EUROPEAN SOCIAL POLICY ANALYSIS NETWORK (ESPAN)

Country Profile – Ireland

2022-2023

Dorren McMahon, Maria Pierce, Mary Daly, Micheál Collins, Michelle Norris, Laura Foley and Laurie Reilly

UCD Geary Institute for Public Policy
Research, Analysis, Evidence

Directorate-General for Employment, Social Affairs & Inclusion

2023

Manuscript completed in June 2023

Luxembourg: Publications Office of the European Union, 2023

Quoting this report: McMahon, D., Pierce, M., Daly, M., Collins, M., Norris, M. and Reilly, L. (2023) *Country Profile – Ireland.* European Social Policy Analysis Network, Brussels: European Commission. Unpublished and confidential to the European Commission.

Contents

1. Highlights..4
2. Childcare and support for children (Principle 11) 5
2.1 Early childhood education and care (ECEC)..5
2.1.1 Main features of the current ECEC structure, including programmes and supports...5
2.1.2 Policy developments and main challenges..6
2.1.3 Some key data 7
2.2 Child and family income support 7
2.2.1 Main features of the system, including current provision of benefits/ allowances...8
2.2.2 Policy developments and main challenges..8
2.2.3 Some key data 9
2.3 Implementation of the European Child Guarantee 9
2.3.1 Current situation regarding effective and free access to each service 9
2.3.2 Policy developments and main challenges......................................10
2.3.3 Some key data 10
3. Minimum income protection (Principle 14) 11
3.1 Minimum income protection 11
3.1.1 Main features of the system 11
3.1.2 Policy developments and main challenges......................................12
3.1.3 Some key data 14
3.2 Social inclusion services 15
3.2.1 Overall organisation of social inclusion services (at national, regional and local level) and types of services provided. 15
3.2.2 Policy developments and main challenges......................................16
3.3 Integrated delivery of social inclusion services 16
3.3.1 Type of integrated delivery of social inclusion services 16
3.3.2 Policy developments and main challenges......................................16
4. Access to essential services (Principle 20) 16
4.1 Current situation..16
4.2 Policy developments and main challenges 17
4.3 Some key data...18
5. Access to (adequate) social protection for the self-employed and those in non-standard forms of work (Principle 12) 18
5.1 Social protection for the self-employed 18
5.1.1 Access to social protection by scheme/area.....................................19

5.1.2 Policy developments and main challenges 20
5.1.3 Some key data 21
5.2 Social protection for those in non-standard forms of work 22
5.2.1 Access to social protection by scheme/area 22
5.2.2 Policy developments and main challenges 22
5.2.3 Some key data 23
6. Active support into employment, and unemployment benefits (Principles 4 and 13) 23
6.1 Main features of the system 23
6.1.1 Unemployment benefits 23
6.1.2 Activation support to the unemployed 24
6.2 Policy developments and main challenges 25
6.3 Some key data 26
7. Gender equality and Work-life balance (Principles 2 and 9) 27
7.1 Gender equality 27
7.1.1 Description of the main policies and programmes in place 27
7.1.2 Policy developments and main challenges 28
7.2 Work-life balance 30
7.2.1 Description of the main policies and programmes in place 30
7.2.2 Policy developments and main challenges 31
7.3 Some key data 32
8. Old age income and pensions (Principle 15) 32
8.1 Main features of the pension system 32
8.2 Policy developments and main challenges 34
8.3 Some key data 36
9. Long-term care (Principle 18) 36
9.1 Main features of the long-term care system 36
9.1.1 Governance arrangements 36
9.1.2 Cash and in-kind benefits for the person cared for and for the informal carer. 37
9.1.3 Quality assurance mechanisms 39
9.2 Policy developments and main challenges 39
9.3 Some key data 42
10. Healthcare (Principle 16) and sickness benefits 43
10.1 Healthcare 43
10.1.1 Main features of the healthcare system 43
10.1.2 Policy developments and main challenges 43
10.1.3 Some key data 46

10.2 Sickness benefits 47
10.2.1 Main features of the sickness benefits scheme 47
10.2.2 Policy developments and main challenges 47
11. Social protection for people with disabilities (Principles 3 and 17) 48
11.1 2022 ESPN analysis 48
11.2 Main features of the social protection available to people with disabilities 48
11.3 Policy developments and main challenges 50
11.4 Some key data 51
12. Housing and assistance for the homeless (Principle 19) 52
12.1 Main features of the current framework for tackling homelessness and housing exclusion 52
12.2 Policy developments and main challenges 54
12.3 Some key data 57
13. Social impact of fiscal policy/taxation 58
13.1 Policy developments and main challenges 58
13.2 Distributional impact assessments 58
14. Stakeholders' involvement in social policymaking 59
14.1 Current situation 59
14.2 Policy developments and main challenges 60
References 61
Annex 1: Statistical annex produced by the ESPAN Network Core Team 70
Annex 2: List of ESPN and ESPAN Thematic Reports 71
Annex 3: Terminology on pension adequacy as used in the COM/SPC Pension Adequacy Reports 75
Annex 4: Country-specific statistical annex 76

1. Highlights

Ireland recovered quickly and well from the pandemic and despite the inflationary environment, a positive economic outlook persists with an expected rise of 5.5% in real GDP in 2023, following a 12% increase from the previous year (European Commission 2023).

Within the context of a successive budgetary surplus, there was significant investment in social transfers and other public spending as part of efforts to address the impact of inflation and demand challenges for services and infrastructure. Noted internationally for its persistent under-investment in early learning and childcare, the government announced a historic €1bn in funding to improve affordability, accessibility and capacity of these services and facilities. The 'Cost of Living' Budget 2023 contained €4.1 bn in once-off cost of living measures of both universal and targeted income assistance. These included: energy subsidies, double payments of welfare benefits, increases to a suite of welfare payments and once-off double payments, measures protecting consumers against rising energy costs, a 20% reduction in public transport fares, and one-off lump sums to Child Benefit and school clothing allowances.

There have been several significant new policy developments introduced this year. A sectoral Basic Income pilot scheme for those working in the Arts began from September 2023 to support the arts and to evaluate the impact and effectiveness of this type of scheme. In January 2023, a new entitlement of paid sick leave for workers was introduced in a phased approached, extending to 10 days by 2026. In terms of gender equality, the Gender Pay Gap Information Act came into effect in 2022, mandating the publication of companies' gender pay gap to tackle the gender pay disparity.

The Report of the Commission on Taxation and Welfare was published in 2022 and recommended how the taxation and fiscal policy system should be reformed to generate adequate funding for public services, including changes to the structure and adequacy of income support payments and taxes on retirement savings. Several reforms to pensions' policy were proposed in 2022. The pensionable age remains at 66, with the opportunity to continue to work until aged 70 for a higher state pension, a 'flexible pension age model' approach where the amount of pension paid is proportionate to the number of social insurance contributions and/or credits made over a person's working life, as well as a commitment to gradually increase social insurance rates over time. A new auto enrolment scheme for occupational pensions will be introduced in 2024.

Access and affordability remain major challenges of long-term care and home-based care, with anticipated demand for home support services expected under a new statutory scheme for the provision of home support services that is currently under development by the health ministry. Eligibility for access to free healthcare expanded in 2022 as in-patient charges were abolished for children under 16 in public hospitals and free contraception for women between 17 and 25 years and a free national home-testing scheme for sexually transmitted infections were also introduced.

Homelessness increased significantly between March 2022 and March 2023, particularly among households with children. The implementation of the national housing policy statement, *Housing for All,* continues, and, in late 2022, the government published a new Youth Homeless Strategy focusing on young people. Despite substantial increases in funding and output of social housing, the targets for both social and private house building have not been met and have also been criticised as inadequate to cater for the rapidly growing population.

2. Childcare and support for children (Principle 11)

2.1 Early childhood education and care (ECEC)

ECEC has traditionally been under-developed in Ireland, mainly because childcare of young children has been seen to be the responsibility of the family and children start school early (legally children can be enrolled at school from the age of 4 upwards and must have started school by age 6). The last 10 to 15 years have seen major initiatives though, especially organised through state funding for voluntary or private-sector provision.

2.1.1 Main features of the current ECEC structure, including programmes and supports.

Under the Early Childhood Care and Education Scheme (ECCE), children are entitled to a year of free pre-schooling in the year prior to starting primary school. If they wish to send their children to ECEC earlier than this, parents must pay for their children to attend. The ECEC Scheme provides free care for three hours per day, five days per week over 38 weeks. The scheme is available to all children who have turned 2 years and 8 months of age before 1 September of the relevant year. If the child attends the care service for longer than this, the parent pays for the extra time.

The majority of ECEC and school-aged services are operated by private, for-profit organisations (74% in 2020/21, with the remaining 26% on a not-for-profit basis (community services) (Pobal 2022 p. 11). The proportion of services located in rural areas and urban areas is 35% and 65% respectively. Children can attend through the ECCE scheme for one year or two years at the ages of three and/or four.

There is also a National Childcare Scheme, which assists parents with the costs of childcare for the hours spent outside of preschool and extends to cover costs of children to age 15. This provides two types of childcare subsidy for children aged over 6 months:

- A universal subsidy for children from 6 months up to 15 years of age, which is not means-tested. The universal subsidy is worth up to €1,170 off a parent’s annual ECEC and school-aged childcare costs (Pobal 2022 p. 21).
- An income-assessed subsidy for children aged up to 15 years. The rate of subsidy varies from €4.35 an hour for children aged between 1 and 3 years for families with income up to €26,000 to €1.75 for families with income of €56,000.

The National Childcare Scheme funds ‘wrap-around’ care for families, to help with the cost of childcare for the hours that children spend outside school or pre-school. This means that the subsidy can be used for childcare costs for hours outside of school or pre-school.

In terms of ECEC enrolment, Ireland compares well on paper to the other EU Member States; indeed, the *Roadmap for Social Inclusion 2020-2025* ranks Ireland second in the EU in the share of children between 3 years and the minimum compulsory school age receiving formal childcare, at 69.2% (Department of Employment Affairs and Social Protection 2020 p. 13). This is due to early entry to school by Irish children. And in fact, to meet the target set by the Roadmap – to be ranked first in the EU by 2025 – would only require a marginal increase in the proportion of children of this age in ECCE (to 69.4%). However, participation rates in ECEC are much lower for Irish Traveller children, at 77%, and Roma children, at 73% (Curristan et al. 2023). Provision for the younger age group (0 – 3-year-olds) is also much less developed and there is a strong reliance on parental and informal care.

2.1.2 Policy developments and main challenges

ECEC provision is an ongoing issue in and for Ireland. Policy has been trying to adapt to a long-term challenging situation, characterised by under provision of formal childcare, underdevelopment of early education, and very high costs to parents. There has been a robust policy response though, with an increase of 141% in state investment in ECEC and school-aged childcare in Ireland between 2015 and 2020 (Indecon International Consultants 2021 p. 10). In the government's Budget 2023, €121 million additional funding was added to the National Childcare Scheme (NCS), which could translate into an additional €40.50 reduction in weekly costs for families, as part of an overall allocation of €1.025 billion investment in early learning and childcare (Department of Children 2023a). Despite this, Ireland remains a very low spender on ECCE in EU comparative terms. No specific funding was sought for childcare within the government's Recovery and Resilience Programme Plan to the European Commission.

Among the new measures introduced in the last years are a new system of streamlining the funding of childcare, which was introduced in September 2017, and the introduction of the new Childcare Scheme in 2019, the first national statutory entitlement to financial support for ECEC in Ireland. 108,369 children participated in the NCS in January 2023, compared to 54,907 children in 2022, representing a 97% year on year increase of the amount of children who participated (Department of Environment and Local Government et al. 2002; Department of Children 2023a). In 2023, the minimum rate for the income-assessed financial support was raised by 50 cents for all ages. Further, from September 2022, the maximum age eligibility for the universal subsidy was extended from 3 years to 15 years. Within the first six months of 2023, there has been an increase of 90% of children who received supports under the NCS. The largest increase (183%) was among school-age children (Department of Children 2023b).

Other recent developments include plans to introduce for legislation to change the legal status of childminders to facilitate the regulation of childminders, and thus their inclusion within the National Childcare Scheme. This measure is expected to benefit middle-income families the most but may also indirectly benefit lower income households by alleviating pressure and demand on centre-based care. Additionally, a "New 'Core Funding' stream for early childcare and education services was introduced. The original allocation for year 1 of core funding has increased from €207 million to €259 million. Within Budget 2023, an additional €28 million in core funding has been allocated for year 2, which will allow for an estimated 3% growth in capacity in year 2 (DCEDIY 2023c). This funding is intended to improve quality by supporting better pay and conditions for the workforce, and providing grants for upgrading, refurbishing, and retrofitting early childcare buildings, improve affordability for parents by ensuring that fees do not increase, and support the sustainability and stability of services. An Independent Review of the Early Childhood Care and Education Programme is expected at the end of 2023 and will establish whether the ECCE is meeting its core objectives, identify any changes or improvements, and inform work to introduce a universal legal entitlement to pre-school. These and other changes must be set against the backdrop of continuing issues in ECEC in Ireland. There are three major issues.

The first is the gap between demand and supply. Of the 2,520 services which responded to a survey on the sector in 2020/2021, 1,435 services (57%) indicated that they had at least one vacant place within their service, almost double the number in 2018/19 when 24% reported the same (Pobal 2022). The number of vacant places increased by 213% in the year 2020/21 to an estimated 38,935 places. By comparison, the number of children enrolled decreased by 24,736 in the same period. While some decreases in the number of children enrolled may be attributed to demographic changes, this indicates that not all children have returned to centre-based care after the disruptions caused by the COVID-19 pandemic at the time of the survey. The vacancy rate in 2020/21 was 21% (ibid).

A second issue is the cost of ECEC and how this is borne by different sectors of the population. In 2020/21, the average weekly fee nationally per child for a full day was €186.84 (ibid). As in previous years, the most expensive fees were charged for babies up to 1 year (€192.06 for full day care), while fees for children aged between 5 and 6 years was the lowest (at €178.64 for full day care). The location and type of service has a substantial impact on fees charged. Average weekly fees charged by private providers in 2020/21 were 10% higher for full day care compared to community providers. Average fees were higher in services located in urban areas – 10% higher for full day care, in addition, services located in more affluent areas charged higher fees. The increased funding and measures introduced in Budget 2023 promises an average reduction of 25% in costs for parents using full-time early learning and childcare services in 2023 (DCEDIY 2022a), although lower income families are less likely to avail of full-time services (OECD 2022).

It is unclear why the cost of childcare is so high in Ireland. Low supply relative to demand and high running costs for providers may be contributors. A recent parliamentary review identified three main questions around whether Irish childcare policies are successfully reducing the burden of childcare costs for families and maximising potential gains (Parliamentary Budget Office 2019) These are: the variety of childcare options covered (in that policies mainly cover childcare provided in centres or by registered childminders); the relative lack of attention to non-cost barriers to childcare access (e.g. long travel times and restricted opening hours) and relatively limited delivery channels for subsidies.

A further issue is quality, broadly conceived. While effort has been put into improving quality and monitoring and regulating for quality in Ireland, qualification levels and requirements are significantly below European standards (except for the United Kingdom) (Pobal 2022). In 2020/21, one out of two staff earned below the ‘living wage’ rate (€12.30 per hour). Low wages, among other factors, lead to high staff turnover which in the year 2020/21 was 19%. This level of turnover weakens the sustainability of the sector. As part of the aims to address this, in September 2022, a pay agreement was reached that gave 73% of childcare professionals a salary increase, with approximately 50% of employees receiving a rise of 10% or more, and 20% of employees receiving a rise by 20% or more (Department of Enterprise, Trade & Employment 2022).

2.1.3 Some key data

The proportion of children under three years in formal childcare or education fell between 2019 and 2021. At a high of 40.8% in 2019, it fell to 22.9% in the pandemic year 2020 and fell again to 16.6% in 2021 (Table A2.1 in Annex 1). The attendance rate of children aged between 3 and 6 years was stable between 2018 and 2020, but between 2020 and 2021 there was an 8.7% decrease in the attendance rate, to a level of 84% in 2021 (Table A2.2 in Annex 1).

2.2 Child and family income support

Child and family income support in Ireland consists of a mix of child-specific income subsidies (both universal (or quasi universal) and targeted), as well as income support for parents. The system in place has not been significantly reformed for decades, although minor changes have been made.

2.2.1 Main features of the system, including current provision of benefits/ allowances

The centrepiece of the child income support package in Ireland is Child Benefit. Approximately two-thirds of child income support in Ireland is distributed through Child Benefit. Paid until the child reaches the age of 16 years (or 18 in the cases of educational participation or physical or mental disability), it is a universal benefit. A second strand of child income is called 'Increase for a Qualified Child' which consists of additional payments to claimants of social security benefits who have dependent children under 18 years of age who reside with them. Subject to a means test, this is a targeted child income support. The third income support strand for families with children is the Working Family Payment, which is a means-tested wage supplement payable where there is at least one person in employment, and income is below a threshold. It is a measure to combat in-work poverty.

2.2.2 Policy developments and main challenges

As part of efforts to support families and children in the cost-of-living crisis, there was a double payment of Child Benefit in November 2022 and a lump sum of €100 extra in Child Benefit in June 2023 for all recipients. From January 2023, the weekly rates for the Qualified Child supports were increased by €2 to €42 per week for children under 12, and by €2 to €50 per week for children over 12. A €500 cost-of-living lump sum payment was provided to those receiving the working family payment in November 2022, coupled with a €40 increase to the income threshold to those eligible for the payment. The personal rate of one-parent family payments also increased by €12, to €220 per week from January 2023 (ibid). The means-tested payments have also been targeted for improvement in the last four budgets (including the one for the present year). Moreover, in the new *Roadmap for Social Inclusion 2020-2025* social welfare policy statement it is stated that: "the Government commits to continue to take account of the higher rates of poverty among children in low income and lone parent households in setting welfare rates within the annual budget process" (Department of Employment Affairs and Social Protection 2020 p. 31).

Child poverty and family income feature in policy statements and commitments, including in the programme *From Poverty to Potential*: A Programme Plan for Child Poverty and Well-being 2023-2025. This aims to bring a cross-governmental focus to ending child poverty and deprivation through the budgetary process, beginning from Budget 2024. It focuses on broadening access to Early Learning and Care for disadvantaged children and children with disabilities (Department of the Taoiseach 2023). There are further relevant commitments in the *Roadmap for Social Inclusion 2020-2025*. There is an ambitious child poverty target to lift 70,000 children out of poverty by 2020 from the 2011 level of 107,000. However, by 2021, a further reduction of 27,000 would have been required to have reached the 2020 target. The Roadmap does not provide a post-2020 target but commits to reporting on the 2020 target until a new one is created (Sprong and Maître 2023). Beyond this, few specific family or parental poverty actions are targeted. However, one very interesting potential development is the commitment to consider the feasibility of individualising welfare payments by providing a direct payment to the second 'dependent' adult in a household, to reduce co-dependency and improve employment and earnings outcomes. Mention is also made of furthering supports to lone parents, in terms of both income and services over the course of the roadmap.

Ethnic minority children (especially those of Traveller and Roma background) are a grouping requiring particular attention (Children's Rights Alliance 2022). There is research to suggest that, in addition to significant existing disadvantage, these sectors of the child population were adversely affected by the closure of educational facilities during COVID-19 (Quinlan 2021). To address this, Social Justice Ireland (2022) recommend the adoption of targets aimed at reducing poverty and deprivation among particularly vulnerable groups such as children, lone parents, jobless households, and those in social housing.

2.2.3 Some key data

The share of children living in a household at risk of poverty and/or severely materially or socially deprived and/or in a (quasi-) jobless state stood at 22.8% in 2021, lower than 2018 when it was 24.7% (Table A2.3, Annex 1). In 2021, some 276,000 Irish children were in this category (Table A2.4). Some 14% of children lived in households below the 60% of median income poverty line in 2021 (Table A2.5). The proportion of children suffering material deprivation (i.e., lacking 5 or more items out of 13) was 12.3%, down from 16.4% in 2018 (Table A2.6). The proportion of severe deprivation among children's households is lower at 7.1% in 2021 (Table A2.7).

2.3 Implementation of the European Child Guarantee

On 14 June 2021, the Council of the European Union (EU) established a "European Child Guarantee" (ECG), to guarantee access to six key services for "children in need": "effective and free access" to four services (high-quality early childhood education and care (ECEC); education and school-based activities; at least one healthy meal each school day; and healthcare) and "effective access" to two services (healthy nutrition and adequate housing).

In June 2022, Ireland published its National Action Plan to implement the European Child Guarantee. This plan committed government to: develop pilot Local Area Child Poverty Action Plans, and examine how to raise awareness of the services covered by the EU Child Guarantee (Department of Children 2022). The plan also proposed measures to address non-financial barriers to participation in education, including additional supports for pupils with special educational needs, a digital strategy for schools, migration integration within schools with additional supports for Traveller and Roma children, the development of a new Literacy, Numeracy and Digital Literacy Strategy, a STEM education policy implementation plan that focuses particularly on female uptake, and the promotion of wellbeing. To tackle financial and non-financial barriers in Early Childhood Education and Care, the National Action Plan referenced the "First 5: A Whole-of-Government Strategy for Babies, Young Children and their Families (2019-2028)" (Government of Ireland 2018a). The Strategy proposes providing universal services and programmes in child health, parenting and family supports, early learning and care with targeted services for families who need additional support. In terms of tackling the cost of access to healthcare, the Action Plan outlines policy interventions that will expand free GP care for all children under 12 and related services such as mental health services. The government's School Meals Programme is the primary policy intervention in tackling the availability of healthy meals each school day, through increased funding and the addition of more schools under the Programme, the publication of an independent evaluation of the Programme, targeted priority access for disadvantaged schools, and promoting healthy eating policies in schools.

2.3.1 Current situation regarding effective and free access to each service

Effective and Free Access to High-Quality Early Childhood Education and Care: Ireland does not provide effective and free access to early childcare costs but does provide financial support towards these costs through the National Childcare Scheme. The Irish Early Childhood

Care and Education Programme also provides a universal, free, pre-school programme for all children for up to 15 hours per week during the school year. Effective access to early childhood education and care services are curtailed by a lack of qualified staff and spatial variations in childcare fees, consequently up to 38,987 children were on waiting lists in 2021 (Pobal 2022). Currently, many childcare providers in Ireland are unregulated and cannot participate in the National Childcare Scheme, and so in January 2023 the children's ministry announced plans to extend regulation and thereby enable increased participation in the National Childcare Scheme (Department of Children 2023c).

Effective and Free Access to Education and School-Based Activities: The costs of attending public primary and secondary schools, such as basic materials, books, clothing, IT equipment, transport, and extramural activities, have not historically been subsidised by the Irish government for most schoolchildren. Targeted initiatives are provided to reduce education costs for lower-income households and additional supports are available for schools in disadvantaged neighbourhoods. The central government expenditure budget for 2023 provided funding for the provision of free books for all public primary school pupils for the first time from September 2023.

Effective and Free Access to a Healthy School Meal: Free and healthy school meals are not accessible for all low-income children in Ireland. The School Meals Programme currently provides meals to eligible primary or secondary schools in disadvantaged areas (that are included in the DEIS ("Delivering Equality of Opportunity in Schools") programme), no subsidies are available for school meal provision in the remainder of schools. Out of the 3,240 primary schools and the 729 post-primary schools in the public system, a total of 1,489 schools operated the School Meals Programme in 2020, impacting almost 230,000 children (RSM 2023). In March 2023, the government announced the extension of the free Hot Meals element of the School Meals Programme to primary schools in disadvantaged neighbourhoods from the 2023/24 school year, with a phased approach to extend this initiative to all other primary schools from 2024, resulting in universal hot meals by 2030 (Department of Social Protection 2023).

Effective and Free Access to Healthcare: All children under 7 are eligible for free GP visits, and there are plans to make free GP care available to all children under 12 on a phased basis. Currently, low-income children qualify for free access to the vast majority of health services in Ireland if their household meets the income qualification of a "medical card". This provides for free access to GP visits, most medicines, eyes, ear tests and dental checks. Accessibility of health and dental care is under severe strain, particularly due to critical staffing issues, resulting in service that is inadequately responsive. Distance and lack of effective transportation also contribute to limited accessibility.

2.3.2 Policy developments and main challenges

In line with the guidelines, Section 2.3.2 is not filled in the 2022-2023 Country Profiles, as the "benchmark" for Section 2.3 of the 2022-2023 Country Profiles is the situation in 2023. Please see the first ESPAN 2022-2023 Thematic Report on "Access for children in need to the key services covered by the European Child Guarantee".

