What is the Contributory State pension? The Contributory State pension is a social insurance payment made when you reach 66 years. It is based on your Pay Related Social Insurance (PRSI) record. This pension is not means tested. Your personal rate is not affected by other income you may have, such as private pension etc. The pension is taxable but you are unlikely to pay tax if it is your only income.

What are the qualifying criteria for the Contributory State pension? To qualify an individual must;

- Be aged 66 or over.*
- Have started paying PRSI contributions before reaching the age of 56 years.
- Have made at least 520 full rate PRSI contributions.
- Have a yearly average of 10 for a minimum pension and 48 for the maximum pension paid.

The qualifying age for pension will rise to 67 in 2021 affecting those born between 1st January 1955 and 31st December 1960 and will rise to 68 in 2028 affecting those born after 1st January 1961.

What are the PRSI contribution types for self-employed?

PRSI for the self-employed was introduced in 1986. All self-employed people aged between 16 years and 66 with earnings more than a specified amount (currently €5,000 per annum) must pay PRSI. The class of PRSI contribution paid by self-employed people is Class S.

If your income falls below €5,000 limit and you are under 66 years, you may apply to make voluntary contributions. Payment of voluntary contributions can help maintain or improve your contributory pension entitlements. From April 2015, to qualify to make a voluntary contribution you must:

- Have at least 520 weeks PRSI contributions paid under compulsory insurance in either employment or self-employment.
- Make a voluntary contribution within 12 months of the end of the year during which you have last paid compulsory insurance. If you were previously self-employed the voluntary contribution is €5,000.

How do I calculate my yearly average contributions?
The calculation is made by counting the total number of contribution years, beginning with the year you first started paying PRSI up to and including the last full contribution year before you reach the age of 66 – this is called your Contributory Year. Then you count your entire full rate paid contributions and credits over the same period – this is called your Contributions and Credits.

Your yearly average is calculated as follows:

Yearly Average = Contributions and Credits
Total Contribution Years

How can I find out the number of PRSI contributions I have made?
To request a copy of your PRSI contribution record contact: Central Records Department, Department of Social Protection, McCarter’s Road, Ardnacahoon, Co. Donegal or Local Office 1890 690 690.

I have a gap in my PRSI record as I was caring for a child or for an ill person, will this affect my Contributory State pension entitlement?
From the 6th April 1984, any period spent as a homemaker caring for either a child under 12 or an ill person may be disregarded when calculating your "yearly average". A maximum of 20 years can be disregarded.

You do not need to apply if you are getting Child Benefit and are providing the child with fulltime care. As a homemaker you can make an application to become a homemaker and will note this on your insurance record automatically.

If you are not getting any of these payments, but have cared for a child under the age of 12 or an ill or disabled person aged 12 or over at any time from 6 April 1994, you should apply to become a homemaker. Registration should happen before the end of the contribution year after the year you became a homemaker. An application may be backdated if there is a delay in submitting the claim. For further information, contact: Homemaker’s Scheme Section, Department of Social Protection, McCarter’s Road, Buncrana, Donegal or Local Office 1890 690 690.

I assist in the farm enterprise with my spouse/civil partner, but am not an employee or in a farming partnership, so do I have any PRSI contributions in my own right? Are there any steps I can take to qualify to make PRSI contributions?
Possibly. The Department of Social Protection and the Revenue Commissioners use the following criteria to determine if a partnership exists:

- There is a written partnership agreement there is no legal requirement to have a written agreement.
- Each partner writes cheques on the business accounts in his/her own right.
- There is a joint business account.
- It is apparent to those doing business with the partnership that a partnership exists.

You do not need to apply if you are getting Child Benefit and are providing the child with fulltime care. As a homemaker you can make an application to become a homemaker and will note this on your insurance record automatically.

If you are not getting any of these payments, but have cared for a child or for an ill person, will this affect my Contributory State pension entitlement?
From the 6th April 1984, any period spent as a homemaker caring for either a child under 12 or an ill person may be disregarded when calculating your "yearly average". A maximum of 20 years can be disregarded.

You do not need to apply if you are getting Child Benefit and are providing the child with fulltime care. As a homemaker you can make an application to become a homemaker and will note this on your insurance record automatically.

If you are not getting any of these payments, but have cared for a child under the age of 12 or an ill or disabled person aged 12 or over at any time from 6 April 1994, you should apply to become a homemaker. Registration should happen before the end of the contribution year after the year you became a homemaker. An application may be backdated if there is a delay in submitting the claim. For further information, contact: Homemaker’s Scheme Section, Department of Social Protection, McCarter’s Road, Buncrana, Donegal or Local Office 1890 690 690.

