

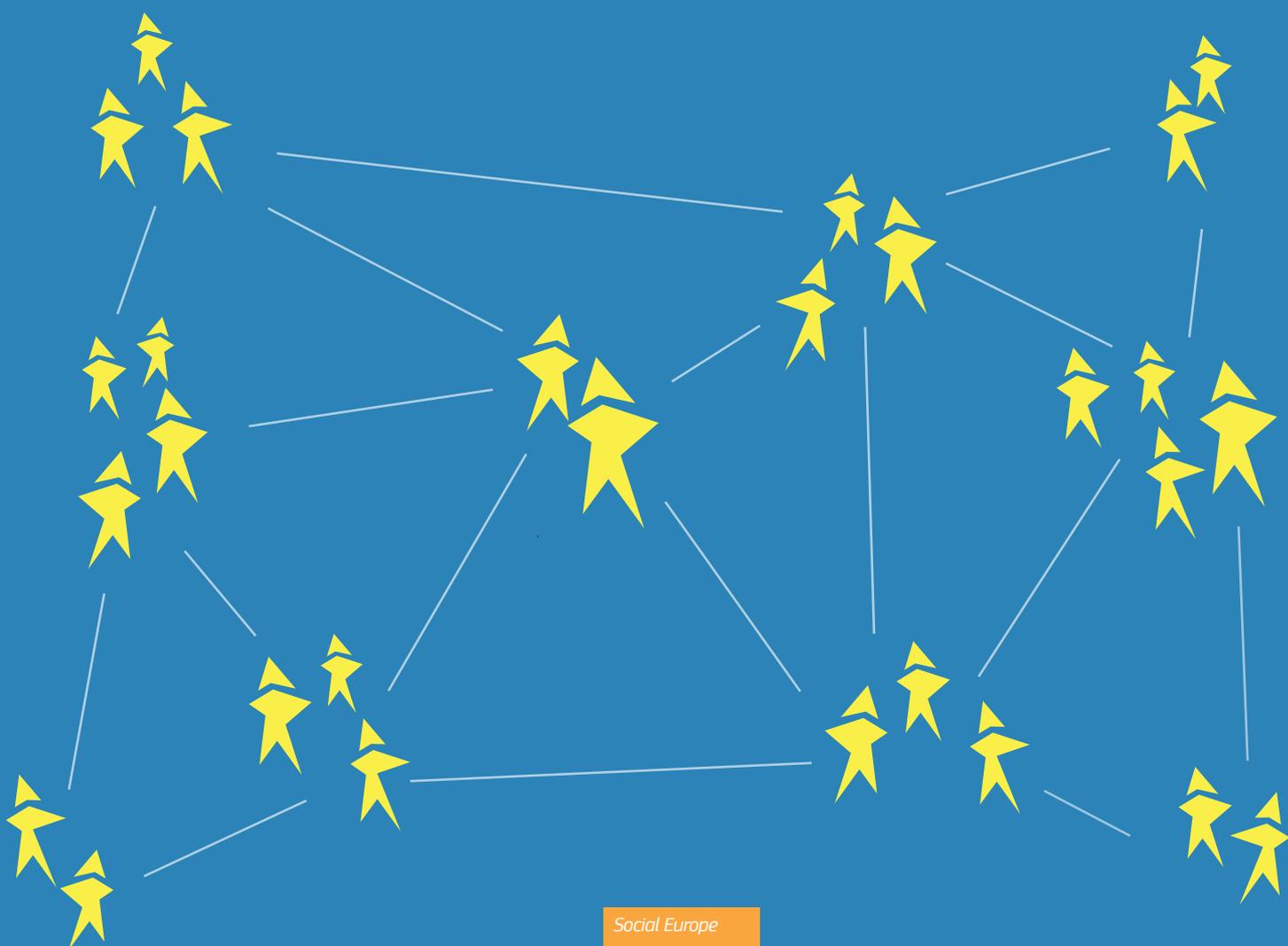


EUROPEAN SOCIAL POLICY NETWORK (ESPN)

Access to social protection for young people

Ireland

Anthony McCashin



EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion
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European Social Policy Network (ESPN)

**ESPN Thematic Report:
Access to social protection for
young people**

Ireland

2021

Anthony McCashin

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SUMMARY

The Irish system of social protection is a mixed system of social insurance and social assistance. It is structured around a basic distinction between long-term pensions for those age 66 and over and benefits for the working-age population aged between 18 and 66. The provisions for younger persons – those aged between 15 and 29 – are, in effect, included in the working-age provisions.

This report refers to the following aspects of the system: unemployment, illness and healthcare, maternity, paternity and parental benefits, guaranteed minimum incomes, and housing. Four features of these provisions should be noted.

First, those aged 15-17 are (as a rule) not entitled to cash benefits, as the working assumption is that persons in that age group are in full-time education/training; in fact, the official minimum school leaving age is 16 years and secondary education is free at the point of use for all students.

Second, within the age category 18-29, differentiation by age is not – in general - a formal criterion in access to social protection or the basis of a hierarchy of presumed need or entitlement. That said, there are varying age criteria in the granular detail of access to labour market training schemes, and there is a clear age-based rule in the Jobseekers Allowance means-test which may disadvantage young people aged 24 and under living in the parental home.

Third, age-related outcomes arise indirectly because of the underlying logic of the social protection system and the circumstances of some young people. Access to social insurance benefits is governed by social insurance contribution history – strongly related to age – and in the age group 15-29 it is more difficult for the youngest contributors to acquire adequate contributions. The relatively high incidence of low pay and involuntary part-time work among younger employees leaves them susceptible to lower unemployment (and other) benefits because of the tiered nature of the benefits, and the complex treatment of part-time work.

Fourth, the benefit levels are modest with the core benefits/allowances yielding a hypothetical replacement rate of about 33% (using net average earnings as a benchmark); recipients in the 18-29 age group would be more likely than older workers to be receiving less than the standard payment. The benefit and allowance levels are not explicitly calculated in relation to a needs or income replacement benchmark, and there is no formal system of indexation.

These provisions for young people confront the emerging and serious challenge of inter-generational inequality which is increasingly drawing a fault-line between the earnings, employment and housing prospects of the younger and middle-aged populations. This new fault-line is making it increasingly difficult for young people to achieve financial independence and establish independent households. Ireland's suite of labour market/training measures has the potential to strengthen young persons' employment and earnings capacity. It already has a repertoire of labour market interventions, and the evolving strategy of a greater emphasis on apprenticeships, qualifications and certification will redress the previously passive character of these schemes, provided it is resourced and maintained.

Accordingly, the author of this report recommends high-quality labour market interventions, housing affordability and a more adequate benefit system for the working-age population as a whole, with particular attention also to the youngest age groups among those aged between 15 and 64.

1 KEY FIGURES ON THE SOCIO-ECONOMIC SITUATION OF YOUNG PEOPLE¹

1.1 Distribution of young people (aged 15–29) by main activity status

Table 1a: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Ireland, % 15-29 and 30-64)

	IRELAND											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	49.4	52.9	52.2	52.6	53.4	49.2	70.8	71.7	73.7	74.9	75.9	75.0
<i>Paid employment**</i>	95.6	95.6	96.3	96.6	96.5	95.9	82.1	82.4	83.3	83.9	84.6	85.0
<i>Self-employment**</i>	2.5	2.6	2.4	2.3	:	2.6	16.0	15.9	15.4	15.1	14.6	14.1
<i>Contributing family work**</i>	1.9	1.8	1.3	1.1	:	1.5	1.9	1.7	1.3	1.0	0.8	0.9
UNEMPLOYMENT***	16.7	13.9	11.5	10.6	9.6	11.8	8.2	6.9	5.5	4.5	3.8	4.1
INACTIVITY****	40.8	38.5	41.1	41.2	41.0	44.2	22.9	22.9	22.0	21.5	21.1	21.8
	EU-27											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	45.0	45.9	46.9	47.7	48.2	46.1	71.4	72.4	73.5	74.5	75.3	74.9
<i>Paid employment**</i>	91.8	92.2	92.4	92.6	92.8	92.5	83.0	83.3	83.7	84.0	84.1	84.2
<i>Self-employment**</i>	5.3	5.2	5.2	5.2	5.1	5.4	14.6	14.5	14.3	14.2	14.2	14.1
<i>Contributing family work**</i>	2.9	2.6	2.4	2.2	2.1	2.1	2.4	2.2	2.0	1.8	1.7	1.7
UNEMPLOYMENT***	17.3	15.8	14.2	12.8	11.9	13.3	8.5	7.7	6.9	6.1	5.6	5.8
INACTIVITY****	45.6	45.4	45.3	45.3	45.3	46.8	22.0	21.6	21.0	20.6	20.2	20.5

Notes: (*) The employment rate is expressed as a share (%) of the total population in the age group. The 3 categories of employment (paid employment [i.e. employees], self-employment and contributing family work) are expressed as a share (%) of the population in employment in the age group. Contributing family work is a form of labour (generally unpaid, although compensation may come indirectly in the form of family income) that supports another member of the family to run an agricultural holding or another business. (**) The unemployment rate is expressed as a share (%) of the active population, i.e. the population that is either in employment or unemployed (not the total population), in the age group. (***) The inactivity rate is expressed as a share (%) of the total population in the age group. ':' indicates statistically unreliable data.

