

COMMISSION  
OF THE  
EUROPEAN COMMUNITIES

COMPARATIVE TABLES  
OF THE SOCIAL SECURITY SYSTEMS  
relating to  
employees in the three new Member States  
of the European Communities

DENMARK – IRELAND – UNITED KINGDOM

Situation on 1 July 1972

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## F O R E W O R D

The Commission of the European Communities compiles regularly publications which, through diagrammatic tables, allow comparison to be made rapidly between the social security systems of the various Member States.

This is the first time that such a publication is devoted to the systems in effect, on 1 July 1972, in the three new Member States : Denmark, Ireland and the United Kingdom; the date chosen corresponding to that of the 7th edition of the comparative tables on social security systems (general system) in use in the six other States. This therefore permits comparison to be made between the principal schemes of social protection existing in the enlarged Community.

The publication consists of a series of tables for each of the branches of social security; the first being concerned wholly with the methods of financing.

The next edition of these comparative tables will amalgamate the two publications, to enable coverage of the situation in the nine Member States of the Community.

TABLE I - 1

## FINANCING OF SOCIAL SECURITY

Contributions

	DENMARK	IRELAND	UNITED KINGDOM
Sickness/Maternity Benefits in kind	Contributions are paid by the insured. a) <u>full members</u> : D.Kr. 400 - 500 per year according to category. b) <u>contributory members</u> : D.Kr. 48 per year.	£ 0.15 - paid by employer on behalf of persons with low income; otherwise paid by insured.	1. Weekly flat rate contributions covering all social security benefits. <u>Employees under the graduated contributions scheme</u>  Employee : £ 0.88 Employer : £ 2.15  <u>Employees not under such scheme</u>  Employee : £ 1.00 Employer : £ 2.27
Sickness/Maternity Cash benefits	Contributions paid by insured and employer. a) <u>Employees</u> : D.Kr. 0.095 per hour of work. b) <u>Employers</u> : D.Kr. 0.19 per hour of work.	Weekly flat rate contributions covering all social insurance benefits <u>Employees</u> : Men £ 0.87 Women £ 0.80	2. Weekly earnings related contributions shared equally between employer and employee <u>Employees under graduated contributions scheme</u> 4.75% of earnings between £ 9-18 per week 4.35% of earnings between £ 18-42 per week
Invalidity	D.Kr. 31 per employee per year paid by employer.	<u>Employers</u> Men £ 1.01 Women £ 0.96	<u>Employees not under such scheme</u> 0.5% of earnings between £9-18 per week 4.35% of earnings between £18-42 per week.
Old-age/Survivors	D.Kr. 5.40 per week or D.Kr. 21.60 per month, of which two-thirds is paid by employer, one third by the employee.  (for supplementary pension insurance).		

## FINANCING OF SOCIAL SECURITY

Contributions (Cont'd.)

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
Unemployment	<p><u>Employees</u>: contributions fixed every year, corresponding to 2.25 times the rate of daily payment made by the fund.</p> <p><u>Employer</u> : in principle D.Kr. 90 per year per employee.</p>	see previous page	see previous page
Employment injury and occupational disease	Variable insurance premium, according to the risk, paid by employer.		
Family allowances	-	-	-



TABLE I - 3

## FINANCING OF SOCIAL SECURITY

Government participation

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
Sickness/Maternity Benefits in kind	<u>Communities and State:</u> subsidy of 25 - 100% to sickness funds (according to the outgoing nature of benefits - in kind or cash).	State contributes 97% for benefits in kind (workers/employers contributions represent only 3 % of the cost)	Subsidy equal to approx. 80 % of National Health Service expenditure.
Sickness/Maternity cash benefits		State contribution: difference between amount of contributions and cost of benefits.	Exchequer subsidy of about 18 % of total contributions.
Invalidity/old-age/survivors	The State pays the total cost of national pensions.		
Unemployment	The State pays expenditure not covered by the income from contributions.		
Employment injury and occupational disease	-		
Family allowances	Financed by the government	Financed by the government	Financed by the government

SICKNESS - BENEFITS IN KIND

TABLE II - 1

	D E N M A R K	I R E L A N D	U N I T E D   K I N G D O M
Legislation 1st law Basic legislation	1892  Law n° 403 of 23 October 1 1967(1)	1911  Law of 1970	1911  Act of Parliament of 6 November 1946
Organisation	<ul style="list-style-type: none"> <li>- <u>Central control</u>                          Department of Sickness                          Assurance                          (Ministry of Social Affairs)</li> <li>- <u>Local control</u>                          Sickness Assurance funds                          (one per community) united                          in associations.</li> </ul>	<ul style="list-style-type: none"> <li>- Health Act services provided                          and administered by local                          health boards under the                          general direction and central                          control of the Department                          of Health.</li> </ul>	<ul style="list-style-type: none"> <li>- Department of Health and                          Social Security</li> <li>- the administration of medical                          services is undertaken by                          the National Health Service</li> </ul>
Field of application	Sickness assurance is avail- able to all residents.  Full membership is optional, but contributing membership is compulsory from the age of 16.  Full members are divided into 2 categories. (A and B) according to their income.	<ul style="list-style-type: none"> <li>- All necessitous persons</li> <li>- Persons with incomes of less                          than £ 1,600 per annum</li> <li>- Other persons in cases of                          serious illness.</li> </ul>	<ul style="list-style-type: none"> <li>- All residents</li> </ul>

(1) On April 1 1973 a new legislative Act, instituting a national health service, will come into effect.

TABLE II - 2

SICKNESS-BENEFITS IN KIND

	DENMARK	IRELAND	UNITED KINGDOM
Membership ceiling	-	£ 1,600 per year	-
Beneficiaries	Only children aged under 16 years are covered by their father's assurance (the wife and other children must take out personal assurance)	The insured and his dependent family (Approximately 90 % of the population)	All residents
Qualifying period	6 weeks for new residents		
Commencement of benefits	From beginning of illness	From beginning of illness	From beginning of illness
Duration of benefits	Unlimited	Unlimited	Unlimited
Choice of doctor	<u>Category A</u> : (Income below a certain ceiling (1)): unrestricted choice, but choice valid for one year.  <u>Category B</u> : (Income above ceiling): free choice.	Necessitous persons (30 % of the population): Free choice from those doctors listed on special area registers (1)	All persons over 16 years of age can choose their own doctor and register on his list.

(1) Ceiling in K.Kr. 61,000 for head of family resident in Copenhagen; lower ceiling for either persons who are not heads of families or do not reside in the capital.

(2) This system comes into effect 1 October 1972.

SICKNESS - BENEFITS IN KIND

TABLE II - 3

	DENMARK	IRELAND	UNITED KINGDOM
Patients' contribution towards costs - - general medical care  - Special treatments	- Treatment free for full members in category A (direct payment) - Partial reimbursement for treatment given to full members in category B  Total or partial reimbursement to full members is made by the funds, on the basis of agreements with specialist doctors	- No charge for necessitous persons - Persons in middle income group pay the whole cost of services except in cases of tuberculosis, certain infectious illnesses, and for children suffering from serious or lengthy sickness  - No contribution	- No charge  - No charge
- Hospitalisation	- <u>Public Hospitals</u> Costs wholly and directly paid by the funds - <u>Approved Private Hospitals and Nursing Homes</u> costs paid by funds - <u>Private Clinics</u> Clauses can provide for partial reimbursement of costs	- <u>Public Hospitals</u> No charge (except for private wards) - <u>Approved Private Hospitals and Nursing Homes</u> Patient pays excess over Health Act payments.	- No charge (except where the patient asks for a private bed, or for extra treatment which is not clinically necessary).

