

Ireland

Exchange rate: US\$1.00 equals 0.80 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

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

Current law: 1993 (consolidated legislation), with amendments.

Type of program: Social insurance and social assistance system.

Coverage

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

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; public servants who were permanent and pensionable before April 6, 1995; and casual domestic workers.

Source of Funds

Insured person: No contributions are made if weekly earnings are €287 or less; for weekly earnings of €356 or less, no contributions are made for the first €127, with 4% paid on the remaining balance of covered weekly earnings.

If annual earnings are €2,160 or less and weekly earnings are higher than €356, 2% of the first €127 and 6% of the remaining balance; if the insured has a means-tested medical card or receives specified benefits or allowances, no contributions are made for the first €127, with 4% paid on the remaining balance of weekly earnings.

All of the insured's contributions also finance cash sickness, maternity, work injury, unemployment, and adoptive benefits.

Self-employed person: For annual income of €18,512 or less, 3% of gross income; for annual income greater than €18,512, 5% of gross income.

All of the self-employed person's contributions also finance cash maternity and adoptive benefits.

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

There is no ceiling for contribution purposes for employers.

All of the employer's contributions also finance cash sickness, maternity, work injury, unemployment, and adoptive benefits.

Government: Any deficit and the total cost of means-tested allowances.

Qualifying Conditions

Old-age contributory pension: Age 66 with social insurance coverage beginning before age 56. To qualify for the maximum pension, the insured must have 260 weeks of paid contributions, with 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 paid or credited contributions and a total of 260 weeks of paid contributions overall (beginning from 1953 or the date of entry into insurable employment, whichever is later, up to the end of the last tax year) before reaching age 66. There is no retirement test.

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

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

Retirement pension: Age 65. The contribution conditions are the same as under the old-age contributory pension, except the insured must have at least 24 weeks of paid or credited contributions rather than 10 to receive the minimum pension. The insured must be retired from employment or self-employment, unless earning less than €38 a week from employment; €3,174 a year from self-employment.

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

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

Contributory benefits are payable abroad. The carer's benefit is not payable abroad.

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

Preretirement allowance (means-tested): Residents with limited means and aged 55 to 65 who have opted to retire from the labor force.

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

Disability pension (invalidity pension): Permanent incapacity for work. The benefit is payable after 1 year's ordinary sickness benefit (or less than 1 year for a severe incapacity).

The insured must have 260 weeks of paid contributions with 48 weeks paid or credited in the last tax year.

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

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

Widow(er)'s contributory pension: The deceased insured or the spouse has paid 156 weeks of contributions and meets either of the following conditions:

1. Must have an annual average of 39 weeks of paid or credited contributions in either the last 3 or the last 5 fiscal years prior to the date the spouse died or attained age 66; or
2. 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.

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

Bereavement grant: Payable on the death of an insured person, the insured's spouse, the surviving spouse of an insured person, or the insured's child (under age 18). The deceased, surviving spouse, or parent had 26 weeks of paid contributions since starting work and either 39 contributions paid or credited in the relevant tax year or an annual average of 39 contributions paid or credited over the 3 or 5 tax years before age 66 or the date of death.

Widowed parent's grant: Payable 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.

Widow(er)'s noncontributory pension (means-tested): Widowed residents with limited means who are not cohabiting.

Orphan's noncontributory pension (means-tested): Orphaned residents with limited means. Both parents must be deceased; one parent is deceased or unknown or has abandoned/refused/failed to provide for the child and the other parent is unknown or has abandoned/refused/failed to provide for the child.

Old-Age Benefits

Old-age contributory pension: The maximum pension is €67.30 a week.

Partial pension: The pension is reduced if the annual average number of contributions is less than 48 weeks.

Qualified adult supplement: The maximum supplement is €11.50 a week for a qualified adult and €129.20 if aged 66 or older (these rates are reduced if the pensioner is receiving less than the maximum personal rate or if the qualified adult has

earnings or income between €88.88 and €10 a week; no supplement is paid if the qualified adult has earnings or income over €10 a week), plus €19.30 a week for each dependent child; €9.65 if there is no qualified adult.

