16 Regularity of social welfare payments

16.1 The Department of Social Protection (the Department) is required to ensure that

- expenditure it incurs has been applied for the purposes for which the money has been made available by Dáil Éireann, and
- its financial transactions conform with the authorities under which they purport to have been carried out.

Financial transactions are considered to be 'regular' when both of these conditions are satisfied.

16.2 Any payments that are in excess of claimants' entitlements under the terms of welfare schemes are, accordingly, irregular. Such excess payments can arise due to suspected fraud, new facts or evidence such as a change in the claimant's circumstances not being notified to the Department, or official error (see Annex 16A).

16.3 The level of expenditure incurred each year by the Department means that even a low incidence of error, new facts and/or suspected fraud can result in a substantial monetary loss to the Exchequer — which funds Vote 37 Social Protection — or to the Social Insurance Fund (SIF), which is mainly funded by social insurance contribution receipts.

16.4 This chapter assesses the regularity of social welfare payments for 2024 and considers the impact on the Comptroller and Auditor General's audit reports for the Vote 37 appropriation account and the SIF financial statements. The examination team reviewed key documents and data produced by the Department and interviewed relevant members of Department staff.

Control surveys

16.5 In 2024, the Department's scheme expenditure totalled €26.2 billion.[1]

16.6 The Department undertakes a programme of surveys of scheme payments in order to determine the level of excess payment that is occurring. This is a key measure of the Department's success in preventing, detecting and deterring fraud and error in its scheme payments. The surveys also assist the Department in identifying scheme-specific risks and required changes to the control measures in place.[2]

16.7 The surveys involve reviews of random samples of claims in payment to establish if the recipients are entitled to the payments they are currently receiving and, if so, whether the correct amounts are being paid.

1 In addition to the Department's scheme expenditure, €1.2 billion was paid over to the National Training Fund; €731 million was paid for administration expenses; and €62 million in grant funding was paid to the Citizens Information Board.

2 The Department published the methodology for control surveys in May 2022, available here.

Control survey methodology

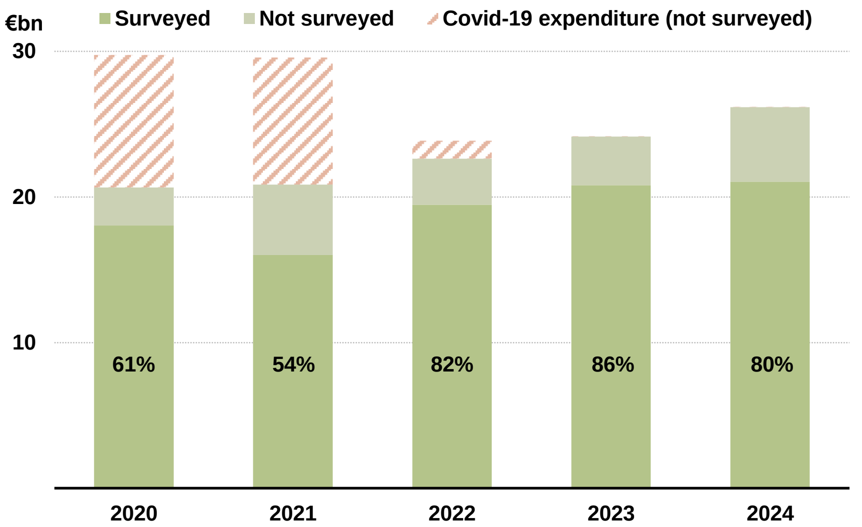
Control surveys generally review between 600 and 1,000 randomly selected claims for each scheme and aim to provide an estimate — with 95% confidence — of the level of incorrect payment at a point in time. The surveys typically capture

- the **gross excess payment** which is the total value of any excess payments identified
- the **net excess payment** which adjusts for transfers to other schemes in situations where a claimant (and/or a dependent person) was found to be paid in excess of their entitlements on the scheme reviewed, but was entitled to a different social protection payment.

The Department considers the net excess payment identified to be the more accurate measure of the level of excess payment on schemes.

16.8 80% of the Department's total scheme expenditure in 2024 was on schemes subject to control surveys conducted within the last ten years (see Figure 16.1). This was a decrease from 86% of total scheme expenditure in 2023.[1]

Figure 16.1 Coverage of scheme expenditure provided by control surveys[a]



Source: Department of Social Protection. Analysis by the Office of the Comptroller and Auditor General.

Note: a Coverage provided by control surveys published within the last ten years (2016 to 2025).