2.3.3 Some key data

The proportion of children participating in Early Childhood Education and Care is low at 18.7% for AROPE children aged between 0-2 years of age, compared to the participation of 39.5% of non-AROPE children of the same age in 2019 (Table A2.11, Annex 1). This disparity reduces from the age of 3 to compulsory school age (6), with 87.6% of AROPE children participating in ECEC compared to 89.3% of non-AROPE children within the same age group in 2019 (Table A2.11, Annex 1). In 2021, the child-specific material deprivation rate was 12.7%, in line with the EU average of 13% (Table A2.8, Annex 1). The child-specific material deprivation rate is substantially higher for one adult households with dependent children at 45%, compared to a rate of 7.4% for two adult households with dependent children in 2021 (Table A2.9, Annex 1). It is also impacted by the educational attainment of parents, with a rate of 55.9% for children with parents who have low educational attainment compared to only 6.2% for children with parents who have high educational attainment in 2021 (Table A2.10). Comparing this to the at-risk-of poverty rate for adults by educational attainment levels of their parents in 2019, the percentage for adults with parents of low educational attainment drops to 15%, while adults with parents of high educational attainment remains similar at 6.7% (Table A2.12, Annex 1). The 2019 at-risk-of poverty rate for adults by level of financial situation of their households when respondents were around 14 years old was 8.7% “good” compared to 14.8% “bad”. These figures are below the EU average at 13.4% and 23%, respectively (Table A2.13, Annex 1).

3. Minimum income protection (Principle 14)

3.1 Minimum income protection

No rights-based minimum income scheme exists in Ireland. All benefits, including those oriented towards minimum income, are either social insurance based or discretionary, the latter strongly tied to population/risk category. Under the auspices of the Department of Social Protection, minimum income benefits are paid and organised centrally, but some benefits are applied for through local offices of the *Intreo* service. These are generally discretionary payments for help in specific cases of hardship. No specific linkages exist with social services. For most social assistance payments, decisions in relation to entitlement are made by Deciding Officers at the Department of Social Protection. Other payments such as those available to help with living costs in special circumstances under the Supplementary Welfare Allowance scheme – the minimum-income scheme of last resort – are made by other officials within the Department. The main criterion for eligibility is income and category of situation/need. Other criteria include a habitual residency test.

3.1.1 Main features of the system

Minimum income provision in Ireland is complex. As well as a general scheme of last resort – the Supplementary Welfare Allowance – there are minimum income programmes for particular sectors of the population of working age (generally denoted as ‘allowances’ and hence falling into the category of ‘social assistance’). As can be seen from the following list, these are often contingency specific (apart from the catch-all Supplementary Welfare Allowance): Jobseeker’s Allowance, One-parent Family Payment, Carer’s Allowance, Disability Allowance, and the Working Family Payment (previously known as the Family Income Supplement). The trend has been towards rationalisation of these arrangements, but categorical provision is still the norm. Some 280,000 people were recipients of the minimum income programmes for those of working age in 2021 (Department of Social Protection, various years). Almost 10,000 of these were in receipt of the Supplementary Welfare Allowance.

There are some sectors excluded from coverage by minimum income. One such group is refugees and asylum seekers who are provided with accommodation and meals and a basic ‘daily spending allowance’ of €38.80 weekly per adult and a smaller rate (€29.80) for each child. A second group potentially excluded are those who cannot satisfy the “Habitual Residence Condition”, which has been a requirement for most minimum income schemes since 1 May 2004. The term is not defined by law but is understood to refer to the person having a proven close link to Ireland, has been in the country for some time and intends to stay for the foreseeable future. The Condition is judged against five factors: (1) length and continuity of residence in Ireland or in any country; (2) length and purpose of absence from Ireland; (3) nature and pattern of employment; (4) applicant’s main centre of interest; and (5) future intention of applicant concerned as it appears from all the circumstances. This means than many migrant workers coming to Ireland, particularly from outside the EEA, and Irish people returning from living abroad, do not qualify for most benefits. Illegal residents are also excluded.

Benefit levels are more or less standardised across the different types of minimum income allowance. The most widespread weekly payment levels (that is those paid for the Jobseeker’s Allowance in the first three examples and the One-parent Family Payment in the last example) are as follows (as of 1 June 2023): single adult household (aged 25 and older): €220; married couple household: €366; married couple and two children aged 7 and 14 years: €458; and single parent with one child aged 2 years: €262.

There is no time limit for receipt of minimum income in Ireland and so the different benefits can be received for as long as the applicant satisfies the conditions and, because there is no time limit to receipt of the unemployment payment in Ireland, the matter of transition onto other minimum income schemes does not arise. In fact, the transition works the other way in that, when people no longer meet the conditions of the other categorical benefits regarding employment availability (e.g., for lone parents or illness), they transition to the Jobseeker’s Allowance. For recipients of One-parent Family Payment in particular, once their child exceeds the age threshold, the adult moves to either the Jobseeker’s Transition Payment (which is a benefit for lone parents of children aged between 7 and 13) or to Jobseeker’s Allowance if they are fully available for employment. The Jobseeker’s Transition Payment was introduced in 2013 to ease the transition into employment and ‘cushion’ the impact on lone parents of having to move from the One-parent Family Payment to Jobseeker’s Allowance (which requires them to be available for employment).

None of the individual benefits mentioned includes a system of support for special needs. However, under the second part of the Supplementary Welfare Allowance those receiving these benefits – and anyone who can demonstrate need even if on other benefits – can apply for a range of means-tested and discretionary assistance. There are five main such types of supports. They relate to rent, heating, back to school clothing and footwear, exceptional needs, and urgent needs.

3.1.2 Policy developments and main challenges

Looking at the minimum income provisions in Ireland overall, they have both positive and negative features. The available data suggest that they are generally well targeted and have a significant poverty-reduction effect (Table A3.8 in Annex 1). However, it does appear that the benefit level for families with growing children falls short of a minimum standard. The matter of housing and the support for housing through minimum income provisions is crucial in Ireland with strong reliance on housing (actually rent) subsidies (Department of Employment Affairs and Social Protection 2022).

In terms of effectiveness as regards incentives and disincentives around employment, this has been the subject of reform for at least a decade and a half in Ireland. The evidence is rather mixed, although it seems reasonable to draw the conclusion that the most significant disincentives to employment have been removed. That said, there are some outstanding problems, including continued high benefit withdrawal rates and the absence of a systematic process for monitoring and redressing the erosion over time in the value of the earnings disregards and income eligibility thresholds.

The transition into employment has been the subject of considerable reform and policy engagement since 2009. It is mentioned also in the Roadmap for Social Inclusion 2020-2025 but there are no new measures identified to address it – the same package (of improving childcare, tapering of preferential benefit/service access to encourage employment, and targeting activation services towards families with poor labour market engagement) continues to be relied on. This generally understands activation as being linked to financial incentives or advantages provided to unemployed people or others claiming benefits to take up a job or an active training measure. This was initiated first for claimants of unemployment-related payments and over time has been extended to lone parents and those claiming a disability payment. In Ireland a key policy direction of reform has been to allow people to receive benefits and hold employment simultaneously, increasing take-home income by supplementing earned income with benefits.

There are three other developments of note regarding minimum income and poverty in the last year.

- First, a series of measures were introduced in 2022 and 2023 in response to the rising cost of living. Cost of living packages were introduced on 11 February and 13 April 2022 to help with rising energy costs. The annual Budget, delivered on 27 September 2022, contained €4.1 billion of once-off cost of living measures including both universal and targeted income assistance (Department of Finance 2022). These included three electricity subsidies, available to all users and worth €200 each; a double-payment of all welfare benefits in October 2022; an additional €400 payment to those (low-income) households already receiving the means-tested Fuel Allowance in November 2022; an additional €200 payment to welfare recipients who live alone in November 2022; a €500 payment to recipients of three welfare payments in November 2022: Working Family Payment, Carer's Support Grant, and Disability Support Grant; and a double third-level student grant payment. The package also extended earlier measures focused on protecting consumers from rising energy costs including a temporary reduction in Value-Added Tax (VAT) on gas and electricity and extensions in the duration of temporary reductions in tax on petrol and diesel and in public transport fares. A further, and more targeted, package of income support measures was announced on 21 February 2023 providing a further €200 lump-sum payment to all welfare recipients in April 2023, a €100 lump-sum Child Benefit payment for all children in June 2023, and a €100 one-off increase in the means-tested Back to School Clothing and Footwear allowance in July 2023. That package also further extended the duration of cuts to tax on petrol, diesel, gas and electricity to the end of October 2023, but also announced that these would be removed by this date.
- Second, the Report of the Commission on Taxation and Welfare (2022) was published on 14 September 2022. The independent Commission was established by the government in 2021 with a remit to review and recommend reforms to the taxation and welfare systems. The Commission made three recommendations regarding the structure and adequacy of income support payments. These suggested that the value

of working-age welfare payments should be regularly benchmarked, moving away from the current ad hoc system for determining increases (Recommendation 12.1); that these payments should be reformed to become income related (Recommendation 12.2). These recommendations will inform future considerations of policy reform in this area.

- Third, a Basic Income pilot scheme, targeted at those working in the Arts, commenced from September 2022. It provides a weekly taxable payment of €325 to 2,000 eligible artists and creative arts workers who were selected at random from all qualified applicants. Alongside the recipient group, a control group was also selected, comprising arts workers who will not receive the weekly basic income but will receive a small annual payment to compensate them for responding to the same survey and data requests as those in receipt of the payment. The scheme has been presented as both a way of the government supporting the arts and an opportunity to evaluate the impact and effectiveness of this type of minimum income scheme.

3.1.3 Some key data

In 2021, 20% of the Irish population was at risk of poverty or social exclusion, a rate that has remained stable since 2018 (Table A3.2 in Annex 1). However, the rate is higher for women (at 21.2% compared to the male rate (18.8%)) (Table A3.2). The poverty or social exclusion rate between 2018 and 2021 is relatively stable when examined by each citizenship group. The lowest rate is recorded for Irish nationals (19% in 2021), but rates for those from other EU-27 countries and from outside the EU are only marginally higher (Table A3.3). Looking at trends across the period 2018-2021, there has been a notable decline in the proportion of non-EU-27 citizens exposed to poverty and social exclusion with this falling from 34% in 2018 to 19.8% in 2021 (Table A3.3).

Turning to the income poverty rate, this stood at 12.9% in 2021, with the female and male rates at 13.9% and 11.9% respectively (Table A3.4). The 2021 data suggest that citizenship background has limited impact on these risks, with non-EU-27 citizens recording a similar rate (13.1%) to that of nationals (12.7%); however, the risk for the former group has notably fallen over time from 25.2% in 2018 (Table A3.5). The rate of severe material and social deprivation for the total population stood at 5.1% in 2021, generally undifferentiated by gender (Table A3.7).

The numbers of recipients and beneficiaries of the minimum income programme of last resort – the Supplementary Welfare Allowance – has been on a strong downward trend. As Table B3.1 (Annex 4) – which presents the numbers of recipients and beneficiaries of this programme from 2018 to 2021 – shows, the fall is of the order of 40% over the four-year period. Comparison of the patterns up to 2020 and in that year (which saw most of the fall) suggests a COVID-19 impact. It may be, then, that the changed rules and less bureaucratic procedures meant that people usually dependent on this programme – which often include people waiting for another payment – were more easily accommodated on other programmes.

Minimum income adequacy (measured in terms of the net income of a single person household as a % of the poverty line) is high in Ireland in an EU context, at 89.4% in 2020, although it is significantly down from the rate in 2016 which was 97.3% (Table A3.8 in Annex 1). For comparative purposes, the rate for the EU average was 59.4 and 57.4 in 2020 and 2016 respectively (Table A3.7). When measured as a share of the income of a low-wage earner however, the adequacy is much lower at 58.7% in 2019. Over time this gap is growing, as in 2016 in was 65.9% (Table A3.9). Ireland's relative minimum income adequacy compares much less favourably on this measure than on the poverty threshold to the EU average which was 46.6 in 2020 (Table A3.9).

3.2 Social inclusion services

This is not a widespread category of social provision in Ireland. Among relevant activities are services oriented to debt management, support and counselling for families, child protection, and homelessness services. Services with a community development focus may also be considered relevant (although these are not thought of necessarily as social inclusion services).

3.2.1 Overall organisation of social inclusion services (at national, regional and local level) and types of services provided.

In Ireland, social services where they exist tend to target specific groups in the population and to be under-developed, compared to other Western European Countries. The offer of support from the public authorities historically in Ireland was mainly conceived in terms of cash benefits rather than services and this historical legacy has cast a long shadow. Services provided are currently concentrated on the essential health and well-being, education, and housing fields rather than personal social services. Where personal social services are provided, they are often provided by the voluntary sector. This means, for example, that a lot of services for vulnerable groups (e.g., Roma, Travellers, homeless) are provided by voluntary sector NGOs which receive government funding (usually on a roll-over basis) for their activities. Many of these organisations combine service provision and advocacy/community development functions. Ireland's social service provision landscape is also strongly centralised. Local authorities or municipalities have few social service provision responsibilities other than social housing support services. Health and social care are provided and organised on a regional basis by the regional health authorities under the auspices of the centralised Health Service Executive (HSE) and some of the debt and family counselling are funded either by the social protection ministry or the children's ministry. This means that there is little regional variation, other than that caused by difficulties in servicing remote areas (See Table 3.1.)

Table 3.1: Main personal services in Ireland

Focus/sector	Name of service	Main form of provision	Universal or targeted
Debt management	Money Advice and Budgeting Service (MABS)	Public	Universal on demand
Family support and counselling	Family Resource centres	Voluntary sector	Targeted
Child protection	Child and Family Agency (TUSLA)	Statutory	Targeted

Homelessness	A range of advice and emergency services	Voluntary and private sector run	Targeted

3.2.2 Policy developments and main challenges

There are no policy developments to report over the last year. It is difficult to judge the effectiveness of these services, given their strong person-to-person and hence highly variable nature. Few if any evaluations are carried out.

3.3 Integrated delivery of social inclusion services

3.3.1 Type of integrated delivery of social inclusion services

Ireland has no official commitment to an integrated approach to services, unlike some other countries, but this is recognised as a problem and efforts are being made to address it. One important notable area is in regard to services for the unemployed (which will be described under 6.1.2 below).

Another significant development is the *Social Inclusion and Community Activation Programme (SICAP) 2018-2023.* Although it does not aim for integrated service delivery as such, it picks up on the importance of community-based initiatives in Ireland. It is a six-year programme which will provide funding in excess of €220 million (Pobal 2021b). It aims to reduce poverty, strengthen communities, and promote social inclusion. All beneficiaries of the programme must belong to or support one of the 13 SICAP target groups which include unemployed and economically inactive people, and low-income workers. In 2021, €39m was allocated to the SICAP and the programme assisted 26,485 individuals through activities oriented to developing their personal capacities through the provision of lifelong learning and labour market or enterprise supports. Some 2,647 community groups were assisted by SICAP in 2021 (Pobal 2021a).

3.3.2 Policy developments and main challenges

There are no developments to report on this, other than those mentioned above.

4. Access to essential services (Principle 20)

4.1 Current situation

The current cost-of-living and energy crisis has created challenges for people on low incomes to access essential services such as water, sanitation, energy, transport, financial services, and digital communications. Although the government has incorporated access to essential services within the green and digital transition frameworks, currently, there is no national or subnational definition of essential services in Ireland, nor is there an explicit national or subnational definition of low-income people that is used for the purposes of any of the six essential services.

4.2 Policy developments and main challenges

Water and Sanitation: Water and sanitisation services have historically been heavily underinvested in Ireland. There are no charges for water supply (except in some isolated rural areas) and sanitation services, which are paid for by the State. For Irish Travellers, it was reported that 2% had no piped water and 3% did not have a sewerage connection in 2017 (Baptisa and Marlier 2020) Providing access to clean drinking water, particularly for marginalised communities, is part of new Drinking Water Regulations, introduced in March 2023 that enhance drinking water standards and requirements (Department of Housing 2022c).

Energy: Families living in rural parts of Ireland, households with low incomes, and older people are at high risk of energy poverty (Lydon 2022). Energy suppliers must have a Code of Practice for vulnerable customers, which requires that energy supplies are not disconnected during the winter months for non-payment of bills and that registered vulnerable customers are registered and receive the most economic tariffs. The Fuel Allowance Scheme provides means-tested income support to low-income households to help with heating costs. An additional lump-sum, one-off Fuel Allowance payment was made to all households in November 2022, in response to the energy crisis, and from January 2023, the income eligibility thresholds for the Fuel Allowance were increased. These criteria changes will see up to 81,000 new households supported with their fuel cost for the first time (Department of Social Protection 2022a)

Fuel Poverty: Research on fuel poverty in Ireland between 2008 and 2020 found that the increase in the proportion of households receiving fuel allowance during this period had a significant positive impact on the decline in aggregate fuel poverty experienced (Tovar Reañosa et al. 2023). The Household Benefits Package also provides €35 per month towards the cost of electricity or gas. It is available to people over 70 and other groups who satisfy a means test. In January 2023, the weekly means threshold for those aged under 70 was increased. The Warmer Homes Scheme provides targeted free energy efficiency upgrades to the homes of means-tested social welfare recipients in the least energy efficient homes. For 2023, an “unprecedented budget” of €148.5 million was allocated to the scheme to deliver an additional 6,000 free home upgrades (Ryan 2023). However, lower income households are more likely to struggle with the bureaucratic procedures required to access these upgrades (Tovar Reañosa et al. 2023)

Transport: Policies to reduce the cost of public transport were introduced in 2022 and 2023 and included a 20% reduction in costs for public transport and investments in the public transport network, including more local bus links and train services. Public transport is free for people with disabilities, children under 5 years of age, and those over 65 years (European Commission, 2023). For people living in rural areas, access to public transport remains a challenge and so there remains a heavy reliance on private car use. Cuts in tax on petrol and diesel were introduced in 2023 but will be removed by September 2023. In terms of delivering on the green transition, transport is regarded as the hardest sector for lower emissions in line with the net zero emissions target for 2050.

Financial Services: As part of the inclusion of Government’s Roadmap for Social Inclusion 2020-2025, increasing financial literacy is a goal to increase lower income households’ access to financial services (Department of Employment Affairs and Social Protection 2020). There is a high correlation between low income and over-indebtedness, resulting in high levels of severe material deprivation of 17.9% in 2018 compared to an EU-28 average of 13.3% (Baptisa and Marlier 2020). In May 2023, the government announced plans for legislation that will require banks to provide reasonable access to cash and will legislate for the supervision of

ATM operators, in recognition of the need to protect socially vulnerable groups who rely on cash. In terms of providing better access to standard bank accounts, the payments accounts directive (PAD) has helped since its pilot in 2012, although a lack of engagement by banks, mistrust in financial institutions, and lack of financial literacy has hindered progress in recent years (European Commission, 2023).

Digital Communications: A Digital Inclusion Roadmap is due to be published by the government in 2023, to provide measures for disadvantaged groups, including low-income people, who are not able to access online public services. In 2021, as part of the National Recovery and Resilience Plan, the government provided targeted grant funding for digital learning and digital infrastructure for low-income children in disadvantaged schools (European Commission, 2023).

4.3 Some key data

In 2022, 12.2% of those below 60% of the medium equivalised income reported that their household could not afford to keep the home adequately warm - a rise of 4.1% since the previous year (Table A4.1, Annex 1). 20.9% of households below 60% of the median equivalised income were in arrears on utility bills (heating, gas, electricity) in the past 12 months of 2022 (compared to 24% in 2019). In contrast, only 8.9% of households above 60% of the median equivalised income reported they were in arrears on utility bills in 2022, although this figure has increased from a rate of 5.7% in 2020 (Table A4.2, Annex 1). The proportion of people below 60% of the median equivalised income who could not afford an internet connection fell from 11.3% in 2019 to 6.7% in 2022. However, only 0.7% of those above 60% of the median equivalised income reported that they could not afford this service in 2022 (Table A4.3, Annex 1).

5. Access to (adequate) social protection for the self-employed and those in non-standard forms of work (Principle 12)

5.1 Social protection for the self-employed

The self-employed are a recognised, separate category of social insurance contributor in Ireland. They pay Class S social insurance contributions, at 4% of their personal reckonable income or €500, whichever is the greater, much lower than that of the average for employees (who pay 4% and their employer either 8.8% or 11.05% depending on the level of weekly earnings). They are treated differently to employees in terms of both contribution rate and entitlement, but they have access to almost all social insurance benefits. That is, the self-employed are covered for a wide range of benefits except for Carer's Benefit, health, and safety-related benefits, Occupational Injuries, and Illness Benefits. In 2020 (the last year for which data is available) there were some 350,000 individuals contributing as Class S members, a figure which remained stationary for much of the preceding decade (Department of Social Protection, various years), which means this number of people are not covered for the above benefits.

A second class of social insurance for the self-employed, Class P, is a special one for share-fishermen/women, the only category of self-employed people who are treated differently within the system of social insurance. This is in recognition of the seasonal variation in their income–earning capacity. Share-fishermen/women can opt-in to pay an extra 4% contribution (limited to €200 per annum) above the normal 4% self-employment insurance rate to access Illness Benefit, Jobseeker's Benefit and Treatment Benefit. Fewer than 10 persons were insured in this category in every year since 2016).

If someone earns less than €5,000 from self-employment in a year, they are exempt from paying Class S social insurance, but they may be able to contribute as a voluntary contributor depending on their previous contribution record. The voluntary contribution entitles them to State Pension (Contributory), Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension, and Guardian's Payment (Contributory).

5.1.1 Access to social protection by scheme/area

The self-employed have statutory access to the following benefits.

To qualify for the Jobseeker's Benefit (Self-employed) scheme, one must be: aged between 18 and 66 years; no longer self-employed; unemployed, capable of work and available for and genuinely seeking full-time work; and satisfy the social insurance contributions (that one has at least 156 weeks of paid self-employment contributions or at least 104 weeks of paid employment contributions and 52 weeks of self-employed contributions in the relevant tax year). One can work as an employee for up to 3 days each week and get Jobseeker's Benefit (Self-Employed). Jobseeker's Benefit (Self-Employed) is paid for 6 or 9 months depending on the number of social insurance contributions (just as it is for employees).

The self-employed can access the (means tested, social assistance) Jobseeker's Allowance, depending on their income and employment situation. If they meet the conditions, they may also qualify for the Back to Work Enterprise Allowance if they are setting up in a business as self-employed and claiming Jobseeker's Benefit (Self-Employed) or Jobseeker's Allowance (or some other benefits) for at least 9 months. Although they may qualify for the Short-term Enterprise Allowance available for people who have lost their job and wish to start a business and the Back to Work Family Dividend scheme which aims to help families to move from social welfare into employment. It gives financial support to people with qualified children who are in or take up employment or self-employment and as a result stop claiming a jobseeker's payment or a One-parent Family Payment on or after 5 January 2015.

In 2017, eligibility for the Invalidity Pension was extended the self-employed. To qualify for this, one needs 260 (equivalent to 5 years) self-employed social insurance contributions and 48 weeks of paid or credited self-employed social insurance contributions in the last or second last completed year before the start date of the permanent incapacity for work. To be considered permanently incapable, one must generally have been continuously incapable of work for a period of one year and be likely to continue to be incapable of work for at least a further year.

The self-employed are also covered by the general social insurance schemes for Maternity and Paternity Benefit as well as a new Parent's Benefit introduced in 2019 (which entitles each parent to 5 weeks of paid leave in the first two years after the child's birth or adoption, this was increased to 7 weeks of paid leave from July 2022). Qualification is on the same basis as employees - applicants must have 52 weeks of self-employed social insurance contributions paid in the relevant tax year or 52 weeks self-employed insurance contributions paid in the tax year immediately before the relevant tax year or 52 weeks of contributions paid in the tax year immediately following the relevant tax year. The benefits are the same for employees and self-employed. To qualify for the new Parent's Benefit (the conditions are the same for the self-employed and employees), applicants must have 52 contributions in the relevant tax year or 52 contributions in the tax year immediately before the relevant tax year or in the year immediately following the relevant tax year.

The self-employed can qualify for most government pension schemes on the same basis as employed persons. This includes the: State Pension (Contributory) at 66 years (to be eligible claimants must have paid at least 10 years' social insurance contributions) and the Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension (eligibility requires on 260 weeks of (5 years) paid insurance contributions).

