

## Ireland

Exchange rate: US\$1.00 equals 0.70 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

Employed persons aged 16 to 65 with weekly earnings of at least €38.

Self-employed persons with annual earnings of €3,174 or more are covered for contributory old-age and survivor benefits.

Exclusions: Part-time employees earning less than €38 a week; permanent public servants who were eligible for a public servant's pension before April 6, 1995; and casual household workers.

#### Source of Funds

**Insured person:** With weekly earnings of €352 or less, none; with weekly earnings over €352, none for the first €127 of covered weekly earnings and 4% of covered weekly earnings from €128 to €75,036 and 5% of earnings over €75,036.

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

If weekly earnings are greater than €500, the insured pays an additional 4% of weekly earnings for medical benefits; the contribution is waived if the insured has a means-tested medical card or receives specified benefits or allowances.

**Self-employed person:** With an annual income of €26,000 or less, 3% of covered income; with an annual income over €26,000, 7% of covered income, of which the self-employed person pays 4% of covered income for medical benefits.

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 pay for cash maternity, adoption, and medical benefits.

**Employer:** For employees with weekly earnings of €356 or less, 8.5% of gross wages; for employees with weekly earnings greater than €356, 10.75% of gross wages.

There are no maximum earnings used to calculate the employer's contributions.

The employer's contributions also pay for 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. The insured has at least 260 weeks of paid contributions (increasing to 520 weeks if the benefit starts on or after April 6, 2012), with an annual average of at least 24 weeks of paid or credited contributions (since 1953 or the date insured employment started, whichever is later, up to the end of the last tax year before reaching age 65).

Any years since 1994 spent caring for children younger than age 12 (no limit if disabled) are disregarded when calculating the annual average contribution; up to 20 years may be disregarded.

For the maximum pension, the insured must have an annual average of at least 48 weeks of paid or credited contributions.

The insured must retire from employment or self-employment unless earning less than €38 a week from employment or €3,174 a year from self-employment.

At age 66, the state pension (transition) ceases to be paid and all beneficiaries receive at least the minimum state pension (contributory).

**Dependent's supplement:** Paid for a qualified adult (a dependent spouse, 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).

The state pension (transition) is payable abroad.

**State pension (contributory):** Age 66 with coverage beginning before age 56. The insured must have at least 260 weeks of paid contributions (increasing to 520 weeks if benefits start on or after April 6, 2012). For the maximum pension, the insured must have an annual average of at least 48 weeks of paid or credited contributions (from April 5, 1979, to the end of the last tax year) before reaching age 66; for the minimum pension, the insured must have an annual average of at least 10 weeks of paid or credited contributions and at least 260 weeks of paid contributions (since 1953 or the date insured employment started, whichever is later, up to the end of the last tax year before reaching age 66).

There is no retirement test.

Any years since 1994 spent caring for children younger than age 12 (no limit if disabled) are disregarded when calculating the annual average contribution; up to 20 years may be disregarded.

Credited contributions are awarded and count toward the qualifying conditions for certain benefits if receiving the state pension (transition) or cash benefits for sickness, maternity, permanent disability, unemployment, or work injury.

**Dependent's supplement:** Paid for a qualified adult (a dependent spouse, 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).

The state pension (contributory) is payable abroad.

**State pension (noncontributory and means-tested):** Paid to residents aged 66 or older with limited means.

**Dependent's supplement:** Paid for a qualified adult (a dependent spouse, 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 older than age 55 with limited means who have received unemployment benefits for more than 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.)

**Dependent's supplement:** Paid for a qualified adult (a dependent spouse, 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:** Paid to a person aged 16 or older but younger than age 65 or age 66, depending on when coverage began, who has left the workforce to care for a person in need of constant attendance. The caregiver must not be employed or self-employed for more than 15 hours a week outside the home. The caregiver 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 2 tax years.