TABLE II - 4

## SICKNESS - BENEFITS IN KIND

	DENMARK	IRELAND	UNITED KINGDOM
-Dental treatment and protheses	<ul style="list-style-type: none"> <li>- 50 % of costs paid</li> <li>- financial aid given in cases of protheses</li> </ul>	<ul style="list-style-type: none"> <li>- No charge for necessitous persons and children</li> <li>- In certain cases a contributory limited charge is levied on assured persons</li> </ul>	<ul style="list-style-type: none"> <li>- Charges for dental care and dentists (50 % - maximum £ 10) (Exceptions for children under 15 years, people over 65 years, pregnant women and persons with small incomes)</li> </ul>
- Pharmaceutical products	<ul style="list-style-type: none"> <li>- Reimbursement of 75 % of prescription charges</li> </ul>	<ul style="list-style-type: none"> <li>- No charge for necessitous persons or in cases of serious or lengthy illness</li> <li>- Partial reimbursement for middle income group</li> </ul>	<ul style="list-style-type: none"> <li>- Charge of £ 0.20 per prescribed medicine except for children under 15, persons over 65, pregnant women, persons with small incomes and persons suffering from certain chronic diseases</li> </ul>
- Optical and hearing	<ul style="list-style-type: none"> <li>- Reimbursement of 50 - 60 % of the cost of hearing-aids.</li> </ul>	<ul style="list-style-type: none"> <li>- No charge for necessitous persons nor for children</li> <li>- In certain cases limited charges levied on assured persons.</li> </ul>	<ul style="list-style-type: none"> <li>- Limited charges towards the cost of glasses (frames and lenses) (except by children under 15, persons over 65, pregnant women, and persons with small incomes).</li> </ul>

SICKNESS - CASH BENEFITS

TABLE III - 1

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
Benefits in cash Legislation 1st law Basic legislation	1892 Law n°403 of 23 October 1967	1911 Laws of 1952 - 1971	1911 Acts of 1965 and 1971 and regulations thereunder
Organisation	<p><u>-Central control</u> Department of Sickness Assurance (Ministry of Social Affairs)</p> <p><u>-Local control</u> Sickness assurance funds (are per community) visited in associations</p>	Ministry of Social Welfare	<p><u>-Central control</u> Department of Health and Social Security</p> <p><u>-Regional and local control</u> Regional and local offices</p>
Field of application	<p>(1) -All employed full members are automatically covered. Other full members may take out assurance</p> <p>-Contributing members may opt to become full members and become eligible for benefits 3 months later.</p>	<p>All people aged between 16 and 70 years, employed under a contract of service or articles of apprenticeship. Excluded from scheme : non-manual workers whose annual remuneration exceeds £ 1,600.</p>	<p>a) <u>Flat-rate benefits</u> Employees and self-employed Optional adherence for married women</p> <p>b) <u>Earnings related benefits</u> All employees aged over 18 having the right to uniform benefits, and who earn in excess of £ 450 in the financial year in question.</p>
Membership ceiling	-	£ 1,600 per year	-

(1) On 1 April 1973 a new legislative act will come into effect.

TABLE III - 2

SICKNESS - CASH BENEFITS

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
Beneficiaries	Only the assured person may benefit	- The insured person - The wife of an insured person	Only the insured person may benefit
Conditions for qualification for benefits	At least 40 hours work during the 4 weeks preceding the illness Illness must entail incapacity for work.	- Incapacity for work - 26 contributions compulsory - 48 contributions must have been paid or credited during the contribution year preceding the benefit year (1).  If 48 contributions not paid, but 26 or more have been paid, a reduced benefit is payable.	a) <u>Flat-rate benefits</u> - Incapacity for work - 26 contributions paid or credited since the commencement of the insurance - 50 contributions paid during the preceding year of contribution  If less than 50 contributions paid, yet more than 26, benefits are reduced.  b) <u>Earnings related benefits</u> Have right to flat-rate benefits and have had reckonable earnings of at least £ 450 in the relevant tax year
Waiting period	6 days No such period if illness lasts beyond 3 weeks	3 days	a) 3 working days b) 12 working days
Periodic nature	Daily benefits	Weekly benefits	Weekly benefits

(1) Contribution year runs from January or July for men and women respectively.  
Benefit year runs from June or December for men and women respectively.

SICKNESS - CASH BENEFITS

	DENMARK	IRELAND	UNITED KINGDOM
Duration of benefits	312 days in any consecutive 24 months	- <u>Unlimited</u> : if the claimant has paid 156 contributions and is aged under 70  - <u>Limited</u> : to 52 weeks if between 26 and 156 contributions paid	a) <u>Flat-rate benefits</u> - <u>Unlimited</u> if the claimant has paid 156 contributions - Limited to 312 days in other cases b) <u>Earnings related benefits</u> Limited to 156 days
Amount of benefits	- Head of household : D.Kr. 106 - Persons under 18 years of age : D.Kr. 86 The benefit cannot exceed 90 % of recipient's income	£ 4.95 per week (married women who are dependents of their husbands: £ 3.90)	a) <u>Flat-rate benefits</u> £ 6 per week (insured persons under 18:£3.30 married women :£4.20) b) <u>Earning related benefits</u> 33 % of average weekly earnings between £ 9 - £ 30 Maximum total benefit: 85 % of earnings
Family supplements		- 1 dependent adult - Each of the first two children £ 0.90 - Each further child (under 18 years of age): £ 0.65	- 1 dependent adult: £ 3.70 - First dependent child: £ 1.85 - Second child: £ 0.95 - Each further child: £ 0.85
Cumulation with other benefits	No payment to those persons receiving an Invalidity Pension, Old Age Pension, or Survivor's Pension.	No payments to those aged over 70	Usually cash benefits cannot be accumulated with other social benefits, except attendance allowance (see Invalidity). Where a person has a right to several benefits, it is the greater or greatest that is paid.





MATERNITY

TABLE IV - 1

	DENMARK	IRELAND	UNITED KINGDOM
Législation		- see sickness table -	
Organisation		- see sickness table -	
Field of application	<p><u>Benefits in kind</u> :</p> <p>women insured in own right.</p> <p><u>Cash benefits</u> :</p> <p>all Danish women, resident in Denmark</p>	<p><u>Benefits in kind</u> :</p> <p>women classed as necessitous, or in the middle income group, or with a dependent in such low income groups</p> <p><u>Cash benefits</u> :</p> <p><u>Maternity grant</u> :</p> <p>(1) Insured women or wives of insured persons</p> <p>(2) Necessitous women</p> <p><u>Maternity benefit</u> :</p> <p>Insured women.</p>	<p><u>Benefits in kind</u> :</p> <p>all women residing in the United Kingdom</p> <p><u>Cash benefits</u> :</p> <p><u>Maternity grant</u> :</p> <p>insured women, whether employed self-employed or without employment</p> <p><u>Maternity benefit</u> :</p> <p>insured women, employed or self-employed</p>