The self-employed can also qualify for a Treatment Benefit scheme (giving entitlement to free eye, aural and dental tests). However, the self-employed are not, in general, covered for illness benefits (other than the enhanced Illness Benefit that was introduced as a temporary response to COVID-19). A very limited exception applies in the case of self-employed share-fishermen/women. Other than this, the income supports available to the self-employed in the case of sickness are granted according to the regulations of the general social assistance system. While the rate of payment and conditions entitlement for cash sickness benefit are the same for employed persons and for self-employed share-fishermen/women, the duration of payment is limited to one year for self- employed share-fishermen/women compared to up to two years (in general) for employed persons. But again, it should be remembered that this is a very small group. The self-employed are not covered for Occupational Injuries Benefit which provides Injury Benefit, Disablement Benefit, Incapacity Supplement, Constant Attendance Allowance and Medical Care Scheme. This means that the risks of accidents at work and occupational injuries are not covered by the self-employed social insurance contribution. This distances them from employees in insurable employment who, when incapable of working, are covered by the Occupational Injury Benefit Scheme should they suffer an accident at work, or on the journey to or from work, or a prescribed disease attributable to work. Nor are the self-employed entitled to the Working Family Payment (a weekly tax-free, means-tested payment for employees on low incomes with children).

5.1.2 Policy developments and main challenges

In general, protection for self-employment has not been a major concern of the Irish social protection system historically. The Irish system reflects its origins, with social security's roots in means-tested poverty alleviation rather than social insurance as collective risk coverage, a gradual (and in a Western-European context, slow) roll-out of social insurance coverage over time, and the system marked by a strong categorical impetus (either to cover the risk involved or the category or group of people affected, often in a post hoc manner once a problem or need has manifested). It also reflects the lower social insurance rates paid by self-employed people.

The last decade has seen considerable activity to create bespoke social insurance benefit schemes for the self-employed (a Jobseeker's Benefit (self-employed) in 2019) or extend benefits to them (as in Treatment Benefit and Invalidity Benefit in 2017 and the new Parent's Benefit in 2019).

Although their situation has been considered on a number of occasions in the interim, the last review in relation to the self-employed was the report of an Advisory Group on Tax and Social Welfare in 2013 (Department of Social Protection 2013) which recommended extension of coverage especially for illness and invalidity purposes. One legacy that may be traced to COVID-19 is the introduction in January 2023 of paid sick leave whereby workers are to get a right to be paid for up to 10 days of sick leave per year by 2026; this new entitlement is being phased in starting with 3 days in 2023 and rising to 5 in 2024, 7 in 2025 and 10 in 2026 (Government of Ireland 2023). There are no plans to extend this to the self-employed.

In the report to the Commission on the Council Recommendation of 8 November 2019 on access to social protection for workers and the self-employed, the Irish government identifies four policy objectives and measures to be taken: adhere to social protection schemes (closing formal coverage gaps); build up and take-up entitlements, which can be preserved, accumulated or transferred across schemes (improving effective coverage); receive enough and timely benefits, contribute in a proportionate manner (adequacy); and ensure sustainability and a level-playing field between labour market statuses.

One action that the government highlights in its report to the Commission on the measures to be taken to respond to the Council Recommendation is the establishment of a new unit of Inspectors to focus on employment status investigations and combat false self-employment. This matter was considered by a parliamentary committee in 2021 (Houses of the Oireachtas Joint Committee on Social Protection 2021). Currently, the Employment Status Investigation Unit (ESIT) housed within the Department of Enterprise, Trade and Employment undertakes this role in conjunction with social welfare inspectors based at the Department of Social Protection.

Thinking in terms of challenges and issues, an integrated strategic approach to self-employment, which sees it as part of a strategy in relation to labour market development and quality more broadly, is still outstanding in Ireland. Furthermore, it seems important that any changes that are made to the coverage for the self-employed are considered in a holistic manner, rather than considered and effected in a piecemeal manner, and over an extended period. This would mean that self-employment is developed and supported in a much more active and holistic way than at present. There is also a need to develop and apply a clear definition of both employee and self-employed. While there is a Code of Practice in operation, this is outdated and is likely to have been overtaken by changes in the labour market.

In addition, there are funding challenges. Here it is relevant to note that the 2013 Advisory Group on Tax and Social Welfare recommended raising the contribution rate beyond 4% but this did not happen. As a result, providing benefits for the self-employed is a significant cost to the Social Insurance Fund, so one might also make an argument for a cost-neutral (rather than heavily subsidised) extension of social protection coverage to the self-employed on equity grounds.

Those developments for both pensions and extension of coverage for illness benefits to the self-employed are identified as major cost challenges by Ireland in its report to the Commission on the measures to be taken to respond to the Council Recommendation of 8 November 2019 on access to social protection for workers and the self-employed. The Programme for Government commits to give consideration to increasing all classes of PRSI over time to replenish the Social Insurance Fund to help pay for measures and changes to be agreed including to the State pension system, improvements in short-term sick pay benefits, parental leave benefits, pay-related Jobseeker's Benefit and Treatment Benefits (Government of Ireland 2020c).

5.1.3 Some key data

In Ireland the share of the self-employed as a proportion of the population in employment is relatively stable, hovering at 12% (11.6% in 2022) (Table A5.1, Annex 1). In terms of the risk of poverty or social exclusion for the population aged 18 years and over, self-employed persons are more likely than employees to be exposed to this risk (9.6% and 5.8% respectively in 2021) (Table A5.2, Annex 1). Self-employed persons have a lower risk of material and social deprivation though – at 3.3% compared to 4.4% for the entire population in 2021 (Table A5.4, Annex 1).

5.2 Social protection for those in non-standard forms of work

There is no specific recognition of non-standard forms of work in the Irish social protection system. However, given the strong social assistance-orientation of the Irish benefit system, these workers can apply for and receive various means-tested social assistance schemes. They may also, if they can satisfy the contribution conditions, qualify for social insurance.

5.2.1 Access to social protection by scheme/area

There are no special social insurance provisions for casual and seasonal workers (other than share-fishermen/women who are legally considered as self-employed), on-call workers, zero-hour workers, apprentices, paid trainees, and other employees. In the Irish system one is either classified as an employee or as self-employed and the social insurance class to which one is allocated depends on the level of earnings (Cousins 2021). In a sense then, these workers are not disadvantaged compared to regular employees in the Irish welfare system given that social protection cover for employees is very inclusive. However, the difficulty relates to ascertaining whether they are registered as workers/employees or self-employed.

5.2.2 Policy developments and main challenges

There are few significant developments to note here, especially from a social protection perspective. However, efforts are being made to regularise the employment status and regulation of those in non-standard forms of work. In relation to the employment status and work-related entitlements of workers on zero hours contracts, The Employment (Miscellaneous Provisions) Act 2018, which came into effect in March 2019, has three main elements (Murphy et al. 2019). It, first, requires an employer to provide an employee with a written statement of core terms and conditions within five days of his or her start date. Secondly, the Act stipulates a requirement for payment where a zero-hour employee is required to be available for work but he or she is not provided with work (lesser of 25% of his or her contracted hours or 15-hour work). Finally, employees are entitled to request to be placed on a particular band of weekly working hours when they have regularly worked more hours than the number stated in their employment contract. Note that no social protection-related measures have accompanied these developments. Legislative reforms for Sick Leave in relation to atypical workers was introduced in 2022 (see Subsection 10.2.2).

In a further employment-related development, a revised Code of Practice on the platform economy was published in July 2021 by the Minister for Social Protection (Department of Social Protection 2021). The Code is the key guidance document for employers and workers and others in relation to deciding the employment status of a worker. It was revised to take account of newer labour market developments, including platform work. Steps are underway to place the Code on a statutory footing, and, in addition, an awareness-raising campaign will be developed to highlight employment status issues across all sectors (Government of Ireland 2023). Given that Ireland has significant numbers of such workers (Mandle 2020; Piasna, Zwysen, and Drahokoupil 2022), there is an urgent need to a) get more information on and b) address the employment and social protection situation of those in non-standard employment.

5.2.3 Some key data

In Ireland, part-time employment accounts for about a fifth of employment as a whole and this proportion is quite stable However, there are notable gender divides with 1 in 10 male employees in part-time employment versus almost 1 in 3 females (Table A5.5, Annex 1). The proportion of temporary employment is also stable, at around 9% of all employees, while the gender differences in temporary employment is less severe, at 8.5% women and 6.3% men in 2022 (Table A5.6). The type of contract does make a difference to in-work at risk of poverty however, with the rate for those on a temporary contract almost three times that for permanent employees in 2021 (10.9% compared to 3.1% respectively) (Table A5.7, Annex 1). Part-time workers also have almost a three-fold risk of in-work poverty rate compared with full-time workers (9.2% compared to 3.2% respectively in 2021) (Table A5.8, Annex 1). The material and social deprivation (MSD) rate was 3.3% for full-time workers and 9% for part-time workers in 2021 (Table A5.9, Annex 1).

6. Active support into employment, and unemployment benefits (Principles 4 and 13)

6.1 Main features of the system

In Ireland there are two types of income support benefit for unemployed people: the Jobseeker’s Benefit and the Jobseeker’s Allowance. The former is a social insurance-based benefit and the latter a social assistance (means-tested) one. These are accompanied by a system of activation supports which is divided into two ‘arms’: the Intreo service which is run and staffed by the Department of Social Protection, and the JobPath which is a payment by results placement service contracted to third parties. The EmployAbility service (funded on a grant funded basis) promotes the employment of people with disabilities.

6.1.1 Unemployment benefits

In terms of numbers, Jobseeker’s Allowance is the main income benefit catering for the unemployed. To receive it, a person must be capable of work, be available for and genuinely seeking work, satisfy a means test and meet the Habitual Residence Condition. There is no change in the amount of payment over time although there is the threat of sanction (including cuts in payment) if the conditions are not complied with. From 2013 on, people who had been getting a One-parent Family Payment and who no longer met the conditions of receipt have been able to qualify for a special payment called Jobseeker's Allowance transitional arrangement and they are then treated as jobseekers but subject to a more lenient regime in terms of the conditions around being available for full-time employment until their youngest child reaches 14 years of age. They are required to engage with the government’s activation services, however.

The current weekly rate of Jobseeker’s Allowance for an individual is €220 with a reduced rate of €129.70 for those aged 18 to 24 years who are deemed to be ‘not living independently’. There are additional income supports also available to people claiming Jobseeker’s Allowance. For example, they may be entitled to (depending mainly on their income level): Rent Supplement (to help with the costs of rented housing); Fuel Allowance - a weekly payment between October and April to help with fuel costs; Back to School Clothing and Footwear

Allowance in respect of claimants' children; and a Medical Card which grants entitlement to medical services free or at low cost.

Jobseeker's Benefit is the social insurance equivalent (of Jobseeker's Allowance). To qualify for it, one must be unemployed or have had a substantial loss of employment, be capable of employment and available for and genuinely seeking work and have sufficient social insurance contributions. For employees the latter includes 104 weeks of paid contributions or at least 156 since they started work and 39 weeks of paid contributions in the relevant tax year (or 26 in the relevant year and 26 in the tax year immediately preceding). The amount received depends on previous earnings level, to a maximum of €220 weekly for those with weekly earnings of €300 or more (that is, the same payment rate as the Jobseeker's Allowance).

6.1.2 Activation support to the unemployed

The *Intreo* service is the core of the public employment service in Ireland and is the portal for activation services. It is designed to be a 'one stop shop' for unemployed people seeking access to the benefit system, offering employment-relevant services and information on/processing of income supports. In October 2014, the first Pathways to Work programme for 2015 was launched (and has since been updated on a regular basis, drawing more resources into the support and activation system). As well as focusing more on the long-term unemployed, the 2015 plan committed to publicly benchmarking the performance of employment and training services against targets. Two other iterations of the plan/programme have been issued since, one for the period 2016-2020 and a second for the period 2021-2025.

The core of the activation-oriented service offered at present centres on expert assistance and advice on employment, training, and personal development, offering self-service facilities on information and guidance on employment and training opportunities, and access to information on job vacancies. Once people apply for Jobseeker's Allowance, they are usually called for a group information session within two weeks and then, if appropriate, scheduled for a one-to-one interview with an officer after the information session to develop a Personal Progression Plan. Activation review meetings are then held on a one-to-one basis to review the Personal Progression Plan and give further guidance support as required. A contract between the service and the client is an important element of the provision with a record of mutual commitments signed by both the case officer and the new applicant at the beginning of the *Intreo* process. These services were suspended during the pandemic until at least June 2021 and the staff redeployed to deal with the pandemic income support payments and other work (Murphy 2021).

There are measures to address joblessness at household level also. The most significant policy blueprint here is the *Action Plan for Jobless Households* which was issued in 2017 under the pathways to work programme (Department of Employment Affairs and Social Protection 2017). A key aim of the Action Plan was to develop a "family focused case management activation approach to improve employment rates and reduce household joblessness in Ireland." To this end, several targets were set, and actions planned, in particular: reducing the proportion of households that are jobless to 13% or less (from 18% in 2015); reducing the share of the 18-59 population resident in such households to less than 8% (from 12% in 2015). The planned actions to realise these targets mainly consisted of extending the existing activation support measures to adults in 'jobless households', especially those with children. The first target has been achieved (although it is not known how this is linked to the plan) and significant progress has been achieved on the other (Government of Ireland 2020b). It is not yet clear whether a new plan will be issued or not.

A further set of measures in place aims to smoothen out the income drop upon commencement of employment and recent reform has concentrated on this. The Back to Work Family Dividend (introduced in 2015) is a primary policy plank here, recognising that there are income adequacy issues for families involved in transition to employment and reliance on wages as against welfare benefits.

6.2 Policy developments and main challenges

The new *Pathways to Work 2021-2025* is one of the most important recent policy developments relevant to activation supports (Government of Ireland 2021a). Continuing a well-trodden path now (in that it is the third such policy iteration), it contains, inter alia, a commitment to review the programmes already in place and develop, as part of the public employment service, further education, and training service strategies.

The backdrop here is some evaluation research on the Intreo system (Kelly et al. 2019) as well as a number of reviews (Houses of the Oireachtas Joint Committee on Employment Affairs and Social Protection 2018a) and feedback as part of the preparation of the latest pathways programme (Citizens Information Board 2019). The evaluation suggested that, given that the Intreo system focused on how public employment services were to be delivered (the processes) as opposed to what was delivered, this service generated only very small employment effects and had no notable impact on education, training, or employment placement. The evaluation did find that Intreo increased a jobseeker's probability of being transferred to another payment or deemed no longer entitled to Jobseeker's Allowance or Jobseeker's Benefit.

More anecdotal evidence raises other issues, including: the generally low quality of work experience and training in some of the employment placements (especially that under the Community Employment scheme); the focus on a work-first approach and relative downgrading of transition into education and training; difficulties for clients in moving between schemes and programmes; difficulties in securing voluntary access to activation programmes for those not formally in the labour market but who wish to avail of the services; the relative ineffectiveness of sanctions; and the continuing significance of weak financial incentives to work (Citizens Information Board 2019; Houses of the Oireachtas Joint Committee on Employment Affairs and Social Protection 2018b). In addition, the degree of focus on the household as against the individual and the relative lack of attention on encouraging and supporting into jobs partners of people who are unemployed, lone parents, people with a disability or other care needs and their carers who wish to enter employment, have been criticised (National Economic and Social Council 2018).

The JobPath (the pay by results job placement service) has received some positive but also quite negative feedback. An evaluation of one of the first cohorts to complete the programme concluded that JobPath had been effective in supporting long-term unemployed people to secure work and in improving employment earnings for those who do secure work (Department of Employment Affairs and Social Protection 2019). However, the effectiveness of the JobPath Programme has received some negative comments in parliament with some stringent criticism of the scheme and questions raised as to whether or not it constitutes value for money (Citizens Information Board 2019; Collins and Murphy 2016, 2021). Serious shortcomings of the JobPath Scheme were also highlighted in a report by the Houses of the Oireachtas Joint Committee on Employment Affairs and Social Protection (2018b). The government decided that the JobPath scheme should be closed to new entrants from June 2022 and is being wound down during 2023. In its place, the government has further expanded the Intreo service.

Some of these issues are being taken forward. The Pathways strategy targets long-term employment especially, setting a target to get 75,000 of the long-term unemployed into employment by June 2023. This would mean reducing the proportion of long-term unemployed jobseekers from 3% of the labour force in 2019, to 2.8% in 2023 and 2.5% in 2025. The annual average proportion of long-term jobseekers was 1.3% in 2022, suggesting this target will have been comfortably met. Youth unemployment – a weak point in Ireland's recovery from the post-2008 global economic challenges – is targeted also. In this regard the target is to reduce the youth unemployment rate to below the 2019 average of 12.5% by 2023; again, the data suggest this will be comfortably achieved with a rate of 10.1% recorded for 2022 (Table A6.1 in Annex 1).

The provision of education, training, apprenticeships, and work placements are strong parts of the Pathways programme. Among other things, the plan provides for an additional 3,000 places on employment programmes, further education, and training places, and 10,000 places on the new Workplace Experience Programme (4,000 of which will be reserved for young people). Participants on the latter scheme will be paid €306 per week with additional amounts payable in respect of dependent adults/children (note the current weekly rate of Jobseeker's Allowance is €220). To strengthen the training content, while on the placement, the participant will be expected to complete at least 60 hours of training, of which 20 hours should be accredited or sector-recognised training. A €1,000 Training Support Grant will also be provided to jobseekers to avail of short-term, accredited training programmes. Recruitment subsidies of between €7,500 and €10,000 will be paid to employers who take people off the live register.

The plan also has a focus on those groups facing challenges entering the workforce including people with disabilities, lone parents, and minority groups, including Travellers. In July 2021, the government launched the Workplace Experience Programme, a six-month, 30 hours per week voluntary work experience programme for jobseekers who are currently getting a qualifying social welfare payment and who have been unemployed for six months or more. Pathways to Work also commits to contributing to delivering the goal, set out in the Roadmap for Social Inclusion, of increasing the employment rate of people with disabilities from 22.3% in 2016 to 33% by 2026. In addition, there is a plan to develop proposals for a basic income guarantee and a new pay-related, short-duration jobseeker payment (see Section 3).

While the plan has been welcomed, some concerns and critique have been expressed. For example, the Irish National Organisation of the Unemployed (2022), underlines the need for a stronger commitment to a person-centred approach and wrap around services for everyone of working age, regardless of their social welfare status. It also expresses concerns about equality, not just regarding gender but also age, citing the presence of ageism in the labour market. There are also grounds for concern about the planned change of funding model for community-based employment services questioning whether a payment by results model is compatible with an inclusive public employment service and the important tradition of community development in Ireland and how significant this has been in activation activities (although its quality and prospects have been criticised). The Irish National Organisation for the Unemployed puts forward a vision of a service that should offer flexible and appropriate supports to anyone of working age who needs them, in an environment where people can opt-in, explore and identify the most appropriate option/choice for them.

6.3 Some key data

The unemployment rate in Ireland is very low. The general rate for the total population aged 15 to 64 was 4.6% in 2022 and was not significantly differentiated by gender for the total population of working age (Table A6.1, Annex 1). The unemployment rate for women aged 25-64 is 3.8% in 2022, almost the exact same rate as for men at 3.7% in the same year (Table A6.1, Annex 1). Ireland does have a youth unemployment problem though with the unemployment rate for those aged between 15 and 24 more than double that for the working population (10.1% compared to 4.6% in 2022) (Table A6.1 in Annex 1). To take an EU-wide comparison, the average youth unemployment rate for the 27 Member States is 14.5% compared to 6.3% for the total population aged between 15 and 64 (Table A6.1 in Annex 1). Ireland also has a problem with long-term unemployment (with the proportion of the unemployed in this group equal to 30.9% in 2022) but this is concentrated among older age groups (and especially men) and is falling (down from 37.1% in 2018) (Table A6.2 in Annex 1). The rate of long-term unemployment for women from 25-64 is 33.2% in 2022, compared to 43.6% of men in the same age bracket (Table A6.2, Annex 1). In terms of the risk of poverty or social exclusion in 2021, employed persons had a risk of 5.8%, self-employed 9.6%, the unemployed 54.1% and other persons outside the labour market 40.6% (Table A5.2 in Annex 1).

7. Gender equality and Work-life balance (Principles 2 and 9)

7.1 Gender equality

Legislation for equal rights between women and men has been an ongoing principle of EU law from the early days of the European Community. In an Irish context, the European Union has provided the impetus for several key pieces of Irish legislation that have improved equality such as equal treatment when applying for a job and in the working environment, protection of pregnant workers and breastfeeding mothers, and the establishment of rights to maternity and parental leave. Concomitantly, the momentum for changes to equality policy have also come from within Irish society including the political and social spheres (Russell, McGinnity, and O’Connell 2017). However, some inequalities do still exist. Irish women are often over-represented in lower paid jobs, experience difficulties in sustaining a good work-life balance, are under-represented in decision-making positions of power, and suffer disproportionally from gender-based violence (Fine-Davis 2021)

7.1.1 Description of the main policies and programmes in place

As this is the first time that a specific section on gender has been included, a brief outline of the key policy developments is provided. This highlights the low starting base for the development of policies addressing gender equality and explains the cautious, often piecemeal approach adopted. Ireland now has a strong legislative framework for equality and non-discrimination dating from the 1970s (following membership of the EEC) and updated in the late 1990s/2000s. This legislation prohibits discrimination in employment, and in service provision and access, on the grounds of gender, and other areas of discrimination - including age, disability, sexual orientation, ethnicity, and family status.

First Commission on the Status of Women 1973: A Commission on the Status of Women (1972) was established by the government in March 1970, prior to joining the EEC, and made recommendations in 1973 on the steps needed to ensure the participation of women on equal terms and conditions with men in the economic, political, social, and cultural life of the country.

Key developments included equal pay, removal of the marriage ban on working women, in addition to making changes in family law, legal aid, and access to contraception.

The Second Commission on the Status of Women 1990: A key recommendation of the second commission on the status of women was enabling women's economic independence. Additionally, it asserted that women's independence relied on "the principles of equal opportunity, mutual support and the free and equal partnership of women and men" (Government of Ireland 1993 p. 7). Its key recommendations included: an equal rights amendment to the constitution to prohibit all forms of discrimination based on sex; government supports for childcare supports to be improved; and action taken to address the gender imbalance at all levels of political activity. The income tax system was to be reviewed so that married women as either homemakers or in paid employment were not disadvantaged.

National Women's Strategy 2007-2016: The National Women's Strategy 2007-2016 was developed as a national policy to implement the Beijing Platform for Action (Department of Justice 2007). The Strategy was the key policy document used by the then-government to guide the progress of Irish women across all aspects of the economy and society. The principal aims were grouped under three key themes: *equalising socio-economic opportunity for women; ensuring the well-being of women; and engaging women as equal and active citizens.*

2017-2020: Creating a Better Society for All: Following the conclusion of the National Women's Strategy at the end of 2016, the new National Strategy for Women and Girls 2017-2020 was adopted by the government. Implementation of the Strategy was overseen by a committee which included government ministers, women's groups, the trade union movement, business representatives, and the Irish Human Rights and Equality Commission, the national equality body. Owing to the COVID-19 pandemic, this policy framework was extended for a further year to the end of 2021. Although the legislative framework is largely concerned with policies addressing discrimination in employment, and in service provision and access, it has been applied to other areas of discrimination - including age, disability, sexual orientation, ethnicity, and family status. In 2015 a significant majority of voters (62%) voted for same-sex marriage to be provided for in the Irish Constitution.

7.1.2 Policy developments and main challenges

The position of women in Ireland has changed significantly over the past three decades. Family size has reduced dramatically, women's educational attainment levels have increased, and the majority of women are now in paid employment, concentrated in both public and private services. However, women make up the majority of those on low pay and there is a persistent gender pay gap, estimated at 11.3% in 2019 (Eurostat 2020a).

A recent development in the Irish political and policy landscape has been the development of Citizens' Assemblies. They are made up of members of the public, who have been selected to deliberate on an issue or issues of national importance. A Citizens' Assembly examined gender equality in 2020-21 and recommended that the constitutional clause on women's place being in the home (Article 41.2) should be replaced by a recognition of the value of care within the home and the wider community.

In March 2023, the Irish government announced that a referendum on gender equality and removing a constitutional reference to a woman's place being in the home is to be held in November 2023 following recommendations from the Citizens' Assembly and the special parliamentary committee on gender equality in 2022. It is hoped that November's vote would seek to remove the outdated reference.