Retirement pension: The maximum pension is €67.30 a week.

Partial pension: The pension is reduced if the annual average number of contributions is less than 48 weeks.

Carer's benefit: €49.70 a week, plus €6.80 for a child dependent or €8.40 per child for carers living with their spouse or partner or €24.60 if caring for more than one person.

Old-age noncontributory pension (means-tested): Up to €54 a week depending on a means test, plus up to €01.80 for a qualified adult and €6.80 for each child dependent; €8.40 if there is no qualified adult.

Preretirement allowance (means-tested): Up to €34.80 a week depending on a means test, plus up to €9.40 for a qualified adult and €6.80 for each child dependent (€8.40 if there is no qualified adult).

Special allowances: For a single pensioner aged 66 or older who lives alone, €7.70 a week; for a pensioner aged 80 or older, €6.40 a week; for a pensioner aged 66 or older and living on certain offshore islands, €2.70 a week.

Carer's allowance (means-tested): Up to €39.60 a week; €57.80 a week if aged 66 or older. An additional 50% is payable if the carer is caring for two persons. An additional €6.80 is payable for each child dependent; €8.40 per child if the carer is living with his or her spouse or partner.

Permanent Disability Benefits

Disability pension (invalidity pension): €40.30 a week; €67.30 a week if aged 65 or older.

Dependent supplement: €100.10 a week for a qualified adult (€129.20 if aged 66 or older), plus €19.30 a week for each dependent child under age 18; €9.70 if there is no qualified adult.

Blind person's pension (means-tested): Up to €34.80 a week (€54 if aged 66 or older), plus €9.40 a week for a qualified adult; €01.80 if aged 66 or older.

Special allowances: €7.70 a week for a single pensioner aged 66 or older living alone; €6.40 a week for a pensioner aged 80 or older; €2.70 a week for a pensioner aged 66 or older and living on certain offshore islands.

Disability allowance (means-tested): Up to €34.80 a week, plus €9.40 a week for a qualified adult and €6.80 for each dependent child; €8.40 if there is no qualified adult.

Survivor Benefits

Widow(er)'s contributory pension: Up to €40.30 a week; €67.30 if aged 66 or older.

Partial pension: The pension is reduced if the insured's average annual number of contributions was less than 48 weeks but more than 24.

Dependent supplement: €1.60 for each dependent child.

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

Orphan's contributory allowance: €107 a week per orphan.

Bereavement grant: A lump sum of up to €35.

Widowed parent's grant: A lump sum of €2,700.

Widow(er)'s noncontributory pension (means-tested): Up to €34.80 a week; €154 if aged 66 or older.

Special allowances: €7.70 a week for a single pensioner aged 66 or older; €6.40 a week for a pensioner aged 80 or older.

Orphan's noncontributory pension (means-tested): Up to €107 a week depending on a means test.

Administrative Organization

Department of Social and Family Affairs administers the program.

Revenue Commissioners collect contributions for the majority of insured persons.

Sickness and Maternity

Regulatory Framework

First law: 1911.

Current law: 1993 (consolidated legislation), with amendments.

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

Coverage

Cash sickness and maternity benefits: Employees under age 66.

Cash maternity benefits only: The self-employed.

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

Medical benefits: All residents.

Source of Funds

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

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

Government

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

Medical benefits: Total cost for low-income residents and part of the cost for the remainder of the population.

Qualifying Conditions

Cash sickness benefit (disability benefit): Under age 66 with 39 weeks (52 weeks from April 2004) of paid contributions, including 39 weeks paid or credited in the last year (of which 13 are paid contribution weeks, unless the insured was receiving the long-term unemployment assistance or preretirement allowance immediately before claiming benefits); 260 contribution weeks are required for benefits to be paid beyond 1 year.

Cash maternity benefit: In covered employment at least 14 weeks before the expected date of childbirth with 39 weeks of paid contributions in the 12-month period immediately before maternity leave or a total of 39 weeks of paid contributions with 39 weeks paid or credited in the relevant tax year (self-employed women must have 52 weeks paid contributions in the relevant tax year or in the tax year before or immediately after the relevant tax year). A claimant may also qualify if she has 26 weeks of paid contributions in the last fiscal year and 26 paid contributions in the prior year.