1 Excludes Covid-19-related schemes. The Department stated that the pandemic-related schemes were temporary and therefore control surveys of the schemes would be of limited use in relation to the assessment of scheme controls.

Implications of control surveys for audits

16.9 There is wide variation in the level of excess payments found by surveys undertaken since 2016 (see Figure 16.2).

- In relation to Vote-funded schemes, estimated rates of net excess payments range from 0.6% of scheme expenditure on working family payment to 12.7% of scheme expenditure on farm assist.
- Estimated rates of net excess payments for SIF schemes range from 0.9% (State pension contributory) to 8% (jobseeker's benefit).

16.10 The examination team has estimated a weighted average rate of excess payments based on the schemes surveyed in the last ten years of 3.25% for 2024 (2023: 3.44%).[1]

1 Excludes Covid-19-related expenditure and is calculated using 2024 expenditure for the schemes surveyed in the last ten years (80% of the total scheme expenditure).

Figure 16.2 Estimated level of net excess payments in schemes subject to control surveys published since 2016

	Scheme (and survey report date)[a]	Scheme cost in 2024 €m	Estimated level of net excess payment[b]
Vote-funded schemes	Child benefit (2022)	2,555	1.4%
	Disability allowance (2023)	2,408	5.7%
	Jobseeker's allowance (2025)	1,853	6.8%
	State pension (non-contributory) (2025)	1,336	6.1%
	Carer's allowance (2018)	1,203	9.1%
	One-parent family payment (2021)	753	5.9%
	Working family payment (2016)	421	0.6%
	Supplementary welfare allowance (BASI) (2017)	128	2.6%
	Farm assist (2016)	52	12.7%
	Back to work enterprise allowance (2019)	30	3.3%
Social insurance funded schemes	State pension (contributory) (2024)	7,858	0.9%
	Widow's/widower's/surviving civil partner's contributory pension (2024)	1,954	1.3%
	Jobseeker's benefit (2023)	504	8.0%

Source: Department of Social Protection. Analysis by the Office of the Comptroller and Auditor General.

Notes: a The household benefits survey in 2016 is not included because the survey only related to beneficiaries not in receipt of another welfare payment and represented only 7% of those in receipt of the benefits package.

b The net excess payment is the value of all excess payments identified less transfers to other schemes. The figures shown are the net excess payments identified in control surveys as a percentage of the total value of payments of income support included in the survey cases.

Latest control survey findings

16.11 The Department published two control surveys in 2025, focused on the jobseeker's allowance and non-contributory State pension schemes. Both schemes are Vote-funded.

Jobseeker's allowance

16.12 The jobseeker's allowance scheme incurred expenditure of €1.85 billion in 2024. There were 107,693 claims in payment at December 2024. The allowance is a means-tested weekly allowance paid to individuals working three days a week or less, who are habitually resident in the State and are genuinely seeking full-time employment.[1] From January 2025, the personal scheme payment rate is €244 per week.[2]

16.13 In March 2025, the Department published the results of the jobseeker's allowance control survey. The survey examined 757 claims in payment in 2023 and 2024 in two batches — 500 in September 2023 and 257 claims in March 2024.[3]

16.14 The control survey found that 156 (20.6%) of the jobseeker's allowance claimants surveyed were receiving more than they were entitled to. The value of the excess payments was estimated to be 6.9% of expenditure on the sampled cases.[4] Transfer of ineligible claimants to other schemes to which they were entitled reduced the excess payment level to a net 6.8%.

16.15 The control survey also found 4.1% of claimants surveyed were being underpaid, with the underpayments equivalent to 0.4% of scheme expenditure across all claims examined.

16.16 The net excess payment rate of 6.8% detected by the survey has decreased from that detected in the previous year (8.3%). This reduction is in line with the Department's expectation that a re-introduction of many of the controls that had been suspended during the pandemic (e.g. quarterly sign-on) would have a positive impact on the results of control surveys.

16.17 The main risk identified related to overpayments arising due to claimants having means other than from employment. Additionally, the Department identified trends concerning overpayments within certain groupings such as part-time or casual workers (see Figure 16A.1).

16.18 The excess payment rate of 6.8% is still high. The Department outlined the steps taken to address the key scheme risks identified by the survey and to improve the controls over jobseeker's allowance (see Figure 16A.1).

1 The claimant must be over 18 and under 66 years of age.

2 A reduced rate of €153.70 is paid to those aged 18 – 24 and not living independently. An additional payment may be made for qualifying dependent adults or children.

3 This is the fourth 'rolling' survey of the jobseeker's allowance scheme that the Department has published (the previous surveys were published in 2021, 2022 and 2024).