Reading note: In 2020, in Ireland, 49.2% of people aged between 15 and 29 were in employment, compared to 75.0% of those aged 30-64. In the EU-27 as a whole, these figures were 46.1% and 74.9%, respectively. The share of people unemployed in the active population in Ireland was 11.8% of the 15-29 age group and 4.1% of the 30-64 age group (EU-27 average: 13.3% and 5.8%). The shares of people economically inactive in Ireland in the 15-29 and 30-64 age groups were 44.2% and 21.8%, respectively (EU-27 average: 46.8% and 20.5%).

Source: Eurostat, ESPN Network Core Team calculations based on LFS indicators [*lfsa_eegais*], [*lfsa_egaps*], [*lfsa_pganws*] and [*lfsa_igan*]. Data downloaded on 24 May 2021.

¹ Except where otherwise specified, the indicators presented in Section 1 of this report were computed by the ESPN Network Core Team on the basis of data coming from two data sources coordinated at the European level by the statistical office of the European Union (Eurostat: <https://ec.europa.eu/eurostat>): European Union Labour Force Survey (EU-LFS) and European Union Statistics on Income and Living Conditions (EU-SILC). These indicators were computed for all the 35 ESPN countries for which the data needed were available. All these ESPN countries' estimates are presented in Annex B of the following Synthesis Report: Dalila Ghailani, Stéphanie Coster, Ramón Peña-Casas and Pietro Regazzoni (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. This Synthesis Report can be downloaded [here](#).

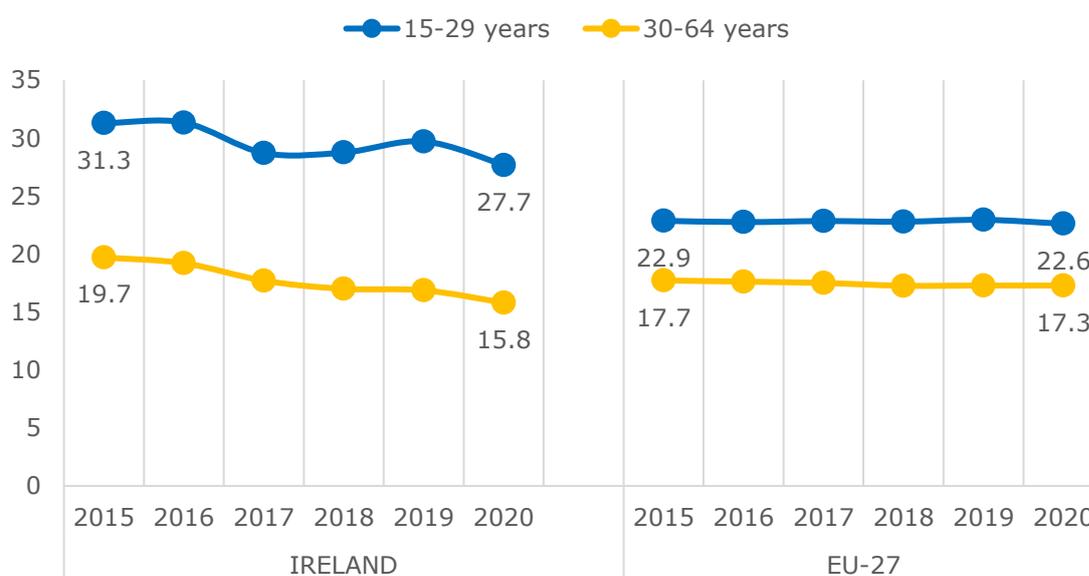
Table 1b: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Ireland, ratios 15-29/30-64)

	IRELAND						EU-27					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	0.70	0.74	0.71	0.70	0.70	0.66	0.63	0.63	0.64	0.64	0.64	0.62
Paid employment**	1.16	1.16	1.16	1.15	1.14	1.13	1.11	1.11	1.10	1.10	1.10	1.10
Self-employment**	0.16	0.16	0.16	0.15	:	0.18	0.36	0.36	0.36	0.36	0.36	0.38
Contributing family work**	0.95	1.09	1.05	1.09	:	1.73	1.21	1.20	1.21	1.24	1.24	1.20
UNEMPLOYMENT***	2.04	2.02	2.08	2.34	2.55	2.88	2.04	2.06	2.06	2.09	2.10	2.29
INACTIVITY****	1.78	1.68	1.87	1.91	1.94	2.03	2.07	2.11	2.16	2.20	2.24	2.29

Notes: To obtain the ratio of 15-29 to 30-64, the 15-29 percentage is divided by the 30-64 percentage: a value below (above) 1 in a given activity status therefore means that 15-29-year-olds are proportionally less (more) numerous in that activity status than 30-64-year-olds. See also Notes to Table 1a above. ':' indicates statistically unreliable data.

Reading note: In 2020, in Ireland, 49.2% of people aged between 15 and 29 were in employment compared to 75.0% of those aged 30-64 (see Table 1a) – i.e. a 15-29:30-64 ratio of 0.66. In the EU-27 as a whole (see table 1a), these figures were 46.1 and 74.9% respectively (ratio 0.62).

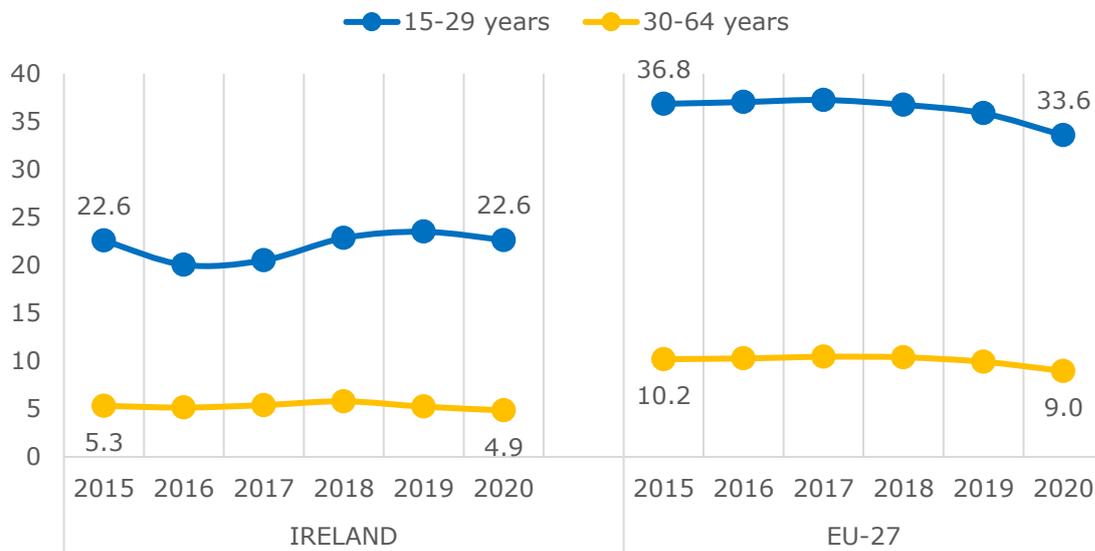
Source: See Table 1a.

Figure 1: Part-time employment as a share of the population in employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Ireland, %)

Reading note: In 2020, in Ireland, the share of part-time employment in total employment was 27.7% for the 15-29 age group and 15.8% for the 30-64 age group. For the EU-27 as a whole, these shares were 22.6% and 17.3%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicator [lfsa_epgn62]. Data downloaded on 24 May 2021.

Figure 2: Temporary employment as a share of population in paid employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Ireland, %)



Reading note: In 2020, in Ireland, the share of temporary workers among employees was 22.6% for the 15-29 age group and 4.9% for the 30-64 age group. For the EU-27 as a whole, these shares were 33.6% and 9.0%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicators [Ifsa_epgn62] and [Ifsa_egaps]. Data downloaded on 24 May 2021.