I have a gap in my PRSI record, however I was working in partnership with my spouse on the farm enterprise but we have not claimed this when making our annual take returns, can I retrospectively make PRSI contributions in my own right?
Possibly. The Department of Social Protection and the Revenue Commissioners use the following criteria to determine if a partnership exists:

- There is a written partnership agreement there is no legal requirement to have a written agreement.
- Each partner writes cheques on the business accounts in his/her own right.
- There is a joint business account.
- It is apparent to those doing business with the partnership that a partnership exists.
- Business accounts/activities are in joint names of the partners.
- Each partner makes a significant contribution to the running of the business.
- The business is owned jointly by the partnership, the farm does not have to be jointly owned, although it is a positive factor where it is jointly owned.
- The profits and losses of the partnership are shared by each partner. They do not have to be shared on a 50:50 basis. It is up to the partnership to decide, but clearly each must have an income of €5,000 at least.

You should be able to meet some of these criteria if you are claiming to be in a partnership with your spouse. It is very important to get professional legal and tax advice before you make any formal arrangements.

To get more information contact the Scope Section, Department of Social Protection, Gandon House, P.O. Box 1271, Dublin 1 or 1890 2586. If you are happy that you satisfy the criteria you can retrospectively apply to have your business partnership recognised. A Social Welfare Inspector will interview you and your spouse, examine relevant documents and report your case to the Scope Section.

Can my spouse, civil partner or cohabitant get a Contributory State pension based on my record?
No, a person can only qualify for a Contributory State pension based on their own PRSI record.

However, if your spouse or civil partner does not qualify for a contributory pension in their own right, or qualifies for a lower rate, you can apply for an Increase for Qualified Adult on your pension. This increase is subject to a means test. You will not get an increase if your spouse, civil partner or cohabitant:

- Has gross weekly earnings of more than €310.
- Is getting a higher rate social welfare payment in their own right (except Disability pension, Supplementary Welfare Allowance, Guardians Payment or Child Benefit).

If your spouse, civil partner or cohabitant has gross weekly earnings of more than €315, you can get the full increase in pension. If they have gross weekly earnings of between €100 and €310 you will get a reduced rate.

What are the Contributory State pension rates?
As of January 2016 the rates are the following:

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Personal Rate per €1</th>
<th>Increase for Qualified Adult (€100)</th>
<th>Increase for Qualified Adult (€65 or over as of 2014)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>€48 or over</td>
<td>230.30</td>
<td>155.50</td>
<td>209.00</td>
</tr>
<tr>
<td>€40-47</td>
<td>228.70</td>
<td>147.90</td>
<td>196.60</td>
</tr>
<tr>
<td>€30-39</td>
<td>209.07</td>
<td>140.80</td>
<td>186.40</td>
</tr>
<tr>
<td>€20-29</td>
<td>198.60</td>
<td>131.70</td>
<td>177.30</td>
</tr>
<tr>
<td>€15-19</td>
<td>152.00</td>
<td>101.30</td>
<td>135.70</td>
</tr>
<tr>
<td>€10-14</td>
<td>93.20</td>
<td>61.80</td>
<td>84.10</td>
</tr>
</tbody>
</table>

Your Guide to Contributory State Pension
Your Guide to Contributory State Pension

What is the Contributory State pension? The Contributory State pension is a social insurance payment made when you reach 66 years. It is based on your Pay Related Social Insurance (PRSI) record. This pension is not means tested. Your personal rate is not affected by other income you may have, such as private pension etc. The pension is taxable but you are unlikely to pay tax if it is your only income.

What are the qualifying criteria for the Contributory State pension? To qualify an individual must:

• Be aged 66 or over.
• Have started paying PRSI contributions before reaching the age of 56 years.
• Have made at least 520 full rate PRSI contributions.
• Have a yearly average of 10 for a minimum pension and 80 for the maximum pension paid.

* The qualifying age for pension will rise to 67 in 2021 affecting those born between 1st January 1955 and 31st December 1960 and will rise to 68 in 2028 affecting those born after 1st January 1981.

What are the PRSI contribution types for self-employed? PRSI for the self-employed was introduced in 1986. All self-employed people aged between 16 years and 66 with earnings more than a specified amount (currently €35,000 per annum) must pay PRSI. The class of PRSI contribution paid by self-employed people is Class S.

If your income falls below the €5,000 limit and you are under 66 years, you may apply to make voluntary contributions. Payment of voluntary contributions can help maintain or improve your contributory pension entitlements. From April 2015, to qualify to make a voluntary contribution you must:

• Have at least 520 weeks PRSI contributions paid under compulsory insurance in either full employment or self-employment.
• Make a voluntary contribution within 12 months of the end year in which you have last paid compulsory insurance.
• If you were previously self-employed the voluntary contribution is €500.

How do I calculate my yearly average contributions? The calculation is made by counting the total number of contribution years, beginning with the year you first started paying PRSI up to and including the last full contribution year before you reach the age of 66 – this is called your Social Contribution Years. Then you count your entire full rate paid contributions and credits over the same period – this is called your Contributions and Credits.

Your yearly average is calculated as follows:

Yearly Average = Contributions and Credits Total Contribution Years

How can I find out the number of PRSI contributions I have made? To request a copy of your PRSI contribution record contact: Central Records Department, Department of Social Protection, McCarter’s Road, Buncrana, Donegal or Local 1890 690 690.