4 The main causes of excess payments identified remain: wilful concealment of facts (2.5% of scheme expenditure) and unreported changes in circumstances (2.7% of scheme expenditure).

State pension (non-contributory)

16.19 The non-contributory State pension scheme is funded by the Vote, with expenditure of €1.3 billion in 2024. There were 99,134 claims in payment at December 2024. The allowance is a means-tested weekly allowance paid to individuals who do not qualify for an insurance-based (contributory) State pension or who only qualify for a reduced-rate contributory pension based on their social insurance record, and who are habitually resident in the State. From January 2025, the full personal payment rate is €278 per week.[1]

16.20 In March 2025, the Department published the results of the State pension non-contributory control survey. The survey examined 800 claims in payment in 2023 and 2024 in two batches — 400 in February 2023 and 400 in March 2024. The control survey found that 209 (26.1%) of the State pension non-contributory claimants surveyed were receiving more than they were entitled to. The value of the excess payments was estimated to be 6.2% of expenditure on the sampled cases. Transfer to other schemes reduced the excess payment level to net 6.1%. This compares with a net excess payment level (by value) of 6.5% found in the previous control survey, published in 2019.

16.21 The control survey also found 6.3% of claimants surveyed were being underpaid, with the underpayments equivalent to 0.7% of scheme expenditure across all claims examined.

16.22 The main risk identified by the Department was that overpayments are more likely to occur in cases where claimants are also in receipt of foreign/private pensions (see Figure 16A.2).

16.23 The net excess payment rate of 6.1% detected by the survey is high. The Department outlined the steps taken to address the key scheme risks identified by the survey and to improve the controls over the State pension non-contributory allowance. This includes a revised control framework introduced in April 2025 (see Figure 16A.2).

Recovery of overpayments

16.24 Where an excess payment is identified by the Department, the deciding officer will determine on a case-by-case basis, in accordance with legislation and the relevant operational guidelines, how this is to be treated, by issuing either

- a 'current date' decision i.e. future payments are corrected but recovery of any past excess payments is not sought — no overpayment debt is raised, or
- a 'retrospective' decision i.e. future payments are corrected, a specific overpayment debt amount is raised for recovery.[2]

16.25 The examination team reviewed the latest (2025) control surveys cases where the Department identified an excess payment and found that overpayments had only been raised in 38 out of 365 (10%) excess payment cases identified.

16.26 A perceived low likelihood of having an overpayment debt raised when an excess entitlement situation is detected may mean that some claimants may feel there is little risk associated with not keeping the Department informed, in a timely manner, of a change in circumstance relevant to their claims.

1 Increases to €288 per week for those 80 years and over.

2 The powers of a deciding officer are set out in Part 10 of the Social Welfare Consolidation Act 2005 (as amended).

16.27 The Department has previously stated that it actively reviews higher-risk claims, and that where an overpayment debt is raised, the claimant has a liability to refund the overpayment in full, including from any future social welfare payments.

Forthcoming control surveys

16.28 In October 2024, the Department commenced a control survey of the one-parent family payment scheme. A sample of 600 claims in payment was selected.

16.29 The Department is conducting a rolling control survey on the jobseeker's allowance scheme with the most recent batch of 250 claims in payment in March 2025 selected.

16.30 Both the one-parent family payment and the jobseeker's allowance schemes are funded from Vote 37 Social Protection and had a combined expenditure of €2.6 billion in 2024. The reports on these control surveys are expected to be published in the first quarter of 2026.

Other social welfare payment regularity issues

Pandemic unemployment payment

16.31 The pandemic unemployment payment (PUP) commenced in March 2020 and total scheme expenditure amounted to around €9.2 billion over the period 2020 to 2022. Total PUP scheme overpayment debt raised as at December 2024 was €91.4 million (1% of scheme expenditure), of which €26.2 million has been recovered.

16.32 Approximately 65,000 PUP claimants were identified who had periods of employment overlapping with periods when they were in receipt of PUP. The Department analysed these claimants in two groups: those who had a single employment and those who potentially had more than one employment.

16.33 The review of the single-employment group was completed in December 2024, resulting in overpayment debt amounting to €34 million being raised. A review of those who potentially had multiple employments is ongoing, and so further overpayment debts may be identified. There are 37 staff working on this project and the Department hopes to complete the review in 2025.

16.34 The Control Division within the Department has ownership of the recovery of PUP overpayment debt. A project team of 25 staff has been sanctioned to oversee the recoupment of the outstanding debt through attachment of earnings.[1] The team will focus initially on outstanding debts raised in 2024.