**Caregiver's allowance (means-tested):** Paid to residents aged 18 or older with limited means who live with and care for a person requiring constant attendance. The caregiver must not work for more than 15 hours a week. (A person receiving certain social welfare payments and satisfying the conditions for the caregiver's allowance may receive 50% of the caregiver's allowance in addition to other payments.)

**Disability pension (invalidity pension):** The insured must be assessed with a permanent incapacity for work. The

benefit is paid after receiving an ordinary sickness benefit for a year (or less than a year for a severe incapacity). The insured must have at least 260 weeks of paid contributions with at least 48 weeks paid or credited in the last tax year.

The incapacity for work is assessed by the Department of Social Protection following a medical examination and is reviewed periodically.

**Dependent's supplement:** Paid for a qualified adult (a dependent spouse, 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).

The disability pension is payable abroad.

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

**Dependent's supplement:** Paid for a qualified adult (a dependent spouse, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child).

**Disability allowance (means-tested):** Paid to residents aged 16 to 66 with limited means who are assessed with a physical or mental disability and substantially challenged in carrying out suitable work.

**Dependent's supplement:** Paid for a qualified adult (a dependent spouse, 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 has paid at least 156 weeks of contributions and meets either of the following conditions: must have an annual average of at least 39 weeks of paid or credited contributions in either the last 3 or 5 tax years before the date the spouse died or reached age 66; or, to receive the minimum pension, must have an annual average of at least 24 weeks of paid or credited contributions since entry into insured employment; for the maximum pension, must have an annual average of 48 weeks of paid or credited contributions.

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).

**Guardian's payment (contributory):** Paid to a full orphan; a half orphan if the whereabouts of the surviving parent are unknown or he or she has failed to provide for the child. A parent or stepparent must have at least 26 weeks of paid contributions. Children must be younger than age 18 (age 22 if a full-time student).

**Bereavement grant:** Paid on the death of an insured person, the insured's spouse or widow(er), or the insured's child younger than age 18 (age 22 if a full-time student). The deceased, surviving spouse, or parent had at least 26 weeks of paid contributions since starting work and either 39 weeks of paid or credited contributions in the relevant tax year or an annual average of at least 39 weeks of paid or credited contributions over the 3 or 5 tax years before the date of death or reaching age 66.

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

Contributory survivor benefits are payable abroad.

**Widow(er)'s pension (noncontributory and means-tested):** Paid to widowed residents with limited means who are not cohabiting.

**Guardian's payment (noncontributory and means-tested):** Paid to resident full orphans with limited means; a resident half orphan with limited means if the whereabouts of the surviving parent are unknown or he or she has failed to provide for the child. Children must be younger than age 18 (age 22 if a full-time student).

### **Old-Age Benefits**

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

The pension is reduced to €225.90 a week with an annual average of between 24 and 47 weeks of contributions.

Dependent's supplement: Up to €153.50 a week is paid for a qualified adult younger than age 66 or €206.30 if aged 66 or older (these rates are reduced if the pensioner receives less than the maximum pension rate or if the qualified adult has earnings or income between €100 and €310 a week; no supplement is paid if the qualified adult has earnings or income greater than €310 a week) and €29.80 a week for each dependent child or €14.90 if the supplement is not paid for a qualified adult.

**State pension (contributory):** The maximum weekly pension is €230.30.

The pension is reduced with an annual average of less than 48 weeks of contributions: €225.80 a week is paid for an annual average of 20 to 47 weeks; €172.70 is paid for an annual average of 15 to 19 weeks; and €115.20 is paid for an annual average of 10 to 14 weeks.

Dependent's supplement: Up to €153.50 a week is paid for a qualified adult younger than age 66 or €206.30 if aged 66 or older (these rates are reduced if the pensioner receives less than the maximum pension rate or if the qualified adult has earnings or income between €100 and €310 a week; no supplement is paid if the qualified adult has earnings or income greater than €310 a week) and €29.80 a week for

each dependent child or €14.90 if the supplement is not paid for a qualified adult.