I have a gap in my PRSI record as I was caring for a child or ill person, will this affect my Contributory State pension entitlement? From the 6th April 1984, any period spent as a homemaker caring for either a child under 12 or an ill person may be disregarded when calculating your ‘yearly average’. A maximum of 20 years can be disregarded.

You do not need to apply if you are getting Child Benefit (and are providing the child with full care), Carer’s Allowance, Carer’s Benefit or Carer’s Support Grant. If you lose entitlement to any claim for Child Benefit, Carer’s Benefit or Carer’s Support Grant as an application to become a homemaker and will note on your insurance record automatically.

If you are not getting any of these payments, but you have cared for a child under the age of 12 or an ill person, you may apply to become a homemaker. Registration should happen before the end of the contribution year after the year you become a homemaker.

An application may be backdated if there is a delay in submitting the claim. For further information, contact: Homemaker’s Scheme Section, Department of Social Protection, McCarter’s Road, Buncrana, Donegal or Local 1890 690 690.

I have a gap in my PRSI record, however I was working in partnership with another spouse on the farm enterprise but we have not claimed this when making our annual take home returns, can I retrospectively make PRSI contributions in my own right? Possibly. The Department of Social Protection and the Revenue Commissioners use the following criteria to determine if a partnership exists:

• There is a written partnership agreement (there is no legal requirement to have a written agreement).
• Each partner keeps separate records and cheques on the business accounts in his/her own right.
• There is a joint business account.
• It is apparent to those doing business with the partnership that a partnership exists.
• Business accounts/activities are in joint names of both partners.

Each partner makes a significant contribution to the running of the business.

The farm is owned jointly by the partnership, the farm does not have to be jointly owned, although it is a positive factor where it is jointly owned. The profits and losses of the partnership are shared by both partners. They do not have to be shared on a 50:50 basis, it is up to the partnership to decide, but clearly each must have an income of €5,000 at least.

You should be able to meet some of these criteria if you are claiming to be in a partnership with your spouse. It is very important to get professional legal and tax advice before you make any formal arrangements.

To get more information contact the Scope Section, Department of Social Protection, Gandon House, Nuns Island, Dublin 3 (Tel: 011 873 2585). If you are happy that you satisfy the criteria you can retrospectively apply to have your business partnership recognised. A Social Welfare Inspector will interview you and your spouse, examine relevant documents and report your case to the Scope Section.

I assist in the farm enterprise with my spouse/civil partner, but am not an employee in a farm business partnership, so do I have any PRSI contributions in my own right? Are there any steps I can take to qualify to make PRSI contributions? Possibly. Certain spouses and civil partners of people who are self-employed are able to access social insurance by paying PRSI contributions. From 2008, to build up entitlement to social insurance benefits as a self-employed worker. Prior to 2014 these categories of spouses or civil partners were excluded from social insurance. To qualify they must demonstrate:

• That she/he performs similar tasks as their self-employed spouse/civil partner, and
• That she/he contributes to the farm partnership. From 2008, benefits is in his/her own right. Are there any steps I can take to qualify to make PRSI contributions?

If you are happy that you satisfy the criteria you can retrospectively apply to have your business partnership recognised. Social Welfare Inspectors will interview you and your spouse, examine relevant documents and report your case to the Scope Section.

Can my spouse, civil partner or cohabitant get a Contributory State pension based on my record? No, a person can only qualify for a Contributory State pension based on their own PRSI record.

However, if your spouse or civil partner does not qualify for a contributory pension in their own right, or qualifies for a lower rate, you can apply for an Increase for Qualified Adult on your record. This increase is subject to a means test. You will not get an increase if your spouse, civil partner or cohabitant:

• Has gross weekly earnings of more than €310.
• Is getting a higher rate social welfare payment in their own right (except Disability pensions, Supplementary Welfare Allowance, Guardians Payment or Child Benefit).

If your spouse, civil partner or cohabitant has gross weekly earnings of more than €310, you may receive the full increase for them. If they have gross weekly earnings of between €100 and €310 you will get a reduced rate.

What are the Contributory State pension rates? As of January 2016 the rates are the following:

<table>
<thead>
<tr>
<th>State Pension (Contribution) Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yearly Average Contributions</td>
</tr>
<tr>
<td>48 or over</td>
</tr>
<tr>
<td>40-47</td>
</tr>
<tr>
<td>30-39</td>
</tr>
<tr>
<td>20-29</td>
</tr>
<tr>
<td>15-19</td>
</tr>
<tr>
<td>10-14</td>
</tr>
</tbody>
</table>
## Your Guide to Contributory State Pension

### What is the Contributory State pension?

The Contributory State pension is a social insurance payment made when you reach 66 years. It is based on your Pay Related Social Insurance (PRSI) record. This pension is not means tested. Your personal rate is not affected by other income you may have, such as private pension etc. The pension is taxable but you are unlikely to pay tax if it is your only income.