Temporary Covid-19 wage subsidy schemes

16.35 The temporary wage subsidy scheme and the employment wage subsidy scheme were introduced during the Covid-19 pandemic.[2] The Office of the Revenue Commissioners (Revenue) was responsible for overseeing and managing the scheme on behalf of the Department. Cumulative expenditure on the wage subsidy schemes from 2020 to 2024 amounted to €9.5 billion. This was charged to the Vote 37 Social Protection appropriation account.

1 The attachment notice can be to the debtor's wages or salary or to funds held in financial institutions by the debtor.

2 The temporary wage subsidy scheme was in place from March 2020 until August 2020. The employment wage subsidy scheme replaced the temporary scheme on 1 September 2020.

16.36 Since the closure of the wage subsidy schemes, Revenue has undertaken compliance programmes and subsidy reconciliation exercises. A total of €475 million in overpayments has been identified for both schemes, which is 5% of the combined scheme expenditures.[1]

16.37 As at 31 August 2025, a total of €400 million has been recovered and repaid to Vote 37. While the remaining €75 million remains outstanding, Revenue stated that nearly 76% (€57 million) is expected to be recovered through phased payment arrangements.

16.38 The total value of overpayments identified to date includes €224 million directly related to the transitional phase of the temporary wage subsidy scheme, identified through reconciliations completed in March 2021.[2]

School meals scheme

16.39 The school meals scheme is funded through the Vote with expenditure of €181 million in 2024 (€109 million in 2023). The scheme is undergoing significant expansion, as is evident from the 66% increase in expenditure in 2024. The scheme is due to further extend to include all primary schools in 2025.

16.40 Funding under this scheme is for food only, and schools are responsible for selecting their own food suppliers.[3] In October 2024, the Department became aware of an overcharge of almost €786,000 by a single supplier in relation to 98 schools during the 2021/2022 and 2022/2023 academic periods. The issue was first raised with the supplier by one school, following a routine inspection by the Department, in September 2023.

16.41 The supplier commenced making refunds to the schools on a phased basis in February 2025. The Department is engaging with the schools to subsequently recover refunds made.

One-parent family payment

16.42 The one-parent family payment is a means-tested payment to a qualifying parent caring for one or more children without the support of a partner. In 2024, scheme expenditure was €753 million (2023: €680 million).

16.43 As part of the scheme controls in place, claimants are required to submit an annual return on an 'OFP40' form. This return is used to verify that the claimant remains eligible for the payment and that the payment is made at the correct rate. The form was withdrawn in November 2022, while supporting legislation was being reviewed.

16.44 The absence of this control throughout 2024 may have resulted in delays in the Department being notified of changes to a claimant's circumstances.

16.45 The Department began again to issue the OFP40 form manually during 2025 and plans to re-introduce the automated issuance of the form by the end of 2025. As of June 2025, 55% of claimants on the one-parent family payment have been issued with a manual OFP40 form.[4]

1 The employment wage subsidy scheme closed in May 2022.

2 During the transitional phase a maximum subsidy of €410 per employee was paid to each eligible employer for the first six weeks of the scheme, regardless of the employee's income. Employers were required to repay any excess subsidy payments arising. See *Report on the Accounts of the Public Services 2020*, chapter 12, Controls over the temporary wage subsidy scheme.

3 Food must be of suitable quality and nutritional value, and prepared and consumed in an appropriate environment.

4 A control survey on the one-parent family payment is due to be published by the Department in 2026.

Daily expenses allowance

16.46 The daily expenses allowance is an income-tested entitlement paid to international protection applicants who reside in, or are waiting for, accommodation provided by the International Protection Accommodation Services (IPAS). The rate of daily expenses allowance payable is €38.80 per week for an adult and €29.80 per week for a child. An increased rate of €113.80 per week for an adult is available if the claimant is unaccommodated.

16.47 Scheme expenditure for the year was €60.2 million (€34.4 million in 2023).

16.48 Legislation requires the Department to conduct an income assessment for claimants aged 18 years or over, who are in receipt of income for at least 12 weeks, and to reduce or cease to pay the allowance in accordance with their assessed income. Previous audits found that those assessments were not occurring.

16.49 With effect from June 2024, the Department introduced income testing for international protection applicants who have been in employment for at least 12 weeks and are earning €60 a week or more. Claimants earning between €60 and €125 a week may qualify for a reduced payment. Thereafter, no allowance is payable. As of June 2025, 9,640 claims have been closed following application of the income test to international protection claimants residing in IPAS accommodation.