MATERNITY

	DENMARK	IRELAND	UNITED KINGDOM
Conditions	<p><u>Benefits in kind :</u> 6 weeks of residence</p> <p><u>Daily allowance :</u> 6 months' work in Denmark during the year preceding confinement, including at least 40 hours of work during the last 4 weeks.</p>	<p>A) <u>Conditions for the provision of a maternity grant</u></p> <p>1) - 26 contributions - 26 contributions must have been paid or credited during the contribution year directly preceding the start of the benefit year.(1)</p> <p>2) - Necessitous women - no conditions.</p> <p>B) <u>Conditions for the provision of maternity allowance</u></p> <p>- 26 contributions must have been paid from the beginning of insurance. - 26 contributions must have been paid or credited during the contribution year directly preceding the beginning of the benefit year.</p>	<p>A) <u>Conditions for the provision of a maternity grant</u></p> <p>- the insured or her husband must have paid 26 contributions - the insured or her husband must have paid or been credited with 26 contributions during the year preceding that in which the confinement took place</p> <p>B) <u>Conditions for the provision of maternity allowance</u></p> <p>- 50 contributions, paid or credited (of which 26 have been paid), under the categories employed and self-employed persons, during the 52 weeks ending 13 weeks before the predicted week of confinement. - If 26 - 50 (exclusive) contributions paid, the allowance is reduced.</p>

(1) Contribution year runs from July.  
Benefit year runs from December.

MATERNITY

TABLE IV - 3

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
Benefits in kind	<p><u>Members of Category A</u> (Income not exceeding ceiling) have the right to the free services of a midwife and aid of which the mother and child may have need of during confinement: medical treatment (including anaesthetic) and bed free in public establishments or other maternity and nursing homes.</p> <p><u>Members of Category B</u> - (income exceeds ceiling) receive partial reimbursement of their expenses.</p>	<p>Maternity services and hospital care for infants under 6 weeks are free to low and middle income groups.</p>	<p>Free health care.</p>

TABLE IV - 4

MATERNITY

	DENMARK	IRELAND	UNITED KINGDOM
<u>Benefits in cash</u> - Categories	<u>Daily allowance</u> <u>Maternity grant</u>	- <u>Maternity grant</u> 1) Insured women : lump sum, payable on confinement, under the rights of insurance of the women or her husband (if both spouses insured, two grants payable)  2) necessitous women : lump sum - <u>Maternity allowance</u> payable only under the assurance rights of the woman.	- <u>Maternity grant</u> Lump sum payable under the rights of insurance of the women or her husband (but not both)  - <u>Maternity allowance</u> paid weekly. Payable only under the insurance rights of the woman.
Duration of payment	Daily payments given : - 8 weeks before the predicted date of birth - 6 weeks after such date.	- Maternity allowance is paid : - 6 weeks before the confinement  - 6 weeks after (if confinement is later than predicted, the benefit is paid until the sixth week after the birth).	- Maternity allowance paid : - 11 weeks before the confinement.  - 7 weeks after. (When confinement is earlier or later than predicted, the period of payment is adjusted according to special rules).

MATERNITY

TABLE IV - 5

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
Amount	<p><u>Maternity grant</u> :</p> <ul style="list-style-type: none"> <li>- D.Kr. 799 for each child</li> <li>- D.Kr. 400 for each further child in cases of multiple births</li> </ul> <p><u>Daily allowance</u> (see sickness) Maximum D.Kr. 106 per day.</p>	<p><u>Maternity grant</u> :</p> <ul style="list-style-type: none"> <li>1) Insured women : £4 per child (1)</li> <li>2) Necessitous women : £ 8 per child</li> </ul> <p><u>Maternity allowance</u> : £ 4.95 per week</p>	<p><u>Maternity grant</u> : £ 25</p> <p><u>Maternity allowance</u> : £ 6 per week</p>
Additional allowances in respect of depen-			<ul style="list-style-type: none"> <li>- adults : £ 3.70</li> <li>- first child : £ 1.85</li> <li>- second child : £ 0.95</li> <li>- each further child : £ 0.85 per week.</li> </ul>

(1) £ 100 in the case of triplets, £ 150 in the case of quadruplets.



INVALIDITY INSURANCE

TABLE V - 1

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
Legislation First law Basic legislation	1921 Law no. 156 of 15 April 1970	1911 Laws of 1952 - 1971	1911 Act of 1965 as modified by Act of 21 April 1971
Organisation	See old-age insurance	See old-age insurance	See old-age insurance
Risks covered	<p>A person is considered to be an invalid when his capacity to work is reduced permanently or is negligible (the disablement can be mental or physical)</p> <p>1) Persons whose ability to earn is reduced by 50 % or more (pension equals half the basic amount plus half the amount for invalidity)</p> <p>2) Persons whose ability to earn is reduced by at least 66 % (pension equals the basic amount plus the amount for invalidity)</p> <p>3) Persons whose ability to earn is negligible (pension equals basic amount plus the amount for invalidity).</p>	<p>All insured persons, who have been incapable of working for 12 months and whose incapacity will continue for at least a further 12 months, have a right to an invalidity pension</p>	<p>Right to invalidity benefits (pension + allowance) possessed by all persons suffering from chronic illness provided there is total incapacity for work.</p>



TABLE V - 2

## INVALIDITY INSURANCE

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
Field of application	All resident Danish nationals	All employed persons aged between 16 and 70 years, employed under a contract of service or articles of apprenticeship, except non-manual workers with income over £ 1,600 per year.	Employed and self-employed persons.  Optional coverage for married women.
Membership ceiling		£ 1,600 per year for non-manual workers.	
Conditions			
- Length of residence	1 year of residence in Denmark preceding the request for a pension.		
- Minimum length of membership giving right to benefits		- At least 156 contributions must have been paid  - At least 48 contributions must have been paid during the contribution year (1) preceding the permanent incapacity to work.	- 156 contributions paid in case of employees or self-employed.  - must have had the right to sickness payments during 168 consecutive days.
- Minimum level of incapacity for work	50 %	-	-
- Period for which cover is given.	Minimum age: 15 Maximum age: 67 years (18 years for the highest pension).	Minimum age: 16 years Maximum age: none	- <u>for the pension:</u> Minimum age: 16 years Maximum age: 65 (men) 60 (women)  - <u>for the allowance:</u> The disease must arise at least 5 years before retirement age.

(1) See sickness table - benefits in cash.

INVALIDITY INSURANCE

TABLE V - 3

	DENMARK	IRELAND	UNITED KINGDOM
Amount of pension	<p><u>Invalidity pension</u></p> <p><u>Basic amount</u></p> <p>single persons: 9,660 D.Kr. per year</p> <p>married couples: 14,556 D.Kr. per year</p> <p>If annual income is over 4,900 D.Kr. (single persons) or 9,900 D. Kr. (married couples) reduction of 60 D.Kr. for each 100 D.Kr. of excess income.</p> <p><u>Amount for invalidity</u></p> <p>single persons: 4,824 D.Kr. per year</p> <p>married couples: 7,272 D.Kr. per year</p> <p><u>Amount for incapacity for work</u></p> <p>single persons 6,240 D.Kr. per year</p> <p>married persons 9,396 D.Kr. per year.</p>	<p><u>Invalidity pension</u></p> <p>- £ 4.95 per week except married women dependent on their husbands £ 3.90 per week.</p>	<p><u>Invalidity pension</u></p> <p>Amount: £ 6 (per week) reduced where recipient is in-patient in hospital for more than 8 weeks</p> <p><u>Invalidity allowance</u></p> <p>3 rates, varying according to the age when total disability arose:</p> <ul style="list-style-type: none"> <li>- person under 35 years: £ 1</li> <li>- person over 35 yet under 45: £ 0.60</li> <li>- person over 45 but under 60 (55 for women) £ 0.30 per week.</li> </ul>