### What are the qualifying criteria for the Contributory State pension?

To qualify an individual must:

- Be aged 66 or over.*
- Have reached the age of 66 - this is called your Total number of contribution years, beginning with the full rate paid contributions and credits over the 20 years can be disregarded.
- Have at least 520 weeks PRSI contributions paid under compulsory insurance in either employment or self-employment.
- Have a yearly average of 10 for a minimum pension and 50 for the maximum pension paid.

* The qualifying age for pension will rise to 67 in 2021 affecting those born between 1st January 1955 and 31st December 1960 and will rise to 68 in 2028 affecting those born after 1st January 1961.

### What are the PRSI contribution types for self-employed?

PRSI for the self-employed was introduced in 1989. All self-employed people aged between 16 years and 66 with earnings more than a specified amount (currently €5,000 per annum) must pay PRSI. The class of PRSI contribution paid by self-employed people is Class S.

If your income falls below the €5,000 limit and you are under 66 years, you may apply to make voluntary contributions. Payment of voluntary contributions can help maintain or improve your contributory pension entitlements. From April 2015, to qualify to make a voluntary contribution you must:

- Have at least 520 weeks PRSI contributions paid under compulsory insurance in either employment or self-employment.
- Make a voluntary contribution within 12 months of the insurance period and have last had paid compulsory insurance.

If you were previously self-employed the voluntary contribution is €500.

### How do I calculate my yearly average contributions?

The calculation is made by counting the total number of contribution years, beginning with the year you first started paying PRSI contributions and including the last full contribution year before you reach the age of 66 - this is called your Total Contribution Years. Then you count your entire full rate paid contributions and credits over the same period - this is called your Contributions and Credits.

Your yearly average is calculated as follows:

**Yearly Average = Contributions and Credits Total Contribution Years**

### What are the PRSI contribution types?

PRSI for the self-employed is Class S. Which means they pay at full rate paid contributions and credits over the last 20 years can be disregarded. If you are an employer or in a farm business partnership, so I do not have any PRSI contributions in my own right. Are there any steps I can take to qualify to make PRSI contributions?

Possibly. Certain spouses and civil partners of people who are self-employed are able to access social insurance by paying PRSI, to build up entitlement to social insurance benefits as a self-employed worker. Prior to 2014 these categories of spouses or civil partners were excluded from social insurance. To qualify they must demonstrate:

- They have voluntary contributions and credits
- They have a written partnership agreement (there is no legal requirement to have a written agreement).
- Each has a夥 partnership agreement on the running of the business.
- Each partner or cohabitant:
  - Has gross weekly earnings of €310.
  - Is getting a higher rate social welfare payment in their own right (except Disablement pension, Supplementary Welfare Allowance, Guardians Payment or Child Benefit).

If your spouse or civil partner does not qualify for a contributory pension in their own right, or qualifies for a lower rate, you can apply for an increase for Qualified Adult on your pension. This increase is subject to a means test. You will not get an increase if your spouse, civil partner or cohabitant:

- Have gross weekly earnings of more than €310.
- Are getting a higher rate social welfare payment in their own right (except Disablement pension, Supplementary Welfare Allowance, Guardians Payment or Child Benefit).

### How can I find out the number of PRSI contributions I have made?

To request a copy of your PRSI contribution record contact: Central Records Department, Department of Social Protection, McCarter’s Road, Ardravan, Bunranna, Co. Donegal or Local 1890 690 690

### I have a gap in my PRSI record, how ever I was working in partnership with my spouse on the farm enterprise but we have not claimed this when making our annual take home return, can I retrospectively make PRSI contributions in my own right?

Possibly. The Department of Social Protection and the PRSI Commissioners use the following criteria to determine if a partnership exists:

- It is apparent to those doing business with the farm enterprise that there is a partnership.
- The business is jointly owned, although it is a positive factor that the business is owned jointly by the partnership, the farm does not have to be jointly owned, although it is a positive factor that the business is owned jointly by the partnership, the farm does not have to be jointly owned, although it is a positive factor where it is jointly owned.
- The profits and losses of the partnership are shared by each partner. They do not have to be shared on a 50:50 basis. It is up to the partnership to decide, but clearly each must have an income of €5,000 at least.
- You should be able to meet some of these criteria if you are claiming to be in a partnership with your spouse. It is very important to get professional legal and tax advice before you make any formal arrangements.

### To get more information contact the Scope Section, Department of Social Protection, Gandon House, James’ Street Lower, Dublin 1 or call (01) 673 2585, if you are happy that you satisfy the criteria you can retrospectively apply to have your business partnership recognised. A Social Welfare Inspector will interview you and your spouse, examine relevant documents and report your case to the Scope Section.

### Can my spouse, civil partner or cohabitant get a Contributory State pension based on my record?

No, a person only qualify for a Contributory State pension based on their own PRSI record.