As the government moved beyond the exigencies of COVID-19, there was a recalibration of policies surrounding gender equality following on from the recommendations of the Citizens' Assembly. A joint government committee published its final report "Unfinished Democracy: Achieving Gender Equality" in December 2022 (Houses of the Oireachtas 2022). The Committee took the view that the 45 Assembly recommendations should be seen as a blueprint for achieving a gender equal Ireland, and so the focus of its deliberations was on how best to secure their implementation. The report set out comprehensive recommendations on a range of gender equality measures to include childcare, care and social protection; measures to address Domestic, Sexual and Gender Based Violence (DSGBV); the role of education in challenging gendered norms and stereotypes; the impact of pay and workplace conditions on gender equality; how to achieve gender equality in leadership, politics and public life; and how the gender equality principle can be protected through law and policy.

The consistent gender pay disparity (Arntz, Sarra Ben, and Berlingieri 2020; Beauregard, Basile, and Canónico 2019; Doorley et al. 2021) led to the introduction of The Gender Pay Gap Information Act in 2021. It took effect in 2022 for employers with more than 250 employees. Under the Act, employers are required to publish information on their gender pay gap – specifically, gender-based differences in mean and median hourly remuneration, mean and median bonus payments and the percentage of employees paid a bonus or benefits in kind (An Post 2020). Each organisation is also obliged to publish a broader explanation, giving the underlying reasons for any gap, and the measures the organisation intends to take to address it. This information has been made public and its scope extended so that employers with 150 or more employees must report in 2024 and employers with 50 or more employees to report by 2025.

Ireland stands out among EU-27 countries with its severe underrepresentation of women in national political structures. In 2016 a new quota system was introduced under which at least 30% of candidates of political parties in the general election must be female. The gender quota saw the number of women elected rising from 16% in 2011 to 22% in 2016. However, progress had stalled in 2020, with women's representation moving to just 22.5% (Buckley and Galligan 2020). This placed Ireland 98th in the world for women's representation in national parliaments. The Electoral (Amendment) (Political Funding) Act 2012 introduced gender quotas into the Irish electoral system, and from February 2023, the quota has moved from 30% to 40% (Buckley and Mariani 2023)

An important feature of the position of women in Irish society has been the restrictive legislative and constitutional position regarding reproductive health and rights. A referendum in May 2018 voted to overturn the ban on abortion with nearly two thirds opting to repeal the relevant amendment to the constitution. A recent review of the legislation, the O'Shea Review (February 2023), highlighted the uneven geographic coverage of service providers particularly in rural areas (O'Shea 2023 p. 33-36). Uneven provision requires some women to travel to access this service. There is a paucity of information on GPs' reasons for not providing termination services (O'Shea 2023 p. 38-41). A lack of hospital backup is also a relevant factor, as is having access to peer support. The review states that the mandatory three-day wait between the first and second appointment compounds this problem, adding it presents logistical problems for women, particularly those who are time constrained.

At the end of May 2023, the Irish government lost a parliamentary vote on an opposition bill that proposes the implementation of the O'Shea recommendations and further reforms. The proposed bill is now being considered by the parliamentary health committee alongside the O'Shea recommendations. Key proposals include the removal of a mandatory three-day waiting period between a woman's initial medical consultation and her being given access to abortion treatment or medication. It also recommends the threat of criminal sanction is removed for medics who acted outside the provisions of the abortion legislation and that the provision of services is not disrupted due to issues around conscientious objections held by healthcare staff.

7.2 Work-life balance

Work-life balance is increasingly recognised as an important policy issue (Eurofound 2017, 2018). The changing role of women, especially since the 1970s, and concerns about blending employment and family responsibilities has become a key social issue.

7.2.1 Description of the main policies and programmes in place

The rapid economic growth which took place in Ireland in the 1990s was accompanied by a strong growth in the number of women in employment. As a result, there was a significant increase in the proportion of dual-earner families (O'Shea and Kirrane 2008). Associated with this change was adjustment to new norms and expectations around work and family life. These changes in Irish society took place when many government policies assumed that there was a female carer in the home. Combining work and family life, including caring responsibilities, was an increasing trend although evidence showed that the gender distribution of unpaid work and caring has not adapted to this rapid change (Russell et al. 2017). Although childcare policies are key to balancing work and family life, other policies, such as flexible working, are important also.

Work-life balance has been an issue of considerable interest for the European Community. Unsuccessful maternity and childcare directives were policies that did not gain full support and were subsequently withdrawn (Cohen and Korintus 2017; European Commission 2015). The Commission focused instead on work-life balance as a key policy, which included many different approaches such as flexible working, parental leave, etc. (Eurofound 2017, 2018; Forsa 2020). In June 2019, the European Council adopted a new directive on work-life balance for parents and carers "which aims to increase the participation of women in the labour market and the take-up of family-related leave and flexible working arrangements" (European Council and Council of the European Union 2019).

The relationship between labour market and household conditions can create a lifecycle of disadvantage that is difficult to break. The unequal division of unpaid care work between men and women reduces women's access to, and time spent in, the labour market (O'Reilly and Quayle 2021). It helps to explain the concentration of women in sectors and jobs allowing flexibility but often comes with lower wages and fewer career opportunities. The quality, availability and affordability of childcare and care services, length, and appropriate compensation level of parental, paternity and carers leaves, and flexible working arrangements are all important factors in promoting equal sharing of care tasks in the household.

Irish family policy was slow to move away from policies on personal morality towards those which dealt with gender equality. Free early childhood education (2009) and labour market activation (2012) were late to be adopted compared to other European countries. Similarly, other than maternal leave, Ireland lacked any paid parental or paternity leave until late 2016 (Daly and Szelewa 2020). The Paternity Leave and Benefit Act 2016 provides for statutory paternity leave of 2 weeks (Köppe 2023). The statutory payment is estimated at about 40% of the net average wage which is low by international standards. Although some benefit top-ups occur in the private sector, the current situation is marked by occupational and class inequalities (Köppe 2023). The Parental Leave Acts 1998-2019 had provided for a period of unpaid parental leave for parents to care for their children. This act was amended in the Family Leave and Miscellaneous Provisions Act 2021 and provides for 7 weeks paid parent's leave for a child born or adopted on or after 1 July 2022, a child who is under the age of 2 on 1 July 2022 or an adopted child who has been placed with the family less than 2 years on 1 July 2022. It aims to enable working parents to spend more time with their baby or adopted child during the first 2 years. The Work Life Balance and Miscellaneous Provisions Act 2023, has amended the Parental Leave Act to provide for 5 days unpaid leave for carers and parents to provide care or support for a serious medical reason. The Carer's Leave Act 2001 gives employee's the right to take temporary unpaid carer's leave so they can care full-time. Leave from employment is unpaid but their job will be held open until return. An employee can apply to take carer's leave in several shorter or continuous periods of up to 104 weeks. In the case of elderly parents needing full-time care, the total maximum amount of carer's leave is 208 weeks. An employee with enough PRSI contributions may qualify for Carer's Benefit. The current maximum weekly rate is €237 or, if caring for more than one person, €355.50. If not, they may qualify for Carer's Allowance which is a means-tested payment. Carer's leave can still be taken if the worker does not qualify for these payments. Carer's may work for up to 18.5 hours a week in employment or self-employment while on leave, if they earn less than €350 a week. Those receiving Carer's Benefit or Carer's Allowance will be credited social insurance contributions which will continue to qualify them for social welfare benefits.

7.2.2 Policy developments and main challenges

When it comes to flexible working arrangements, however, the approach to regulating them differs significantly between Member States. Several Member States introduced changes to parental and paternity leave measures in response to COVID-19. Workers' wages across Europe decreased due to absences and reduced working hours during the pandemic (Eurostat 2020b). During the pandemic, but unrelated to it, an additional six Member States transposed the work-life balance Directive (EU) 2019/1158. These cover paternity leave (Belgium, France), parental leave (Estonia, Ireland, and Spain), paternity and carers' leave (Greece).

Arrangements based on the Work-Life Balance Directive may improve the situation for Irish women. In Ireland, the *Work Life Balance and Miscellaneous Provisions Act 2023* was signed into law on 4 April 2023. The law introduces measures that will support employees in Ireland in balancing their family life, work life and caring responsibilities. It covers the following areas: the right to request remote working arrangements; right to request flexible working arrangements for caring purposes; unpaid leave for medical purposes; paid domestic violence leave; and enhanced breast-feeding rights. It is anticipated that the relevant sections of the Act will come into effect over the coming months of 2023.

Both employers and employees are currently waiting on the Workplace Relations Commission (WRC) to publish its Code of Practice. Whilst the primary legislation is available, many of the key considerations of the Act will be provided for in the anticipated regulations and Code. Employers are being advised to ensure that their existing policies and procedures are compliant with the Act. It is also recommended that if agreeing to remote or flexible working arrangements, both employers and employees should ensure that it is properly documented. Ideally this should be by way of an agreement that clearly sets out the conditions of the arrangement and explains when or why the arrangement can be terminated by the employer.

From a gender perspective, this flexible working time arrangement legislation generally relates to parents and workers with care responsibilities, without 'positive' discrimination for women.

While this can help to reinforce the message that flexibility in working arrangements is not a ‘gender issue’, it prevents prioritising specific target groups, such as single mothers.

7.3 Some key data

The 2022 Gender Equality Index (reference year: 2020) is 74.3 lower than the EU average of 68.6 (Table A7.1, Annex 1). The Irish gender pay gap has been decreasing from 11.3% in 2018 to 9.9% in 2020 (Table A7.2, Annex 1). The part-time employment rate of women has remained relatively high and consistent between 2019 and 2022, with a rate of 30.3% in 2022 (Table A7.3, Annex 1). This is higher than the proportion of part-time employed men, which stands at 10.9% in 2022 (Table A7.3, Annex 1). In terms of temporary unemployment, the gender differences are much less, with a rate of 8.5% of women compared to 6.3% of men in 2022 (Table A7.3, Annex 1). In 2021, women’s in-work at-risk-of poverty rate in a permanent job decreased by 2 percentage points from the previous year to a rate of 2.2% (Table A5.7, Annex 1). The in-work at-risk-of-poverty rate for women in temporary jobs increased from a low level of 2.9% in 2019 to 7.4% in 2020 but decreased in 2021 to 5.9% (Table A5.7, Annex 1).

8. Old age income and pensions (Principle 15)

8.1 Main features of the pension system

The bedrock of the Irish pension system is a statutory pension scheme comprising a mandatory social insurance pension, the State Pension (Contributory) (SPC), and a means-tested social assistance pension, the State Pension (Non-contributory) (SPNC). Currently, the pensionable age for these pensions is 66, but from January 2024 people may continue to work up to the age of 70 in return for a higher weekly state pension (see Section 8.2).

The SPC is financed on a pay-as-you-go basis through contributions to the Social Insurance Fund (SIF) from employees, employers and the self-employed with a subvention from general taxation to meet any shortfall in the SIF. The total rate of contribution is 15.05% of earnings, 4% paid by employees and up to 11.05% by employers (depending on wage rates). As mentioned in section 5, self-employed persons are also eligible provided that they have paid the necessary contributions (the total contribution rate for them is 4% of income above an income threshold). Entitlement to the SPC is based on an individual’s social insurance contribution record. Specifically, SPC entitlements are based on a yearly average, which is the number of weekly contributions paid or credited, divided by the number of years between entering social insurance and reaching pensionable age. Currently, the maximum (personal rate) pension payable is €265.30 weekly; pensioners aged over 80 years of age receive an additional €10 weekly, and those living alone receive a further €22 weekly (those in receipt of survivor pensions also receive this if they qualify). For the maximum pension (depending on the year when one reaches the qualifying age threshold), a contributor must have a minimum of 520 paid weekly contributions and a yearly average of 48-52 contributions since commencing insurable employment. Lower rates (in bands) are payable to people with lower averages. The pension operates on a family-based system, in which pensioners may receive an enhanced pension in respect of a financially dependent spouse. This additional pension is called the Increase for a Qualified Adult for qualified adults aged under 66 and over 66 respectively, the Increases are circa 66% and 90% of the personal rate depending on the age threshold (which means that they are currently valued at €176.70 a week for those under 66 years and €237.80 a week for those aged 66 and over). Since 1994, periods working in the home in a caring capacity may be disregarded in calculating the average number of contributions for pension purposes, where it benefits the pensioner.

The means-tested SPNC is financed out of general taxation and the maximum rate currently is €254 weekly. Like the SPC, there are additional payments in respect of qualified adults, those aged 80+, and persons living alone. Income and the value of capital (excluding the value of the claimant's home) are assessed in the means-test to estimate a claimant's weekly means. There are disregards in the means-test, including the first €30 of means, and up to €200 of earnings from employment. Income from work affects neither entitlement to the SPC nor the rate of the SPC: recipients of the SPC may continue in employment or self-employment. The total number of old-age pension recipients - SPC and SPNC combined - was some 688,000 in 2021, of which 86% were SPC (a proportion that continues to increase) (Department of Social Protection, various years).

A household benefits package (HBP) is also available. This comprises a free TV licence and a monthly allowance of €35 to assist with gas/electricity bills. All persons aged 70 and over are entitled to the HBP (and some under that age also qualify). Free public transport is also available to all persons aged 66 or more.

State pensions do not have an earnings-related component or facilities for deferred or early drawdown of pensions.

Occupational pensions may be provided by employers but are not mandatory in the private sector (although automatic enrolment will commence in 2024). Some 56% of the working population are covered for supplementary pensions although it is known that such coverage, which includes occupational and personal pensions, varies considerably between sectors of the economy. It is estimated that the proportion may be as low as 35% when the private sector is considered in isolation, for example (Pensions Commission 2021b). Analyses of supplementary pension coverage consistently show that women, the low-paid and part-time employees are significantly less likely than their male, higher-paid, and full-time counterparts to have a supplementary pension (Central Statistics Office 2022b). Women have also been found to contribute less than men to supplementary pensions (Collins 2020). The state provides an incentive for employers, employees, and individuals in the labour force to provide private pensions by allowing tax relief at marginal rates on pension contributions and the investment growth of the fund. Pension benefits are taxed in the same way as other income although older persons benefit from certain tax credits and exemptions and do not pay social insurance contributions on pension income. There is also tax relief on pension lump-sums up to one quarter of the size of the pension fund (capped at €200,000) and there is a cap on the maximum amount of income on which an individual can obtain tax relief in any one year (currently at €115,000). The maximum allowable lifetime pension fund at retirement for tax purposes (the 'standard fund threshold') is €2 million, and any excess above the threshold is subject to a once-off tax of 40%. The distribution of tax reliefs for employees and the self-employed is concentrated on the highest earners (Collins and Hughes 2017).

Public service occupational pensions, which are mainly mandatory, are almost universally financed on a Pay as You Go basis. Private sector occupational pensions are voluntary for employees except where they form part of the conditions of employment imposed by the employer and are usually funded by employer and employee contributions. A third type of pensions are funded by the self-employed, through retirement annuity contracts, and for individuals, through personal retirement savings accounts (PRSA). There is no legal obligation on an employer to set up or contribute to an occupational pension scheme, nor to contribute to a PRSA where an employee chooses to have one. However, employers that do not have a pension scheme are obliged to facilitate the administration of employees' own contributions to a PRSA.

Occupational pensions can be provided on a defined benefit, a defined contribution, or a combined or hybrid basis. Personal pensions are invariably provided on a defined contribution basis.

In relation to pension coverage, the social insurance system is mandatory and encompasses all sectors, full-time and part-time work, and all forms of employment and self-employment. As mentioned, non-standard workers are not categorised as such by the social insurance code and there is no indicator in official statistics on the number of workers who have jobs in non-standard employment.

8.2 Policy developments and main challenges

First, the government announced a new approach to the pensionable age in September 2022 which will commence from January 2024 (Department of Social Protection 2022b). This approach will retain the pensionable age at 66 for all workers and provide an opportunity for them to continue working until the age of 70 in return for a higher state pension. In parallel, the government adopted the recommendations of the Pensions Commission (2021a) and introduced a Total Contributions Approach which will be phased in over a decade; this approach is where the amount of pension paid is proportionate to the number of social insurance contributions and/or credits made over a person's working life. This new 'flexible pension age model' is designed to allow workers with incomplete social insurance records to continue working beyond 66 years of age to enhance their state pension entitlement. Under the proposed model, an individual with a complete social insurance record (40 years – see Section 8.1) will see their SPC payment increase as follows – based on the rates in effect in September 2022: aged 66 - €253, aged 67 - €266, aged 68 - €281, aged 69 - €297, aged 70 - €315. This new 'flexible' SPC system represents a setting aside of previous policy positions, where the pensionable age was due to gradually increase from 66 to 68 for all workers. The announcement also included a commitment to gradually increase social insurance rates over time to ensure the long-term sustainability of the State Pension system and the SIF.

Second, changes in the level of state pensions have, to date, been decided on a discretionary basis by the government in the annual budget. On 28 February 2018, the government launched *A Roadmap for Pensions Reform 2018-2023,* which announced that, by the end of 2018, it would develop proposals to: (a) set a formal benchmark of 34% of average earnings for the SPC, and (b) institute a process whereby future changes in the rates of payment are explicitly linked to changes in prices and average wages (Department of Employment Affairs and Social Protection 2018). A technical review undertaken by the Pensions Commission (2021a) concluded that pension rates had been above this threshold for the last decade (albeit more for pensioner couples than individuals). Expressing concern about an absolute benchmark, the Pensions Commission in its final report (published on 7 November 2021) supports the establishment of an independent standing body that would advise the government on pension rates of payment as calculated initially by the smoothened earnings benchmarking and indexation mechanism recommended above, in a manner analogous to the Low Pay Commission as proposed in the *Roadmap for Social Inclusion 2020 – 2025* (Pensions Commission 2021b). This proposal has not yet been implemented and further details are awaited in the context of the adoption of a new 'flexible pension age model'.

Third, details of a new auto enrolment scheme for occupational pensions were published in April 2023 (Department of Social Protection 2023) and will be introduced in late 2024. The objective is to address the problem of low and uneven coverage of supplementary pensions due to the absence of mandatory or quasi-mandatory occupational pensions outside the public sector. Covering approximately 750,000 workers aged between 23 and 60 who do not have an occupational pension and whose annual earnings exceed €20,000 from all employments, the main details are as follows. Participation will be voluntary with workers having the opportunity to opt out after 6 months, but they will be automatically re-enrolled after two years. There will be a matching employer contribution and a state top-up in that for every €3 saved by a worker, a further €4 (€1 from the state) will be credited to their pension savings account. When fully established, a worker earning €35,000 per annum will accumulate a fund (excluding investment returns) of €293,000 over their working life. There are 4 saving fund options available for the payee to choose from. It is estimated that the new system will account for about €21 billion in funds (excluding investment returns) after 10 years (Department of Social Protection 2022b). In terms of timing, Auto Enrolment will be very gradually phased in over a decade, with both employer and employee contributions starting at 1.5%, and increasing every three years by 1.5% until they eventually reach 6% by 2034.

Fourth, the Report of the Commission on Taxation and Welfare (2022), entitled *Foundations for the Future*, was published on 14 September 2022. The independent Commission was established by the government in 2021 with a remit to review and recommend reforms to the taxation and welfare systems. The Commission dedicated an entire chapter to Taxes on Retirement Savings and made a series of recommendations regarding a reduction in the tax-free lump sum (Recommendation 8.1), the replacement of the annual cap on contributions with a lifetime limit (Recommendation 8.4), and the periodic benchmarking of the Standard Fund Threshold (Recommendation 8.5). It also highlighted the additional tax expenditure that will arise under the Auto Enrolment system; estimating this at €740 million per annum once the scheme is fully implemented.

Finally, in relation to public sector pensions an 'additional superannuation contribution' was implemented in January 2019; this entails a deduction from the wages of pensionable public servants whose pay exceeds certain minimum levels. Replacing the emergency-conditions 'pension-related deduction', this significant reform was originally brokered as part of the mid-2017 'public service stability agreement' between the government and the public service trade unions. When implemented at full contribution rates from the beginning of 2020, the additional superannuation contribution is estimated to provide some €550 million annually towards the sustainable financing of public service pensions (in addition to the existing mainstream occupational pension contributions of public servants). Because the state pension age has increased, a gap has emerged between the retirement age for occupational pensions (usually at age 65 years) and for the state pension. Consequently, the government has approved an increase in the compulsory retirement age to 70 for those public servants whose compulsory retirement age is currently 65. There has been no change to the minimum pension age at which public servants can retire.

While these developments go some way towards sustainability for the Irish pension system, some relevant issues continue. The new flexible SPC system may trigger a divide between lower-income workers, and those who took time out from employment, who will continue working until aged 70 while relatively higher earners will retire at 66 years. A second challenge is to ensure that the new total contributions approach to the contribution-benefit link does not disadvantage individuals distanced from the mainstream labour force. This could emerge as a significant problem if there is a growth in those forms of employment that are difficult to include in social insurance: for example, peripheral self-employment or informal work in the digital economy or other forms of non-standard employment. Third, while the imminent introduction of automatic enrolment will increase the coverage of second-tier pensions, the extent to which automatic pensions will improve the adequacy of pensions (at the pay-out stage) cannot be determined, and as these are defined contribution schemes there may be considerable variation in pensions paid and in the replacement rates achieved. Finally, automatic enrolment is employment based. Therefore, it may not be practically possible to eliminate differences in coverage and adequacy arising from fundamental differences in employment history and status. For example, periods of non-employment due to caring responsibilities, unemployment, illness, and migration will all affect the duration and capacity of workers' contributions to their pension scheme.

8.3 Some key data

People aged 65 years and over had a lower-than-average risk of poverty or social exclusion (20.4%) in 2021 (Table A8.2 in Annex 1). As is widely the case, the female rate was significantly higher than that for men (24.1% and 16.3% respectively) (Table A8.2 in Annex 1). Ireland's older population has a low risk of suffering severe material and social deprivation – just 3.2% in 2022, compared to an EU-27 average of 58% (Table A8.5 in Annex 1). The aggregate replacement ratio for pensions is relatively low – at 39 in 2021, compared to an EU-27 average of 58% (Table A8.5 in Annex 1), and is stable for both genders. The gender gap in pension income in Ireland is also relatively large (at 29.6 in 2021 compared to an EU-27 average of 26.9) (Table A8.7 in Annex 1).

9. Long-term care (Principle 18)

9.1 Main features of the long-term care system

Care in Ireland is strongly community and family based which, among other things, means that most of the care is provided unpaid by family, friends, and neighbours. There is substantial variation in the reporting of prevalence of family caring in Ireland (Care Alliance Ireland 2019). According to the 2022 Census, unpaid carers account for 5.8% of the population. The Census recorded a 53% increase in the number of carers between 2016 and 2022, attributed in part to change in the wording of the question asked in Census 2022 (Central Statistics Office 2023). According to the Irish Health Survey 2019, 13% of persons aged 15 years+ provide care at least once a week to another person due to a problem related to age, a chronic health condition or infirmity (Central Statistics Office 2020).

9.1.1 Governance arrangements

Responsibility for LTC in Ireland is mainly organised in terms of income support in the form of cash benefits (access to which is determined by a means test or social insurance payments record) on the one hand and health/care service-related provisions on the other (both of which meet only a part of the need for support in Ireland). Both are strongly centralised (especially from a planning perspective). The Department of Social Protection plays a key role in the provision of income support to people who cannot work or can only work part-time due to caring responsibilities. The Department of Health's role is to support the development and implementation of policy for long-term care services, which are delivered by the HSE, either directly or through agencies funded by the HSE.

The only statutory scheme currently in place in Ireland is for residential LTC which is accessed and funded through the Nursing Homes Support Scheme (NHSS) (also known as the ‘Fair Deal’). At present, home care is not underpinned by a statutory entitlement, and there is no statutory regulation of such matters as quality-assurance, accountability, training, and skills. The Department of Health is developing a new statutory scheme for home support services in line with the Programme for Government and Sláintecare commission on the future of healthcare commitments (Committee on the Future of Healthcare 2017).

The NHSS is primarily for older people (i.e., people over 65 years of age) seeking access to long-stay residential care, in the public, voluntary or private sectors. However, younger people (under 65 years of age) seeking access to long-stay residential care can also make an application to the NHSS. At the beginning of 2023, there were 1,250 people under 65 years of age residing in nursing homes (Ó Connaith 2023). While home care services in Ireland are typically used by older people, it is also provided, in a limited way, to some people with disabilities and others with identified care needs, including, for example, people leaving hospitals who need support. People with disabilities can also avail of the personal assistant service, which is funded by the HSE under a separate funding stream to home care (Keogh et al. 2018).

There is a high reliance on the family/informal care sector for care of older people in Ireland (O’Shea 2017). Home care is a family-based system supplemented by the state (Keogh et al., 2018). It is estimated that informal carers provide between 60 and 90% of homecare in Ireland (Health Information and Quality Authority 2022a).