**State pension (noncontributory and means-tested):** Up to €219 a week.

An additional €7.70 a week is paid for an unmarried pensioner aged 66 or older who lives alone; €10 a week for a pensioner aged 80 or older; €12.70 a week for a pensioner aged 66 or older living on certain offshore islands.

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

**Preretirement allowance (means-tested):** Up to €196.00 a week is paid.

Dependent's supplement: €130.10 a week is paid for a qualified adult and €29.80 a week is paid for a dependent child or €14.90 if the qualified adult supplement is not paid.

**Caregiver's benefit:** €213.00 a week is paid and €29.80 for a dependent child younger than age 18 (age 22 if a full-time student) or €14.90 per child for caregivers living with their spouse or partner or €319.50 if caring for more than one person.

**Caregiver's allowance (means-tested):** Up to €212 a week is paid; €239 a week if aged 66 or older. An additional 50% is paid if caring for two persons. An additional €29.80 is paid for each dependent child; €14.90 per child if the caregiver is living with his or her spouse or partner.

Benefit adjustment: Benefits are adjusted annually.

### **Permanent Disability Benefits**

**Disability pension (invalidity pension):** €201.50 a week is paid; €230.30 a week if aged 65 or older.

Dependent's supplement: €143.80 a week is paid for a qualified adult (€206.30 if aged 66 or older) and €29.80 a week for each dependent child or €14.90 if the qualified adult supplement is not paid.

**Blind person's pension (means-tested):** Up to €196 a week is paid.

An additional €7.70 a week is paid for a single pensioner aged 66 or older who lives alone; €10 a week for a pensioner aged 80 or older; €12.70 a week for a pensioner aged 66 or older living on certain offshore islands.

Dependent's supplement: €130.10 a week is paid for a qualified adult.

**Disability allowance (means-tested):** Up to €196 a week.

Dependent's supplement: €130.10 a week is paid for a qualified adult and €29.80 a week is paid for a dependent child or €14.90 if the qualified adult supplement is not paid.

Benefit adjustment: Benefits are adjusted annually.

## Survivor Benefits

**Widow(er)'s pension (contributory):** Up to €201.50 a week is paid; €230.30 if aged 66 or older.

The pension is reduced if the deceased had an annual average of between 24 and 48 weeks of contributions.

Dependent's supplement: €29.80 is paid.

**Guardian's payment (contributory):** €169 a week is paid.

**Bereavement grant:** A lump sum of up to €850 is paid to the next of kin.

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

**Widow(er)'s pension (noncontributory and means-tested):** Up to €196 a week is paid.

**Guardian's payment (noncontributory and means-tested):** Up to €169 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 law:** 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.

**Cash maternity benefits only:** Self-employed persons.

Exclusions: Part-time employees earning less than €38 a week; permanent public servants who were eligible for a public servant's pension 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:** The insured must be younger than age 66 with at least 104 weeks of paid contributions, including at least 39 weeks paid or credited in the last year of which 13 must be paid, or 26 weeks of paid contributions in each of the last 2 contribution years. (The 13 weeks paid condition does not apply if the insured received a long-term job seeker's allowance, invalidity 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, 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).

**Cash maternity benefits:** The insured must have at least 39 weeks of paid contributions in the year immediately before maternity leave or the relevant tax year. A claimant may also qualify if she has 26 weeks of paid contributions in the previous tax year.

Self-employed women must have at least 52 weeks of paid contributions in either of the last 2 tax years.

**Health and safety benefits:** Paid to pregnant workers, to workers who have recently given birth and are breastfeeding, or to those who are unable to continue working because of an unavoidable risk to their health and safety at their place of work and who satisfy the contribution conditions for the maternity benefit.

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

Dependent's supplement: Paid for a qualified adult (a dependent spouse, 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).

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

## Sickness and Maternity Benefits

**Sickness benefit:** Up to €196 a week is paid, depending on weekly income. The benefit is paid after a 3-day waiting period for up to 52 weeks; may be extended up to 2 years if the insured has at least 260 weeks of contributions.