Health and safety benefit: 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 arising at the workplace and who satisfy the relevant social insurance contributions.

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

Medical benefits: Full eligibility for medical-card holders (low-income residents and residents over age 70); limited eligibility for those with moderate and high income.

Sickness and Maternity Benefits

Sickness benefit (disability benefit): Up to €34.80 a week, depending on weekly income. The benefit is payable after a 3-day waiting period for up to 52 weeks; may be extended if contribution weeks total 260 or more.

Dependent supplement: Up to €9.40 for a qualified adult; €6.80 for each child dependent; €8.40 if there is no qualified adult.

Maternity benefit: Employed women receive 70% of weekly earnings for 18 weeks, including at least 4 weeks (up to 10 weeks) before the expected date of childbirth.

The minimum benefit is €151.60 a week.

The maximum benefit is €32.40 a week.

Health and safety benefit: Up to €34.80 a week, depending on the level of earnings. The first 21 days are paid by the employer. The benefit is payable until the insured becomes eligible for maternity benefit; for 14 weeks following the birth if the mother is involved in night work; or for 26 weeks following childbirth if breastfeeding.

Dependent allowance: Up to €9.40 a week for a qualified adult dependent; €6.80 for each child dependent; €8.40 if there is no qualified adult.

Workers' Medical Benefits

All services are provided free in public clinics and hospital wards to medical-card holders (means-tested except for those older than age 70); partial cost sharing for the remainder of the population.

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; there is partial cost sharing for those without a medical card.

Patients without a medical card receive hospital outpatient services free of charge; a fee of €45 applies only to a first visit for an accident or emergency that is not referred by a general practitioner. Inpatient care is €45 a night, subject to a maximum of €450 in any 12 consecutive months.

Dependents' Medical Benefits

All services are provided free in public clinics and hospital wards to medical-card holders (means-tested except for those older than age 70); partial cost sharing for the remainder of the population.

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; there is partial cost sharing for those without a medical card.

Patients without a medical card receive hospital outpatient services free of charge; a fee of €45 applies only to a first visit for an accident or emergency that is not referred by a general practitioner. Inpatient care is €45 a night, subject to a maximum of €450 in any 12 consecutive months.

Administrative Organization

Cash benefits: Department of Social and Family Affairs administers benefits.

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

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

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

Work Injury

Regulatory Framework

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

Current law: 1993 (consolidated legislation), with amendments.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons, domestic workers, and members of the security and defense forces.

Source of Funds

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

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

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

Qualifying Conditions

Work injury benefit: An injury sustained in the course of, and arising out of, covered employment or the contraction of an occupational disease. There is no minimum qualifying period.

Temporary Disability Benefits

Injury benefit: €134.80 a week is payable after a 3-day waiting period for up to 26 weeks starting from the onset of the accident or disease. (Disability benefit may be paid after 26 weeks, see cash sickness benefit under Sickness and Maternity, above).

Dependent supplement: €89.40 a week for a qualified adult and €6.80 a week for each dependent child; €8.40 if there is no qualified adult.

Permanent Disability Benefits

Disablement benefit: €65.90 a week if assessed as over 90% disabled.

Partial disability: From 20% to 90% disabled, the benefit is reduced in proportion to the assessed degree of disability; if less than 20% disabled, a lump sum up to a maximum of €1,610 is paid depending on the assessed degree of disability.

Unemployability supplement: €134.80 a week if the insured is not eligible for disability benefit (see cash sickness benefits under Sickness and Maternity, above) and is permanently incapable of work.

Dependent supplement: €89.40 a week for a qualified adult and €6.80 a week for each dependent child; €8.40 if there is no qualified adult.

Constant-attendance supplement: Up to €49.70 a week.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: €163.60 a week is paid to a widow or dependent disabled widower under age 65 (€171.70 if aged 66 or older), plus €21.60 for each dependent child.

