 a week if aged 66 to 79; or €252.70 a week if aged 80 or older. An additional €9 a week is paid if aged 66 or older, 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 upon remarriage or cohabitation.

Orphan's pension: €179.80 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 Employment Affairs and Social Protection (<http://www.welfare.ie/>) administers cash benefits.

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

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

Revenue Commissioners collect contributions for insured persons (see Old Age, Disability, and Survivors).

Unemployment

Regulatory Framework

First law: 1911.

Current law: 2005 (social welfare).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons, 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

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

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

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

Social assistance: None.

Government

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

Social assistance: The total cost.

Qualifying Conditions

Job seeker's benefit (social insurance): Must be aged 18 to 65, unemployed for at least four days in seven consecutive days, with 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 last complete tax year.

Contributions may be credited for periods during which the insured received cash benefits for caregiving, sickness,

maternity, permanent disability, unemployment, or work injury.

The insured must have suffered a substantial loss of employment, be available for, genuinely seeking, and capable of work, and be registered at an Intreo Centre.

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 (income tested): 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 person's dependent child) with gross weekly earnings or income up to €310; and dependent children younger than age 18 (age 22 if a full-time student) if the insured's spouse, civil partner, or cohabiting partner has gross weekly earnings or income up to €400.

Job seeker's allowance (social assistance, means tested): Must be aged 18 to 66, unemployed for at least four days in seven consecutive days, and 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 Centre.

Unemployment must not be due to voluntary leaving, misconduct, refusal of a suitable job offer (the beneficiary may be disqualified for up to nine weeks), or a trade union dispute (the beneficiary 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 dependent children 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 child aged 7 to 13. Must not be cohabiting, meet the means test for the jobseeker's allowance, be capable of work, and attend meetings at the Department of Employment Affairs and Social Protection to prepare for full-time employment.

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

Unemployment Benefits

Job seeker's benefit (social insurance): Up to €193 a week is paid for up to 234 days with at least 260 contributions; for 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 (income tested): Up to €128.10 a week is paid for a qualified adult (reduced rates if the qualified adult receives a partial pension or has gross weekly earnings or income from €100 to €310) and €29.80 a week

for each eligible child (€14.90 if the insured is not receiving a supplement for a qualified adult and the insured's spouse, civil partner, or cohabiting partner has gross weekly earnings or income from €310 to €400).

Job seeker's allowance (social assistance, means tested): Up to €193 a week is paid if aged 26 or older; up to €147.80 a week if age 25; or up to €102.70 a week if aged 18 to 24.

Dependent's supplement: €128.10 a week is paid for a qualified adult aged 25 or older, €102.70 a week for a qualified adult aged 18 to 24, and €29.80 a week for each eligible 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 €193 a week is paid.

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

Administrative Organization

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

Revenue Commissioners collect contributions for insured persons (see Old Age, Disability, and Survivors).

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 (universal): Paid for children younger than age 16 (age 18 if a student or disabled) who habitually reside in Ireland.

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

The child benefit must be claimed within 12 months of childbirth, the child becoming a member of the family, or the beginning of residency or employment in Ireland.

One-parent family payment (social assistance, means 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).

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 surviving 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.

Means test: The parent claiming the benefit must have limited means and weekly earnings of €425 or less.

The one-parent family payment can be combined with the carer's allowance (50%) and the working family payment.

Working family payment (social assistance, income tested): Paid to parents employed full time (at least 19 hours a week or 38 hours every two weeks between them).

The benefit is paid for 52 weeks while employed. Employment must be expected to last at least three months.

Income test: The parents' average weekly joint income must not exceed €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).

During the 52 weeks of payment, the benefit 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 contributory pension.

Home care allowance (domiciliary care, universal): Paid to a parent or guardian for the full-time at-home care of a child younger than age 16 assessed with a disability that is expected to last for at least a year and 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 home care allowance can be combined with child benefit and family income supplement.

Back to work family dividend (universal): Paid to families with dependent children that cease to receive job seeker's payments (job seeker's benefits, job seeker's allowances, job seeker's transitional payments) and one-parent family payments as a result of taking up employment or self-employment. Must habitually reside in Ireland.

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

Basic supplementary welfare allowance (social assistance, means tested): Must be aged 18 or older (no limit if the beneficiary has a dependent child), not a full-time student, and have no income or limited means. Persons in employment must not work more than 30 hours a week. The beneficiary must have applied for all other benefits for which he or she is eligible and register at the local Intreo Centre 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 for dependent children 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 (universal): €140 a month is paid for each eligible 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 (social assistance, means tested): Up to €193 a week is paid.

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

Working family payment (social assistance, 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 working family supplement is €20.

Home care allowance (domiciliary care, universal): €309.50 a month is paid in respect of qualified children living at home for five to seven nights each week; €154.80 a month for children in residential care living at home for two to four nights a week.

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

Basic supplementary welfare allowance (social assistance, means tested): Up to €191 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 €147.80 a week if age 25; up to €102.70 a week if aged 18 to 24.

Administrative Organization

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