Dependent's supplement: Up to €130.10 a week is paid for a qualified adult and €29.80 a week is paid for a dependent child or €14.90 if the qualified adult supplement is not paid. If the spouse or partner has a weekly income over €400, the dependent child supplement is not paid.

**Maternity benefit:** Employed women receive 80% of weekly earnings for 26 weeks, including at least 2 weeks (up to 16 weeks) before the expected date of childbirth.

The minimum weekly maternity benefit is €225.80 (the sickness benefit replaces the maternity benefit if greater).

The maximum weekly benefit is €270.

**Health and safety benefit:** Up to €196 a week is paid, depending on earnings. The first 21 days are paid by the employer. The benefit is paid until the insured becomes eligible for maternity benefits; for 16 weeks following the birth if the mother is employed in night work; or for 26 weeks following childbirth if breastfeeding.

Dependent's supplement: Up to €130.10 a week is paid for a qualified adult and €29.80 a week is paid for a dependent child or €14.90 if the qualified adult supplement is not paid. If the spouse or partner has a weekly income over €400, the dependent child supplement increase is not paid.

### **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, 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**

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, 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.

## **Administrative Organization**

### **Cash benefits**

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

### **Medical benefits**

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

Private practitioners on behalf of the Department of Social Protection provide optical, dental, and hearing treatment services with cost-sharing arrangements.

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

## **Work Injury**

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### **Regulatory Framework**

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

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

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

### **Coverage**

Employed persons, regardless of age.

Exclusions: Self-employed persons, household workers, and members of the security and defense forces. Permanent public servants who were eligible for a public servant's pension before April 6, 1995, are not covered for injury benefit 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. There is no minimum qualifying period.

### **Temporary Disability Benefits**

**Injury benefit:** €196 a week is paid after a 3-day waiting period for up to 26 weeks starting from the date of the accident or the onset of the occupational disease. (Sickness

benefit 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 €130.10 a week is paid for a qualified adult (a dependent spouse, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) and €29.80 a week is paid for a dependent child younger than age 18 (age 22 if a full-time) or €14.90 if the qualified adult supplement is not paid. If the spouse or partner has a weekly income over €400, the dependent child supplement is not paid.

### **Permanent Disability Benefits**

**Disablement benefit:** €227 a week is paid if the insured has an assessed disability of at least 90%.

**Partial disability:** With an assessed disability of 20% to 89%, a percentage of the full benefit is paid according to the assessed degree of disability; with an assessed disability of less than 20%, a lump sum of up to €15,880 is paid, according to the assessed degree of disability. The insured must have an assessed disability of at least 1%.

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

**Dependent's supplement:** Up to €130.10 a week is paid for a qualified adult (a dependent spouse, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) and €29.80 a week is paid for a dependent child younger than age 18 (age 22 if a full-time) or €14.90 if the qualified adult supplement is not paid. If the spouse or partner has a weekly income over €400, the dependent child supplement is not paid.

**Constant-attendance allowance:** €213.00 a week is paid if the insured requires the constant attendance of others to perform daily functions.

**Incapacity supplement:** €196.00 a week is paid if the insured is not eligible for a sickness benefit (see cash sickness benefits under Sickness and Maternity) and is permanently incapable of work.

**Dependent's supplement:** Up to €130.10 a week is paid for a qualified adult (a dependent spouse, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) and €29.80 a week is paid for a dependent child younger than age 18 (age 22 if a full-time) or €14.90 if the qualified adult supplement is not paid. If the spouse or partner has a weekly income over €400, the dependent child supplement is not paid.

**Constant-attendance allowance:** €213.00 a week is paid if the insured requires the constant attendance of others to perform daily functions.

### **Workers' Medical Benefits**

All general medical services are provided by the Health Service Executive.

A range of additional necessary medical care and transportation not covered under general medical benefits are paid by the Department of Social Protection, 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 on the instruction of a general practitioner, and traveling expenses to and from the place where medical care is provided.

### **Survivor Benefits**

**Survivor pension:** €226.50 a week is paid to a widow or dependent, disabled widower.

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

**Special allowance for a survivor living alone:** €7.70 a week is paid if aged 66 or older; €17.70 a week if aged 80 or older.