9.1.2 Cash and in-kind benefits for the person cared for and for the informal carer.

Three features of Ireland’s income support system for care should be noted: first, Ireland relies almost exclusively on payments to carers (rather than cared-for people) through Carer’s Allowance (a social assistance scheme financed entirely by the Exchequer), Carer’s Benefit (a social insurance based benefit) and the Carer’s Support Grant (paid to carers once a year by the Department of Social Protection); second, the vast majority of the income support given to carers is on a means-tested basis; third, medical input into the decision to grant income support payments to carers is by way of a medical report completed and signed by a doctor indicating level of care and attention required by the cared-for person, and which is reviewed by medical assessors.

For the purposes of income support, a carer is defined in the regulations governing the Carer’s Allowance/Benefit as someone who is living with, or in a position to provide, full-time care and attention to a person in need of care because of their age, disability, or illness (including mental health) who does not normally live in an institution. To qualify, the carer must also be habitually resident in the state and be at least 18 years old (16 for the social insurance Carer’s Benefit) and not be engaged in employment, self-employment, training, or education courses outside the home for more than 18.5 hours a week (increased in January 2020 from 15 hours). Eligibility conditions also pertain to the cared-for person who must be over the age of 16 and so incapacitated as to require full-time care and attention. There is only a €1 difference in the maximum weekly rate of the Carer’s Benefit and that of the Carer’s Allowance (€237 compared to €236 a week respectively for a carer under 66 years and caring for one person in 2023). Most carers’ payments are made through the means-tested allowance. In 2022, the number in receipt of Carer’s Allowance was 90,899 compared to 3,488 recipients of Carer’s Benefit (Department of Social Protection 2023). The recipients of Carer’s Allowance and Carer’s Benefit are by and large women (77% and 83% respectively in 2022), underlining a long-term Irish pattern (as elsewhere) for informal carers to be women, typically with low or no attachment to the labour market.

While historically income support for carers was treated as separate to the rest of the social security system (and certainly separate from social insurance), a trend for at least a decade now is to try and improve demand and take-up and hence to integrate them into the system. Hence, recipients can avail of activation services and may qualify for an employment scheme or an education scheme once their period of caring ends. It is possible for a carer to receive the Carer's Allowance on a half-rate basis if they are in receipt of certain other social welfare payments. The Carer's Allowance can also be shared between two carers. As well as direct income payments, Ireland also has specific tax credits and allowances for carers including a Home Carer's Tax Credit which is given to married couples or civil partners (who are jointly assessed for tax) where one spouse or civil partner works in the home caring for a dependent person (including caring for a disabled child). An unpaid Carer's Leave – for a minimum of 13 weeks and up to a maximum of 104 - exists also and constitutes a right or entitlement provided one meets the conditions. Employees taking Carer's Leave may qualify for Carer's Benefit or Carer's Allowance. With respect to LTC services, state funded home care is one of the main long-term care services aimed at enabling people to remain living at home. Homecare services were traditionally referred to as 'home help' and 'homecare packages' in Ireland, but in 2018 these services were combined into a package of supports called 'home support services' (Health Information and Quality Authority 2022b) thereby moving home care to a single funding model (Keogh et al. 2018). To date, there has not been a statutory entitlement or statutory scheme for Home Support in Ireland. In addition to Home Support services, there are Intensive Home Care Packages, which consist of community services and supports which may be provided to clients with higher levels of assessed care needs or complexity, in receipt of a high value of supports in the community to: a) return home from hospital or residential care or b) prevent attendance/admission to A&E/Acute Hospital or c) prevent or delay admission to long term residential care. These are funded from a separate budget to home support services. Publicly funded homecare and support is currently organised through nine HSE Community Health Organisations (CHOs). Each CHO represents a geographical region in Ireland and is led by a Chief Officer with full responsibility and accountability for the delivery of all community healthcare services in their area. Homecare services are supplied either by publicly employed HSE staff, community and voluntary organisations or private sector agencies. They are free of charge, available based on assessed need/incapacity rather than financial or other resources. The recipient gets a choice of provider but if they opt for non-HSE services then they must choose among approved service providers (unless they want to pay privately). While Home Support is mainly used by older people, it is also provided, in a limited way, to some people with disabilities and others with identified care needs, including, people leaving hospitals who need support (Keogh et al. 2018).

According to the most recent data some 10% of the population aged 65+ used home care services for personal needs in 2019. According to HSE data, 20.8 million hours of publicly funded Home Support were provided to 75,000 older people in 2022 (HSE 2023). Compared with 2021, an additional 320,000 home support hours were provided in 2022. However, older people received an average of 5 hours of home support per week in 2022, lower than the average of 7 hours per week in 2021. Home Support is most frequently provided by private providers. It has been estimated that of the total home support in 2019, approximately 8.2 million hours (33%) were provided by public health service staff members in, approximately 2.1 million hours (9%) were provided by the voluntary sector, and 14.4 million hours (58%) were provided by private providers (Walsh and Lyons 2021). Some 115 people were in receipt of an intensive homecare package in 2021, down 51% from the previous year (HSE 2022).

The Nursing Homes Support Scheme, which provides financial support towards the cost of care in a nursing home is administered by the HSE. Anyone who may need long-term nursing home care can apply to the scheme through the Local Nursing Homes Support Office and both their level of care need and their means are assessed, the latter to determine their self-contribution to the cost of care and the corresponding level of state financial assistance. Under the scheme, income, and assets (cash and non-cash) are assessed. Individuals make a contribution towards their care of 80% of their income (less allowable deductions), 7.5% of the value of any cash assets per year, if their assets are over a certain limit, and 7.5% per year of the net value of non-cash assets such as their home, up to a maximum of three years of their care (which may be deferred and collected from person's estate). The state pays the balance. At the end of 2021, 80% of nursing homes beds were in private nursing homes. More than three-quarters (77%) of nursing homes in Ireland were private and 3% voluntary (not-for-profit) nursing homes; the remainder (20%) were public facilities (Health Information and Quality Authority 2022b). According to the Health Information and Quality Authority (2022b), which maintains a public register of all registered nursing homes in Ireland, at the end of 2021 there were 456 private and voluntary nursing homes providing care to over 25,000 people and there were approximately 5,322 people resident in 111 public nursing homes.

9.1.3 Quality assurance mechanisms

Nursing homes in Ireland are regulated. The Health Act 2007 (as amended), associated regulations, and nationally mandated standards (National Standards for Residential Care Settings for Older People in Ireland 2016) provide the legal framework that underpins regulation. The Act and the regulations set the minimum standard of care that must be provided for people living in these centres for registered providers to remain registered and to continue to operate them. The Chief Inspector, an employee of the Health Information and Quality Authority (HIQA), is responsible for maintaining a public register of nursing homes and for the registration and inspection of these centres. The Act requires that the Chief Inspector assesses whether a provider will comply or is complying with the regulations and any standards set by HIQA, when registering and inspecting such centres. Day-to-day regulatory oversight of nursing homes is achieved through inspection, receipt, and review of solicited and unsolicited information and, where required, escalating regulatory action. Inspectors of social services are appointed to assist the Chief Inspector in registering and inspecting designated residential centres. The team of inspectors who regulate nursing homes comprises professionals with expertise in regulation and experience in either care of older people, general nursing, fire safety, infection prevention and control, occupational therapy, physiotherapy, or social care (Health Information and Quality Authority 2022a).

There is currently no statutory regulation of home support services in Ireland, although the HSE as a provider and commissioner of services, has oversight through the tendering and contractual process of publicly funded home support services. In April 2021, the government gave approval to draft a General Scheme and Heads of a Bill to establish a licensing framework for home support providers. These draft regulations apply to home support services provided by public, private and not-for-profit companies and organisations and set out the minimum requirements needed to get a licence. The purpose of the licensing system is to ensure that home support services are of consistently high quality and to safeguard service users (Sheehan and O'Sullivan 2023).

9.2 Policy developments and main challenges

There are several developments to report here.

The first relates to progress towards a statutory homecare scheme which was first promised by the government as far back as 2018. The new government committed to it also and is in the process of developing a comprehensive regulatory framework to regulate home support services in Ireland having in 2021 given approval to draft a General Scheme and Heads of a Bill to establish a licensing framework for home support providers. The Health Information and Quality Authority (2022a) recently undertook an evidence review to inform the Draft National Standards for Homecare and Support Services (to contribute to and help fill the gap caused by the absence of nationally endorsed standards for homecare and support services in Ireland). Among its recommended principles are: a) be inclusive to all who are in receipt of formal homecare; b) improve the performance and quality of homecare; c) provide assurance to people receiving homecare and the public that minimally acceptable standards are achieved; and d) provide accountability on both performance and value for money.

HIQA has strongly advocated for homecare services to be integrated and needs-led, for the removal of any barrier to access (such as age), and for services that support enablement and independence to be accounted for, ensuring the human rights of people in receipt of homecare are protected. HIQA also highlights that, while it is up to the government to decide if more complex aspects of care will be included in the regulation of homecare, it should consider that health and social care services intersect frequently and are often integrated, and there is a strong argument that this will increase over the coming years with the move to more care in the community at the heart of the Sláintecare ethos (Health Information and Quality Authority 2022a). The findings from the Department of Health's consultation on the draft regulations for providers of home support services were published in 2023 (Sheehan and O'Sullivan 2023)

A second development that is in train is that the health ministry has drafted plans to establish a Commission on Care. With a remit to examine care and supports, and current policies and strategies in place for older people, the Commission will examine the sustainability of current measures and incorporate lessons learnt from COVID-19 to review the system considering the COVID-19 experience and the diverse needs of older citizens. Research carried out on the impact of COVID-19 on residential care services and recipients in Ireland called for the reform of Ireland's social model of care for older people (Health Information and Quality Authority 2020).

The National Carers' Strategy – Recognised, Supported, empowered (2012) – sets out current government policy for those who provide care in an unpaid capacity to older people, children and adults with an illness or a disability. It includes a Roadmap for Implementation containing 42 priority actions to be achieved on a cost-neutral basis in the short to medium term (Department of Health 2012). The Programme for Government 2020 includes a commitment to review and update the National Carers' Strategy to inform how best to support family carers in Ireland into the future (Department of An Taoiseach 2020). The Department of Health is leading this update, in consultation with the wider family care sector. The exact timeframe for the Departmental review has not been announced (Pierce et al. 2021).

These developments notwithstanding, several major challenges for the Irish LTC system remain.

This includes access and affordability, for both residential LTC but also home-based care. There are waiting lists for both. This is partly due to funding cutbacks during the post-recession period although funding has since been considerably increased. In addition, there is evidence of geographical variations in supply and in assessment procedures. Smith et al. (2019) examined the distribution of the annual average number of home care hours per person for those aged 65 years and over in Ireland in 2014 and found significant geographic variation. It seems that the rural areas have consistently higher per capita home care hours across all years. More recent evidence on waiting lists indicates that 474 people were waiting for funding approval at the end of 2021 (HCCI 2022) and in July 2022 some 5,312 people approved for funding were waiting for home support from the HSE because no home care worker was available to provide this (Department of Health 2022). There are considerable geographical variations. There is no national data available on how long people spend on waiting lists (Home and Community Care Ireland 2022). As officially stated, government policy aims to provide both more and better care for older people and care in the community. The reality, however, is that services in the community as well as residential care services are insufficient to meet demand (Social Justice Ireland 2020).

It is anticipated that demand for home support services may increase under the new statutory scheme for the provision of home support services, currently being developed by the health ministry. This may arise, for example, if unmet demand is met or if the new scheme results in more people being able to remain in their own home, substituting away from nursing home care. Any increased demand would result in an increased cost, which may also rise as the population ages (Keane et al. 2022). Census 2022 data shows that there was more than a 20% increase in the population of older people between 2016 and 2022 (Central Statistics Office 2023).

The nature of provision (or identity of the provider) is also changing. There has been a continuous decline in public nursing home bed numbers, a trend which is expected to continue as many buildings no longer meet the standards required. Alongside this, there is a continued increase in the numbers of beds in private nursing homes. Overall, the number of nursing homes and nursing home beds reduced between 2019 and 2021 (Health Information and Quality Authority 2022b). At the same time, there have been incremental increases in the size of the average nursing home, and an ongoing trend in the closure of smaller nursing homes who cite difficulties in terms of financing and resources as reasons for ceasing operations. As well as supply, there are issues around public investment. The numbers of people receiving financial support for residential care under the Nursing Homes Support Scheme (the so-called Fair Deal) increased only by some 1,600 people between 2012 and 2019 (from 23,065 to 23,629) (Health Service Executive 2020), but since then has decreased to 22,296 in 2021 (Health Service Executive 2022). Moreover, Ireland's preferred policy – to offer services at home – is under-resourced and has not kept up with demand; the number of people in receipt of home support declined between 2018 and 2019 (53,000 compared to 51,345) for example (ibid). And yet there is a bias in funding towards residential care, arguably an unsustainable policy.

A further challenge is around quality and inspections. While there have been independent, unannounced inspections of all public, private, and voluntary nursing homes by the Health Information and Quality Authority since 2008, there is no external quality monitoring of domestic care provision. It is planned that such services will be independently inspected and as outlined above, the government has commenced preparation of the necessary legislation for this purpose. The Health Information and Quality Authority was initially scheduled to have been established as a regulator of the sector in 2016 but there is still no mechanism for oversight of homecare services (Houses of the Oireachtas Joint Committee on Health 2019).

There are also issues in relation to the care workforce. The challenges to ensuring a quantitatively and qualitatively adequate LTC workforce to meet the rising demand for LTC and providing a choice and support for informal carers are huge in Ireland. There are quantitative, volume, challenges but the training infrastructure and degree of professional recognition of the value of the sector are low. This is largely a relatively low trained sector and conditions of work are below average, and marked by a heavy reliance on female workers, many of whom are themselves older people (Department of Health 2022a). Based on the available evidence from the OECD (Oliveira Hashiguchi and Llena-Nozal 2020), LTC workers earn on average around 67% of the average earnings per hour actually worked in the general economy and only 38% of LTC workers have completed higher education levels. In response to the shortage of care-workers in the home-support and nursing home sectors in Ireland, the Minister for Mental Health and Older People, established a cross-departmental Strategic Workforce Advisory Group in March 2022. The Group reported in September 2022, and made a series of recommendations relating to recruitment, pay and conditions, barriers to employment, training and professional development, sectoral reform, and monitoring and implementation. It is envisaged, pending ministerial approval, that the implementation of the recommendations will be supported by an Implementation Group (Department of Health 2022a).

Apart from workers in the care economy the conditions under which informal carers are providing care are also a source of concern. It is estimated that up to 1 in 10 of the adult population are family-based carers (amounting to some 391,000 people) (Care Alliance Ireland 2020). Some of these may be claiming the income support benefits but many will not. In general, working aged people in Ireland who are caring for dependent relatives will find it very difficult to achieve a work-life balance and public policy provides little support for this. The 'choice' of whether and how to care is a very constrained one in Ireland.

There is also a set of challenges in relation to financial sustainability. First, the Irish system of LTC tilts in the direction of incentivising residential care, which is arguably an unsustainable and more expensive policy. It has been suggested that Ireland lacks a sustainable funding model (Age Action 2020; O'Shea 2017). Secondly, there is the high and rising cost of such care in Ireland. As well as being a challenge for government, this too challenges individuals and their families. Thirdly, there are issues regarding what is covered by the home care scheme. This is free at present, but it does not cover activities (and costs involved) in such activities as laundry and shopping, for example.

Finally, another challenge regarding long-term care relates to the lack of choice of care setting – home care or traditional nursing home care are the only options available. When an older person is unable to remain living at home, there are few alternatives outside of nursing homes. The government's policy statement, Housing Options for our Ageing Population, provides a framework by which the government can facilitate and promote a variety of housing options, including housing with care/supported housing, for older people (Government of Ireland 2020a).

9.3 Some key data

Like the health system, policy, and provision in long-term care (LTC) face considerable challenges around how to meet the needs of a growing population of older people with a greater burden of chronic disease and multi morbidities. The old-age dependency ratio stood at 23.1% in 2022 which is on the low side compared with the average for the EU-27 (33%) (Table A9.1 in Annex 1). The share of the population in need of long-term care is also lower in Ireland, 20.9% in 2019, compared to 26.6% for the whole EU-27 (Table A9.2). Some 3.03% of the population aged 65 and over were receiving care in an institution in Ireland in 2019 compared to 8.1% receiving care at home (Tables A9.4 and A9.5 respectively). The share of population aged 65 and over with lack of help with ADLs/IADLs was 48.5% in 2019 (Table A9.3, Annex 1). The percentage of unpaid care activities in 2022 was 26.3%, slightly higher than the EU average of 21.66% (Table A9.7, Annex 1). These unpaid care activities were predominantly given to relatives such as parents or grandparents (including step and in-laws) at 28.79% and children (including step and adopted) at 26.39%, compared to 9.88% for other non-relatives in 2022 (Table A9.8, Annex 1).

10. Healthcare (Principle 16) and sickness benefits

10.1 Healthcare

Ireland has a mixed system of public and private healthcare, with access varying significantly by income group and whether one receives access by virtue of low income or (private) insurance.

10.1.1 Main features of the healthcare system

Entitlement to health services in Ireland is governed by a complex system of eligibility categories (Connolly and Wren 2016). A first category (covering around 32% of the population) are Medical Card holders – people who having passed a means-tests have more or less free access to both primary care and hospital services and prescribed medicines subject to a charge of €1.50 (Thomas et al. 2021). A second group comprises those entitled to a GP Visit Card which gives free GP access. These are people above the income threshold for a Medical Card but still on low income, and, since 2015, all those aged over 70 years as well as all children under 6 years (raised to include children aged 6 and 7 from April 2023). Some 10% of the population have such a GP Visit Card which means that in all less than half the population have coverage for the costs associated with GP services.[1] The remainder of the population comprises the third category – making up some 56-58% of the population as a whole, they have to pay the full price of GP care. Affordability is therefore a major issue in regard to access to health services in Ireland. A sub-grouping of this third grouping – amounting to some 45% of the population as a whole - purchase private insurance to cover these costs. Depending on the type of premium, insurance grants entitlement to a range of additional private services as well as faster diagnosis and hospital access. This highly stratified system of health access mirrors dualism in the Irish welfare state as a whole.

10.1.2 Policy developments and main challenges

The blueprint for reform of the Irish health system is to a large extent set by the *Sláintecare* report (Committee on the Future of Healthcare 2017). It recommended significant structural reform, especially that healthcare delivery should take place in primary care and social settings (thus correcting for the under-development of community services in Ireland). Among its proposals were:

- The introduction of a health card scheme which would entitle all residents to access a comprehensive range of services based on need,
- The introduction of a new model of integrated and coordinated health and social care,
- The 'disentanglement' of public and private care and especially the phased elimination of private care from public hospitals and,

[1] https://www.statista.com/statistics/660830/gp-visit-card-scheme-ireland/

- Addressing long waiting lists for access to elective care.

The Sláintecare reform strategy is a 10-year strategy, and its implementation began in 2018. There have been several significant developments in the last year. The Sláintecare Progress Report 2022 was published in February 2023, setting out the progress made in the first year of the *Sláintecare Implementation Strategy and Action Plan 2021-2023* (Department of Health 2022b). The impact of COVID-19 and the cyberattack suffered on 14 May 2021 delayed progress on reform but, despite this, significant progress was made in 2022.

Implementation of Sláintecare is now being led by a new Programme Board, co-chaired by the Secretary General of the Department of Health and the CEO of the Health Service Executive. Some of the progress delivered in 2022 includes:

- 18 new Primary Care Centres opened in 2022, bringing the total number of operational centres to 165.
- Approx. 21.02 million hours of home support was delivered in 2022, compared to 20.5 hours in 2021.
- By mid-2023 there were a total of 14,508 beds in acute settings (including obstetrics and psychiatric beds) against a target of 13,600 beds identified in the Health Service Capacity Review. Critical care capacity stood at 323 beds in December 2022. This represents an increase of approximately 25% over the 2020 baseline of 258 beds.
- Eligibility for access to free healthcare was expanded in 2022. In-patient charges were abolished for children under 16 years in all public hospitals, a free contraception scheme for women aged between 17 and 25 years was established, as was a free national home-testing scheme for sexually transmitted infections. Funding has been allocated for the abolition of all public inpatient hospital charges in 2023.
- The 2022 Waiting List Action Plan resulted in a net reduction of 4.1% (circa 30,000 people) from waiting lists for hospital treatment. As a result, the number of people on waiting lists declined to circa. 690,000 by the end of 2022.
- The Enhanced Community Care programme continues to be implemented to support the development of new pathways of care for primary and community health services. The overall objective of this €240 million initiative is to build a strong community-based health infrastructure in Ireland to enhance and increase community health services and reduce pressure on hospitals. Progress in its implementation was initially slow but has started to ramp up though, especially in 2022. As of December 2022, 94 of the planned 96 Community Healthcare Networks (CHNs), 21 of the planned 30 specialist teams for Older Persons, and 21 of the 30 Community Specialist Teams for Chronic Diseases had been established and operationally viable. Some 530 such teams and 134 networks are needed to cover the entire country.
- The implementation of the planned six Regional Health Areas (RHAs) is being progressed in partnership between the Department of Health and the HSE, the Department of Children, Equality, Disability, Integration and Youth, and other key stakeholders including the Regional Health Areas Advisory Group. The purpose here is to ‘regionalise’ the responsibility for the planning and delivery of integrated health and social care services in Ireland. The RHA Advisory Group was established in December 2021 and combines a range of perspectives and expertise from across health and social care. The Group provides guidance, support, and advice on the design and development of the detailed implementation plan for RHAs to the Department of Health and HSE officials charged with implementing this work programme under Sláintecare. A memorandum on next steps, programme of work, and

timelines was approved by the government on 5 April 2022 and the associated Business Case for the Implementation of Regional Health Areas was published on the same day. The transition to RHAs will take place in 2023 and it is expected that RHAs will be fully operational from Q1 2024.

The challenges facing the Irish health system in mid-2023 are multiple. Apart from the pandemic and its effects, Ireland must find a way to meet the needs of a growing, ageing population with a greater burden of chronic diseases after years of cuts to staff and budgets and then a series of rapid periods of growth in investment and expenditure (significant aspects of it on a supplementary or temporary basis).

There is, first, the matter of inequitable access to the system. The Irish Health Survey for 2019 (the latest available from the Central Statistics Office (2020)) suggests that, the more disadvantaged a person is, the poorer is their self-reported health status and the more they engage with the Irish health system. This Survey also highlights the poorer health status of unemployed people compared to those in employment, as reported by people themselves. In particular, unemployed people report higher levels of mental ill-health compared to those in employment. However, it is the structure of access in Ireland that is the main contributory factor to Ireland's health inequalities. Ireland has neither a stated principle of entitlement nor universal entitlement (even to GP services) – access is governed by a) ability to pay (or to be subsidised by the state or private insurance) and b) service availability. Both are problematic in a context where no rights to healthcare are enunciated.

A particular factor is service availability. This is shaped by a range of contributory factors, including the type, volume, and geographic location of services (Committee on the Future of Healthcare 2017 p. 17). In regard to access, as of September 2021 there were 653,524 people waiting for outpatient appointments, of which 257,133 were waiting more than 52 weeks (Government of Ireland 2021c) and one-fifth of the population had foregone medical care in 2020 in the context of COVID-19 cutback of services (OECD and European Observatory on Health Systems and Policies 2021). The average for the EU Member States was 21%. The 2019, 2020 and 2021 waiting list figures all represent large increases over the figure for the end of 2014 (385,781). The pandemic significantly lengthened waiting lists, but service supply is a problem that pre-dates the pandemic. The OECD/European Observatory on Health Systems and Policies attributes Ireland's relatively low bed capacity a leading role in the waiting times. The number of hospital beds per capita in Ireland was half of the EU average at 2.88 per 1,000 population in 2019 (compared with an OECD average of 4.4) (OECD and European Observatory on Health Systems and Policies 2021). The low availability of beds when combined with the relatively high hospitalisation rates for conditions that should normally be treated in primary care settings contribute to a very high occupancy rate: on average, in 2019, 95% of all hospital beds in acute care were occupied throughout the year (compared to the EU average of 77%). The under-development of community care services in Ireland is also complicit in this scenario.

There are several reasons why it has proven difficult to bring about these changes (apart from the pandemic).