1.2 Young people (aged 15–29) at risk of poverty or social exclusion

Figure 3: People at risk of poverty or social exclusion - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Ireland, %)

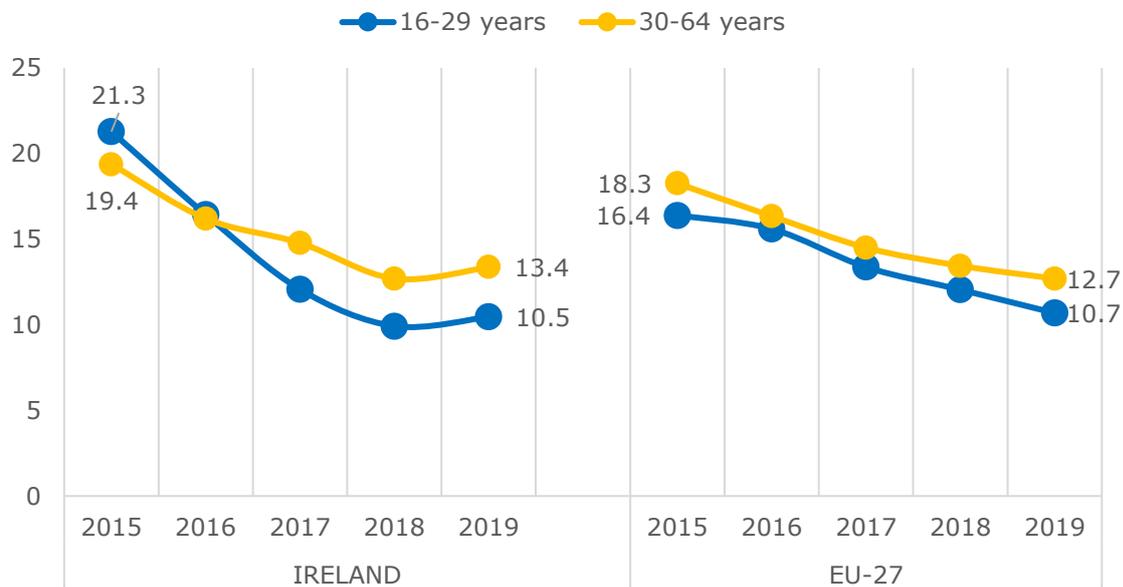


Reading note: In 2019, in Ireland, 20.7% of the 16-29 age group were at risk of poverty or social exclusion (i.e. they were living in a household that was at risk of poverty and/or severely materially and socially deprived and/or (quasi-)jobless according to the EU definition of these indicators) compared to 19.3% of the 30-64 age group. For the EU-27 as a whole, these figures were 24.2% and 20.3%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc_peps02]. Data downloaded on 24 May 2021.

1.3 Young people (aged 15–29) materially and socially deprived

Figure 4: People materially and socially deprived - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Ireland, %)

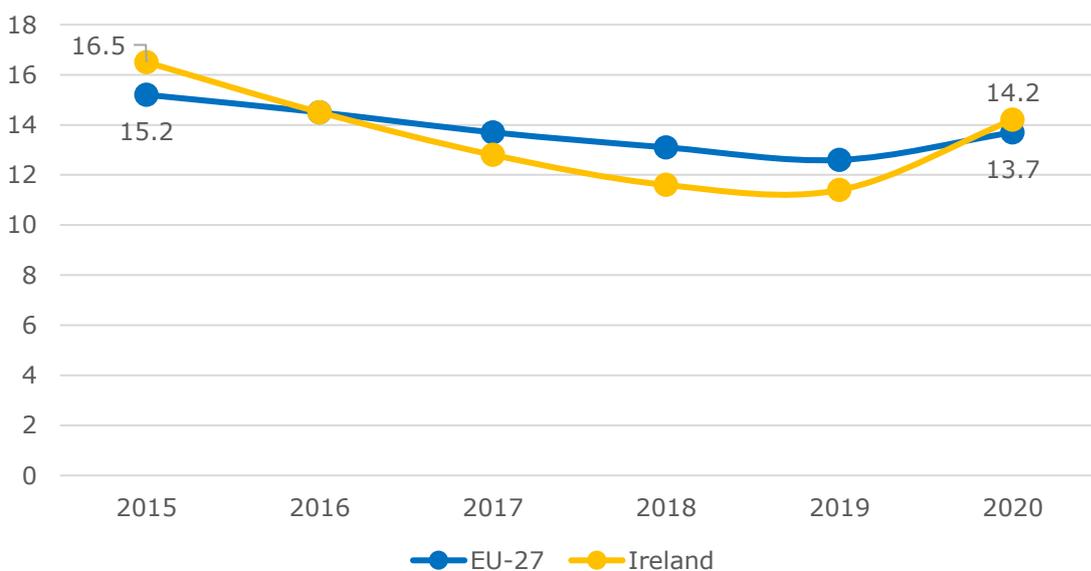


Reading note: In 2019, in Ireland, 10.5% of the 16-29 age group were materially and socially deprived (according to the EU definition of this indicator) compared to 13.4% of the 30-64 age group. For the EU-27 as a whole, these figures were 10.7% and 12.7%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc_mdsd]. Data downloaded on 24 May 2021.

1.4 Young people (aged 15–29) neither in employment nor in education or training (NEETs)

Figure 5: People aged 15-29 neither in employment nor in education or training (NEETs) (2015-2020, EU-27 and Ireland, %)

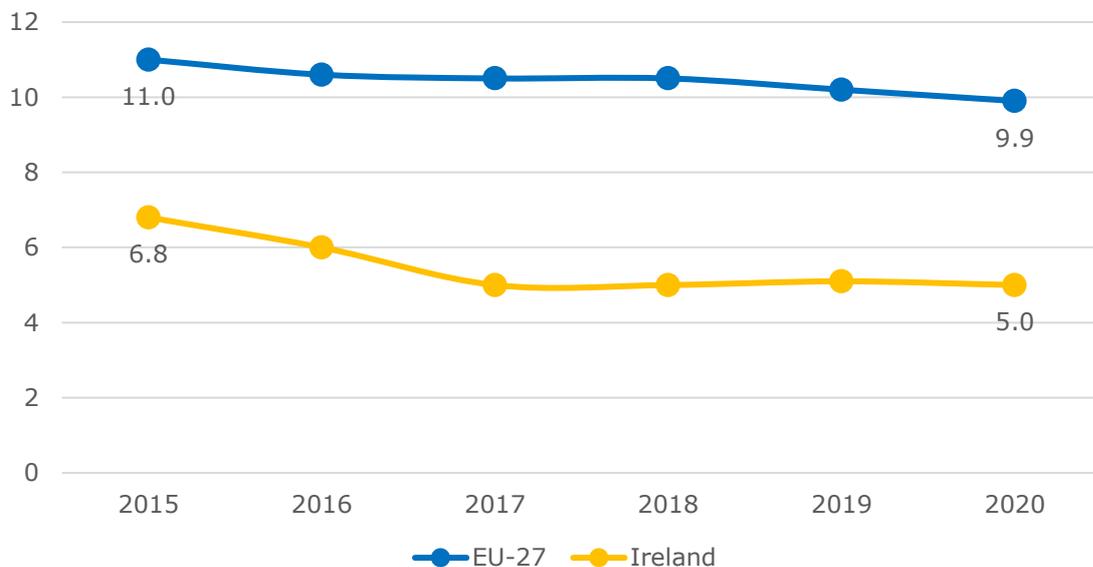


Reading note: In 2020, in Ireland, 14.2% of the 15-29 age group were neither in employment nor in education or training (NEET) compared to 13.7 for the EU-27 as a whole.

Source: Eurostat, LFS - indicator [lfse_20]. Data downloaded on 24 May 2021.

1.5 Early leavers (aged 18–24) from education and training

Figure 6: Early leavers from education and training for the 18-24 age group (2015-2020, EU-27 and Ireland, %)

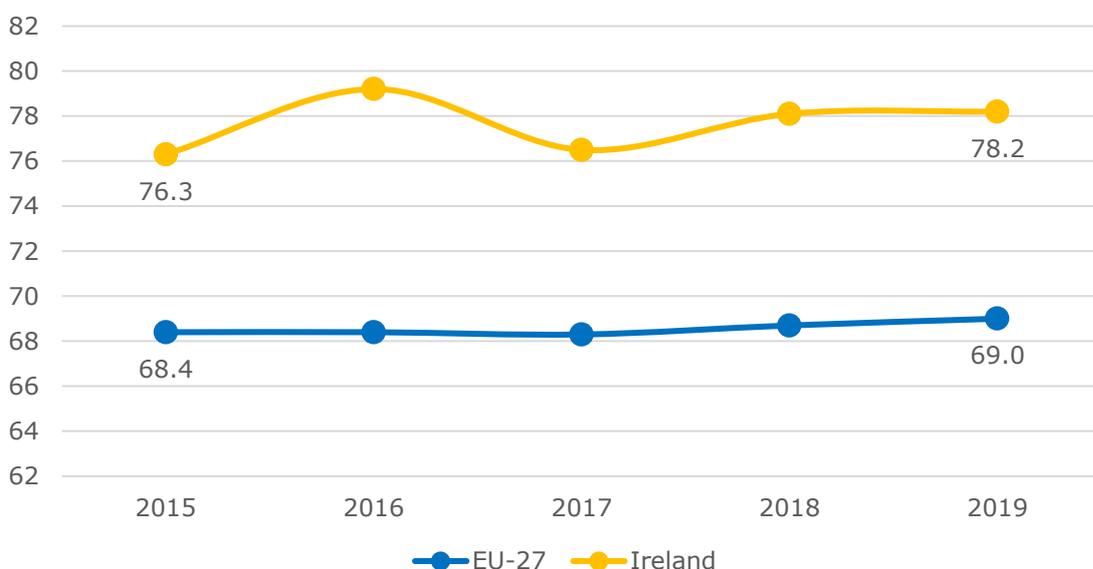


Reading note: In 2020, in Ireland, 5.0% of the 18-24 age group were early leavers from education and training – i.e. they had completed, at most, lower secondary education and were not in further education or training. For the EU-27 as a whole, this figure was 9.9%.