Special allowance for a survivor living alone: €7.70 a week if aged 66 or older; €6.40 a week if aged 80 or older.

Orphan's pension: €109.90 a week for each child.

Dependent parents: If the insured was single, €163.60 a week to the first parent; €79.10 a week to the other parent. If the insured person was married, €79.10 a week to each parent.

Funeral grant: A lump sum of €35.

Administrative Organization

Department of Social and Family Affairs administers cash benefits.

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

Unemployment

Regulatory Framework

First law: 1911.

Current law: 1993 (consolidated legislation), with amendments.

Type of program: Social insurance and social assistance system.

Coverage

Employees under age 66.

Exclusions: Certain part-time employees; self-employed persons; public servants who were permanent and pensionable before April 6, 1995; and casual domestic workers.

Source of Funds

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

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

Government: Any deficit and the total cost of means-tested assistance.

The maximum annual earnings for contribution purposes are €2,160.

Qualifying Conditions

Unemployment benefit: Aged 16 to 65, unemployed for at least 3 days in 6 consecutive days, and with 39 weeks of paid contributions including 39 weeks paid or credited in the last tax year or at least 26 contributions paid in each of the last 2 complete contribution years before the beginning of the

benefit year for which benefit is claimed. The applicant must be available for, and capable of, work and be registered at a Social Welfare Local Office.

Unemployment assistance (means-tested): Resident with limited means, aged 18 to 65, unemployed for at least 3 days in 6 consecutive days, and not eligible for unemployment benefit. The applicant must be available for, 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 (disqualification for up to 9 weeks for any offense), or a trade union dispute (disqualification for the duration of dispute).

Unemployment Benefits

The maximum benefit is €34.80 a week, payable for up to 15 months (156 days if under age 18; 156 weeks if aged 65 or older).

Dependent supplement: €89.40 a week for a qualified adult and €6.80 a week for a dependent child; €8.40 if there is no qualified adult.

Unemployment assistance (means-tested): Up to €34.80 a week.

Dependent supplement: €89.40 a week for a qualified adult and €6.80 a week for a dependent child; €8.40 if there is no qualified adult.

Administrative Organization

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

Family Allowances

Regulatory Framework

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

Current law: 1993 (consolidated legislation), with amendments.

Type of program: Universal and social assistance system.

Coverage

Residents with one or more children.

Source of Funds

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

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

Government: Total cost (except for the cost of adoptive benefit).

Qualifying Conditions

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

One-parent family payment (means- and earnings-tested): Paid to a single noncohabiting parent with limited means and earnings of €93 or less a week who has at least one dependent child.

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

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

Family income supplement (income-tested): Parents with at least one child under age 18 (aged 18 to 22 if in full-time education), who are in full-time employment (at least 19 hours a week or 38 hours every 2 weeks), and who have an average weekly joint income below €407 for one child, €433 for two children (the income threshold increment is €25 each for the third and fourth child, €32 for the fifth child, €26 for the sixth child, €21 for the seventh child, and €22 in the case of a family with eight or more children).

The benefit is payable for 52 weeks while employed.

The benefit is not affected by changes in family income or short periods of illness.

Family Allowance Benefits

Child benefit: €125.60 a month for the first and second child; €157.30 a month for the third and each additional child. For twins, the child benefit is payable at one and a half 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 for each child.

One-parent family payment (means- and earnings-tested): Up to €34.80 a week (€154 if aged 66 or older).

Dependent supplement: €9.30 for each child dependent.

Special allowance: €6.40 a week for a pensioner aged 80 or older.

Widowed parent's grant: A one-time payment of €2,500.

Adoptive benefit: 70% of weekly earnings is payable for 10 weeks. The minimum benefit is €151.60. The maximum benefit is €32.40 a week.

Family income supplement (income-tested): 60% of the difference between family income and the applicable income threshold, depending on the number of children. The minimum

supplement is €20 a week. The supplement is payable for 52 weeks while the parent or parents are employed.

Administrative Organization

Department of Social and Family Affairs administers allowances. Payments are made at post offices on behalf of the department or by electronic funds transfer.