## INVALIDITY INSURANCE

	DENMARK	IRELAND	UNITED KINGDOM
Other benefits	<p>a) <u>Supplementary allowances</u></p> <ul style="list-style-type: none"> <li>- <u>assistance allowance:</u> for the aid of a third person in cases of blindness or acute short-sightedness: D.Kr. 4,824 per year</li> <li>- This allowance can be replaced by: <ul style="list-style-type: none"> <li>- <u>constant surveillance allowance</u> when the claimant needs constant surveillance or care by a third person: D.Kr. 9,660 per year</li> <li>- <u>Supplementary pension</u> D.Kr. 2,088 per year for a single person D.Kr. 4,104 per year for a married couple subject to a "means-test".</li> </ul> </li> </ul> <p>b) <u>Invalidity benefits</u></p> <p>given to those who have earnings too large to entitle them to a pension but whose invalidity is medically certified. Single person: D.Kr. 4,824 Married couples: D.Kr. 7,272.</p>		<p><u>Attendance allowance</u></p> <p>given when the nature of the invalidity necessitates treatment or constant attendance. Amount: £ 4.80 (per week) payable from 6 months after this condition arose.</p> <p><u>Supplementary benefit</u></p> <p>may be paid to all who are incapable of working as a result of invalidity and have income below a certain level.</p>

INVALIDITY INSURANCE

TABLE V - 5

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
Supplements for dependents			
- spouse	The recipient of an invalidity pension who has a dependent spouse (not invalidated) has the right to a supplement of 1,092 D.Kr. per year (subject to a "means-test")	The recipient of an invalidity pension is entitled to a supplement of £3.45 per week in respect of a dependent adult	The recipient of an invalidity pension is entitled to a supplement of £ 3.70 a week in respect of a dependent adult
- children	see family benefits	The recipient of an invalidity pension is entitled to a weekly supplement of :  £ 0.90 for each of the first two children  £ 0.65 for each further child under 18 years of age	The recipient of an invalidity pension is entitled to a weekly supplement of :  £ 2.95 for the first child £ 2.05 for the second child £ 1.95 for each further child
Accumulation with other social security benefits	Not payable in addition to old-age pension, but assistance and constant surveillance allowances.	Not payable with any pension under the Social Welfare Acts	- Not payable in accumulation with old-age pension  - Attendance allowance can always be paid in addition to the other two invalidity benefits
	Invalidity pension is no longer payable if the incapacity for work has improved in such a way that the claimant earns double the basic amount for single persons.	The invalidity pension ceases to be payable when the claimant is no longer incapable of work.	Invalidity pension (but not invalidity allowance) is not payable if the claimant is entitled to an old-age pension or ceases to be totally incapacitated for work.

TABLE V - 6

INVALIDITY INSURANCE

	DENMARK	IRELAND	UNITED KINGDOM
Prevention and Rehabilitation	<p>Measures to lessen the consequences of invalidity by :</p> <ul style="list-style-type: none"> <li>- assistance for special medical care</li> <li>- a maintenance allowance during vocational rehabilitation</li> </ul>		<p>Preventive medical care and medical rehabilitation are provided by the National Health Service. Industrial rehabilitation and vocational training, sheltered employment and a specialised placement service are provided by the Department of Employment under the Disabled Persons (Employment) Acts 1944 and 1958</p> <p>Allowances are payable during training.</p>
Adjustment	<p>Invalidity pensions are automatically adjusted, not more than twice a year, following changes in the price index.</p>	<p>Invalidity pensions are regularly revalued following changes in the cost of living.</p>	<p>Special legislative measures once a year.</p>

OLD-AGE INSURANCE

TABLE VI - 1

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
Legislation			
1. First law	1. national pension: 1891	1908	1908
2. Basic legislation	2. supplementary pension: 1964 1. Law no. 155 of 15.4.1970 2. Law no. 46 of 7.3.64, amended by law no. 180 of 26.5.1965 and law no. 34 of 9.2.1972.	1960	Acts of 1965 - 1971 and the Regulations thereunder.
Organisation	1. The communities 2. Institute of Supplementary Pensions of the Labour Market	The Department of Social Welfare	The Department of Health and Social Security and its regional and local offices
Field of application			
Compulsory membership	1. <u>National pension</u> Danish nationals having their permanent residence in Denmark 2. <u>Supplementary pension</u> All employees aged 18-66 years working 15 or more hours per week	All employees aged 16 - 70 years employed under a contract of service or articles of apprenticeship	1. <u>Flat-rate pension</u> All persons over school age, resident in the U.K. Optional for married women. 2. <u>Graduated pension</u> All employees over 18 who have earnings in excess of £ 9 per week Possibility of alternative coverage by an equivalent supplementary scheme.
Membership ceiling	-	£ 1,600 a year for non-manual workers	-

TABLE VI - 2

OLD-AGE INSURANCE

	DENMARK	IRELAND	UNITED KINGDOM
<p>Conditions Period of membership</p>	<p>1. <u>National pension</u> 1 year of residence immediately preceding the request for a pension</p> <p>2. <u>Supplementary pension</u> 5 years of insurance</p>	<p>1. <u>Retirement pension</u> - must have become insured before the age of 55 years - 156 contributions must have been paid  - annual average of 26 weekly contributions</p> <p>2. <u>Old-age pension</u> - must have become insured before the age of 60 years - 156 contributions must have been paid - an annual average of 24 weekly contributions must have been paid</p>	<p>1. A total of 156 contributions with a yearly average of 13.</p> <p>2. -</p>
<p>Normal retirement age a) men  b) women</p>	<p>1. a) 67 years b) 62 years</p> <p>2. a) 67 years b) 67 years</p>	<p>1. a) 65 years b) 65 years</p> <p>2. a) 70 years b) 70 years</p>	<p>a) 65 years b) 60 years</p>
<p>Amount Calculation of pensions</p>	<p>1. <u>National pension</u> D.Kr. 9,660 per year (single person) D.Kr. 14,556 per year (married couple)</p>	<p>1. <u>Retirement pension</u> £ 4.95 per week if average of annual contributions is 48 or more. Where average is less than 48 but 26 or more, a reduced pension is payable.</p>	<p>1. <u>Flat-rate national pension</u> £ 6 per week if an average of 50 contributions has been paid annually. Reduced pension where less than 50 yet 13 or more contributions paid annually. No pension if average annual contributions less than 13.</p>

OLD-AGE INSURANCE

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
Amount	<p>2. <u>Supplementary pension</u> : 1/40 x 2,400 D.Kr. for each year of insurance</p> <p>3. <u>Supplement to pension</u> subject to a means test : D.Kr. 2,088 per year(single) D.Kr. 4,104 per year(couple)</p>	<p>2. <u>Old-age pension</u> : £ 5.50 per week if average annual contributions in excess of, or equal to, 48; if less than 48 but at least 24, a reduced pension</p>	<p>2. <u>Graduated pension</u> : £ 0.05 per week for every £ 7.50 (men) or £ 9 (women) contributed</p>
Supplements for dependents - spouse	<p>1. Married persons' allowance of D.Kr. 1,092 per year if the spouse does not receive a pension</p> <p>2. -</p>	<p>1. £ 3.45 per week (1) £ 3.85 per week (1)</p>	<p>1. £ 3.70 per week</p> <p>2. nil</p>

(1) An old-age pensioner who is so incapacitated as to require full-time care and attention may receive an increase in pension of £ 2.75 per week in respect of a specified female relative who is looking after the pensioner.