16.50 The Department has not yet introduced income testing for international protection applicants who are unaccommodated and are on waiting lists for IPAS accommodation.

Conclusions

16.51 With scheme expenditure totalling €26.2 billion in 2024, even low levels of payments in excess of entitlements to welfare can amount to significant losses of public funds.

16.52 The level of irregular payments found by the Department through its ongoing programme of scheme-level control surveys continues to be material. Based on these findings, the audit reports on the 2024 appropriation account for Vote 37 Social Protection and on the 2024 financial statements of the SIF draw attention to the material level of irregularity of scheme payments.

Annex 16A

Categorisation of irregular payments

- **Suspected fraud** — where it is suspected that a claimant for welfare payments intentionally provides incomplete or inaccurate information in relation to a claim, or deliberately fails to inform the Department of relevant changes in circumstances (such as an increase in means or a change in medical condition) affecting a claim in payment.
- **Claimant error** — when the claimant has provided inaccurate or incomplete information, or failed to report a relevant change in circumstances, but there is no fraudulent intent on the claimant's part.
- **Official error** — where benefits are paid incorrectly due to inaction, delay or mistakes made by the Department's staff.[1] Where the last review of a claim was conducted more than five years previously (or three years previously for working age schemes), excess payment is categorised as an official error.

1 In some cases, claimant and official error can also result in claimants receiving less than they are entitled to (an underpayment).

Figure 16A.1 Jobseeker's allowance — control survey findings and control changes

Scheme risk

- Claimants with means other than from employment are more likely (52% of cases) to receive an overpayment than those without other means (20%).
- Risk of overpayment to part-time/casual workers (45%) is more than four times as high as to non-casual workers (10%).
- Females are more likely to be part-time jobseekers, and hence more likely to have an overpayment (22%) compared to males (13%).
- Married or cohabiting claimants have a higher risk of overpayment (31%) than single claimants (16%).
- Increased risk of overpayment using any other payment methods (44%) compared to post office payments (15%).

Measures to improve the control regime

- All jobseekers will continue to attend their Intreo centre within one month of claim award to sign and then on a quarterly basis thereafter.
- Increase target of claim reviews for 2025 by 33%.
- Ensure that priority is given to reviewing high-risk claims identified by data matching with real-time payslip information provided by the Office of the Revenue Commissioners (Revenue).[a]
- The Department employment services staff will continue their active role in reviewing claims where the claimant is not engaging as required with Employment Services.
- Greater focus on employer verification of work patterns on casual claims.
- All new applicants to continue to be paid at the post office.
- Continue to use the resources and experience of the Department's Special Investigation Unit to target high-risk sectors.
- The process for 'commencement of earnings' notifications (from Revenue) was streamlined during 2023, which provides faster processing of reviews on claims and reduces incidences of overpayments.
- The means rules for the scheme will be reviewed during 2025 as part of a wider review within the Department.

Source: Department of Social Protection

Note: a The legal basis for the sharing of personal data with third parties and the processing of personal data is covered in more detail in the Department's privacy statement.

Figure 16A.2 State pension non-contributory — control survey findings and control changes

Scheme risk

- Claimants with foreign/private pensions are more likely to receive an overpayment caused by increases in these pensions, or by changes in the exchange rate.
- Increased risk of overpayment using any other payment methods (33%) compared to post office payments (19%).
- Claimants age 70 and over were more likely to have an overpayment (30%) compared to under 70 (16%).

Measures to improve the control regime

- A revised control framework for the scheme was put in place in April 2025, setting out a revised schedule for review frequencies, with cases selected via a risk-assessment approach.
- Continue to notify claimants of their obligation to inform the Department of any changes in their circumstances.[a]
- Claimants with British state pensions will be identified and targeted for more regular review.
- Claimants with private pensions/means will be identified and targeted for more regular communication.[b]
- Claimants not reviewed since 2011 or prior will continue to be identified and reviewed as priority.
- Claimants of advanced age will continue to be selected for a Social Welfare Inspector visit to ensure continuing eligibility.[c]
- The means rules for the scheme will be reviewed during 2025 as part of a wider review within the Department.

Source: Department of Social Protection

Notes:
a Claims selected on a risk-assessed basis, 25,000 of such notifications will issue in 2025. This will include claimants with other foreign pension payments (apart from British pensions).
b Requesting that they update the Department in a timely manner of any changes in such pensions/means.
c Also to establish that they are satisfied with any agent arrangement that may be in place.