**Orphan's pension:** €172.80 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, €226.50 a week is paid to the first parent and €109.50 a week to the other parent. If the deceased was married, €109.50 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://www.dohc.ie>) administers medical services and benefits through the Health Service Executive.

Health Service Executive (<http://www.hse.ie>) provides services through its own institutions, clinics, and dispensaries, 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**

Employees younger than age 66.

Exclusions: Certain part-time employees; self-employed persons; permanent public servants who were eligible for

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a public servant's pension 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 16 to 65, unemployed for at least 3 days in 6 consecutive days, and with at least 104 weeks of paid contributions including at least 39 weeks paid or credited in the second last calendar year or at least 26 contributions paid in each of the last 2 complete contribution years.

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

**Job seeker's allowance (means-tested):** A resident with limited means, aged 18 to 65, unemployed for at least 3 days in 6 consecutive days, and does not satisfy the contribution conditions 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 9 weeks), or a trade union dispute (the insured is disqualified for the duration of the dispute).

### Unemployment Benefits

**Job seeker's benefit:** Up to €196.00 a week and is paid for up to 12 months with at least 260 contributions (up to 6 months if younger than age 18; up to 9 months with less than 260 contributions).

If a person is employed part-time (at least 3 days a week) as the result of having lost full-time employment, a daily rate is paid.

Dependent's supplement: Up to €130.10 a week is paid for a qualified adult (a dependent spouse, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) and €29.80 a week is paid for a dependent child younger than age 18 (age 22 if

a full-time) or €14.90 if the qualified adult supplement is not paid. If the spouse or partner has a weekly income over €400, the dependent child supplement is not paid.

**Job seeker's allowance (means-tested):** Up to €196.00 a week is paid.

Dependent's supplement: Up to €130.10 a week is paid for a qualified adult (a dependent spouse, cohabitating partner, divorced spouse, or person older than age 16 who cares for the insured's dependent child) and €29.80 a week is paid for a dependent child younger than age 18 (age 22 if a full-time) or €14.90 if the qualified adult supplement is not paid. If the spouse or partner has a weekly income over €400, the dependent child supplement is not paid.

If a person is employed part time as the result of having lost some employment, a daily rate is paid with at least 3 days of unemployment a week.

### Administrative Organization

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

### Family Allowances

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#### 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).

**Multiple birth grant:** Paid for multiple births.

**One-parent family payment (means- and earnings-tested):** Paid to a single noncohabiting parent with at least one dependent child. The parent must have limited means and weekly earnings of €425 or less.

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

**Adoption benefit:** The insured has 39 weeks of paid contributions in the 12-month period immediately before the placement date of the adopted child or at least 39 weeks of paid or credited contributions in the last tax year (self-employed persons must have at least 52 weeks of paid contributions in either of the last 2 tax years).

**Family income supplement (income-tested):** Paid to parents employed full time (at least 19 hours a week or 38 hours every 2 weeks) who have an average weekly joint income below €506 for one child or €602 for two children; increasing to €1,298 in the case of a family with eight or more children (the joint-income threshold increase varies between €96 and €136 for each additional child). At least one child must be younger than age 18 (aged 18 to 22 if in full-time education).

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 for children younger than age 16 with disabilities.

### **Family Allowance Benefits**

**Child benefit:** €150 a month is paid for the first and second child; €187 a month for the third and each additional child. For twins, the child benefit is paid at 1.5 times the monthly rate for each child. For the birth of triplets or more, the benefit is doubled for each child. Multiple birth grant: €635 is paid for each child. The grant is paid at birth and again at ages 4 and 12.

**One-parent family payment (means- and earnings-tested):** Up to €196.00 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.

**Adoption benefit:** 80% of weekly earnings is paid for 24 weeks.

The minimum weekly benefit is €225.80.

The maximum weekly benefit is €270.

**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, depending on the child's means from other sources.

### **Administrative Organization**

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