### State Pension (Contributory) Rates

<table>
<thead>
<tr>
<th>Yearly Average Contributions</th>
<th>Personal Rate Per Week (€)</th>
<th>Increase for Qualified Adult (€)</th>
<th>Increase for Qualified Adult (€) (under 66 years)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>48 or over</td>
<td>230.30</td>
<td>155.50</td>
<td>209.00</td>
</tr>
<tr>
<td>40-47</td>
<td>228.70</td>
<td>147.90</td>
<td>198.60</td>
</tr>
<tr>
<td>30-39</td>
<td>209.70</td>
<td>140.80</td>
<td>188.40</td>
</tr>
<tr>
<td>20-29</td>
<td>196.60</td>
<td>131.70</td>
<td>177.30</td>
</tr>
<tr>
<td>15-19</td>
<td>152.00</td>
<td>101.30</td>
<td>135.70</td>
</tr>
<tr>
<td>10-14</td>
<td>93.20</td>
<td>61.80</td>
<td>84.10</td>
</tr>
</tbody>
</table>

### How much do I earn from my PRSI record?

### Yearly Average Contributions

<table>
<thead>
<tr>
<th>Yearly Average Contributions</th>
<th>Personal Rate Per Week (€)</th>
<th>Increase for Qualified Adult (€)</th>
</tr>
</thead>
<tbody>
<tr>
<td>48 or over</td>
<td>230.30</td>
<td>155.50</td>
</tr>
<tr>
<td>40-47</td>
<td>228.70</td>
<td>147.90</td>
</tr>
<tr>
<td>30-39</td>
<td>209.70</td>
<td>140.80</td>
</tr>
<tr>
<td>20-29</td>
<td>196.60</td>
<td>131.70</td>
</tr>
<tr>
<td>15-19</td>
<td>152.00</td>
<td>101.30</td>
</tr>
<tr>
<td>10-14</td>
<td>93.20</td>
<td>61.80</td>
</tr>
</tbody>
</table>

### How much do I have in my PRSI record?

### Increase for Qualified Adult (€) (under 66 years)*

<table>
<thead>
<tr>
<th>Yearly Average Contributions</th>
<th>Personal Rate Per Week (€)</th>
<th>Increase for Qualified Adult (€)</th>
</tr>
</thead>
<tbody>
<tr>
<td>48 or over</td>
<td>230.30</td>
<td>155.50</td>
</tr>
<tr>
<td>40-47</td>
<td>228.70</td>
<td>147.90</td>
</tr>
<tr>
<td>30-39</td>
<td>209.70</td>
<td>140.80</td>
</tr>
<tr>
<td>20-29</td>
<td>196.60</td>
<td>131.70</td>
</tr>
<tr>
<td>15-19</td>
<td>152.00</td>
<td>101.30</td>
</tr>
<tr>
<td>10-14</td>
<td>93.20</td>
<td>61.80</td>
</tr>
</tbody>
</table>

### How do I calculate my yearly average contributions?

The calculation is made by counting the total number of contribution years, beginning with the year you first started paying PRSI contributions and including the last full contribution year before you reach the age of 66 - this is called your Total Contribution Years. Then you count your entire full rate paid contributions and credits over the same period - this is called your Contributions and Credits.

Your yearly average is calculated as follows:

**Yearly Average = Contributions and Credits Total Contribution Years**
Your Guide to Non-Contributory State Pension

What is a Non-Contributory State pension? It is a means-tested payment for people aged over 66 who do not qualify for a Contributory State pension or who only qualify for a reduced contributory pension based on their PRSI record. This pension is taxable but you are unlikely to pay tax if it is your only income.

What are the qualifying criteria for the Non-Contributory State pension? To qualify an individual must:

- Be aged 66 or over*
- Pass a means test
- Meet the habitual residence condition (you are residing in Ireland and have a proven close link to the state).

* The qualifying age for pension will rise to 67 in 2021 affecting those born between 1st January 1961 and 31st December 1960 and will rise to 68 in 2023 affecting those born after 1st January 1961.

What is assessed in the means tests? Yours means is assessed under the following headings:

- Cash income
- Property income personally used
- Savings, investments, cash in hand and any other asset
- Value of capital
- Incomes from personal services
- Value of house
- Value of capital from property not productively used or leased
- Value of unoccupied property
- Any other income from personal services

If you were getting Farm Assist and the different means test that applies to the non-contributory pension results in you getting a lower level of payment, you keep your entitlement to the higher amount for Farm Assist.

What are the Non-Contributory State pension rates?

Your total means under the headings are added together and a formula is used to find your weekly means from capital. The formula for assessing means from capital is as follows:

\[
\text{Balance} = \frac{\text{Savings, investments, cash in hand and any property you own (excluding your home) assessed as capital}}{2}
\]

Income from property personally used

- The value of the house you live in is not taken into account in the means test. However, any income (rent) you are getting maybe taken into account. There is an exception - if renting the home during the day but staying with relatives at night-time only.

- The friend or relative must not contribute to the household financially. You must also have your own eating and sleeping accommodation.