Source: Eurostat, LFS - indicator [edat_ifse_14]. Data downloaded on 24 May 2021.

1.6 Young people (aged 16–29) living with their parents

Figure 7: Young people aged 16-29 living with their parents (2015-2019, EU-27 and Ireland, %)



Reading note: In 2019, in Ireland, 78.2% of the 16-29 age group were living with their parents compared to 69.0% for the EU-27 as a whole.

Source: EU-SILC - indicator [ilc_lvps08]. Data downloaded on 24 May 2021.

2 ACCESS TO UNEMPLOYMENT BENEFITS.

This section deals with Jobseekers Benefit (contributory) and Jobseekers Allowance (non-contributory), the two main income support schemes for the unemployed.

2.1 Contributory unemployment benefit

Jobseekers Benefit (JB) is one of the benefits available under the national system of social insurance. The main eligibility conditions and benefit entitlements that apply to the scheme in Ireland as far as young people are concerned are the following:

2.1.1 Eligibility conditions and benefit entitlements

a) Age

JB is available to people of working age, i.e. aged 18-66. As the youngest age of entitlement is 18, it excludes those aged 15-17.

b) Activity status requirement

JB is not available to those who are economically inactive, such as full-time students or carers. The underlying requirement is that applicants have suffered a substantial loss of employment and are available for and genuinely seeking (full-time) work. Apprentices, trainees, and the self-employed (whose businesses have ceased) are eligible; also, those engaged in part-time work may be eligible for a partial JB.

c) Contributory history required to access the scheme

The contribution history is based on contributions in the relevant tax year (RTY); the relevant tax year (RTY) is the second last complete tax year before the year in which a claim is made. For example, for a claim made in 2021 the RTY is 2019.

There are two core requirements, and these are not differentiated by age. First, a total of 104 contributions (two years) - 156 for the self-employed - since employment commenced. Second, contributions in the relevant tax year as follows: 39 contributions – 52 for the self-employed - of which 13 must be paid (not credited) contributions; as an alternative to the 39 contributions rule, 26 contributions in the relevant tax year and 26 in the year immediately prior to the relevant tax year. The contribution record affects the duration of the entitlement (see below).

d) Waiting period

Currently, there is no waiting period for JB, and no age differentiation. Historically, the waiting period was three days, but in 2020 this was repealed until end-June 2021.

e) Replacement rate/benefit level

The benefit levels are structured around a core weekly rate as follows: €203 for a single beneficiary, an additional €134.70 for a dependent spouse/partner with a weekly income less than €100, and an additional €38 for a dependent child aged under 12 (€45 for a child aged 12 and over). Therefore, with the payments differentiated by family status, there is no overall representative replacement rate. Currently, the replacement rate of JB for a single worker on average earnings is approximately 33% of the average weekly wage.

While the core benefit system is flat-rate, there is a system of tiered benefit levels for those on lower earnings. The core personal rate applies to those whose earnings in the RTY were \leq €300 weekly. There are three other, lower weekly rates: €159, €131 and €91 with the rates descending according to earnings (in the RTY). A priori, these lower rates may affect younger workers, because of their higher incidence of low pay.

f) Duration

If a claimant has 260 or more paid contributions the duration is nine months, and if less than 260 the duration is six months. There is no age criterion in relation to duration, but a

priori younger workers are less likely to have accumulated the 260 contributions (five years) to qualify for the longer duration.

2.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Ireland are the following:

a) Main gaps in access for young people

There are gaps arising from lack of access. For example, there is a high incidence of low pay among younger workers; employees aged 15-24 comprise 11% of all employees and 46% of those earning the NMW or less. (Low Pay Commission, 2018: 22-25). The NMW rate is differentiated by age, with the full rate of €10.20 per hour applicable to those aged 20 and over, and lower rates of €9.18, €8.16 and €7.14 applicable to workers aged, 19, 18 and < 18, respectively. However, for the purposes of a JB claim in 2021, the applicable earnings are for 2019 (the RTY). The tiered rates of JB, in combination with age-specific NMW rates and the incidence of part-time work (see Section 1 for figures on this incidence) and minimum wage work, render it more difficult for young, lower-paid workers to receive the standard JSB rate.

b) Main obstacles in access for young people

There is a high incidence of part-time work among younger employees (Low Pay Commission, 2018). JB incorporates part-time work in two ways: part-time work and systematic short-time work (where an employer temporarily reduces an employee's hours/days). These arrangements permit claimants to receive, for example, a daily rate of JB for two days (out of five) if they work three days. However, the requirement to suffer a substantial loss of employment can affect part-time workers' capacity to re-qualify for JB.

There is no age distinction in the core contribution requirements. On entry to first employment workers are granted pre-entry credited contributions, but these alone would not qualify for a JB payment. Furthermore, the period of entitlement is only six months and to qualify for nine months 260 (five years) contributions are required; this requirement of five years is not possible for workers under 21 and more difficult to achieve in the earliest years of employment.

2.2 Non-contributory unemployment benefit

Jobseekers Allowance (JA) is the means-tested parallel to JB (In Ireland the term 'allowance' rather than 'benefit' is used in the case of non-contributory, means-tested payments.) The unemployed who do not meet the contribution requirements for JB or whose entitlement to JB has expired are eligible for JA, subject to a means-test. Also, an unemployed person on a reduced JB whose JA payment would be higher may instead receive the Optional Jobseekers Allowance. There is a separate scheme, Farm Assist, for low-income farmers who are still engaged in farming, and separate arrangements for lone parents (the Jobseekers Transitional Payment, see below) and Professional Artists.

2.2.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Ireland as far as young people are concerned are the following:

a) Age

The minimum age of entitlement to JA is 18 and the maximum is 66.

b) Activity status requirement

As with JB, the core requirement for all JA applicants is that they are required to be available for and genuinely seeking full-time work. Those in full-time education, persons providing care to family members or lone parents caring for young children are not eligible; the latter two categories are eligible for other benefits, and students in higher education

may be eligible for (means-tested) student grants. The self-employed, non-standard workers, trainees and apprentices are also eligible, subject to the core requirement. Broadly similar rules to JB apply in regard to activation requirements. A separate version of JA (see above) is applied to professional artists: these are not subject to the usual labour market activation requirements.

c) Contributory history required to access the scheme

As this is a means-tested allowance, contributory rules do not apply, but there is an important, indirect link between JA, JB and contribution rules. The duration of entitlement is nine months or six months (see above) and once this duration expires unemployment persons can claim JA. The younger a claimant the less likely he/she is to qualify for JB and even less likely to qualify for the nine-month duration of JB; therefore, at any given time a high proportion of the unemployed in the age group 18-29 will rely on JA.

d) Waiting period

There is currently no waiting period.

e) Replacement rate/benefit level

In spite of the distinction between the contributory JB and the non-contributory JA, the core, personal rates of JB and JA are the same: €203 weekly, plus additional allowances in respect of adult partners and child dependants. The comments above about JB replacement rates apply to JA. Critically, the core personal rate for most of those aged 18-24 is lower, €112.70.

A key point about the replacement rate for JA is the means-test. The core rate may be reduced depending on applicant's means. For the generality of applicants means include earnings, savings above a certain level and other income, but not the value of an owner-occupied home. It is important to note that partners' and cohabitees' incomes are included in the means assessment and, in addition, a 'limitation' may be imposed on a couple's total benefit/allowance. If the person in receipt of JA has a partner/cohabitee in receipt of a benefit/allowance, the total paid to the couple is not two personal rates but the amount that would be paid to one person and an adult dependant.

These aspects of the means-test apply to all groups but there is one age-specific aspect to the means-test. Applicants for JA aged 24 and younger living in the parental home are subject to a complex household means-test which takes into account parental income, housing costs, child dependants in the household and other factors. Income attributed in this way to a JA applicant aged 24 or under living in the parental home is deducted from the lower JA rate, subject to a minimum weekly payment of €40 and a maximum of €112.70. These rules and the lower personal rate do not pertain to those 24 and under who have spouses/partners or child dependants, to those under 24 living independently and receiving a state housing support payment or to claimants in training or education schemes.

f) Duration

The duration of JA is open-ended and there is no age differentiation. Duration is relevant in one specific way that may affect part-time work options. An unemployed person in receipt of JA for a minimum of 15 months may opt to receive the Part-time Job Incentive Scheme (PTJI), if in receipt of €128.60 JA (single person). This allows a recipient to work part-time in insurable employment up to a maximum of twenty-four hours weekly and to retain the wage while receiving a flat-rate PTJI payment – €128.60 for a single person. The recipient must remain on the PTJI for a minimum of two months and may remain on the scheme for one year initially. A recipient returning to full-time work may not re-enter the PTJI if the full-time work ceases. PTJI recipients must continue to seek full-time work.