A first reason is that there is little or no history of universalism in the Irish experience of health and welfare. Against a context of underdevelopment, the long story is of piecemeal and often group-specific reform (in many ways similar to the benefit system). Philosophically, a predisposition existed in Ireland towards a perception of healthcare as a marketable commodity rather than a social right. In addition, there are many stakeholders with entrenched interests, and especially some members of the medical profession and also insurance providers who have a privileged position to protect (Connolly and Wren 2019). Furthermore, earlier failed attempts at reform underline design weaknesses, such as lack of clarity and depth on key matters (ibid). These may reflect underlying unresolved conflicts in society at large about key values and the role of the state. And yet there is a public appetite for reform and high levels of public support for universal healthcare. Darker et al. (2018) found some 87% of people support universal healthcare in Ireland.

Second, while Ireland spends close to the EU average on health, the efficiency of health spending has been a particular issue. In 2020, Ireland spent €26.5bn on current healthcare costs, equivalent to 7.1% of GDP or 12.7% of GNI (Central Statistics Office 2022a). This was an 11.3% increase over the level of spending in 2019, which is explained by the additional costs due to COVID-19. Preliminary information for 2021 shows healthcare expenditure of €28.4 billion, an increase of 7% compared to 2020 (Central Statistics Office 2022). There are three main categories of financing scheme for healthcare in Ireland: government, voluntary health insurance and direct payments by households or household out-of-pocket. Most expenditure on health (79% in 2020) is financed by the government, while voluntary health contributions, which are predominantly private health insurance, funded 11%, and the remaining 10% was paid for by household out-of-pocket payments. While the share of spending between the classification groups has changed very little over time, the trend is for a rise in the proportion of government funding.

Over the course of several years prior to COVID-19, activity-based financing in hospitals was gradually rolled out to replace the bulk grant system that was synonymous with health cost overruns. However, as the OECD and European Observatory on Health Systems and Policies (2021) has pointed out, there is scope for further improvements in health spending efficiency. One suggestion is for the structure of government health payments to increasingly incentivise patients to access care outside of hospitals. In this context, day-case surgery (for conditions where this is appropriate) and the treatment of some diseases, such as asthma, should be encouraged in the outpatient sector.

Patient safety and quality of care are also important challenges. Recent government policy has centred around delivering free GP care for all, starting with children and young people, and introducing universal health insurance. Progress has been slow, and clarity is needed on the vision and direction of health policy.

10.1.3 Some key data

Total self-reported unmet need for medical care (for either financial barriers, waiting times or travel distance to facilities) in Ireland is identical to the EU-27 average at 2% in 2021 (Table A10.1 in Annex 1).[2] Life expectancy is slightly above the EU average, at 20.5 compared to 19.2 in 2021 (measured in terms of the mean average number of years still to be lived by a woman or man at age 65) (Table A10.2 in Annex 1). Irish people are also more optimistic about their healthy life expectancy as compared with those in the EU-27 (Table A10.3 in Annex 1).

[2] In 2022, the percentages for Ireland and the EU as a whole are 2.6% and 2.2% respectively. See Statistics | Eurostat (europa.eu).

10.2 Sickness benefits

10.2.1 Main features of the sickness benefits scheme

There are several social welfare payments for people who are sick or who have a disability but up to 20 July 2022 when the Sick Leave Act 2022 became law there was no statutory sickness benefit (see section 9.2.2 below). Illness Benefit is intended for those with a short-term illness. Invalidity Pension is a more long-term payment. Illness Benefit and Invalidity Pension are both social insurance payments. On the social assistance (or means-tested) side, there is Disability Allowance which is a long-term social assistance payment for those aged between 16 and 66 years and who have a disability expected to last at least one year. There is also Blind Pension which is also a long-term social assistance payment. There is also a Partial Capacity Benefit which allows people to return to work (if they have reduced capacity to work) and continue to receive a social welfare payment. To qualify people, need to be in receipt of either Illness Benefit (for a minimum of 6 months) or Invalidity Pension. There is also an Occupational Injuries Benefit Scheme which compensates for work-related injuries and diseases. When one is sick and does not qualify for any payment, a person may be eligible for Supplementary Welfare Allowance. When receiving a benefit, people may qualify for additional financial support because of the illness or disability, for example, under the Supplementary Welfare Allowance Scheme (as described in the section on minimum income) one can apply for a Heating Supplement if they have exceptional heating expenses due to ill-health or infirmity. People may also be eligible for the Long Term Illness Scheme or a medical card or a GP Visit Card. There are also tax benefits available to people who are sick or have a disability. If someone is providing full-time care they may qualify for a carer's payment.

Until recently there was no legal obligation on employers to pay workers while they are off work for illness reasons. This was rectified by the Sick Leave Act 2022, which is described below.

10.2.2 Policy developments and main challenges

The Sick Leave Act 2022 introduced a statutory right to sick pay in Ireland from 1 January 2023. The origins of this move are in part anyway attributable to COVID-19 when the need for a statutory sick pay became obvious. It is estimated that about half of employers currently pay sick pay (on a voluntary basis). When this is not available, insured workers rely on the Illness Benefit which is income related and currently pays a minimum of €98.70 per week and a maximum of €220 for a single adult (depending on the level of their previous earnings). An enhanced Illness Benefit was introduced during COVID-19 that paid €350 a week but was discontinued at the end of September 2022.

The new legislation gives employees the right to a minimum period of paid leave if they become sick or sustain an injury that makes them unfit for work. Both full and part-time employees can avail of paid leave under the scheme, which will be rolled out in four phases.

From 2023 they are entitled to a rate of 70% of usual daily earnings up to a maximum of €110 a day for three days. This will be increased on a phased basis over the next three years. In 2024, this will rise to five days of paid leave, before increasing again in 2025 (seven days) and 2026 (10 days). The eventual 10 days, or two working weeks, of sick pay per year will be in addition to other leave entitlements including annual leave, parental and maternity leave as well as public holidays. The staggered roll-out has been designed to avoid placing an excessive financial burden on employers.

11. Social protection for people with disabilities (Principles 3 and 17)

11.1 2022 ESPN analysis

Principle 3 of the EPSR guarantees the right to social protection for all[3], while Principle 17 specifically emphasises that "People with disabilities have the right to income support that ensures living in dignity, services that enable them to participate in the labour market and in society, and a work environment adapted to their needs". In line with Article 1 of the UN Convention on the Rights of Persons with Disabilities (CRPD), "people with disabilities" are to be understood as people "who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others". Paragraph 2 of Article 28 of the CRPD sets out that States Parties should ensure that people with disabilities enjoy the right to social protection without discrimination on the basis of disability and should safeguard and promote the realisation of this right via a range of measures.

In 2022, the Commission asked the ESPN national experts to describe and analyse the conditions under which persons with disabilities aged 18 years and above have effective access to social protection. The focus of the ESPN reports was on the provision of various disability-specific income support schemes, benefits for some risks other than disability, as well as selected support services for people with disabilities, namely:

i) disability-specific income support for working aged people with disabilities.

ii) social protection measures for older people with disabilities.

iii) financial support to cover specific disability-related expenses in the fields of healthcare and housing.

iv) social protection benefits for two risks other than disability (mainstream unemployment benefits as well as minimum income schemes); and

v) provision of assistive technology and personal assistance.

The 35 national reports as well as the Synthesis Report summarising and putting into perspective their main results are available on the ESPAN webpage.

11.2 Main features of the social protection available to people with disabilities

The main income support for those with a disability in Ireland is the Disability Allowance (DA). This is a weekly social assistance allowance (and hence means-tested) paid to people with a disability. It can be received from the age of 16 years (even if one is still attending school). To receive it one must be certified by a doctor as having an injury, disease or physical or mental disability that has continued for at least one year or is expected to continue for at least one year. In January 2023, the maximum weekly rate of Disability Allowance is €220

[3] "Regardless of gender, racial or ethnic origin, religion or belief, disability, age or sexual orientation, everyone has the right to (…) social protection (…)".

for an individual (and €164 for an 'adult dependant'). It is possible for recipients to work and earn up to €165 a week (after paying social insurance, pension contributions and any union dues) without the DA payment being affected. For those who earn more than €165 a week, 50% of the earnings between €165 and €375 are not considered in the DA means test. Any earnings over €375 are assessed in full.

Invalidity Pension is the equivalent of DA for those who have social insurance. The maximum personal rate is paid at a rate slightly higher than the DA (€225.5 weekly as compared to €220) and to acquire it one must not just have the requisite number and record of social insurance contributions (and hence employment history) but also to meet medical rules which are that the applicant: has been incapable of work for at least 12 months and be likely to be incapable of work for at least another 12 months (the applicant may have been getting Illness Benefit or DA during that time) or is permanently incapable of work. Recipients of Invalidity Pension cannot undertake paid work. For those who wish to return to work or self-employment there is a Partial Capacity Benefit (which has no restriction on the number of hours one can work or be in self-employment). The rate of payment depends on assessment of how severe the disability is. There are also other schemes for people who are injured at work and for people who are blind. These are the Occupational Injuries Benefit Scheme and the Blind Pension.

With respect to social protection payments for older people with disabilities, when a person in receipt of Invalidity Payment reaches the age of 66, they transfer automatically to the State (Contributory) Pension at the full rate. Age restrictions also apply to Disability Allowance and Blind Pension, neither of which are paid after a person with a disability turns 66 years of age.

People with disabilities are entitled to general health services on the same basis as everyone else and to avail of a range of community care services, to which they may have priority of access.

In terms of support services, the Transforming Lives programme (under the auspices of the Health Service Executive) is a national collaborative effort, introduced in 2014, to build better services for people with a disability. The focus is on developing individualised, person-centred supports to enable people with disabilities to participate to their full potential in economic and social life in the community. Hence, the intent is to transform the delivery of services, in terms especially of locational availability and a model that prioritises the voice and participation of people with a disability. Informed by this philosophy, the HSE provides a range of health services, including basic health services as well as assessment, rehabilitation, community care and residential care services. The Department of Social Protection is primarily charged with income maintenance for those with a disability. One of the most important supports in the context of the current report is the EmployAbility Service which is an employment and recruitment service provided by a commercial enterprise that receives support from the Department of Employment Affairs and Social Protection. It provides several supports, such as a job coach who works with both jobseekers and employers on job matching and the provision of on-going support.

There are financial supports to cover disability-related expenses in the field of housing. The Housing Adaptation Grant for People with a Disability funds changes that need to be made to a home to make it suitable for a person with a physical, sensory, or intellectual disability or mental health difficulty. It provides funding to improve how a person enters and moves around the house. The maximum grant is €30,000 or 95% of the cost of the work (whichever is less). The amount of money granted depends on household income for the previous tax year. The Mobility Aids Grant Scheme helps pay for basic work to address mobility issues a person is having at home, such as installing grab rails, an accessible shower, ramps and/or a stairlift. The scheme is for people with disabilities and older people. The Scheme is available to people with a household income of less than €30,000. The maximum grant payable is €6,000, which may cover 100% of the cost of the works but is not guaranteed as it is dependent on what funding is available.

11.3 Policy developments and main challenges

In terms of policy reform, there has been considerable activity, with a general recognition in Ireland that this is a population sector that has been relatively neglected from the point especially of employment and generally poorly served from a broader service perspective. The over-arching policy framework is the *National Disability Inclusion Strategy 2017-2021* which sets out 114 actions across 8 thematic areas. (Department of Justice and Equality 2017). This strategy was intended to run for five years until 2021 but was later extended to 2022. When it comes to employment, there is the *Comprehensive Employment Strategy for People with Disabilities* published in October 2015 (Government of Ireland 2015). This was designed with a cross-governmental approach bringing together various measures to increase the employment opportunities for people with a disability, with a view to increasing the numbers and proportion of people with a disability at work in the open labour market. A successor strategy is currently being updated. The mid-term review reports several significant developments, including Ireland's ratification of the UN Convention on the Rights of People with Disabilities (in March 2018) and reduction in the number of persons with disabilities who live in congregated settings (Department of Justice and Equality 2020). The Social Protection Ministry announced a new employment focused programme for people with disabilities in 2023, titled "WorkAbility: Inclusive Pathways to Employment Programme", that will run from 2024 to 2028, with an overall budget of up to €36.29 million. The programme seeks to support people with disabilities into the workforce, as well as build the capacity of employers to recruit, retain and progress people with disabilities (Department of Social Protection 2023).

The social inclusion of those with disabilities has also received attention. In particular, the latest *Roadmap for Social Inclusion 2020-2025* prioritised people with disabilities as a key target group (along with children and older people) (Department of Employment Affairs and Social Protection 2020). The overall stated goal is to improve social inclusion of people with disabilities by reducing poverty, improving employment outcomes, and delivering better services. Among its most significant targets are: to reduce the percentage of people with disability at risk of poverty or social exclusion from a rate of 36.9% in 2018 to no more than 28.7% for the year 2025 and no more than 22.7% by 2030 (i.e., Ireland to become a top 5 country in the EU rankings) and to increase the employment rate for those with disabilities to 25% by 2021 and 33% by 2026 (at Census 2016 the recorded employment rate was 22.3%). A related goal is to review the structure of disability payments for their employment-related flexibility and the way in which the costs associated with disability are calculated and recompensed. A first step towards achieving this goal is the publication of research to establish the costs of disability in December 2021 (Indecon International Research Economists 2021). Finally, with regard to housing, the recently-launched *Housing for All* plan also contains specific plans for those living with a disability (Government of Ireland 2021c). Noting that the *National Housing Strategy for People with a Disability* will come to an end in 2021, it indicates that work is already advanced on a new strategy, building on the progress made to date. In the meantime, the government has published the new *National Housing Strategy for Disabled People 2022-2027* (Government of Ireland 2022b). The Strategy has a strong orientation towards more equal housing access for disabled people as well as integrated support services.

The strategy has six themes: accessible housing and communities; interagency collaboration and the provision of supports; affordability of housing; communication and access to information; knowledge, capacity, and expertise; and strategy alignment.

A major source of critical review of the services and supports is found in a recent report by the OECD which focuses on disability and labour market participation (OECD 2021). It again highlights that employment rates of persons with disabilities in Ireland are very low (at about 30-36%, depending on the data source) and only half or even less than half the rate of persons without disabilities. Among the identified causes are a) the large employment gap in Ireland for persons with a low level of educational achievement and the high share of persons with disabilities in Ireland who leave the education system with a low level of education; b) the fact that the Irish labour market is generally not very inclusive; and c) the focus of support in Ireland tends to be on disability as against ability. The OECD analysis also draws attention to the relatively high numbers of people in Ireland – over 10% of the working-age population – receiving a disability payment, especially Disability Allowance or Invalidity Pension but also several other disability-related payments - and points out that survey data suggests that many people want to be employed.

While the OECD is complimentary about the general progress in relation to employment activation in Ireland, it is less positive about the measures for people with a disability, concluding that plans for customer-oriented case management for people on disability payments were never implemented, and that cross-departmental co-operation protocols remained ineffective for persons with disabilities. The following are the main recommendations: a) Expand Intreo's mainstream services for persons with disabilities; b) Strengthen the employer engagement structure; c) Promote existing hiring and employment schemes; d) Engage immediately when persons commence disability benefits; e) Make further education and training more inclusive; and f) Introduce sick pay and promote return to work. In terms of other services, there is some information suggesting supply problems from a capacity review undertaken by the Health Service Executive in July 2021 (Department of Health 2021). This report underlined that demand is greater than service capacity with significant levels of unmet need for supports and services currently which, unless addressed, will widen greatly in the face of a likely increase of 17% of adults who will require disability-related services by 2032.

11.4 Some key data

The at-risk of poverty or social exclusion rate for those with some or severe limitations on activity was a very high 39.3% in 2021 compared to 14.6% for those with no such limitation in Ireland (Table A11.1 in Annex 1) and compared to a 29.7% EU-27 average for those with some or severe limitations. The degree of severity matters – those suffering from a severe disability had a poverty or social exclusion rate of 52.1% compared with a 34.5% rate for those with some level of incapacity (Table A11.1 in Annex 1). Moreover, in 2021 Ireland had the highest employment gap between persons with and without disabilities in the EU at 41.3% compared to 23.1%[4].

[4] In 2022 also, Ireland had the highest employment gap in the EU at 37% compared to 21.4%. The source for the 2021 and 2022 data is [Statistics | Eurostat (europa.eu)](https://ec.europa.eu/eurostat).

12. Housing and assistance for the homeless (Principle 19)

12.1 Main features of the current framework for tackling homelessness and housing exclusion

The statutory definition of homelessness and the framework for government action to tackle homelessness in Ireland is set out in the Housing Act, 1988. This legislation specifies that individuals or households shall be regarded as homeless if:

a) They have no accommodation that they can reasonably occupy or remain in occupation of, or

b) they are living in an institution, hospital, or emergency accommodation for homeless people because they have no alternative accommodation.

This definition is narrower than that used in several other Western European countries. It means that only those in categories 1, 2 and 3 of the ETHOS Light Definition of Homelessness (respectively: people living rough, people in emergency accommodation and people living in accommodation for the homeless) are considered homeless by the Irish State. This is significant because only those defined as homeless are included in Irish government data on levels of homelessness and are eligible for government supports for homeless people.

The Housing Act, 1988 assigns primary responsibility for tackling homelessness to local government and *empowers* local authorities to provide or fund the provision of emergency accommodation for homelessness, but notably does not *oblige* them to do so. Thus, homeless people in Ireland have no statutory right to government support for emergency accommodation. However, in practice almost all emergency accommodation for homeless people (as well as health and social care services) is almost entirely funded by local government. Local authorities do not provide this accommodation directly, instead they fund its provision by two other sectors:

- private sector, for-profit providers such as hotels, guest houses, and bed and breakfasts. These provide most emergency accommodation for homeless households with children in Ireland.
- Non-profit, non-governmental organisations (NGOs) such as charities and housing associations. These provide the vast majority of emergency accommodation for homeless adult only households (i.e., single people or couples without accompanying children) usually in homeless hostels (congregate accommodation that provide single bedrooms or beds in shared dormitory rooms with communal eating facilities). Just over 100 such hostels were in operation in 2019, over half of them in Dublin. Additional emergency hostel accommodation is provided during the winter months in the bigger cities. Non-profit sector organisations also provide some accommodation for homeless households with children in family hubs. These are purpose built or adapted buildings with separate bedrooms or sometimes apartments for homeless families as well as communal play spaces and laundry, cooking, and dining facilities. The first Family Hub opened in Dublin in late 2016, and by the end of 2021, there were 29 such facilities across the country, the majority of them (21) in Dublin (Baptista et al. 2022). By mid-2019, they had a capacity for 659 families (O'Sullivan 2020). Women and children who experience domestic violence may be accommodated in dedicated refuges. These are also provided by non-profit organisations but not included in official government

data on homelessness because this form of accommodation is not funded by local government.

As explained in Section 12.3 below, homelessness has increased very significantly in recent years in Ireland. This has contributed to concurrent growth in public spending on emergency accommodation for homeless people, but also marked increases in the cost of this form of accommodation have also played a role. In 2022, local authorities spent €260.3 million on this accommodation, compared to €85.5 million in 2016 (Department of Housing, Local Government and Heritage, various years). Most spending is in Dublin and on for-profit emergency accommodation – this reflects the location of homeless people and the particularly strong growth in homelessness among households with children (Baptista et al. 2022).

Notably these expenditure figures does not include the proceeds of fundraising by NGOs involved in the provision of services for homeless people, or public spending on non-housing supports for this population. The non-housing supports provided include day services that provide food, showers, clean clothes, medical and addiction services, child care services and free public transport for families with children who live in emergency accommodation (Baptista et al. 2022).

In recent years the Irish government has expanded the availability of services to prevent homelessness and to support homeless people’s speedy and successful exit from homelessness. A *Homeless Preventive Strategy* was published in 2002 and it focuses in particular on people leaving institutional accommodation (e.g. foster or residential care for children, hospitals, mental health treatment facilities and the army) because they are at particularly high risk of homelessness (Department of Environment and Local Government et al. 2002). Since 2014, the government has funded a tenancy protection service in Ireland’s main cities, which provides advice and support to tenants living in private, for-profit rented accommodation who are at risk of losing their homes. Since 2015, local authorities in Dublin have had the power to increase the main housing allowance for tenants in the private rented sector (called Housing Assistance Payment) by 50% in the case of households at risk of homelessness or existing homelessness. In 2017, funding for the provision of social housing for young people leaving residential or foster care, accompanied by aftercare support provided by key workers, was introduced.

Policy on expediting exits from homelessness in Ireland has centred on the ‘housing first’ approach that has been widely adopted elsewhere in Europe and North America. As its name suggests this model aims to provide long-term secure social housing as quickly as possible to homeless people, accompanied by appropriate supports (e.g., to help with mental health or addiction issues) and thereby to minimise time spent in emergency accommodation. This approach was first adopted as a pilot project in Dublin in 2014 but was expanded nationwide in 2018. 871 formerly homeless people were living in housing first accommodation in March 2023 (the latest date for which data are available) (Government of Ireland 2022a).

In addition to the aforementioned policies and services intended specifically to combat homeless, more broadly targeted measures to address housing exclusion also play an important role in preventing homelessness and supporting exit from homelessness.

Three types of measures to combat housing exclusion are provided in Ireland. Social housing, which is provided by local authorities and non-profit sector organisations called approved housing bodies (AHBs), was traditionally the primary measure of this type. This has changed since the 1990s because the supply of social housing has declined due to lower levels of new building and sales of social housing to tenants. This development has precipitated increased use of housing allowances that are provided to low-income private renting tenants to enable them to pay their rents. Approximately one third of all low-income households in receipt of government housing supports relied on housing allowances in 2022. The vast majority of these were reliant on the most used housing allowance - Housing Assistance Payment (HAP). It provides private landlords with a payment to cover the rent of tenants who are unemployed or in low employment, this payment is subject to limits that vary regionally and depending on household size. Thirdly, in the early 2000s, the government started to long term lease dwellings from private landlords for re-letting to applicants for social housing and housing allowance, as an alternative to building or buying permanent social housing. Two programmes to fund this activity have been established – the rental accommodation scheme (RAS) and social housing leasing. The former primarily funds the leasing of individual dwellings already occupied by housing allowance recipients, the latter funds the leasing of entire new build housing estates or apartment blocks.

The latest housing policy statement issued by the Irish housing ministry in 2021 – *Housing for All* – announced that use of the social housing leasing scheme will be phased out (Government of Ireland 2021c). This is primarily in response to concerns about value for money and that the policy is reducing the availability of new dwellings to rent or buy on the market. However, the broader direction of policy over the last two decades has been to transform housing allowances and leasing of private housing from a temporary housing support available during periods of unemployment or when households were awaiting the allocation of a permanent social housing tenancy, into a de facto social housing sector, albeit one where tenants have no long-term security (Hearne and Murphy 2017). This is evidenced by legal changes (specifically: the Housing (Miscellaneous Provisions) Acts 2009 and 2014, and associated regulations) that define RAS, HAP, and social housing leasing, along with mainstream social housing provided by local authorities and AHBs, as 'social housing support'. This means in practice that, since the enactment of this legislation, those living in accommodation funded by RAS, HAP or social housing leasing are deemed to have their social housing need met and are removed from the waiting list for access to mainstream social housing.

12.2 Policy developments and main challenges

Recent years have seen the introduction of many reforms to policy on housing and homelessness, including some which are innovative in the Irish and international context.

Most notably a new national housing policy statement called *Housing For All* was published in 2021 (Government of Ireland 2021c).

It is a 10-year plan with 5-year targets and a funding commitment of €4 billion per annum for the first five years. The breadth of the planned actions is noteworthy, encompassing areas across the sector from proposed changes to planning law and regulations, to significantly increasing the supply of social housing by local authorities and approved housing bodies, to tax measures aimed at improving affordability and incentivising housing supply. The plan reflects a shift by the government towards increased provision of social housing and reduced reliance on housing allowances to meet the housing needs of low-income households, and also increased state housing supports for middle income households via the provision of subsidies for home buyers, and also the establishment of a new 'cost rental' housing tenure that will rent dwellings at cost price to this income group. *Housing for All* commits to working towards ending homelessness by 2030 and implementing specific policies to assist with special needs housing provision. The plan thinks in terms of four pathways to achieving housing for all:

- supporting home ownership and increasing affordability;
- eradicating homelessness, increasing social housing delivery and supporting social inclusion;
- increasing new housing supply;
- addressing vacancy and efficient use of existing stock.

The plan estimates that Ireland will need an average of 33,000 new homes to be provided each year from 2021 to 2030 with a 90,000 target for social housing. Also, in 2021 two new laws were enacted to support the implementation of *Housing for All*. The Land Development Agency Act 2021 establishes a new government agency responsible for managing public land banks and supporting social housing provision. The Affordable Housing Act 2021 legally underpins the aforementioned housing supports for middle income households.