- Are aged or infirm and have a friend or relative to stay for security reasons at night-time only.

The Fuel Allowance pays you an increase of €23.30 per week. To qualify for the increase, you must live completely alone. However, there are some exceptions if you:

- Live in an extension of a family member's home, for example, in a granny flat, but can show that you have facilities to cook and eat alone.
- Live alone but occasionally take in paying guests.

Other Benefits and Allowances

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Rate per week (maximum)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Personal rate, aged 66 and under 80</strong></td>
<td>€219</td>
</tr>
<tr>
<td><strong>Personal rate, aged 80+</strong></td>
<td>€229</td>
</tr>
<tr>
<td><strong>Increase for a Qualified Adult</strong></td>
<td>€144.70</td>
</tr>
<tr>
<td><strong>Increase for a Qualified Child</strong></td>
<td>€28.90</td>
</tr>
</tbody>
</table>

* Since 27 September 2007 the increase for a Qualified Adult is paid directly to your adult dependant.

OTHER BENEFITS AND ALLOWANCES

If you are aged 66 or over and living alone, you are entitled to an additional €4 per week. To qualify for the increase, you must live completely alone. However, there are some exceptions if you:

- Are aged or infirm and have a friend or relative to stay for security reasons at night-time only.
- Are aged or infirm and have a friend or relative to stay for security reasons at night-time only.
- Live alone but occasionally take in paying guests.

Aged 80 Allowance

You automatically get paid an extra allowance of €10 per week when you reach 80 years of age. This increase is not paid to qualified adults.

Fuel Allowance

The Fuel Allowance pays you an increase of €23.30 per week to help with the cost of heating your home during the winter months. There is only one Fuel Allowance payment per household. It is a means-tested payment, which is linked to the maximum rate of the Contributory State Pension. You are eligible for a Fuel Allowance if your assessable income is lower than:

- Single person under 80 - €333.30 (€100 plus €233.30 a.m. pension)
- Couple (where the qualified adult is under 80) - €488.80 (€100 plus €233.30 plus extra €155.50)
- Couple (where the qualified adult is 66 or over) - €542.30 (€100 plus €233.30 plus extra €209.00)

If you are aged over 80, you get €32.50 per week.

The IFA Farm Family and Social Services Committee has compiled this information leaflet to assist farm families. Answers in this leaflet have been approved by the Department of Social Protection. The leaflet does not claim to represent a legal interpretation of the relevant regulations.

The Irish Farmers’ Association
Irish Farm Centre, Bluebell, Dublin 12
Tel: (01) 450 0266 Fax: (01) 450 0421
www.ifa.ie

The package is available to everyone over 70 and to some people under 70 in certain circumstances. There are two allowances: Electricity/Gas allowance of €35 per month and Free Television Licence allowance.

Your total means under the headings are added together and a formula is used to find your weekly means from capital. The formula for assessing means from capital is as follows:

\[
\text{Balance} = \frac{\text{Savings, investments, cash in hand and any property you own (excluding your home) assessed as capital}}{2}
\]

Value of capital

Savings, investments, cash in hand and any property you own (excluding your home) assessed as capital. All your capital from different sources is added together and a formula is used to find your weekly means from capital. The formula for assessing means from capital is as follows:

\[
\text{Balance} = \frac{\text{Savings, investments, cash in hand and any property you own (excluding your home) assessed as capital}}{2}
\]
Your Guide to Non-Contributory State Pension

What is a Non-Contributory State pension?
It is a means-tested payment for people aged over 66 who do not qualify for a Contributory State pension or who only qualify for a reduced contributory pension based on their PRSI record. This pension is taxable but you are unlikely to pay tax if it is your only income.

What are the qualifying criteria for the Non-Contributory State pension?
To qualify an individual must:
• Be aged 66 or over*
• Pass a means test
• Meet the habitual residence condition (you are residing in Ireland and have a proven close link to the state).

* The qualifying age for pension will rise to 67 in 2021 affecting those born between 1st January 1955 and 31st December 1960 and will rise to 68 in 2028 affecting those born after 1st January 1955 and 31st December 1960.

What is assessed in the means tests?
Yours means is assessed under the following headings:

Cash income
• Any cash income you have is assessed in the means test, this can include income from a pension from another country.
• Your net income from farming or leasing is fully assessed and no disregard. The net income is worked out by deducting expenses incurred from the gross income. If you own land that is not productively used or leased this is assessed on its capital value.
• Earnings from employment up to €200 per week is not assessed.

Value of capital
Savings, investments, cash in hand and any property you own (excluding your home) are assessed as capital. All your capital from different sources is added together and a formula is used to find your weekly means from capital. The formula for assessing means from capital is as follows:

Capital Weekly means assessed
First €10,000 Nil
Next €10,000 €1 per €1,000
Next €10,000 €2 per €1,000
Balance €4 per €1,000

Income from property personally owned
The value of the house you live in is not taken into account in the means test. However, any income (rent) you are getting may be taken into account. There is an exception - if renting the room means that you are not living alone then your income from rent is not taken into account.