2.2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Ireland are the following:

a) Main gaps in access for young people

The minimum age of eligibility is 18 and therefore excludes those who leave education before 18.

The rate for 18–24-year-old adults is lower than the full adult (≥ 25 years) rate.

The means-test for young people residing in the parental home may reduce their entitlement below the already-lower rate of JA for 18–24-year-olds.

Full-time students in higher education are not eligible until they have completed their course.

b) Main obstacles in access for young people

There are no published studies on the actual experiences and practical obstacles faced by young people.

2.3 Overall gaps and obstacles for young people

The JB and JA schemes can be combined. Both schemes are administered by the Department of Employment Affairs and Social Protection; at the level of households one of both of the schemes may be in payment; individuals' entitlements are linked, as a JA entitlement may arise when the duration of JB expires.

a) Main gaps in access for young people

The main gaps are the exclusion of the youngest (aged 16 and 17) from both JA and JB.

Both JA and JB contain either indirect or direct provisions that may reduce the entitlements of younger persons relative to older persons: for those under 25, the lower rate of JA and the household means test for JA; the contribution requirements for JB; the tiered benefit levels for JB related to past earnings.

b) Main obstacles in access for young people

There are no representative analytical studies on the obstacles faced by young persons. Three points emerge, however, in the advocacy commentary on overall provisions for young people. First, within the specific area of unemployment related payments, the provisions are highly complex. Second, when the unemployment related payments are put in the context of wider social protection (labour market schemes, housing benefits etc.) there is considerable administrative and governance fragmentation. Third, there is the matter of adequacy; the core payment rate is less than the official poverty line (60% of median income, per capita equivalent), and younger persons (18-24) may receive a significantly reduced personal rate.

3 ACCESS TO SICKNESS AND HEALTHCARE BENEFITS

3.1 Sickness benefits

As with unemployment payments, there is a contributory payment, Illness Benefit (IB) and a non-contributory payment, Disability Allowance (DA). The description below does not include the separate suites of payments for long-term invalidity pensions or occupational injuries. (It should be noted that there are complex interactions and pathways between these payments and other benefits and allowances.)

3.1.1 Illness Benefit

3.1.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Ireland as far as young people are concerned are the following:

a) Age

Age is not a criterion. All adults aged under 66 absent from work due to illness may claim IB subject to a contribution record.

b) Activity status requirement

All claimants (including apprentices, trainees and non-standard workers) must be engaged in insurable employment or self-employment and absent from work due to illness. The Partial Capacity Benefit (PCB) is an extension of IB. After six months receipt of IB, recipients capable of some employment may opt to work and receive PCB, without an hours or earnings limit. PCB payments are graduated according to severity of illness (see below)

c) Contributory history required to access the scheme

Broadly, the contributory rules are those that apply to JB (section 2 above).

d) Waiting period

Claimants must apply for IB within six weeks of becoming ill. Since March '21 the number of waiting days is three. Waiting days do not apply if a claimant has Covid-19 or is required to self-isolate, or was receiving certain other benefits prior to illness.

e) Replacement rate/benefit level

The level and structure of benefits is the same as JB. The Partial Capacity Benefit (PCB) – which can be combined with employment - has three weekly benefit levels according to the extent of a claimant's medically assessed incapacity. For a person with the standard personal IB rate of €203, the PCB is 50% (€101.50), 75% (€152.25) or 100% (€203) of this rate for Moderate, Severe and Profound Incapacity respectively. The PCB includes the system of adult and child dependant allowances to supplement the personal rate.

f) Duration

There is no age distinction for the duration of IB; one year if contributions are in the range 104-259, and two years if they exceed 260 (five years contributions).

In the case of PCB, there is no age distinction; it expires once the original duration of IB has concluded.

3.1.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Ireland are the following:

a) Main gaps in access for young people

As with JB, the contribution rules will ex post render it more difficult for younger than for older workers to qualify, and the tiered structure of payments combined with the higher incidence of low pay among younger workers means the latter are more likely to receive lower-tier payments

b) Main obstacles in access for young people

There are no analytical studies of younger workers' experiences of IB.

3.1.2 Disability Allowance

Disability Allowance (DA), a means-tested allowance, is relevant to younger workers in two ways. First, for those with a long-term illness and not entitled to IB because entitlement has expired or because their contributions are inadequate. Second, children with serious long-term disabilities whose parents receive a Domiciliary Care Allowance (DCA) may 'graduate' as an adult to a DA allowance.

3.1.2.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Ireland as far as young people are concerned are the following:

a) Age

The minimum age is 16 and the maximum 66. Although the minimum age excludes those aged 15, the families of many of those would be in receipt of the DCA. There are no age-differentiated rules.

b) Activity status requirements

DA is payable to those who have a long-term physical or mental disability that precludes them from employment suitable for a 'non-disabled' person of the same age and qualifications. DA recipients are not subject to activation requirements but may engage in full-time or part-time work or education and retain the DA.

c) Contributory history required to access the scheme

DA is non-contributory. It is related to contribution history; those in work with a long-term disability/illness may become DA recipients if a work-related illness becomes a permanent condition and their contribution status does not entitle them to a contributory payment such as Invalidity Pension (IP).

d) Waiting period

There are no formal waiting days.

e) Replacement rate/benefit level

The rate structure of DA is the same as JB: a personal rate of €203 weekly, plus an additional weekly allowance of €134.70 for an adult dependant and €38 for a child <12 (€45 for 12 or older).

There is no income replacement formula in DA. The ex-post replacement rate (RR) of any given recipient relative to earnings reflects the dependency circumstances, first, and second the means-test. A DA recipient may earn up to €150 weekly (net) and retain a full allowance (in the absence of other income); 50% of earnings between €120 and €350 is assessed as means and all earnings above €350 are fully assessed. Additionally, the means of spouses/partners are assessed. The standard personal rate gives a stylized RR of 32% of average industrial earnings. The Department of Employment Affairs and Social Protection (2019) study of DA, *Make Work Pay*, recorded an employment rate of 30% among recipients and showed a wide range of hypothetical RRs among recipients.

f) Duration

There is no age differentiation in the duration; this can be indefinite although recipients' payments are subject to review.

3.1.2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Ireland are the following:

a) Main gaps in access for young people

The main gap in the DA structure - this affects all age groups - is the absence of a graduated scale of disability linked to a tiered set of payments.

b) Main obstacles in access for young people

The *Make Work Pay* (Department of Employment Affairs and Social Protection 2019) report recorded recipients' problems as follows: the uncertainty induced by the reviews of claims; the medicalised nature of the assessment.

3.2 Healthcare benefits

In this section the focus is on the system of entitlement to health care services that applies to young people. The system is a mix of public and private provision and is not linked - in

terms of funding or entitlement - to the compulsory, national social insurance system.² There are two categories of entitlement, as follows. Category 1 consists of 'medical card' or full entitlement; this is means tested and entitles those eligible to the full range of publicly funded health services, including hospitals, prescribed medications, maternity care, General Practitioners (GPs), dental, aural and optical services. Approximately one-third of the population are in this category with the proportion varying as incomes and eligibility rules change: in 2012 it was 40% and in 2018 32%. Apart from the means-test, patients with certain medical conditions are automatically entitled to full eligibility. (There is also a form of 'full' eligibility which gives free access to GPs only, called the 'GP visit card'; the means threshold for this provision is more lenient than for the full eligibility.)

Category 2 confers limited entitlements; it permits access to a wide range of publicly provided services including partial reimbursement of the cost of prescribed medicines. However, this category of entitlement excludes access to free primary care (general practitioners). Also, there may be in-patient and outpatient hospital charges in public hospitals.

It is important to note that this system of entitlement runs parallel to a system of competitive, private health insurance overseen on a (notional) 'community rating' basis by the Health Insurance Authority. The majority of those with limited eligibility have health insurance, as this gives quicker access to a wider range of private services. The degree of reimbursement for any type of service depends on the specific health insurance policy and associated premium; there are partial refunds through the income tax system for the costs of the premia. Health care costs not reimbursed by an insurer may be offset against income tax. In 2020, 47% of the population was covered by private health insurance – 49% if policies only for outpatients and cash benefits are included.

3.2.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to health care access in Ireland as far as young people are concerned are the following:

a) Age

There are no age requirements.

b) Activity status requirements

There are no activity status requirements; the system of eligibility is based fundamentally on income.

c) Contributory history required to access the scheme

Access to the public services is not related to social insurance contributions. However, because of the important role of private provision, a substantial proportion of the population contributes a private health insurance premium to obtain quicker access to services, especially hospital treatment.

d) Waiting period

There is no waiting period.

e) Replacement rate/benefit level

The public services do not function on the basis of reimbursements and benefits. Those in category 1 receive most (public) services free at the point of use; for example, general practitioner consultations are free and the doctors are paid on a capitation basis for each category 1 patient. (A person in category 2 pays for general practitioner consultations and, depending on the specific provisions of the person's health insurance premium, may receive full or partial reimbursements for expenditures on these consultations)

² There is an exception. Pay Related Social Insurance (PRSI) contributors are entitled to limited dental, aural, and optical services under the Treatment Benefits scheme. The contribution requirements are tiered by age.