	DENMARK	IRELAND	UNITED KINGDOM
- children	<p>1. see family benefits</p> <p>2. -</p>	<p>1. and 2. £ 0.90 for each of the first two children</p> <p>£ 0.65 for each further child aged under 18.</p>	<p>1. £ 2.95 for the first child £ 2.05 for the second child £ 1.95 for each further child</p> <p>2. -</p>
Early pension	From 60 years of age in cases of bad health or other particular circumstances, subject to a "means test"	-	-
Postponement	<p>1. Elderly person supplementary benefit of D.Kr.960 per year if pension postponed until 70 years (single person D.Kr. 648) D.Kr. 1464 per year if pension deferred until 72 years (single person D.Kr. 936)</p> <p>2. Supplement of 5 % for each 6 month period after 67th birthday up to 70 years maximum of pension + supplement: D.Kr. 3,120 per year.</p>	-	<p>1. Increase of £ 0.06 for every 9 contributions paid plus £ 0.03 for dependent wife if she is aged over 60 during the period when contributions paid.</p> <p>2. Contributions paid after retirement age are taken into account.</p>

OLD-AGE INSURANCE

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
Accumulation with earnings	1. Permitted  2. Not permitted	1. Not permitted  2. Permitted	1. Flat-rate pension reduced by £ 0.05 for every £ 0.10 earned over £ 9.50 yet under £ 11.50. Reduction of £ 0.05 for every £ 0.05 earned in excess of £ 11.50 per week. Earnings rule does not apply to persons over 70 (65 women).  2. Accumulation permitted.
Adjustment	1. Every 6 months, (1 April and 1 October)  2. No automatic adjustment	Periodic adjustment following changes in the cost of living.	Special legislation, once per year.



SURVIVORS' BENEFITS

TABLE VII - I

	DENMARK	IRELAND	UNITED KINGDOM
Legislation			
First law	1891	1935	1925
Basic legislation	Law no. 70 of 13 March 1959 (came into effect 1 April 1959)	Laws of 1935 - 1971	Laws of 1965 - 1971 and the Regulations thereunder.
Organisation	See old-age insurance	See old-age insurance	See old-age insurance
Field of application		All employees, employed under a contract of service or articles of apprenticeship, except non-manual workers with income over £ 1,600 per year	All persons whose domicile is in the U.K.
Membership ceiling	-	£ 1,600 for non-manual workers	-
Conditions			
- Surviving spouse			
. minimum length of marriage	5 years	-	-
. Age	- Widow aged under 55 (having been widowed after 45) - Woman widowed after 45 years having, at the death of her husband, 2 dependent children under 18 years of age (for as long as one or both children are still dependent)	-	<u>To qualify for a widow's allowance :</u> Must be aged under 60 at the death of spouse (unless husband was entitled to an old-age pension).

## SURVIVORS' BENEFITS

	DENMARK	IRELAND	UNITED KINGDOM
- Conditions (Cont'd)	- Widow or single woman, aged 50 or over, in cases of bad health or in other special circumstances		<u>To qualify for a widow's pension :</u> The applicant must be aged over 40 at her husband's death or at the expiration of entitlement to widowed mother's allowance.
- Qualifying period of insurance	1 year of residence immediately preceding the request for benefits	<u>Pension at maximum rate</u> - 156 compulsory contribution paid under the name of husband or wife - at least 4 years must have elapsed since entry into insurance and 39 contributions paid on an annual average for the 3 (or 5) years directly preceding the death (or attainment of the age of 70) or 48 contributions paid since the entry into insurance  <u>Reduced pension</u> if the annual average of contributions since entry into insurance is more than 24 but less than 48.	- 156 flat-rate contributions must have been paid by the deceased husband - the annual average of contributions paid or credited must not be less than 50 (if less than 50 but more than 13 the benefit is paid at a reduced rate - these conditions apply to the widow's allowance, widowed mother's allowance, widow's pension and child's special allowance (in last case the benefit is never paid at a reduced rate).

SURVIVORS' BENEFITS

TABLE VII - 3

	DENMARK	IRELAND	UNITED KINGDOM
<p>Amount</p> <p>1) <u>Allowances</u></p>	<ul style="list-style-type: none"> <li>- <u>Temporary assistance</u> : Assistance in the home if necessary for widows during 6 weeks after their 45th birthday, 6 weeks after the birth of children and up to 13 weeks after the death of the husband.</li> <li>- <u>special aid in cases of study or vocational training</u> necessary to enable integration into a working life</li> <li>- each person entitled to a pension receives a sum corresponding to the annual contribution of a member of Class A to a Sickness Fund</li> <li>- Special allowances can be provided to those pensions who find themselves in very difficult circumstances</li> </ul>		<ul style="list-style-type: none"> <li>- <u>Widow's allowance</u> : Payable for 26 weeks following the death of the spouse. Amount : £ 8.40 per week.</li> <li>- <u>Widowed mother's allowance</u> Payable, from the end of the 26 weeks, to pregnant widows or those with one or more dependent children or having a child under 19 living with her Amount : £ 6 per week - paid as long as the widow has the children in her charge.</li> </ul>

SURVIVORS' BENEFITS

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
2) <u>Pension</u> Surviving spouse	<ul style="list-style-type: none"> <li>- Basic amount : D.Kr. 9,600 per year</li> <li>- When annual income of beneficiary exceeds D.Kr. 4,900, the pension is reduced</li> </ul>	<ul style="list-style-type: none"> <li>- The maximum amount is £ 5 per week</li> <li>- If average number of annual contributions is less than 48 but more than 24, the amount is reduced</li> </ul>	<p><u>Widow's pension</u> Paid when the right to widow's allowance expires (if the claimant is not entitled to widowed mother's allowance) or at the end of entitlement to widowed mother's allowance, providing in both cases that certain conditions as to age are fulfilled (see above). A full pension is granted to widows aged 50 or over, of value £ 6 per week. If the widow is aged 40 - 50 years the pension is reduced by 7 % for each year under 50</p>
Adjustment	Automatic adjustment, not more than twice a year, following the price index.	Periodic adjustment, following changes in the cost of living.	Special legislation once per year

SURVIVORS' BENEFITS

TABLE VII - 5

	DENMARK	IRELAND	UNITED KINGDOM
Supplementary benefits	<p>1) A supplement to the basic pension is payable in cases of inadequate resources - amount : D.Kr. 2,088 per year</p> <p>2) A supplementary pension is paid to a widow aged 62 whose husband was insured for 10 years and where the marriage existed at least 10 years. Amount is equal to half the supplementary pension which was being received by the spouse at time of death or that to which he would have been entitled at 67 years.</p>	(1)	<p>A widow's supplementary benefit is paid on top of widow's allowance if the deceased was not entitled to an old-age pension and had an assessable salary of at least £ 450 before his death</p> <p><u>If the average weekly income of the deceased was £ 9 - 30</u> the widow receives 33 % of the income over £ 9.</p> <p><u>If such income was over £ 30,</u> the widow receives a maximum of £ 7 per week</p>
Children with one parent	See family benefits	£ 1 for each dependent child under 18 (21 where the child is studying). This is not subject to reduction where under 48 but over 24 contributions have been paid on annual average.	<p>1) The amount of the widow's allowance and widowed mother's allowance is increased by £ 2.95 (for the first child) £ 2.05 (for the second child) £ 1.95 (for each further child). Family allowances are also given where 2 or more children are involved.</p>

(1) See note (1) table VI - 3.