As mentioned above, over the last decade Irish homelessness policy has been moving towards a greater use of prevention and housing-led/Housing First services, with the result that reductions in emergency homeless hostels and some forms of congregated supported housing are already part of the national strategy (Allen et al. 2020). The Housing for All policy statement repeats the government's commitment to this approach to addressing homelessness and, over the last year, some progress has been made in implementing the responses to homelessness that it proposes (Government of Ireland 2021c). For instance, in late 2021 the government published a new implementation for its housing first programme, which covers the period 2022 to 2026 (Government of Ireland 2022a), that provides for the creation of 1,319 additional tenancies over this period. In late 2022, the government published a new *Youth Homele*ss Strategy that focuses on young people aged between 18 and 24 years (Department of Housing 2022a). It will be implemented between 2023 and 2025 and aims to:

- prevent young people from entering homelessness
- improve the experiences of young people accessing emergency accommodation
- assist young people exiting homelessness.

However, as explained in Section 12.3 below, despite these efforts, homelessness has risen significantly during 2022 and early 2023. In response, the government introduced a temporary moratorium on evictions from private rented housing. This covered the period from 30 October 2022 to 31 March 2023 and meant that any tenants whose tenancies were due to be terminated during this period were granted temporary relief. In view of the continuing increase in homelessness, the government's decision not to extend this moratorium beyond its original end date proved controversial.

Many aspects of the *Housing for All* plan and the associated reforms of supports for homeless people have been welcomed, particularly the very substantial increase in funding for the provision of social housing provided over the full period of the plan's implementation and the funding for the expansion of the housing first programmes. However, some weaknesses in design, ambition, and implementation of the plan have undermined its effectiveness in addressing homelessness:

First, the targets for both social and private house building contained in Housing for All have been criticised as inadequate, in view of the large scale of population growth, relatively low numbers of dwellings per 1,000 inhabitants, affordability problems particularly in the private rented sector, large scale of homelessness and social housing need, and rising number of asylum seekers including 75,000 Ukrainian refugees who came to Ireland since the start of the Russian war against Ukraine (Social Justice Ireland 2023). In 2022, there were more than 57,852 households on waiting lists for social housing, which is a decline of 2.4% on the preceding year, but a further 61,432 households reliant on Housing Assistance Payment to pay for private rented housing in the same year. Although HAP has supported many households to exit homelessness, in the context of declining supply of private rented housing and rising rents, claimants are experiencing significant difficulty in finding dwellings to rent and this is a significant cause of homelessness (Simon Communities of Ireland 2023).

Second, although output of social housing has increased significantly in recent years – local authorities and approved housing bodies built or bought 8,393 additional dwellings in 2022 compared to 1,580 in 2015 – they have failed to meet the social housing supply targets set in *Housing for All* (Department of Housing, varius years). As a result, some €1billion of the public capital budget for social housing provision was not spent in 2022*.* These policy implementation challenges reflect capacity constraints that are specific to the social housing sector (e.g.: shortage of land for new building, difficulties in hiring specialist staff, and bureaucratic expenditure approval procedures used by central government) and are common to all residential construction projects in Ireland currently (e.g., shortage of construction staff and land use planning challenges). However, the shortage of social housing has been identified as the single biggest barrier to reducing homelessness (Baptista et al. 2022).

Third, there continues to be an almost exclusive reliance on the voluntary sector for service provision for the single homeless adults in Ireland in a context where the voluntary service providers regard themselves as under-funded (O'Sullivan 2020). In 2019, just over 50 different non-governmental agencies were funded by central and local government (mainly through public tender calls for services) to the amount of nearly €100 million to provide over 280 discrete services for people experiencing homelessness. Most of this money goes to congregated residential services (ibid). Four NGOs account for nearly 60% of this state funding. Two potential weaknesses are to be highlighted: the existing situation renders the government dependent on non-statutory provision and the fact that provision is dominated by a handful of organisations risks long-term security of provision. Notably *Housing for All* makes no commitment to increased statutory provision or to break the reliance on the voluntary and community sector for service provision. Expansion of services – for example street outreach services – is mentioned but no commitment is made to public delivery of services. Any increased role for the public authorities will come from the increase in social housing provision.

Fourth, there is the matter of resources committed and under-funding, in particular. The Housing First Initiative is a case in point. The *National Housing First Implementation Plan 2018–2021* (Government of Ireland 2018b) launched following the reasonably successful operation of a Housing First scheme in Dublin. Despite identifying 737 adults who met the criteria for Housing First services, the Plan only proposes to create 663 tenancies, or 90% of identified need, over the lifetime of the Plan – approximately 220 tenancies a year – and only to create 273 tenancies in the Dublin region, half the number of units relative to the number of adults identified as homeless on a long-term basis with a high support need. It has been estimated that, based on trends, even if the target of 663 tenancies is achieved, it is likely that the number of adults in emergency accommodation for more than six months and/or sleeping rough will not have decreased at the end of the period in question (O'Sullivan 2020 p. 85-86).

As a result of these policy design and implementation shortcomings, Irish policy has been described as reacting to homelessness via a series of ad hoc interventions that are designed to minimise and mitigate the impact of housing instability and resultant homelessness on families and individuals, rather than address the drivers of homelessness (O'Sullivan 2020 p. 73). According to O'Sullivan (2020), the recent story of meeting housing need can be told in terms of three over-arching trends: over-reliance on private-sector housing which has little security for tenants; almost complete dependence on (an under-resourced) voluntary sector for service provision; and reliance on short-term solutions and plans that are too ambitious in the context of the resources made available. These measures moderate the numbers, but they do not address the housing availability and affordability crisis (ibid p. 74).

12.3 Some key data

Those at risk of poverty or social exclusion by tenure status in 2021 was highest for tenants who rented at a reduced price or for free, at 38.5%, compared to 7% for owners with a mortgage or a loan (Table A12.1, Annex 1). In terms of those suffering from material and social deprivation by tenure status, tenants who rented at a reduced price or for free were again the most at risk at 25.9%, only slightly higher than tenants who rented at the market price (25%) but significantly higher than owners with a mortgage or loan, at 2.9% in 2021 (Table A12.3, Annex 1). The at-risk-of-poverty rate for tenants decreased from 27% in 2020 to 21.2% in 2021, but has increased for owners, from 8.3% in 2020 to 9.6% in 2021 (Table A12.2, Annex 1).

As explained in Section 12.1 above, in the statutory definition of homelessness in Ireland only those in categories 1, 2 and 3 of the ETHOS Light Definition of Homelessness (respectively: people living rough, people in emergency accommodation and people living in accommodation for the homeless) are considered homeless by the Irish State. Data on homeless people in category 1 (rough sleepers) are only available for Dublin and are collected from a bi-annual count conducted during a single week in the spring and winter of each year. The count was conducted in March 2023, and it reveals that 83 individuals were sleeping rough in Dublin at that time. This represents a reduction of 8 persons (9%) on the number of people found to be sleeping rough in March 2022 (91) (Department of Housing 2023).

The government publishes monthly data on the numbers of homeless people in categories 2 and 3. The latest date for which they are available is July 2023, these indicate that 12,847 people were in emergency accommodation and in accommodation for the homeless on this date, of whom 9,018 were adults and 3,829 were children (aged under 18 years). Notably these data only include those living in accommodation funded by local authorities, consequently residents of shelters for victims of domestic violence are excluded (because these are funded by the justice ministry). Therefore, these data are not perfectly comparable to ETHOS category 3. More detailed analysis of these data reveal that 62% of homeless adults were male, 59% were Irish citizens and 73% were resident in Dublin. 1,839 households with children were using emergency accommodation or accommodation for the homeless at this time, of which 57% were single parent families. 59.9% of homeless households in ETHOS categories 2 and 3 were accommodated by private, for-profit, organisations (mainly hotels and bed and breakfasts as mentioned above). Most of the remainder were accommodated in ‘supported emergency accommodation’ – primarily homeless hostels and homeless hubs provided by non-profit organisations, that provide accommodation plus care and support services onsite (Department of Housing 2023).

Comparison of the situation in July 2023 with July 2022 indicates that homelessness has increased by 21.5% over the course of this year (Department of Housing 2022b). This increase in homelessness follows a short period of decline in 2020 and 2021 due to emergency housing supports put in place during the COVID-19 pandemic including a temporary ban on evictions from private rented accommodation and the leasing of additional dwellings from private landlords to enable homeless people to move from emergency accommodation (Baptista et al. 2022). However, the longer-term trend since 2010 is one of radically increasing homelessness, to the extent that the last decade since then been characterised as one of ‘hyper-homelessness’ in Ireland (O’Sullivan 2020). Between March 2015 and March 2023, the total number of people in emergency accommodation and accommodation for the homeless (i.e., in ETHOS categories 2 and 3) increased by 189.9%. Much of the increase in homelessness seen in recent years is due to increased homelessness among families with children (Focus Ireland 2021). Lone parents and Irish Traveller and Roma households are especially affected (Russell et al. 2021).

13. Social impact of fiscal policy/taxation

13.1 Policy developments and main challenges

There has been no significant change to the structure of the Irish taxation or fiscal policy system either in the last year or in the preceding years. However, two developments are worthy of note. First, the Report of the Commission on Taxation and Welfare (2022), entitled *Foundations for the Future*, was published on 14 September 2022. The independent Commission was established by the government in 2021 to review and recommend reforms to the taxation and welfare systems. The report provides a set of recommendations for how the Irish taxation and fiscal policy system should be reformed to ensure "…the overall level of revenues raised from tax and Pay Related Social Insurance as a share of national income must increase materially" to meet the additional demographic, social and environmental challenges that Ireland faces in the medium to longer-term (Commission on Taxation and Welfare 2022 Recommendation 4.1).

Second, changes to the structure of international taxation, and the activities of multi-national companies, following the OECD BEPS reforms, have led to Ireland experiencing a dramatic increase in taxation revenue from corporate taxation. The first round of BEPS reforms required multinational groups with revenues of at least $750 billion to report profits, taxes and income on a country-by-country basis (PBO 2020). It is expected that Ireland will implement a top-up tax that would apply an effective 15% rate to the earnings of the largest companies and retain 12.5% as the only headline corporation tax (Taylor 2023). The finance ministry has commenced referring to much of this revenue as 'excess corporation tax' and discussion are ongoing regarding how these short-term resources can be used to achieve various social/policy objectives in the year ahead. It anticipates that this 'excess' will be between €8-10 billion in 2023 with the Irish Fiscal Advisory Council (IFAC 2022) estimating it has equalled at least €22 billion since 2015 (Department of Finance 2022).

13.2 Distributional impact assessments

In Ireland, distributional impact assessments are carried out by government departments and by external, independent research institutes, such as the Economic, Social and Research Institute (ESRI). A tax and welfare microsimulation model, based on the EUROMAD platform, *"SWITCH"* (Simulating Welfare, Income Tax, Childcare and Health Policies), is used to inform these assessments, as well as an indirect taxes satellite model, *ITSim*, both of which were devised by the ESRI.

The Department of Finance and the Department of Public Expenditure and Reform published their distributional analysis of the Budget 2023 and its tax and welfare changes, including the impact of the government's Cost of Living package introduced for October-December 2022. The impact of wider public expenditure and public service provisions were not included in the assessment, nor were behavioural responses included in the analysis. Further, the scenarios investigated were measured in nominal terms, not adjusting for inflation. The results indicated that households experienced an average gain in weekly disposable equivalised income of 3%, in net terms and that impacts were largely progressive (particularly benefiting lone parents), due to increased social welfare measures (Department of Finance and Department of Public Expenditure 2022). It also found that the wider tax and welfare increases offset negative impacts of the carbon tax.

The ESRI released its own post budget briefing in September 2022, examining the distributional effect of Budget 2023 compared to an inflation indexed budget (at 7.1%). It found that the welfare increases and one-off cost of living measures ensured that the lowest-income households were better off than if welfare payments had risen in line with inflation (Doolan et al. 2022).

The ESRI has released a number of other distributional impact assessments over the past 12 months, including the examination of cliff edges in the Irish tax-benefit system; housing tenure, health and public healthcare coverage in Ireland; the cost and distribution effects of extending the National Childcare Scheme to childminders, and examining earnings-related benefits in Ireland.[5] These publications were made with support from the Central Statistics Office (CSO) for providing access to the Survey of Income and Living Conditions (SILC) Research Microdata File and relevant government departments.

A recent OECD report found that Irish civil servants faced challenges to providing in-depth impact assessments and ex post legislation evaluation, citing lack of resources and technical skills for modelling across policy dimensions, as well as time constraints (OECD 2023).

14. Stakeholders' involvement in social policymaking

14.1 Current situation

Officially, government interacts with non-governmental through the so-called Community and Voluntary Pillar which consists of 17 organisations (mainly charities and advocacy organisations) invited by the government to provide voice and representation for vulnerable people and communities in devising Ireland's social and economic policies. It is one of the five pillars of the 'social partnership' policy consultation system alongside the employers pillar, the trade union pillar, the farmers pillar, and the environmental pillar.

One of the central elements of social partnership infrastructure is the National Economic and Social Council. Established in 1973, it advises the Irish prime minister on economic, social, and environmental policy and includes representatives of all the social partners as well as independent members, usually academics. It publishes 3-5 reports per year and in 2021-23 its publications on social policy examined: private rented housing, the COVID-19 pandemic, digital inclusion, and wellbeing (National Economic and Social Council 2021b, 2021a, 2022, 2023).

There are also arrangements of regular consultations with social partners at national level regarding specific topics and during particular phases of the policy making and budgetary cycle. The National Economic Dialogue, which is held each June, is led by the finance and

[5] Budget Perspectives | ESRI

public expenditure ministers and includes all social partners. The social protection ministry also holds a pre-Budget forum each summer to which social partners are invited. This enables detailed engagement on pre-budget submissions with Departmental officials and (usually) the Minister responsible. On the day of the Budget, a post Budget forum is also held; the invitation list for which again typically includes the community and voluntary sector representatives.

The annual Social Inclusion Forum is an important opportunity for people from communities experiencing poverty to participate in policy discussions and knowledge exchange events. EAPN Ireland and Community Work Ireland usually receive some funding each year to carry out local workshops in advance of the Forum and then to support some participants from these meetings to attend and participate on the day. However, the NGOs remain either undecided or negative about whether their participation carries through into impact.

The Public Participation Networks (PPNs) are an important development at local level. They exist in every City/County authority area and mobilise approximately 12,000 volunteer-led groups under the auspices of 31 local PPNs. Their role is to bring the voices of the community to the decision-making process. However, cuts to government funding for community groups has had a very deleterious effect on their effectiveness. The Community Development Programme of 180 independently funded groups was ended about 10 years ago (Traveller organisations and women's groups survived and funding for them was transferred to the Department of Justice and Equality, but with lower budgets) and some of the workers were integrated into Local and Community Development Organisations, which are based on a partnership structure for service delivery.

14.2 Policy developments and main challenges

In 2021, the government established Ireland's Well-being Framework - a cross-government initiative aimed at improving policy makers' understanding of quality of life and how the country's progress should be measured. The report on the second phase of the work was published in June 2022, and drew on a large scale public consultation and consultation with the social partners that was carried out via the National Economic Dialogue (Government of Ireland 2021b). The report placed a stronger emphasis on sustainability and set out a pathway for the framework to be used in policymaking, including the Budgetary process. The Framework was a key theme at the June 2022 National Economic Dialogue and as part of Budget Day documentation. In 2023, the government published "Understanding Life in Ireland: The Wellbeing Framework 2023", assessing well-being across dimensions such as subjective wellbeing, knowledge, skills and innovation, the environment, climate and biodiversity, time use, and civic engagement, trust, and expression. The performance of the various dimensions and indicators are compared to the previous year and to other countries. Women, single-parent households, people living alone, immigrants/non-Irish, unemployed people, households with lower incomes, households in rented accommodation, and people with long-term illness or disability, were found to experience inequality across a high proportion of indicators. There were also large average differences between groups in relation to Housing and the Built Environment and Income and Wealth (Government of Ireland 2023b)

References

Age Action. *Dept. Health Pre-Budget 2020 Submission*, Age Action, Dublin, 2020.

Allen, M., L. Benjaminsen, E. O'Sullivan, and N. Pleace, *Ending Homelessness? The Contrasting Experiences of Denmark, Finland and Ireland,* Policy Press, Bristol, 2020.

An Post, 'We Are Building a Sustainable Future", *An Post Gender Pay Gap Report 2020*, Dublin, 2020.

Arntz, M., Sarra Ben, and F. Berlingieri, "Working from Home and COVID-19: The Chances and Risks for Gender Gaps*", Intereconomics,* 55.6, 2020, pp.381–86.

Baptisa, I., and E. Marlier, *Access to Essential Services for People on Low Incomes in Europe an Analysis of Policies in 35 Countries*, European Commission, Brussels, 2020.

Baptista, I., D. Culhane, N. Pleace, and E. O'Sullivan, *From Rebuilding Ireland to Housing for All: International and Irish Lessons for Tackling Homelessness*, Focus Ireland, Dublin, 2022.

Beauregard, T. Alexandra, K. Basile, and E. Canónico. '"Telework: Outcomes and Facilitators for Employees" in Landers, R (ed.) *The Cambridge Handbook of Technology and Employee Behavior*, Cambridge University Press, Cambridge, 2019, pp.511–43.

Buckley, F., and Y. Galligan, "The 2020 General Election: A Gender Analysis", *Irish Political Studies*, 35,4, 2020, pp.602–14.

Buckley, F., and M. Mariani. "Money Matters: The Impact of Gender Quotas on Campaign Spending for Women Candidates", *International Political Science Review*, 44, 1, 2-23, 2021, pp.59–76.

Callan, T., K. Coleman, B. Nolan, and J. Walsh, "Child Poverty and Child Income Supports: Ireland in Comparative Perspective", *Budget Perspectives 2007,* 2, Dublin, 2006, pp.23–38.

Care Alliance Ireland, *Public Provision of Home Care in Ireland Update October 2018*, CAI, Dublin, 2018.

Care Alliance Ireland, *Estimates for Numbers of Family Carers in Ireland*, CAI, Dublin, 2019.

Central Statistics Office, *Irish Health Survey 2019 - Main Results*. CSO. Cork, 2020.

Central Statistics Office, *Health Expenditure in Ireland 2020*. CSO, Cork, 2022a.

Central Statistics Office, *Pensions Coverage 2022*. CSO, Cork, 2022b.

Central Statistics Office, *Census 2022 Summary Results*, CSO, Cork, 2023.

Children's Rights Alliance, *Report Card 2022*, CRA, Dublin, 2022.

Citizens Information Board, *Pathways to Work Strategy 2020-2024*, CIB, Dublin, 2019.

Cohen, B., and M. Korintus, "Making Connections: Reflections on over Three Decades of EU Initiatives in Early Childhood Education and Care (ECEC)", *Early Years* 37, 2, 2017, pp.235–49.

Collins, M., "Private Pensions and the Gender Distribution of Fiscal Welfare", *Social Policy and Society,* 19, 3, 2020, pp.500–516.

Collins, M. and Murphy, M., "Activation: Solving Unemployment or Supporting a Low Pay Economy?" in Murphy M and Dukelow, F (eds.) The Irish Welfare State in the Twenty-First Century: Challenges and Change. Palgrave Macmillan, UK, 2020, pp.67-92.

Collins, M., and G. Hughes, "Supporting Pension Contributions Through the Tax System: Outcomes, Costs and Examining Reform", *The Economic and Social Review* 48, 4, Dublin 2017, pp.489–514.

Collins, M., and Murphy, M., "The Political Economy of Employment and Social Protection". in Farrell, D and Hardiman, N (eds.) *The Oxford Handbook of Irish Politics*. Oxford University Press, Oxford, 2021, pp.256-278.

Commission on Taxation and Welfare, *Foundations for the Future: Report of the Commission on Taxation and Welfare*, Government Publications, Dublin, 2022.

Commission on the Status of Women, *Report to the Minister of Finance,* Government Publications, Dublin, 1972.

Committee on the Future of Healthcare, *Sláintecare Report,* Government Publications, Dublin, 2017.

Connolly, S., and M. Wren, "The 2011 Proposal for Universal Health Insurance in Ireland: Potential Implications for Healthcare Expenditure", *Elsevier Health Policy* 120(7), Dublin, 2016, pp.790–96.

Connolly, S., and M. Wren, "Universal Health Care in Ireland—What Are the Prospects for Reform?" *Health Systems and Reform* 5,2, Dublin, 2019, pp.94–99.

Cousins, M., "Country Chapter Ireland". in Spasova, S., Ghailani, D., Sabato, S. and Vanhercke, B. (eds) *Social Protection of Non-standard Workers and the Self-employed During the Pandemic*, Department of An Taoiseach, Dublin, 2020.

Daly, M., & Szelewa, D. "Ireland country note". In A. Koslowski, S. Blum, I. Dobrotić, G. Kaufman, & P. Moss (Eds.), *International review of leave policies and research 2020* (pp. 322–331), 2020. Available at: http://www.leavenetwork.org/lp_and_r_reports/.

Department of Children, Equality, Disability, Integration and Youth, *EU Child Guarantee Ireland's National Action Plan*, Government Publications, DCEDIY, Dublin, 2022.

Department of Children, Equality, Disability, Integration and Youth, "Childcare Services", *Dáil Debate*, 9 February, DCEDIY, Dublin, 2023a.

Department of Children, Equality, Disability, Integration and Youth, *Press Release:90% increase in number of children benefitting from National Childcare Scheme,* DCEDIY, Dublin, 2023b.

Department of Children, Equality, Disability, Integration and Youth, *Press Release: Landmark Review of the Child Care Act 1991 Receives Approval to Be Drafted*, DCEDIY, Dublin 2023c.

Department of Employment Affairs and Social Protection, *Pathways to Work: Action Plan for Jobless Households*, DEASP, Dublin, 2017.

Department of Employment Affairs and Social Protection, *A Roadmap for Pensions Reform, 2018-2023*, DEASP, Dublin, 2018.

Department of Employment Affairs and Social Protection, *Evaluation of JobPath Outcomes for Q1 2016 Participants,* DEASP, Dublin, 2019.

Department of Employment Affairs and Social Protection, *Roadmap for Social Inclusion 2020-2025,* DEASP, Dublin, 2020.

Department of Employment Affairs and Social Protection, '*Historic' New Pay Agreement to Provide Pay Increases and Wage Structure for Early Learning and Childcare Workers – Ministers English and O'Gorman*, DEASP, Dublin, 2022.

Department of Employment Affairs and Social Protection, "Social Welfare Payments", *Dáil Debates*, 28 March, Dublin, 2023.

Department of Environment and Local Government, Department of Health and Children, and Department of Education and Science, *Homeless Preventative Strategy*. Dublin, 2002.

Department of Finance, *Budget 2023,* DOF, Dublin, 2022.

Department of Finance and Department of Public Expenditure and Reform, *Budget 2023 Beyond GDP - Quality of Life Assessment,* Dublin, 2022.

Department of Health, *The National Carers' Strategy: Recognised, Supported, Empowered*, DOH, Dublin, 2012.

Department of Health, *Disability Capacity Review to 2032 A Review of Disability Social Care Demand and Capacity Requirements up to 2032*, Government Publications, Dublin, 2021.

Department of Health, *Report of the Strategic Workforce Advisory Group on Home Carers and Nursing Home Healthcare Assistants*, Government Publications, Dublin, 2022a.

Department of Health, *Sláintecare Progress Report 2021,* Government Publications, Dublin, 2022b.

Department of Housing, Local Government and Heritage. *Housing for All: Youth Homelessness Strategy 2023-2025*, Government Publications, Dublin, 2022a.

Department of Housing, Local Government and Heritage, *Monthly Homelessness Report*, DHLGH, March 2022, Dublin 2022b.

Department of Housing, Local Government and Heritage. *Press Release: New Drinking Water Regulations to Enhance Standards from Source to Tap,* DHLGH, Dublin, 2022c.

Department of Housing, Local Government and Heritage. *Monthly Homelessness Report, July 2023,* DHLGH, Dublin 2023.

Department of Housing, Local Government and Heritage, *Annual Housing Statistics Bulletin*. Dublin, various years.

Department of Justice and Equality, *National Disability and Inclusion Strategy 2017-2021*, Government Publications, Dublin, 2017.

Department of Justice and Equality, *Mid-Term Review of the National Disability and Inclusion Strategy 2017-2021*, Government Publications, Dublin, 2020.

Department of Justice, Equality and Law Reform, *National Women's Strategy 2007 – 2016,* Government Publications, Dublin, 2007.