Private services such as those provided by private hospitals and clinics, private general practitioners, and private medical consultants, operate full or partial reimbursement based on patients' insurance premia. In general, costs arising from stays in hospital do not require any initial payment by the patient and are paid directly by the insurer, whereas other costs such as consultations, and tests may require a patient to pay and then seek reimbursement.

f) Duration

This is not relevant.

3.2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people to health services in Ireland are the following:

a) Main gaps in access for young people

The means-test thresholds vary according to age; there is one set of criteria for those under 70 and another set for those aged over 70. Among those aged under 70, different thresholds are applied to persons aged over and under 66. As regards young people, two gaps should be noted. First, those aged 16-25 dependent on their family are not entitled to full eligibility unless the parent/head of the household also has full eligibility. Second, for those in the age category 16-25 with an income and living in the parental home, the income cut-off is lower (€164 weekly) than for single people living alone (€184).

b) Main obstacles in access for young people

The system of private provision based on health insurance is an important part of the health care system in Ireland. Therefore, among young people there is unequal access based on differences in income, and between younger and older people there is a differential: younger people are more likely to be in low paid work, or precarious employment, or face housing affordability problems, and less likely to afford health insurance. Finally, Ireland's health care system is not integrated with its social insurance system with the exception of limited Treatment Benefits subject to PRSI contributions. These contributions are tiered by age (<21; 21-24; 25-65), and may create the same obstacles to access for young people as the contribution rules for IB or JB, because of younger peoples' shorter employment and contribution histories.

4 ACCESS TO MATERNITY, PATERNITY AND PARENTAL CASH BENEFITS

The relevant benefits are Maternity Benefit (MB) for mothers on maternity leave; Paternity Benefit (PB) for fathers on paternity leave, and Parent's Benefit (PARB) for parents on statutory parent's leave for five weeks (separately or consecutively) from work during a child's first two years.

4.1 Maternity Benefit, Paternity Benefit and Parent's Benefit

4.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to these schemes in Ireland as far as young people are concerned are the following:

a) Age

There are no age distinctions in access to these benefits.

b) Activity status

These benefits are available to those in employment or self-employment (including apprentices and non-standard workers) who are on leave from insured employment/self-employment.

c) Contributory history required to access the scheme

All three payments require contributions. For MB, 39 contributions in the year prior to commencing maternity leave, or 39 since employment commenced, combined with 39 in the relevant tax year (RTY) or the immediately preceding year, or 26 weeks paid contributions in the RTY plus 26 in the preceding year. The contribution requirements are broadly similar for all three benefits. For the self-employed the requirements are higher: 52 weeks' contributions in the RTY rather than 39, in the case of all three benefits.

d) Waiting period

No waiting period is required.

e) Replacement rate/benefit level

There is no replacement rate formula for these benefits and there are no age differentiations. The standard rate of benefit is €245 weekly. However, if the appropriate rate of Illness Benefit for a recipient is higher than the standard benefit for MB/PB/PARB because the recipient has dependants, the higher of the two amounts is paid.

f) Duration

There are no age differentiations. The durations are: MB, 26 weeks; PB, 2 weeks; PARB, 5 weeks.

4.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for these schemes in Ireland are the following:

a) Main gaps in access for young people

There are no formal age criteria within these benefits; access is based on insurable employment (or self-employment). Therefore, younger persons in the 15-29 age cohort who are in full-time education (for example, 44% of those aged 20-24 are in higher education) or younger employees with limited social insurance contributions will not qualify.

b) Main obstacles in access for young people

There are no analytical studies of the experience of applicants or recipients of these benefits

4.2 One Parent Family Payment

The One Parent Family Payment (OPFP) is for adults parenting alone with children 0-7 years of age.

4.2.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Ireland as far as young people are concerned are the following:

a) Age

There are no age criteria.

b) Activity status requirement

OPFP allows adults parenting alone to be full-time parents until their child is aged 7, without any obligation to engage in activation or job seeking. However, OPFP recipients are

permitted to engage in employment (self-employment) and supplement their benefit with earnings (see below). The parent transfers to a separate Jobseeker's Transition Payment (JSTP) after the child reaches the age of 7 and until the child is 14 to prepare for re-engagement with activation and work. JSTP recipients must engage with activation services or education and may also have earnings subject to general JSA rules. Once the youngest child is 14 JSTP recipients are subject to the general rules of JA/JB.

c) Contributory history required to access the scheme

There are no contribution requirements.

d) Waiting period

There is no waiting period.

e) Replacement rate/benefit level

There is no replacement formula for OPFP; the weekly personal and child additional rates are the same as JB: €203 plus €38/€45 for dependent children <12/≥12. OPFP is means-tested; income from work and self-employment, family maintenance payments and other income is assessed. In relation to earned income, the first €165 of gross weekly earnings are not offset against OPFP, and 50% in excess of €165 is also disregarded. Therefore, the replacement rate varies according to the circumstances of the recipient.

f) Duration

As long as an OPFP recipient's youngest child is under 7 the benefit continues. There is no age differentiation.

4.2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for these schemes in Ireland are the following:

a) Main gaps in access for young people

There are no gaps arising from employment status, gender or age.

b) Main obstacles in access for young people

There are no recent analyses of the actual take-up or operation of OPFP.

5 GUARANTEED MINIMUM INCOME SCHEMES

In their study of MI schemes Frazer and Marlier (2016; 14, Table 3) described Ireland's MI system as a 'complex network of different, often categorical schemes and sometimes overlapping schemes which cover most people in need of support'. In the context of this description, attention is given, firstly, to Supplementary Welfare Allowance, a means-tested cash payment, and secondly to the Back to Education Allowance. The latter is not strictly a minimum income guarantee. It is one of several labour market schemes that offers a benefit and a pathway to work and is particularly relevant to young people.

The Department of Employment Affairs and Social Protection data (2020a) give the details of the numbers and expenditure on these schemes; the figures for the Back to Education Allowance are 7,000 participants and €65m expenditure.

5.1 Supplementary Welfare Allowances (SWA)

SWA is a cash payment paid to adults aged 18 and over who do not have an adequate income. One of its roles is to provide for those who do not receive another benefit/allowance; for example, they experience delay in receiving a benefit/allowance, or they appeal a refusal of benefit. In addition to the basic weekly allowance, the SWA system may offer one-off emergency payments or assist with the cost of exceptional needs.

5.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to SWA are the following:

- Age

Applicants must be aged 18 or over; there are no age criteria other than the distinction - for those living in the parental home - between those aged under 24 and those aged 24 and over (see below).

- Activity status requirement

The basic SWA payment is not available to those in full-time employment or full-time education. All applicants of working age - including the unemployed - must be registered for work with their local employment service.

- Contributory history required to access the scheme

There are no contribution requirements.

- Waiting period

There is no waiting period.

- Replacement rate/benefit level

The standard personal rate of SWA is €201 weekly, with an additional payment in respect of an adult dependant (€134 weekly) and each child dependant (€38 and €45 weekly for children under 12 and over 12 respectively). The SWA basic payment is means-tested, and the actual payment for any recipient varies, therefore, according to their means and family circumstances; there is no one replacement rate. The means-test is the same as for JA.

As with JA, there is a distinction between those aged 18-24 and those aged 25 and over. Persons aged 25 and over may receive the standard personal rate (subject to the means-test), but recipients aged 18-24 must be living independently and in receipt of a payment such as Rent Supplement or Housing Assistance Payment to receive the standard payment. The maximum personal rate for an 18-24 year-old not living independently is €112.70 weekly. (This reduced rate of SWA for 18-24 year-olds does not apply to those with children.)

5.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Ireland are the following:

a) Main gaps in access for young people

There are two main gaps. First, the basic SWA payment is not available to persons in full-time education. Second, the age distinction at age 24/25 means that those aged 18-24 have access to a lower standard rate payment, if not living independently; furthermore, because of the household means-test such persons may receive even less than the lower standard rate of SWA.

- Main obstacles in access for young people

There is no information available.

5.2 Back to Education Allowance

The Back to Education Allowance (BTEA) allows benefit recipients to return to full-time education at second or third level and retain their benefit.

5.2.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Ireland as far as young people are concerned are the following:

a) Age

There is a minimum age threshold to qualify; applicants must be 21 years of age (24 if the BTEA is for a post-graduate course). Benefit recipients of certain illness/disability payments aged 18-20 who have been out of education for two years may qualify. Recipients of JA, JB, OPFP or JSTP aged 18-20 may also qualify if in receipt of benefit for specified periods.

- Activity status requirements

BTEA recipients are required to enrol in certified second or third level full-time (daytime) courses. They are not permitted to work full-time, but may work part-time.

- Other eligibility conditions

The main eligibility conditions relate to the prior receipt of a benefit for a particular duration. These conditions vary according to the level of education being pursued (for example, secondary versus third level) but there are no age-based differences (see 'Age' above).