SURVIVORS' BENEFITS

	DENMARK	IRELAND	UNITED KINGDOM
			<p>2) <u>Child's special allowance</u>                      Paid to a woman whose marriage has been dissolved or annulled for a child to whose maintenance the deceased was contributing.                      Amount :                      £ 2.95 per week for the first child;                      £ 2.05 for the second child;                      £ 1.95 for each further child</p> <p>Family allowances are also payable.</p>
Orphans	See family benefits.	<p>A contributive allowance is paid if :</p> <p>a) orphan is under 18 (21 in the case of study);</p> <p>b) 26 contributions have been paid to the credit of a parent or a step-parent of the orphan.</p> <p>Amount : £ 3.30 a week.</p>	

SURVIVORS' BENEFITS

TABLE VII - 7

	DENMARK	IRELAND	UNITED KINGDOM
<u>Death grants</u>	<p>D.Kr. 1000 This amount being revised periodically.</p>	<p>Grant is paid on the death of an insured person, the spouse of an insured person, the widow or widower of insured person, or a child under 18 if:</p> <ul style="list-style-type: none"> <li>- 26 compulsory contributions have been paid after 1 October 1970 and before the death.</li> <li>- at least 48 contributions have been paid or credited in the last contribution year, or an average of 48 contributions since beginning of insurance or 1 October 1970 (whichever date is the most recent)</li> </ul> <p>Amount :</p> <ul style="list-style-type: none"> <li>- for child under 5 years £ 5</li> <li>- for child 5 years or over £ 15</li> <li>- for adult : £ 25.</li> </ul>	<p>A death grant is paid if the deceased person or spouse :</p> <ul style="list-style-type: none"> <li>- has paid or has been credited at least 26 flat-rate contributions, of any class, since July 1943</li> <li>- has paid or been credited at least 45 flat-rate contributions, of any class, during the contribution year preceding death or retirement age, <b>or</b> an average of 45 flat-rate contributions between July 1948 and the last complete contribution year before death of husband on retirement age.</li> </ul> <p>Lump sum of maximum value £ 30, reduced proportionally according to age of deceased.</p>



INSURANCE AGAINST EMPLOYMENT INJURY AND OCCUPATIONAL DISEASE

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
<p>Legislation</p> <p>- First law</p> <p>- Basic legislation</p> <p>- Character of scheme</p>	<p>1898</p> <p>Law no. 137 of 26 April 1968.</p> <p>Insurance under a private company</p>	<p>1897</p> <p>Laws of 1952 - 1971 (of which the law of 1966 relates to occupational injuries)</p> <p>National insurance</p>	<p>1897</p> <p>Acts of 1965 and 1967 and the Regulations thereunder.</p> <p>National insurance</p>
<p>Organisation</p> <p>- national</p> <p>- regional</p> <p>- local</p>	<p>Ministry of Social Affairs (supervisory).</p> <p>Directorate of Accident Insurance, Council of Employment Injuries.</p> <p>Private companies approved by the Ministry of Social Affairs.</p>	<p>Department of Social Welfare</p> <p>Department of Health (medical benefits)</p>	<p>Department of Health and Social Security.</p> <p>Regional offices.</p> <p>Local offices, National Health.</p>

## INSURANCE AGAINST EMPLOYMENT, INJURY AND OCCUPATIONAL DISEASE

	DENMARK	IRELAND	UNITED KINGDOM
Field of application - Compulsory membership - Voluntary membership	Employed and certain self-employed persons (in fishing and <b>shipping industries</b> ).  Voluntary insurance for other self-employed whose annual income does not exceed a fixed limit.	Employed persons with the exception of non-manual workers with income exceeding £ 1,600 per year.	Employed persons.
Risks covered 1) <u>Employment injury</u> - definition  - injuries while travelling between home and place of work 2) <u>Occupational disease</u> <b>Recognised</b> diseases	- injury arising during work or as a result of the conditions in which the work is carried out.  - not covered.  List of occupational diseases	Injury arising out of and in the course of employment.  - not covered except in specified cases.  List of occupational diseases	Injury arising out of and in the course of employment.  - as a general rule, not covered.  List of occupational diseases

	DENMARK	IRELAND	UNITED KINGDOM
Benefits			
1) <u>Temporary incapacity</u>			
- benefits in kind	<ul style="list-style-type: none"> <li>- Medical treatment (see sickness)</li> <li>- Costs of prostheses, artificial limbs, orthopaedic equipment, wheel chairs are completely covered by the injury insurance.</li> <li>- <u>vocational rehabilitation after medical treatment.</u></li> </ul>	<ul style="list-style-type: none"> <li>- All reasonable medical expenses made necessary as a result of an injury or occupational disease, are reimbursed to the extent that they are not covered under the laws on health or treatment of mental illness.</li> </ul>	<p>Medical treatment is given by the National Health Service, as in the case of illness or accident not resulting from employment.</p>
- benefits in cash			
. duration	Until the decision has been taken to give an invalidity pension, (after 12 months)	Maximum of 26 weeks	Maximum of 156 days (excluding Sundays)
. amount	<ul style="list-style-type: none"> <li>- 75 % of daily salary (which is equal to 1/300 of annual income, which income has a maximum theoretical value of D.Kr. 37,450.</li> <li>- The daily benefits cannot surpass a limit of D.Kr. 90.88.</li> </ul>	<p>Injury benefit :</p> <ul style="list-style-type: none"> <li>- £ 7.50 per week</li> <li>- £ 5.50 (for certain married women and persons under 18).</li> </ul>	<ul style="list-style-type: none"> <li>a) <u>Injury benefit</u> : Men and women (over 18 years) £ 8.75 Minors (under 18 years) £ 5.50.</li> <li>b) <u>Earnings related supplement</u> (One third of average weekly income between £ 9. - 30)</li> </ul> <p>Total benefit cannot exceed 85 % of average weekly income.</p>
. waiting period	3 days. None, if incapacity lasts more than 10 days.	3 days. None, if incapacity lasts 12 days (Sundays excluded).	3 days.