Department of Social Protection, *Press Release: Minister Humphreys opens applications for New Employment Programme for People with Disabilities,* DSP, Dublin, 2023.

Department of Social Protection, *Advisory Group on Tax and Social Welfare Third Report: Extending Social Insurance Coverage for the Self-Employed*, DSP, Dublin, 2013.

Department of Social Protection, *Code of Practice on Determining Employment Status*, DSP, Dublin 2021.

Department of Social Protection. *Budget 2023: Main Social Welfare Changes and Rates of Payments,* DSP, Dublin, 2022a.

Department of Social Protection, *The Design Principles for Ireland's Automatic Enrolment Retirement Savings System,* DSP, Dublin, 2022b.

Department of Social Protection, "Minister Humphreys Announces Plans for Roll-out of Hot School Meals to All Primary Schools", *Press Release*, DSP, Dublin, 2023.

Department of Social Protection, *Statistical Information on Social Welfare Services Annual Report,* Dublin, various years.

Department of the Taoiseach, *Press Release: Taoiseach publishes plan for ending child poverty,* DoT, Dublin, 2023.

Doolan, M, K. Doorley, M. Regan and B. Roantree, "Distributional impact of tax and welfare policies: Budget 2023", *ESRI Special Article,* ESRI, Dublin, 2022

Doorley, K., I. Privalko, H. Russell, and D. Tuda, The Gender Pay Gap in Ireland from Austerity Through Recovery, *Discussion Paper Series,* DP NO.14441, IZA Institute of Labour Economics*,* Bonn, 2021.

European Commission, *Report on access to essential services in the EU,* European Commission Staff Working Document, Brussels, 2023.

EIGE, *Beijing +25: The Fifth Review of the Implementation of the Beijing Platform for Action in the EU Member States*, Publications Office of the European Union, Luxembourg, 2020.

EIGE, *Gender Equality and the Socio-Economic Impact of the COVID-19 Pandemic,* Publications Office of the European Union, Luxembourg, 2021.

EIGE, *The COVID-19 Pandemic and Care*, Publications Office of the European Union, Luxembourg, 2022.

Eurofound, *Work – Life Balance and Flexible Working Arrangements in the European Union*, Eurofound, Dublin, 2017.

Eurofound, *Striking a Balance: Reconciling Work and Life in the EU*, Eurofound, Luxembourg, 2018.

European Commission, *Delivering for Parents: Commission Withdraws Stalled Maternity Leave Proposal and Paves the Way for a Fresh Approach*, EC, Brussels, 2015.

European Commission, *Economic forecast for Ireland,* EC, Brussels, 2023.

European Council, and Council of the European Union, *Better Work-Life Balance for Parents and Carers in the EU: Council Adopts New Rules,* Brussels, 2019.

Eurostat," How Usual Is It to Work from Home", *Eurostat News,* Luxembourg, 17 May, 2020a.

Eurostat, "Impact of COVID-19 on Employment Income-Advanced Estimates. Impact of COVID-19 on Employment Income - Advanced Estimates," *Eurostat Statistics Explained*, Luxembourg, 2020b.

Fine-Davis, M., *Women and Work in Ireland: A Half Century of Attitude and Policy Change*, Routledge, London, 2021.

Focus Ireland, *Latest Figures on Homelessness in Ireland,* Focus Ireland, Dublin, 2021.

Forsa, *Public Consultation on Guidance for Remote Working Submission from Fórsa to the Department of Business, Enterprise and Innovation*, Forsa, Dublin, 2020.

Government of Ireland, *Second Commission on the Status of Women, Report to Government*, Stationary Office, Dublin, 1992.

Government of Ireland, *Comprehensive Employment Strategy for People with Disabilities 2015-2024*, Government Publications, Dublin, 2015.

Government of Ireland, *First 5 A Whole-of-Government Strategy for Babies, Young Children and Their Families 2019-2028*, Government Publications, Dublin, 2018a.

Government of Ireland, *National Housing First Implementation Plan 2018–2021*, Government Publications, Dublin, 2018b.

Government of Ireland, *Housing Options for Our Ageing Population*, Government Publications, Dublin, 2020a.

Government of Ireland, *National Reform Programme for the European Semester April 2020*, Government Publications, Dublin, 2020b.

Government of Ireland, *Programme for Government – Our Shared Future,* Dublin, 2020c.

Government of Ireland, *Pathways to Work Programme 2021-2025*, Dublin, 2021a.

Government of Ireland, *First Report on a Wellbeing Framework for Ireland,* Government Publications, Dublin, 2021b.

Government of Ireland, *Housing for All – A New Housing Plan for Ireland*, Government Publications, Dublin, 2021c.

Government of Ireland, *Housing First National Implementation Plan 2022-2026,* Government Publications, Dublin, 2022a.

Government of Ireland, *National Housing Strategy for Disabled People 2022- 2027*, Government Publications, Dublin, 2022b.

Government of Ireland, *National Reform Programme for the European Semester May 2023,* Government Publications, Dublin, 2023a.

Government of Ireland, *Understanding Life in Ireland: The Well-being Framework 2023,* Government Publications, Dublin, 2023b.

Health Information and Quality Authority, *The Impact of COVID-19 on Nursing Homes in Ireland*, Health Information and Quality Authority, Cork, 2020.

Health Information and Quality Authority, *Evidence Review to Inform the Development of National Standards for Homecare and Support Services in Ireland,* Health Information and Quality Authority, Cork, 2022a.

Health Information and Quality Authority, *Overview Report: Monitoring and Regulation of Older Persons Services in 2020 and 2021*, Dublin Regional Office, Dublin, 2022b.

Health Service Executive, *Annual Report and Financial Statement 2021: Our Health Service, For Us All*, HSE, Dublin, 2022.

Hearne, R., and M. Murphy, *Investing in the Right to a Home: Housing, HAPs and Hubs*. Maynooth University, Kildare, 2017.

Hogan, J., and N. Timoney, “A Discursive Institutionalist Approach to Understanding the Changes to the Irish Social Partnership Policy After 2008”, *Journal of the Statistical and Social Inquiry Society of Ireland* 45(1) pp.67–92, Dublin, 2016.

Home and Community Care Ireland, *The Waiting List Lottery: Home Support Across Ireland*, Dublin, 2022.

Houses of the Oireachtas, “Unfinished Democracy: Achieving Gender Equality Final Report”, *Joint Committee on Gender Equality,* December 2022 33/GE/03, Dublin, 2022.

Houses of the Oireachtas, “Labour Activation”, *Joint Committee on Employment Affairs and Social Protection*, Dublin, 2018a.

Houses of the Oireachtas, “Labour Activation”, *Joint Committee on Employment Affairs and Social Protection*, Dublin, 2018b.

Houses of the Oireachtas, “Report on the Provision of Homecare Services”, *Joint Committee on Health,* Government Publications, Dublin, 2019.

Houses of the Oireachtas, “Report - Examination of Bogus Self- Employment” *Joint Committee on Social Protection, Community and Rural Development, and the Islands.* Government Publications, Dublin, 2021.

Indecon International Consultants, *Review of Early Learning and Care (‘ELC’) and School Age Childcare (‘SAC’) Operating Model in Ireland,* Dublin, 2021.

Indecon International Research Economists, *The Cost of Disability in Ireland,* Dublin, 2021.

Irish National Organisation of the Unemployed, “INOU’s Submission to Ireland’s National Reform Programme Consultation”, INOU, 2022.

Keane, C., S. Lyons, M. Regan, and B. Walsh, “Home Support Services in Ireland: Exchequer and Distributional Impacts of Funding Options”, *ESRI Survey and Statistical Report Series,* No.111, Dublin, 2022.

Kelly, E., S. McGuinness, P. Redmond, M. Savage, and J. Walsh. 2019, “An Initial Evaluation of the Effectiveness of Intreo Activation Reforms”, *ESRI Research Series 81,* Dublin.

Keogh, F., M. Pierce, K. Neylon, P. Fleming, L. Carter, S. O’Neill, and E. O’Shea, “Supporting Older People with Complex Needs at Home: Report 1: Evaluation of the HSE Intensive Home Care Package Initiative”, *IHCP Research Series,* HSE, Dublin, 2018.

Köppe, S. “Ireland’s paternity leave: sluggish benefit take-up and occupational inequalities, Journal of Family Studies”, *Journal of Family Studies,* Dublin, 2023. DOI: 10.1080/13229400.2023.2179527

Lydon, Reamonn, “Household Characteristics, Irish Inflation and the Cost of Living”, *Economic Letters,* 1/EL/22, Central Bank of Ireland, Dublin, 2022.

Mandle, I., *New Forms of Employment: 2020 Update*, Eurofound, Publications Office of the European Union, Luxembourg, 2020.

Murphy, C., T. Turner, M. O’Sullivan, J. MacMahon, J. Lavelle, L. Ryan, P. Gunnigle, and M. O’Brien, “Trade Union Responses to Zero Hours Work in Ireland”, *Industrial Relations Journal* 50(5) pp.468–85, 2019.

Murphy, M. “Arguments for a Post-Pandemic Public Employment Eco System in Ireland”. *Administration* 69(2) pp.127–47, 2021.

National Economic and Social Council, *Moving from Welfare to Work: Low Work Intensity Households and the Quality of Supportive Services,* Dublin, 2018.

National Economic and Social Council, *Digital Inclusion in Ireland: Connectivity, Devices & Skills,* NESC, Dublin, 2021a.

National Economic and Social Council, *Ireland's Well-Being Framework: Consultation Report,* NESC, Dublin, 2021b.

National Economic and Social Council, *The Covid-19 Pandemic: Lessons for Irish Public Policy,* NESC, Dublin, 2022.

National Economic and Social Council, *Private Rental in Ireland*, NESC, Dublin, 2023.

O'Reilly, C., and M. Quayle, "Gender Inequalities in Time Spent Doing Housework by Children in Ireland: A Nationally Representative Sample across Two Time Points". *Infant and Child Development* 30(5), 2021.

O'Shea, D., and M. Kirrane, "The Transmission of Work-Related Attitudes: A Social Learning Analysis". *Journal of Managerial Psychology* 23(5) pp.424–557, 2008.

O'Shea, E., *The Economics and Financing of Care for Dependent Older People in Ireland*, National Council for the Elderly, Dublin, 2017.

O'Shea, M., *The Independent Review of the Operation of the Health (Regulation of Termination of Pregnancy) Act 2018 Report*, Department of Health, Dublin, 2023.

O'Sullivan, E., *Reimagining Homelessness*, Policy Press, Bristol, 2020.

Ó Connaith, F., "Nearly 1,300 under 65s in Nursing Homes Due to Lack of Services". *RTE News*, Dublin, May 15, 2023.

OECD, *Disability Work and Inclusion in Ireland, Engaging and Supporting Employers,* OECD Publishing, Paris, 2021.

OECD, *Education at a Glance 2022: OECD Indicators,* OECD Publishing, Paris, 2022.

OECD, *Strengthening Policy Development in the Public Sector in Ireland*, OECD Public Governance Reviews, OECD Publishing, Paris, 2023.

OECD, and European Observatory on Health Systems and Policies, Country Health Profile 2021, *State of Health in the EU,* Paris, 2021.

Oliveira Hashiguchi, T., and A. Llena-Nozal, "The Effectiveness of Social Protection for Long-Term Care in Old Age: Is Social Protection Reducing the Risk of Poverty Associated with Care Needs?", *OECD Health Working Papers,* No.117, OECD Publishing, Paris, 2020.

Parliamentary Budget Office, *Childcare in Ireland: An Analysis of Market Dynamics, Public Programmes and Accessibility*, PBO Publication 70, Dublin, 2019.

Parliamentary Budget Office, *An Overview of the OECD BEPS Negotiations,* PBO Publication 48, Dublin, 2020.

Pensions Commission. "Benchmarking and Indexation", *Technical Sub-Committee,* Working Paper 4, Dublin, July 2021a.

Pensions Commission, *Report of the Commission on Pensions*, Pensions Commission, Dublin, 2021b.

Piasna, A., W. Zwysen, and J. Drahokoupil, *The Platform Economy in Europe: Results from the Second ETUI Internet and Platform Survey*, European Trade Union Insitutute, Dublin, 2022.

Pierce, M., Z. Hughes, L. O' Sullivan, and C. Kelleher, "A Review of The National Carers' Strategy (2012) How Relevant Are the Actions in 2021 and for the Future?", *Care Alliance Ireland,* Dublin, 2021.

Pobal, *SICAP Annual Report 2021*, Pobal, Dublin 2021a.

Pobal, *The Role of SICAP in Supporting New Communities*, Pobal, Dublin,2021b.

Pobal, *Annual Early Years Sector Profile Report 2020/2021,* Pobal, Dublin, 2022.

Quinlan, M., *Out of the Shadows Traveller, and Roma Education: Voices from the Communities,* Government Publications, Dublin, 2021.

Regan, M., and B. Maître, "Child Poverty in Ireland and the Pandemic Recession". *Budget Perspectives*, The Economic and Social Research Institute (ESRI) 2021(4), Dublin 2022.

RSM, *Evaluation of the School Meals Programme*, RSM, Dublin, 2023.

Russell, H., F. McGinnity, T. Callan, and C. Keane, *A Woman's Place: Female Participation in the Irish Labour Market*, Equality Authority, Dublin, 2009.

Russell, H., F. McGinnity, and P. J. O'Connell, "Gender Equality in the Irish Labour Market 1966- 2016: Unfinished Business?" *Economic and Social Review* 48(4) pp.393–418, 2017.

Russell, H., I. Privalko, F. McGinnity, and S. Enright, *Monitoring Adequate Housing in Ireland,* ESRI and Irish Human Rights and Equality Commission, Dublin, 2021.

Sheehan, A., and O'Sullivan R., "Draft Regulations for Providers of Home Support Services: An Overview of the Findings of the Department of Health's Public Consultation", Institute of Public Health, Dublin, 2023.

Simon Communities of Ireland, *Locked Out of the Market in March 2023: The Gap Between HAP Limits and Market Rents,* Simon Community, Dublin, 2023.

Smith, S., S. Barron, M. A. Wren, B. Walsh, E. Morgenroth, J. Eighan, and S. Lyons, "Geographic Profile of Healthcare Needs and Non-Acute Healthcare Supply in Ireland", *ESRI Research Series*, ESRI, Dublin, 2019.

Social Justice Ireland, *COVID-19 and the Irish Healthcare System,* Social Justice Ireland, Dublin, 2020.

Social Justice Ireland, *More than 580,000 People Are Still Living in Poverty in Ireland, of Which 164,000 Are Children,* Social Justice Ireland, Dublin, 2022.

Social Justice Ireland, *Social Justice Matters: 2023 Guide to A Fairer Irish Society,* Social Justice Ireland, Dublin, 2023.

Sprong, Stephanie, and Bertrand Maître, "Technical Paper on the Poverty Indicators for Social Inclusion in Ireland", *Social Inclusion Technical Paper No.11,* ESRI, Dublin, 2023.

Taylor, C. "Ireland set to avoid implementing 15% headline corporate tax rate", *Irish Times,* Dublin, March 28, 2023.

Thomas, S., B. Johnston, S. Barry, R. Siersbaek, and S. Burke, "Sláintecare Implementation Status 2020: Limited Progress with Entitlement Expansion". *Health Policy* 123(3):277–83, Dublin, 2021

Tovar Reañosa, Miguel A., John Curtis, Arya Pillai, and David Meier, "Fuel Poverty and Financial Literacy: Evidence from Irish Home Owners", *ESRI Working Paper 751,* ESRI, Dublin, 2023.

Walsh, B., and S. Lyons. "Demand for the Statutory Home Support Scheme", *ESRI Research Series 122,* ESRI, Dublin, 2021.

Annex 1: Statistical annex produced by the ESPAN Network Core Team

Annex 2: List of ESPN and ESPAN Thematic Reports

Country Thematic Reports

ESPN Thematic Reports on Making access to social protection for workers and the self-employed more transparent through information and simplification	2023	EU-27 + AL, BA, ME, MK, RS, TR, UK, XK
ESPN Thematic Reports on Social protection for people with disabilities in Europe	2022	EU-27 + AL, BA, ME, MK, RS, TR, UK, XK
ESPN Thematic Reports on National monitoring frameworks for public social spending	2022	EU-27 + AL, BA, ME, MK, RS, TR, UK, XK
ESPN Thematic Reports on Access to social protection for young people	2022	EU-27 + AL, BA, ME, MK, RS, TR, UK, XK
ESPN Thematic Reports on Social protection and inclusion policy responses to the COVID-19 crisis	2021	EU-27 + AL, BA, ME, MK, RS, TR, UK, XK
ESPN Thematic Reports on long-term care for older people in EU Member States: The contributions of the 27 EU's ESPN Country Teams are not available as separate reports. They have fed into Volume II of the 2021 EU Long-term Care Report. ESPN Thematic Reports on long-term care in the 8 non-EU countries covered by the ESPN can be downloaded here: ESPN reports on long-term care for older people (non-EU countries)	2020	AL, BA, ME, MK, RS, TR, UK, XK
ESPN Thematic Reports on pension adequacy in EU Member States: The contributions of the 27 EU's ESPN Country Teams are not available as separate reports. They have fed into Volume II of the 2021 EU Pension Adequacy Report. ESPN Thematic Reports on pension adequacy in the 8 non-EU countries covered by the ESPN can be downloaded here: ESPN assessment of pension adequacy (non-EU countries)	2020	AL, BA, ME, MK, RS, TR, UK, XK
ESPN Thematic Reports on Access to essential services for low-income people	2020	EU-27 + AL, BA, ME, MK, RS, TR, UK, XK
ESPN Thematic Reports on Financing social protection	2019	EU-28 + AL, BA, ME, MK, RS, TR, XK
ESPN Thematic Reports on National strategies to fight homelessness and housing exclusion	2019	EU-28 + AL, BA, ME, MK, RS, TR, XK
ESPN Thematic Reports on In-work poverty	2018	EU-28 + CH, IS, LI, MK, NO, RS, TR

ESPN Thematic Reports on Inequalities in access to healthcare	2018	EU-28 + CH, IS, LI, MK, NO, RS, TR
ESPN Thematic Reports on Challenges in long-term care	2018	EU-28 + CH, IS, LI, MK, NO, RS, TR
ESPN Thematic Reports on pension adequacy in EU Member States: The contributions of the 28 EU's ESPN Country Teams are not available as separate reports. They have fed into Volume II of the 2018 EU Pension Adequacy Report. ESPN Thematic Reports on pension adequacy in the 7 non-EU countries covered by the ESPN can be downloaded here: ESPN assessment of pension adequacy (non-EU countries)	2017	CH, IS, LI, MK, NO, RS, TR
ESPN Thematic Reports on Progress in the implementation of the 2013 EU Recommendation on "Investing in children"	2017	EU-28 + CH, IS, LI, MK, NO, RS, TR
ESPN Thematic Reports on Access to social protection of people working as self-employed or on non-standard contracts	2017	EU-28 + CH, IS, LI, MK, NO, RS, TR
ESPN Thematic Reports on Retirement regimes for workers in arduous or hazardous jobs	2016	EU-28 + CH, IS, LI, MK, NO, RS, TR
ESPN Thematic Reports on Work-life balance measures for persons of working age with dependent relatives	2016	EU-28 + CH, IS, LI, MK, NO, RS, TR
ESPN Thematic Reports on Minimum income schemes	2015	EU-28 + CH, IS, LI, MK, NO, RS, TR
ESPN Thematic Reports on Long-term unemployment	2015	EU-28 + CH, IS, LI, MK, NO, RS, TR
ESPN Thematic Reports on Social investment	2015	EU-28 + CH, IS, LI, MK, NO, RS, TR

Synthesis Reports

Spasova, S., Atanasova A., Sabato, S. and Moja, F. (2023), "Making access to social protection for workers and the self-employed more transparent through information and simplification: An analysis of policies in 35 countries", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union

Baptista, I. and Marlier, E. (2022), "Social protection for people with disabilities in Europe. An analysis of policies in 35 countries", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union

Spasova, S., Atanasova. A. and Regazzoni, P. (2022), "National monitoring frameworks for public social spending. An analysis of policies in 35 countries", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union

Ghailani, D., Peña-Casas, R., Coster, S. and Regazzoni, P. (2021), "Access to social protection for young people. An analysis of policies in 35 countries", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

Baptista, I., Marlier, E., Spasova, S., Peña-Casas, R., Fronteddu, B., Ghailani, D., Sabato, S. and Regazzoni, P. (2021), "Social protection and inclusion policy responses to the COVID-19 crisis. An analysis of policies in 35 countries", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

Baptista, I. and Marlier, E. (2020), "Access to essential services for people on low incomes in Europe. An analysis of policies in 35 countries", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

Spasova S. and Ward T. (2019), "Social protection expenditure and its financing in Europe. A study of national policies 2019", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

Baptista, I. and Marlier, E. (2019), "Fighting homelessness and housing exclusion in Europe. A study of national policies", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

Peña-Casas R., Ghailani D., Spasova S. and Vanhercke B. (2019), "In-work poverty in Europe. A study of national policies", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

Baeten, R., Spasova, S., Vanhercke, B. and Coster, S. (2018), "Inequalities in access to healthcare. A study of national policies", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

Spasova, S., Baeten, R., Coster, S., Ghailani, D., Peña-Casas, R. and Vanhercke, B. (2018), "Challenges in long-term care in Europe. A study of national policies", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

Frazer, H. and Marlier, E. (2017), "Progress across Europe in the implementation of the 2013 EU Recommendation on 'Investing in children: Breaking the cycle of disadvantage'. A study of national policies", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

Spasova S., Bouget D., Ghailani, D. and Vanhercke B. (2017), "Access to social protection for people working on non-standard contracts and as self-employed in Europe. A study of national policies", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

Natali, D., Spasova, S. and Vanhercke, B. (2016), "Retirement regimes for workers in arduous or hazardous jobs. A study of national policies", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

Bouget, D., Spasova, S. and Vanhercke, B. (2016), "Work-life balance measures for persons of working age with dependent relatives in Europe. A study of national policies", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

Frazer, H. and Marlier, E. (2016), "Minimum Income Schemes in Europe. A study of national policies", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

Bouget, D., Frazer, H., Marlier, E., Peña-Casas, R. and Vanhercke, B. (2015), "Integrated support for the long-term unemployed in Europe. A study of national policies", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

Bouget, D., Frazer, H., Marlier, E., Sabato, S. and Vanhercke, B. (2015), "Social Investment in Europe. A study of national policies", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

Annex 3: Terminology on pension adequacy as used in the COM/SPC Pension Adequacy Reports

1) **Statutory pension scheme** – social security and similar programmes administered by the general government (i.e., central state, and local governments, plus other public sector bodies such as social security institutions), access to which is based on legislation. Public pension plans can be financed from social security contributions or general taxation and have traditionally been of the **Pay-As-You-Go (PAYG)** type (PAYG are pension schemes where current contributions finance current pension expenditure (see also: Funded schemes)).

2) **Statutory funded pension schemes** – funded pension schemes, access to which is based on legislation. In these schemes, a share of the participants' social security contributions is converted into funded assets, typically administered by authorised private fund managers. These schemes can be mandatory or voluntary.

3) **Supplementary pension schemes** – pension schemes which generally provide additional retirement income over and above the statutory pension schemes (occupational pension scheme and personal pension schemes).

   ✓ **Occupational pension schemes** – a pension plan where access is linked to an employment or professional relationship between the plan member and the entity that sets up the plan (the plan sponsor). These schemes may be established by employers or groups of employers (e.g., industry associations) or labour or professional associations, jointly or separately, or by self-employed persons. They may be administered directly by the sponsor or by an independent entity (a pension fund or a financial institution acting as pension provider). In the latter case, the sponsor may still have responsibility for overseeing the operation of the scheme.

   ✓ **Personal pension scheme** – access to these schemes does not depend on an employment relationship. These schemes are set up and administered directly by a pension fund or a financial institution acting as pension provider without the involvement of employers. Individuals independently purchase and select material aspects of the arrangements. The employer may nonetheless make contributions to personal pension schemes. Some schemes may have restricted membership.

Annex 4: Country-specific statistical annex

Table B3.1 Number of recipients and beneficiaries of the Basic Supplementary Welfare Allowance, 2017-2020

Programme	2017	2018	2019	2020
Recipients	17,933	16,269	15,779	11,747
Qualified Adults	2,620	2,553	2,400	1,593
Qualified children (full rate)	8,520	7,603	7,127	4,899
Total Beneficiaries	29,073	26,425	25,306	18,239

Source: Department of Social Protection (2021a, Table D2, 40)