- Benefit level

The BTEA is set at the level of the original benefit participants had. Part-time work is permitted but within the rules (and means-test) applicable to the original benefit.

- Distinctions between different groups of young people

There are no important distinctions. Some differences apply to benefits based on family/dependency circumstances; the benefit rates apply the usual additions for adult or child dependants, where applicable; if a young person aged under 25 is receiving an age-related, reduced rate of JA, the BTEA rate is increased to €203; a qualified adult/spouse of a recipient may qualify for BTEA, but must first prove eligibility for an underlying benefit; recipients with a dependent child receive an annual Cost of Education Allowance of €500.

5.2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Ireland are the following:

a) Main gaps in access for young people

The Eurostat labour force data in Section 1.4 shows that the NEET rate (not in education, employment or training) in Ireland for 15-29 year-olds is 14.2%, over 120,000 young people. The criterion for entry to BTEA is prior benefit receipt. By definition, this excludes substantial numbers of young people whose education and employment prospects would benefit from financial support to return to full-time education; by comparison, the number of BTEA participants in 2019 was 7,000 (Department of Employment Affairs and Social Protection, 2020a). The main gap in access may be the very specific route (benefit receipt) through which applicants gain access.

- Main obstacles in access for young people

The scheme offers return-to-education opportunities to young people with a history of benefit receipt. However, according to the evidence, the scheme does not remove the obstacles to employment re-entry. The scheme is oriented to mainstream, generalist education at second and third level and there may be inappropriate choices of educational courses and programmes (Kelly et al 2015).

6 HOUSING BENEFITS

The tenure mix in housing in Ireland at the last (2016) census was: owner-occupation, 68%; local authority social housing, 8.4 %, and private rented housing, 18.2%. Broadly, the share of ownership is in decline, while the share of private renting is on the increase. The proportion of households in the younger age groups renting in the private market is higher than the overall figure and has been increasing; for households headed by persons ≤24, the proportion was 68% in 2016 and for the 25-34 age category, 51%. The other relevant trend is in relation to rents, these have been escalating in the past decade. According to the official data, the standardised rent index in Q4 2020 stood at 127 (base= 100 in 2007); this 4 was index points higher than the figure of 123 in 2019. To place market rent levels in context, the (standardised) rent for a one-bedroom apartment in 2020 was €1,172 per month, in contrast with a monthly benefit (equivalent) of €812 for a benefit recipient of working age.³

While there are a wide range of subsidies and benefits across the housing system as a whole, the description here is confined to Rent Supplement (RS) and Housing Assistance Payment (HAP). These are cash benefits to assist low-income tenants to meet rental costs and they are increasingly important to the younger population, as the data above suggest. In the case of both RS and HAP, tenants make a contribution to the rent; RS payments are made directly to the tenant and HAP payments to the landlord.

6.1 Rent Supplement and Housing Assistance Payment

6.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to RS and HAP in Ireland as far as young people are concerned are the following:

a) Age

There are no age differences in the overall rules or the rates payable, for either HAP or RS.

b) Activity status requirement

In the case of HAP, eligibility is based on the relationship between income and rent and there are no activity status conditions. Historically, those working full-time (30 or more hours weekly) were not eligible, but since March 2020 this exclusion no longer applies.

- Other eligibility conditions

For HAP, applicants must be assessed as being in need of social housing and be on a local authority housing waiting list; in turn, this means a person's income must be below a certain threshold (which varies by area and is subject to some discretion) and must meet other housing criteria. In general, applicants must demonstrate a need for housing, such as being homeless, living in overcrowded accommodation, living in an emergency shelter or hostel. In the case of RS, this is a *short-term* income support for those renting in the private market.

- Benefit level

HAP payments vary on a case-by-case basis. Tenants acquire their own accommodation and may be eligible for HAP if the monthly rent is below a threshold specific to that local authority area and for that household size (for example: in Dublin city the limits for a one-person household and a couple are €660 and €900 respectively). The tenant pays a rent contribution based on a 'differential rent formula' applied to the local authorities' own tenants - a rent based on the household composition and income. (If the tenant is a benefit recipient receiving benefit at the post office, the rent contribution must be paid through a Household Budget Scheme that deducts the rent contribution directly from the benefit.) The balance of the rent is paid by the local authority to the landlord.

³ The tenure data are from Central Statistics Office (2016) and the rent data from RTB (2020).

In Dublin, the authorities have discretion to exceed the rent limit by 20%, and by 50% in the case of tenants who have been officially classified as homeless ('Homeless HAP', so-called).

For RS, the benefit formula is to leave the tenant with a net income after rent is paid equal to the basic rate of Supplementary Welfare Allowance minus a rent contribution. As with HAP, RS is subject to rent maxima in the different local authority areas.

- Distinctions between different groups of young people

There are no age-based distinctions.

6.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Ireland are the following:

a) Main gaps in access for young people

The main gap is the link between the market rents and RS or HAP payable. As the illustration above indicates, prevailing rents are high relative to incomes and relative to the rent maxima. This may exclude those in need of housing from the market or lead applicants to informally pay higher rents than the maxima. In the case of HAP, a recipient is deemed to have been 'housed' and is therefore no longer on the waiting list; this requires HAP recipients to choose between the less secure tenure (private rented) with a cash benefit and the more secure tenure (local authority, directly provided tenancies).

- Main obstacles in access for young people

RS and HAP coexist alongside housing services and applicants must navigate both the social housing services of local authorities and the income/rent tested benefits. The net income after housing costs differs between similar clients who are HAP, recipients, RS recipients, or tenants of local authorities. The civil society organisations also argue that there may be discrimination against benefit recipients or members of minorities.

7 REFORMS, NATIONAL DEBATES AND RECOMMENDATIONS

7.1 Reforms implemented since 2015

The reforms since 2015 reveal a number of patterns. First, specific recent changes must be viewed in the context of the past decade. The austerity budgets of 2009-2013 reduced social protection for much of the working age population, including those in the age group 15-29 - for example, the introduction of age-tiered benefit rates, the reduction in earnings disregards for lone parents; the introduction of financial sanctions into the activation regime. In the period since 2015, one broad thrust in social protection policy has been the rescinding of some the cuts, and this has affected some social protection provisions for young people; the age-tiered benefit rates have been modified; the earnings disregard for lone parents has been largely restored; cuts to core benefit rates have been rescinded.

Second, however, these ameliorative changes must be viewed in the light of enduring, structural features of social protection that impinge on young adults. The system is notionally insurance-based, but the duration of insurance benefits for working-age adults (including those aged 15-29) is more limited now in 2021 than before the financial crisis; furthermore, contributory requirements inherently benefit older workers with long contribution histories. Critically, the means-test for (unemployed) young adults is still household based, and the absence of a formal methodology to quantify the adequacy of social assistance payments and to update them - as described by Frazer and Marlier (2016) - still pertains.

Third, since 2015 the activation regime and institutional reforms of labour market services first instituted in 2011/12 have consolidated, and the emerging analyses of this regime

prompt the following observations relevant to younger workers. Historically, Ireland's activation system was passive (Grubb, 2009) or - in the terms of one evaluation - 'Carrots, no stick' (McGuinness, 2013). This extant combination of low benefits and relatively passive activation was associated with relatively poor income and employment outcomes for unemployed participants (McGuinness, 2013). Ireland's departure from this system accelerated in the years since 2015 with the adoption of the *Pathways to Work* strategy and the administrative implementation of activation routines; the appointment of case officers, the obligation to routinely show evidence of job search, the imposition of sanctions on job seekers, and so on.

However, this activation policy in Ireland was partly grounded in a wider logic of retrenchment and expenditure control; *Pathways to Work* explicitly included among its objectives 'to ensure a supply of labour at competitive rates and to minimise welfare dependency' (cited in Dukelow, 2021: 44). In turn, the core of this strategy has become 'work-related conditionality buttressed by sanctions' (Finn, 2021: 67).

Therefore, young (and other) unemployed jobseekers may experience the reformed services as bureaucratic and controlling; both service providers and clients conform to the administrative demands of this model in terms of surveillance and control. An empirical, qualitative study of jobseekers' experiences characterises the current Irish system as 'based on superficial engagement reflective of an indifference towards claimants' needs and desires' (Finn, 2021: 68). The activation system affecting young workers developed before and since 2015 is - in the end - somewhat ambiguous; on the one hand, the potential benefits of pro-active engagement, monitored job search, and specific training schemes, and on the other the reality of low pay and insecure employment in the context of modest benefits, a stricter job search regime and a distinctly ideological framing of activation (Whelan, 2020).

Some individual changes reflect the increasing adherence in Ireland to the activation strategy. Notably, the Jobseeker's Transition Payment regime for lone parents whose youngest child is 7 was implemented: also, Qualified adults of benefit recipients, for example, must qualify (since 2015) in their own right to a benefit to be eligible for Back to Education Allowance (BTEA); since 2017 part-time work for BTEA recipients is assessed in the same way as for a primary benefit.