TABLE VIII - 4

## INSURANCE AGAINST EMPLOYMENT INJURY AND OCCUPATIONAL DISEASE

	DENMARK	IRELAND	UNITED KINGDOM
2) <u>Permanent incapacity</u>			
- Fixing of level of incapacity	Directorate of Injury Insurance.	Medical Commission.	Medical Commission.
- Minimum "level of incapacity" giving entitlement to compensation	5 %	1 %	1 %
- Amount of pension	<p><u>Total incapacity :</u> Pension equal to 66.7 % annual earnings of recipient, up to an amount of D.Kr. 37.450, which amount is readjusted following general wage rises.</p> <p><u>Partial incapacity :</u> Pension proportional to the degree of invalidity.</p>	<p>- The rate of invalidity benefit depends on the degree of disablement (physical or mental).</p> <p>- Degree <u>19 % or less</u> : gratuity paid (amount of which depends on level of incapacity and its probable duration).</p> <p>- <u>20 % to 100 %</u> : weekly pension the level of which depends on the degree of disablement (attaining a maximum level of £ 7.50; or £ 5.50 for certain married women or persons under 18).</p>	<p>- The rate of invalidity benefit depends on the degree of invalidity :</p> <p><u>Disablement benefit</u></p> <p>- Up to 19 % : lump sum gratuity amount depending on degree or disability and its probable duration.</p> <p>- 19 % - 100 % : pension, amount depending on degree of disablement.</p> <p>e.g. : 20 %    £ 2 per week 50 %    £ 5 per week 100 %    £10 per week</p>

## INSURANCE AGAINST EMPLOYMENT INJURY AND OCCUPATIONAL DISEASE

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
- Supplement in respect of dependents	-	Supplements are paid to the recipient of injury benefit or invalidity pension receiving also a supplement for incapacity for work or a hospital treatment allowance.  Dependent adult - £ 3.45 Each of the first two children - £ 0.90 Each further child - £ 0.65 per week.	Supplements are paid to the beneficiary of an injury benefit or invalidity pension : dependent adult £ 3.70 1st child £ 1.85 2nd child £ 0.95 each further child £ 0.85
- Redemption of the pension	If the level of invalidity is fixed conclusively at below 50 %, the pension will be compulsorily redeemed by the payment of a lump sum.	If the level of disablement is under 20 %, payment of one lump-sum gratuity.	If the level of invalidity is not more than 19 %, payment of a single gratuity.



## INSURANCE AGAINST EMPLOYMENT INJURY AND OCCUPATIONAL DISEASE

	DENMARK	IRELAND	UNITED KINGDOM
Other benefits		<p>Several supplements are available in cases of disablement :</p> <ul style="list-style-type: none"> <li>- <u>unemployability supplement</u> £ 4.95 per week £ 3.90 (for certain married women or minors under 18).</li> <li>- <u>constant attendance allowance</u> if beneficiary receives 100 % pension and requires constant attendance. Amount : £ 1.38 per week (part-time attendance) £ 2.75 per week (full-time attendance).</li> <li>- The rate of this allowance can in exceptional cases be raised to £ 3.40 or £ 4 a week.</li> <li>- <u>hospital treatment allowance</u> payable to persons receiving pensions whose degree of disablement is under 100 %. The purpose is to give a pension at the rate given to a person 100 % disabled during the stay in hospital.</li> </ul>	<p>Invalidity benefit can be increased in various ways :</p> <ul style="list-style-type: none"> <li>- <u>Supplement for incapacity to take employment</u> In cases of permanent incapacity : £ 6 per week, plus supplementary benefit if the claimant becomes invalided before the age of 60 (55 women). The rate varies from £ 1 (35 years old at time of invalidity) to £ 0.30 (if older than 45 but under 65 at that time);</li> <li>- Supplements also for dependents : adult £ 3.70 1st child £ 2.95 2nd child £ 2.05 Further children £ 1.95</li> <li>- <u>Constant treatment allowance</u> For person 100 % invalided and who has need of regular assistance from a third person : <u>Minimum</u> of £ 2 weekly up to <u>normal</u> maximum of £ 4. <u>Exceptionally</u>: £ 6 or £ 8 per week.</li> </ul>

INSURANCE AGAINST EMPLOYMENT INJURY AND OCCUPATIONAL DISEASE

TABLE VIII - 7

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
Other benefits (cont'd.)			<ul style="list-style-type: none"> <li>- <u>Special hardship allowance</u> For insured persons unable to return to their regular job or equivalent employment: up to £ 4 a week (as long as the invalidity benefit and allowance do not total altogether more than £ 10).</li> <li>- <u>Hospital treatment allowance</u> Brings the level of benefit to 100 % rate. Supplements for dependents (as for injury benefit and invalidity).</li> <li>- <u>Exceptionally severe disablement allowance</u> of £ 4 a week where there is entitlement to constant attendance allowance of more than £ 4 weekly and such attendance is likely to be permanent.</li> </ul>

## INSURANCE AGAINST EMPLOYMENT INJURY AND OCCUPATIONAL DISEASE

	DENMARK	IRELAND	UNITED KINGDOM
Death - Surviving spouse	<p>1) <u>Death benefit:</u> D.Kr. 1.230</p> <p>2) <u>Pension</u></p> <ul style="list-style-type: none"> <li>- <u>During first two years :</u> 50 % of annual salary of deceased (maximum amount D.Kr. 37.450)</li> <li>- <u>Following period :</u> 30 % of such salary (limit likewise).</li> </ul>	<p>1) Weekly pension paid to widow: £ 7 a week + £ 1 for each dependent child.</p> <p>2) Gratuity of £ 365 to widower who was dependent on deceased spouse. If he is incapable of supporting himself by reason of illness, the gratuity is replaced by a pension of £ 7 a week.</p> <p>3) £ 60 for funeral expenses.</p>	<p>1) <u>Widow's pension :</u></p> <ul style="list-style-type: none"> <li>• <u>During the first 26 weeks:</u> £ 8.40 a week increased by earnings related supplement (33 % of average weekly earnings between £ 9 - 30).</li> <li>• <u>After the 26 weeks :</u> £ 6.55</li> <li>- if she has a dependent child, or young person under 19 or is pregnant</li> <li>- if she is permanently unable to support herself,</li> <li>- if she was over 40 when she ceased to have a dependent child</li> <li>- if she was over 50 at the death of her husband</li> </ul> <p>£ 1.80 (in all other cases)</p>

INSURANCE AGAINST EMPLOYMENT INJURY AND OCCUPATIONAL DISEASE

	DENMARK	IRELAND	UNITED KINGDOM
Death (cont'd.) - Surviving spouse			2) <u>Widower's pension</u> £ 6.55 (if at the time of death of his wife the claimant was permanently unable to support himself, and his maintenance was at least half supplied by the deceased).
- children having lost one or both parents	- <u>With one parent</u> Pension of 10 % of annual earnings of deceased (up to 18 years old).  - <u>Orphans</u> Pension of 20 % annual earnings of deceased (up to 18 years old).	£ 3.60 per child per week.	First child           £ 2.95 Second child       £ 2.05 Further children per week.           £ 1.95



## FAMILY BENEFITS

	DENMARK	IRELAND	UNITED KINGDOM
Legislation			
1. First Law	Law of 31 March 1950	Law of 1944	Act of 15 June 1945
2. Basic legislation	Law of 3 June 1967	Law of 1944 (as amended)	Act of 5 August 1965 and regulations thereunder.
Organisation	Communes	Department of Social Welfare	Department of Health and Social Security and its local and regional offices.
Qualifying conditions			
First child for whom benefits payable	1	1	2
• Age limit			
- normal	18	16	15 (1)
- vocational training	-		19
- study	-		19
- serious illness	-		16
Monthly amounts	D.Kr. 1.192 per year for each child (payable each quarter)	1st child : £ 0.50 2nd child : £ 1.50 3rd and each further child : £ 2.25  In cases of triplets and quadruplets the allowance for each child is doubled.	1st child : - 2nd child : £ 3.90 3rd and each further child £ 4.33.

(1) 16 from 1 September 1972.