Your total means under the headings are added together to see what level of pension, if any, you qualify for. If you are one half of a couple, civil partners or a cohabiting couple of the same or opposite sex then your means are taken as being half the total means of you and your spouse, civil partner or cohabitant.

What are the Non-Contributory State pension rates?

<table>
<thead>
<tr>
<th>State Pension (Non-Contributory)</th>
<th>Rate per week (maximum)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal rate, aged 66 and under 80</td>
<td>€219</td>
</tr>
<tr>
<td>Personal rate, aged 80+</td>
<td>€229</td>
</tr>
<tr>
<td>Increase for a Qualified Adult*</td>
<td>€144.70</td>
</tr>
<tr>
<td>Increase for a Qualified Child</td>
<td>€29.80</td>
</tr>
</tbody>
</table>

* Since 27 September 2007 the Increase for a Qualified Adult is paid directly to your adult dependant.

OTHER BENEFITS AND ALLOWANCES

What other benefits or allowances may I be entitled to when in receipt of Contributory or Non-Contributory State Pension?
In addition to your pension and Increase for Qualified Adult, if relevant, you may also qualify for some other increases in payment:

Increase for a Qualified Child (IQC)
• If you have a child that normally lives with you that is aged under 18 or up to 23 in full time education who is being supported by you, you may qualify for IQC. You can no longer claim an IQC if your spouse, civil partner or cohabitant has an income of over €600 per week. You will get a half rate IQC if your spouse, civil partner or cohabitant earns between €310 and €600 a week, this only applies to a claim made after 6th July 2012. The full IQC rate is €239.80 and the half IQC rate is €14.90.

Living Alone increase
If you are aged 66 or over and living alone, you are entitled to an additional €9 per week. To qualify for the increase, you must live completely alone. However, there are some exceptions if you:
• Live in an extension of a family member’s home, for example, in a granny flat, but can show that you have facilities to cook and eat alone. You must also have your own living/dining and sleeping accommodation.
• Are aged or infirm and have a friend or relative to stay for security reasons at night time.
• The friend or relative must not contribute to the household financially.
• Live in the living room but stay with relatives or friends at night, or if you live alone during the week but have a relative to stay at the weekend.
• Live alone but occasionally take in paying guests.

Aged 80 Allowance
You automatically get paid an extra allowance of €10 per week when you reach 80 years of age. This increase is not paid to qualified adults.

Fuel Allowance
The Fuel Allowance pays you an increase of €25.50 per week to help with the cost of heating your home during the winter months. There is only one Fuel Allowance payment per household, it is a means-tested payment, which is linked to the maximum rate of the Contributory State Pension. You are eligible for a Fuel Allowance if your assessable income limit is for a:
• Single person under 80 - €333.30 (€100 plus €233.30 i.e. max pension)
• Couple (where the qualified adult is under 66) - €488.80 (€100 plus €233.30 plus extra €255.50)
• Couple (where the qualified adult is 66 or over) is €542.30 (€100 plus €233.30 plus extra €209)

If you are aged over 80, you get €32.50 per week.

The IFA Farm Family and Social Affairs committee has compiled this information leaflet to assist farm families. Answers in this leaflet have been approved by the Department of Social Protection. The leaflet does not claim to represent a legal interpretation of the relevant regulations.

Household Benefits Package
The package is available to everyone over 70 and to some people under 70 in certain circumstances. There are two allowances:
• Electricity/Gas allowance of €35 per month and Free Television Licence allowance.

When and how do I apply for my Contributory or Non-Contributory State pension?
You should apply three months in advance of reaching the age of 66. Application forms are available from your local social welfare office, post office or Citizens Information Centre. If you need assistance call the Department of Social Protection on Local 1800 500 000. The completed application form should be returned to Social Welfare Services, College Road, Sligo.

If you do not claim within 6 months of becoming eligible, you could lose some payment.

The IFA Farm Family and Social Affairs committee has compiled this information leaflet to assist farm families. Answers in this leaflet have been approved by the Department of Social Protection. The leaflet does not claim to represent a legal interpretation of the relevant regulations.
What is the Non-Contributory State pension? It is a means-tested payment for people aged over 66 who do not qualify for a Contributory State pension or who only qualify for a reduced contributory pension based on their PRSI record. This pension is taxable but you are unlikely to pay tax if it is your only income.

What are the qualifying criteria for the Non-Contributory State pension? To qualify an individual must:

- Be aged 66 or over*
- Pass a means test
- Meet the habitual residence condition (you are residing in Ireland and have a proven close link to the state).