Fourth, the period since 2015 recorded some modernisation and extension of social protection applicable to younger and older workers. The self-employed of all ages are now included in the social insurance/assistance system and since 2019 are eligible for unemployment payments. Likewise, the introduction of Parental Benefit and Paternal Leave improved the social protection of younger adults at the stage of family formation.

Finally, Covid-19. In Spring 2020 the government introduced the Pandemic Unemployment Payment (PUP) for workers and the self-employed displaced by public health measures. This measure (at the time of writing) is due to expire at end-June 2021. PUP is paid outside of the pre-existing regime for JB and JA, and currently there are four weekly rates ranging from €350 to €203, depending on the previous level of earnings; the structure of rates has undergone periodic change. In addition, an Enhanced Illness Benefit (EIB) was introduced as an income support for those ill with the virus, or required to self-isolate; the personal rate of EIB is €350. EIB is initially payable for 10 weeks for those ill with covid-19 and to 2 weeks for those obliged to self-isolate or restrict their movements.

These structural adaptations in response to COVID-19 were complemented by marginal changes to reflect COVID conditions; for JB, the waiting day period was abolished in March 2020; for IB, payment was introduced from the first day of illness; the means-tests for housing (cash benefit) supports were modified.⁴ Critically, the initial PUP payment was a flat-rate €350 weekly for all recipients. However, the tiered payment related to past

⁴ The initiatives referred to here are those directed at employees and the self-employed. Employers and businesses are 'protected' also by the Employer Wage Subsidy Scheme (EWSS), which supports employers suffering significant business losses by means of subsidies to retain employees on the payroll. For an overview of COVID-19 measures see National Economic and Social Council (2020).

earnings was introduced because of public and political concern at the amount of the payment relative to net earnings and existing benefit levels, especially for young people. The Department of Employment Affairs and Social Protection (2020: 33) conducted an analysis of the employees and sectors most affected and confirmed that the affected employees 'are more likely to be young, low-skilled and part-time than the population average' In the sector most severely affected the estimated replacement rate for PUP relative to mean net earnings was 76%, a rate that would require 'careful monitoring' (Department of Employment Affairs and Social Protection, 2020 b: 30).

7.2 National debates

It is useful in Ireland's case to distinguish the concerns among analysts and policymakers from the popular national debate. Among the former, there is increasing concern not about specific aspects of social protection for young people, but about a wider problem of 'intergenerational inequality'; there are three aspects to this (Roantree, 2021: 29).

First, the cohort of workers now in their late twenties have been affected by *two* labour market crises in the last decade; the Great Recession of 2008-2013 and the Covid-19 crisis. In both instances, younger workers suffered higher unemployment and – critically – their re-entry to employment was slower than their older counterparts in both the current crisis and the Great Recession; for example, the drop in employment from Q1 to Q2 in 2020 was 60% for those aged 15-19, 50% for the 20-24-year olds, 25% for the 25-29-year olds, compared with a drop of about 20% for most other age categories. Correspondingly, the resumption of employment was slower for the younger age categories. A similar cohort pattern applied during the boom-bust period from 2007 to 2013 (Roantree, 2021: 31)

Second, this employment experience is compounded by the differential patterns of earnings growth across cohorts. There has been 'a halt in the pattern of earnings growth that have historically been observed both in Ireland and internationally' (Roantree, 2021: 33). Average (real) weekly earnings for workers born in the 1990s (currently aged 22-31) were no greater at age 20-22 than the 1970s or 1980s cohorts. This generational pattern is, in part, a reflection of the increased concentration of younger workers in lower-paid services sectors, but also of the longer-term 'scarring' effect on the incomes of workers who enter the labour market at times of very high unemployment.

Third, the long-term evolution of housing costs has added a further layer of generational difference. The most recent cohort for which there is data (born in the 1980s) is the cohort with the highest proportion of adults at all age points paying more than 30% of disposable income in housing costs. Furthermore, each successive cohort has a lower proportion of homeowners. Precisely because of the declining share of homeownership over time the current generation of younger workers rely on the private rented sector because of the small share of social and non-market housing in the housing stock. Market rents, however, have escalated in the last decade; in Dublin, for example, they are 35% above the pre-recession figure and now 85% above the trough in 2011: an affordability crisis. Taken together, these three trends 'cast a pall over the prospects of young adults' (Roantree, 2021: 36)

This generational divide is clearly not caused by formal age-differentiated social protection. Equally, the description of social protection reveals how some provisions reinforce the difficulties younger adults have in achieving independent, adequate incomes and living standards (the household means-test for the young unemployed; the affordability problem of rented accommodation with the existing housing cost supports; the graduated levels of JB and JA for the lower-paid).

In popular debate, there is no overarching focus on, or concerted policies or campaigns about young people's social protection. In only one policy area is there any widespread public debate in which 'young people' are specifically invoked: housing. A combination of features of the housing system have combined to create a fundamental problem of supply and affordability, including: a long-term decline in the role of local authorities in directly building homes; a rental market that is almost wholly private and requires significant cash

subsidies for low to-medium income tenants; a historically small non-profit and cost rental sector; prudential rules for mortgages that constrain prospective purchasers from buying homes at current prices; an increasing role for institutional and private capital in land and property investment, inflating demand and prices. There has been a range of policy initiatives spanning the housing tenures, but the related crises of supply and affordability remain⁵. In turn, the consequences of these problems include the lack of autonomy young people face in establishing independent homes – either owned or rented – and the persistence of homelessness and acute housing need.⁶ For example, there was a 150% increase nationally in the number of adults in emergency/temporary accommodation between April 2014 and December 2018 and almost a 400% increase in the number of accompanying child dependants. According to one advocacy group, the number of homeless people aged 18-24 (using official criteria) rose by 85% over the three-year period to April 2018 (Focus Ireland, 2018)

Against this background, the present government's programme, *Our Shared Future* (Government of Ireland, 2020: 53-59) outlined a wide range of specific housing measures⁷. In the context of young persons' future access to social protection and affordable housing three particularly relevant proposals are to; increase the supply of social housing by 50,000 over 5 years; develop cost rental models of provision; improve the supply and affordability of rental accommodation and the security of tenure. The programme makes clear that the government will reduce 'reliance on the use of HAP for new housing solutions as the supply of social and affordable housing increases' (Government of Ireland, 2020: 56). This is the only reference to HAP in the programme. If the government's proclaimed targets for the provision of social and non-market housing are not achieved, this will continue and accentuate the reliance on HAP and RS. These payments in conjunction with earnings from low-paid employment or social protection benefits may not allow tenants to access adequate rented housing at market prices. A critical, unanswered question for the future social protection of young people, therefore, is the combination of rent (and other) regulation, cash benefits and supply measures that will facilitate access to housing for younger people.

7.3 Good practices and recommendations

The GMI/labour market provisions are complex. This complexity, however, is evidence of serious attempts to construct models of labour market integration suitable for different clientele. Only one scheme was described in this report, and it is embedded in a diverse set of benefits and schemes, that may offer, in principle, a degree of flexibility and choice. Furthermore, there is evidence of distinctly good practice, as follows.

The establishment of apprenticeships as a route into the labour market has been put on a stronger statutory basis, and the government has actively promoted these and constructed a specific route into apprenticeships for disadvantaged young people⁸. This consolidated national approach strengthens the links between apprenticeships and the further/higher education systems.

The cash-based programmes such as BTEA have improved their training and qualifications components, and by allowing access to qualified adults of benefit recipients may contribute to a better gender balance in the programmes.

⁵ There is, of course, considerable political and ideological disagreement over the causes of and solutions to the housing problems. The following give historical and background analyses: Ó Broin (2018); Norris (2016); O'Connell (2007); Ryan-Collins (2019). These give detailed analyses of social housing and homelessness respectively: Norris and Hayden (2018) and Allen *et al*, (2020).

⁶ For example, the total number of families on the housing waiting list is 85,000 and there is a significant homelessness problem. With the data available it is not possible to classify the homeless and those experiencing acute housing need by age, and some forms of housing need experienced by young people (insecure house sharing, staying with family members etc.) are not included in official data.

⁷ There is a short chapter on housing in *Programme for Government: Our Shared Future* containing a wide range of proposals, some quite specific and others more general and aspirational.

⁸ *Solas* is the body responsible for this programme.

The labour market and cash benefit programmes recognise the reality of part-time work in younger workers' lives, but this flexibility may need a stronger statutory basis, as most jobseekers' (and related) benefits for people of working age legally require availability for, and search for full-time work.

In the benefit system five issues arise: the basic payments are low relative to incomes and in some case below the official poverty line; there is no analytical basis for either the level of benefits and allowances young (and old) recipients receive, or the manner in which they are adjusted; the contribution requirements for benefits such as IB and JB *de facto* are more difficult for younger than older workers, and the duration of these contributory benefits is short – taken together, this induces a high level of reliance on means-tested benefits; the household means-test for younger workers is not in accordance with the principle of individual entitlements for adults.

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