TABLE IX - 2

## FAMILY BENEFITS

	DENMARK	IRELAND	UNITED KINGDOM
Other benefits - birth allowances	D.Kr. 799. In cases of multiple birth D.Kr. 400 for each child other than the first.	£ 4. £ 100 in cases of triplets £ 150 in cases of quadruplets.	£ 25.
Special cases - persons entitled to pensions - unemployed and other recipients of social security benefits - orphans	Allowances increased by 50 %, plus supplement of D.Kr.2,400 per year for each child.  Normal allowances  Orphans of father or mother : allowances increased by 50 % plus supplement of D.Kr.2.400 per year.  Total orphans : allowances increased by 50 % plus supplement of D.Kr.3.984 per year.	1st child : £ 3.90 2nd child : £ 3.90 3rd and further children : £ 2.82.  Children with deceased father : £ 4.33 for each child Total orphans : £ 14.30 for each child.	Family allowances are paid concurrently with all other national insurance benefits (excluding guardian's allowance and child's special allowance - (see Table VII - 6) and all industrial injury benefits and the increases for dependent children therewith.  Family allowances are not paid concurrently with guardian allowances for total orphans.

UNEMPLOYMENT INSURANCE

TABLE X - 1

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
Present scheme	Unemployment insurance	Unemployment insurance Unemployment assistance	Unemployment insurance
Legislation - first law - basic legislation	Law no. 88 of 4 April 1907  Law no. 114 of 24 March 1970 as amended.	Law of 1911  Social Welfare laws 1952 - 1970.	- Act of 1911  Act of 1965 (flat rate benefits) and Act of 1966 (earnings related benefits) and the regulations thereunder.
Organisation	57 unemployment funds, approved by the Ministry of Labour - generally organised according to nature of work or Trade Union membership.	Department of Social Welfare and Employment Services.	The Department of Health and Social Security is responsible for policy and general administration of unemployment benefit.  The Department of Employment is responsible for the payment of the benefits through its regional and local employment office pay desks.
Field of Application	Employed workers of 18 - 65 years of age may be admitted as members to an unemployment fund.	All employees aged 16 - 70, employed under a contract of service or articles of apprenticeship, excluding non-manual workers with an income over £ 1,600 per year.	a) <u>flat rate benefits</u> : all employees b) <u>earnings related benefits</u> : all employees aged 18 - 65 (women 60) covered under national insurance, and having annual earnings of not less than £ 450.



UNEMPLOYMENT INSURANCE

	DENMARK	IRELAND	UNITED KINGDOM
Membership	Optional	Compulsory	Compulsory (optional for married women)
Membership ceiling	-	£ 1,600 per year for non-manual workers.	-
Benefits			
a) <u>Qualifying conditions</u>	<ul style="list-style-type: none"> <li>- be capable of work</li> <li>- be available for work</li> <li>- have signed on at the employment office</li> <li>- completed a minimum period of employment of 26 weeks during the 3 preceding years</li> <li>- 12 months of insurance with a fund.</li> </ul>	<p>a) <u>Insurance</u></p> <ul style="list-style-type: none"> <li>- be under 70 years old</li> <li>- be capable of work</li> <li>- be available for work</li> <li>- have signed on at the employment office</li> <li>- 26 contributions compulsory</li> <li>- 48 contributions must have been paid or credited ( for continuous periods) during the contribution year preceding the benefit year.</li> </ul> <p>If 26 - 47 (inclusive) contributions paid, benefits reduced.</p> <p>b) <u>Assistance</u></p> <ul style="list-style-type: none"> <li>- be aged 18 - 70</li> <li>- resident in Ireland 6 months</li> <li>- inadequate resources</li> <li>- no right to insurance benefits.</li> </ul>	<ul style="list-style-type: none"> <li>- be capable of work</li> <li>- be available for work</li> <li>- have signed on at the employment office.</li> </ul> <p>a) <u>flat-rate benefits</u></p> <ul style="list-style-type: none"> <li>- 26 contributions compulsory, paid or credited.</li> <li>- 50 contributions paid during the preceding contribution year.</li> </ul> <p>If 26 - 49 contributions paid : reduced benefits.</p> <p>b) <u>earnings related benefits</u></p> <ul style="list-style-type: none"> <li>- have the right to flat rate benefits and earnings of at least £ 450 during the relevant fiscal year.</li> </ul>

UNEMPLOYMENT INSURANCE

TABLE X - 3

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
b) Waiting period	-	3 days	a) <u>Flat-rate benefits</u> 3 days
c) Days for which allowance is granted	6 days a week	6 days a week	b) <u>Earnings related benefits</u> 12 days 6 days a week
d) Duration of payment	Usually unlimited For the insured entitled to an old-age or invalidity pension, or aged 67 + : limited to 78 days in any period of 12 months.	a) <u>Insurance</u> - Unlimited if the claimant aged 65 - 70 years has paid at least 156 contributions. - limited to 156 days if aged under 18 or a married women dependent on her husband. - Limited to 312 days in other cases.  b) <u>Assistance</u> Unlimited	a) <u>Flat-rate benefits</u> - Limited to 312 days (excluding Sundays) for each period of unemployment. b) <u>Earnings related benefits</u> - Limited to 156 days (excluding Sundays) for each period of unemployment.
e) <u>Amount</u> Earnings taken as reference.	Calculation usually based on average earnings of preceding 5 weeks.	-	Weekly earnings (for earnings related benefits), obtained by dividing annual earnings by 50.

TABLE X - 4

## UNEMPLOYMENT INSURANCE

	DENMARK	IRELAND	UNITED KINGDOM
Ceiling	90 % of average weekly earnings of all (D.Kr.106 per day in 1972) and 90 % of the recent earnings of the insured.	-	85 % of weekly earnings of insured during the relevant year (85 % of total of flat-rate and earnings related benefits and family supplements).
Frequency of payment	Weekly payment	Weekly payment	Weekly payment
Rate	Daily rate, fixed for a year by each fund according to the level of earnings, maximum D.Kr. 106 (1972)	<p>a) <u>Insurance</u></p> <ul style="list-style-type: none"> <li>- married woman, dependant on her husband : £ 3.90</li> <li>- man or woman other than above : £ 4.95 per week.</li> </ul> <p>b) <u>Assistance</u></p> <ul style="list-style-type: none"> <li>Urban areas : £ 3.95</li> <li>Other : £ 3.65 per week.</li> </ul>	<p>a) <u>Flat-rate benefit</u></p> <ul style="list-style-type: none"> <li>- man, single woman, and widow aged 18 years and over : £ 6 per week</li> <li>- married woman, 18 or over: £ 4.20 per week.</li> </ul> <p>b) <u>Earnings related benefit</u></p> <ul style="list-style-type: none"> <li>- 33 % of average weekly earnings between £ 9 - 30. Maximum of £ 7 per week for those with earnings £ 30 or more per week.</li> </ul>

UNEMPLOYMENT INSURANCE

	D E N M A R K	I R E L A N D	U N I T E D K I N G D O M
Family supplements		a) <u>Insurance</u> - 1 dependent adult £ 3 - 1 or each first two dependent children £ 0.90 - each further child : £ 0.65 per week b) <u>Assistance</u> - 1 dependent adult urban areas : £ 3.10 other : £ 3.00 - 1 adult and 1 child urban areas : £ 3.85 other : £ 2.75 per week.	- 1 dependent adult £ 3.70 - 1st dependent child £ 1.85 - 2nd dependent child £ 0.95 - further children, each £ 0.85 per week
Family allowances payable	Yes	Yes	Yes



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