* The qualifying age for pension will rise to 67 in 2021 affecting those born between 1st January 1955 and 31st December 1960 and will rise to 68 in 2025 affecting those born after 1st January 1961

What is assessed in the means tests? Yours means is assessed under the following headings:

- **Cash income**
- Any cash income you have in the means test. This includes income from a pension from another country.
- Your net income from farming or leasing is fully assessed with no disregard. The net income is worked out by deducting expenses incurred from the gross income. If you own land that is not productively used or leased this is assessed on its capital value.
- • Earnings from employment up to €200 per week is not assessed.
- **Value of capital**
- Savings, investments, cash in hand and any property you own (excluding your home) is assessed as capital. All your capital from different sources is added together and a formula is used to find your weekly means from capital.
- The formula for assessing means from capital is as follows:

  \[
  \text{Weekly means assessed} = \begin{cases} 
  \text{Capital} \\ 
  €10,000 & \text{Nil} \\ 
  €10,000 & \text{Nil} \\ 
  \text{Balance} & €4 \text{ per €1,000} 
  \end{cases}
  \]

  Income from property personally used

  The value of the house you live in is not taken into account in the means test. However, any income (rent) you are getting maybe taken into account. There is an exception - if renting the room means that you are not living alone then your income from rent is not taken into account.

  Your total means under the headings are added together to see what level of pension, if any, you are entitled to. If you are one half of a couple, civil partners or a cohabiting couple of the same or opposite sex then your means are taken as being half of the total means of you and your spouse, civil partner or cohabitant.

  If you were getting Farm Assist and the different means test that applies to the non-contributory pension results in you getting a lower level of payment, you keep your entitlement to the higher amount for Farm Assist.

  You must always contact the Department of Social Protection if there are any changes to your circumstances, as a change could mean an increase or decrease in payment. By contacting the Department, you will either get an increase faster or avoid repayments overpaying.

What are the Non-Contributory State pension rates?

<table>
<thead>
<tr>
<th>State Pension (Non-Contributory)</th>
<th>Rate per week (maximum)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal rate, aged 66 and under 80</td>
<td>€219</td>
</tr>
<tr>
<td>Personal rate, aged 80+</td>
<td>€229</td>
</tr>
<tr>
<td>Increase for a Qualified Adult</td>
<td>€144.70</td>
</tr>
<tr>
<td>Increase for a Qualified Child</td>
<td>€29.80</td>
</tr>
</tbody>
</table>

* Since 27 September 2007 the Increase for a Qualified Adult is paid directly to your adult dependant.

**OTHER BENEFITS AND ALLOWANCES**

What other benefits or allowances may be entitled to when in receipt of Contributory or Non-Contributory State Pension? In addition to your pension and increase for Qualified Adult, if relevant, you may also qualify for some other increases in payment:

**Increase for a Qualified Child (IQC)**

If you have a child that normally lives with you that is aged under 18 or up to 23 in full-time education who is being supported by you, you may qualify for IQC. You can no longer claim an IQC if your spouse, civil partner or cohabitant has an income of over €600 per week. You will get a half rate IQC if your spouse, civil partner or cohabitant earns between €310 and €600 a week. This only applies to a claim made after 6th July 2012. The full IQC rate is €239.80 and the half IQC rate is €14.90.

**Living Alone increase**

If you are aged 66 or over and living alone, you are entitled to an additional €39 per week. To qualify for the increase, you must live completely alone. However, there are some exceptions if you:

- Live in an extension of a family member’s home, for example, in a granny flat, but can show that you have facilities to cook and eat alone. You must also have your own living/dining and sleeping accommodation.
- Are aged or infirm and have a friend or relative to stay for security reasons at night-time only. The friend or relative must not contribute to the household financially.
- Live in the living room but stay with relatives or friends at night or, if you live alone during the week but have a relative to stay at the weekend.
- Live alone but occasionally take in paying guests.

**Aged 80 Allowance**

You automatically get paid an extra allowance of €10 per week when you reach 80 years of age. This increase is not paid to qualified adults.

**Fuel Allowance**

The Fuel Allowance pays you an increase of €22.50 per week to help with the cost of heating your home during the winter months. There is only one Fuel Allowance payment per household. It is a means-tested payment which is linked to the maximum rate of the Contributory State pension. You are eligible for a Fuel Allowance if your assessable income level is for a:

- Single person under 80 - €333.30 (€100 plus €233.30 i.e. max pension)
- Couple (where the qualified adult is under 66) - €488.80 (€100 plus €333.30 plus extra €155.50)
- Couple (where the qualified adult is 66 or over) €542.30 (€100 plus €333.30 plus extra €209)

If you are aged over 80, you get €32.50 per week.

**Household Benefits Package**

The package is available to everyone over 70 and to some people under 70 in certain circumstances. There are two allowances:

- Electricity/Gas allowance of €25 per month and Free Television Licence allowance.

When and how do I apply for my Contributory or Non-Contributory State pension? You should apply three months in advance of reaching the age of 66. Application forms are available from your local social welfare office, post office or Citizens Information Centre. If you need assistance call the Department of Social Protection on Local 1890 500 000. The completed application form should be returned to Social Welfare Services, College Road, Sligo.

If you do not claim within 6 months of becoming eligible, you could lose some payment.