



An Roinn Coimirce Sóisialaí
Department of Social Protection



Your Guide to our Schemes and Services: **Retired and Older People**

February 2026

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About this guide

This guide will give you an overview of some of the ways the Department of Social Protection can support you as you get older. It covers the following topics:

1. Supports for jobseekers
2. Supports for pensioners
3. Supports for carers
4. Travel and household supports
5. Supports for people who work
6. Disability payments
7. Supports for living alone and living on islands
8. Auto-enrolment - MyFutureFund
9. More about social insurance

In this guide, we talk a lot about Pay Related Social Insurance (PRSI) and means testing, so we explain these briefly in the first section: Things you need to know before you read this guide.

The guide also tells you why and how to:

- access [MyWelfare](#) and create a [MyGovID](#) account, and
- access supports if you need them.

This guide is just that – a guide only. It is not a legal interpretation of information. If you would like to discuss your own situation, or if you need any further information, please contact your local Intreo Centre, Social Welfare Branch Office or any Citizens Information Centre.

As this is just a guide, please visit www.gov.ie/dspchemes for detailed information on all of the department's schemes and services.

You can find the name and address of your local Intreo Centre or Branch Office by scanning the QR code or by visiting www.gov.ie/en/intreo-centres



Our website also has information about our schemes, supports, and services. You can find this information by scanning the QR code or by visiting www.gov.ie/dsp



The payment rates shown in this guide are correct at the time of printing. They may change. For current payment rates, please contact your local Intreo Centre or Social Welfare Branch Office.

Current payment rates are also available online in our Rates of Payment (**SW19**) booklet, accessible by scanning the QR code or by visiting www.gov.ie/SW19



Have a question or find reading, numbers, or using computers difficult?

Do not worry. Our staff can help you with any questions you may have. You can contact the areas that deal specifically with the payment you are interested in, talk to staff in your local Intreo Centre, phone **071 919 3302**, or lo-call **0818 405 060**.

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What you need to know before you start reading this guide

You do not need to read this guide from start to finish. Just pick out the parts that are important to you, but it is a good idea to keep the guide in case you need to refer to it in the future. Do read this section though as it will save you some time and effort.

This section explains:

- what a glossary is and how to use it,
- Pay Related Social Insurance (PRSI),
- means testing, and
- how to access [MyWelfare](#) and create a [MyGovID](#) account.

What a glossary is and how to use it

When reading this guide, you may see words or phrases that you have not come across before. These words are highlighted and explained at the end of the guide in a section called the glossary.

For example, if you see words such as [governing contribution year](#) highlighted in colour like this, then you know there is an explanation in the glossary. Words and phrases in the glossary are listed from A to Z, and the glossary starts on **page 117**.

Pay Related Social Insurance (PRSI) contributions

[Pay Related Social Insurance \(PRSI\)](#) is a contribution to the Social Insurance Fund. It comes out of your income. Nearly everyone pays PRSI whether they are employed or self-employed. Some people who have [unearned income](#) must also pay PRSI.

You will need to know about your PRSI contributions to determine if you have paid enough to qualify for certain social protection supports and payments. We tell you on **page 111** how you can get a copy of your social contribution record.

If you have worked in Ireland and in one or more EU states, your social insurance contributions from each EU state will be added to your Irish PRSI contributions. This may help you to qualify for certain social protection payments.

When you are filling in or completing an application for some Irish social protection payments, a section on the application form may ask whether you have ever been employed in an EU country other than Ireland. For example, if you are applying for a long-term payment, the application form will ask if you have ever been employed in an EU country or a country that Ireland has a [Bilateral Social Security Agreement](#) with.

The form will ask for the following information:

- the country where you worked,
- the name and address of your employer there,
- the dates you worked there, **and**
- your Social Security Number (called your [Personal Public Service Number](#), or [PPS Number](#) for short) there.

We will then ask the other country for your social insurance contribution records.

Types of Pay Related Social Insurance (PRSI)

There are different types of Pay Related Social Insurance (PRSI) contributions:

Paid contributions

You pay these when you are working, and they are based on your income.

Credited contributions (also called 'credits')

These are awarded to you by the State when you are not working and not able to pay contributions because you are ill or unemployed.

Voluntary contributions

These are contributions you can choose to pay directly to the Department of Social Protection if you are no longer paying compulsory PRSI through your wages or tax returns.

For example, you might want to pay voluntary contributions to get a State pension later.

Self-employed contributions

These are contributions that you pay when you are self-employed.

Classes of Pay Related Social Insurance (PRSI)

There are different classes of Pay Related Social Insurance known as PRSI classes. Each class has a different letter. If you are employed, your payslip will tell you which class of PRSI contribution you pay. Most employees are in Class A.

If you are self-employed and earning €5,000 or more a year and your only income is from self-employment, you will pay a PRSI contribution of Class S.

If you have income from investment or rents and your total annual income is €5,000 or more, you may also pay a PRSI contribution at Class S.

You will find more about PRSI in **Part 9: More about social insurance**. Please read the important information there. It may answer any questions you have about your eligibility for social protection supports.

To request a copy of your social insurance record:

Visit: www.MyWelfare.ie
Email: contributionstatement@welfare.ie
Phone: 0818 690 690 or 01 471 5898

Means testing

You may need to know about means testing, as some of our schemes and payments are **means tested**. A means test examines your financial situation to see if you qualify for supports.

A means test will consider;

- your income,
- the value of any property you own other than your home,
- any savings you have, **and**
- any income from your spouse or partner.

We use means testing to determine:

- if you qualify for a payment, **and**
- how much a payment will be if you qualify.

We do not count all your income and savings in the means test - even if you have savings, you may still receive payments and supports.

For more information on means testing:

Visit: www.gov.ie/MeansAssessment

How to access MyWelfare, and steps to create a MyGovID account

MyWelfare is the quickest and easiest way to access a range of welfare services from the Department of Social Protection. It is safe, secure and accessible on all devices. We continue to add new services to enhance your experience.

Why use MyWelfare?

MyWelfare is designed to be convenient and easy to use.

It saves you time by removing the need to visit an office or post forms and documents. Plus, it provides real-time information on all your claims and applications.

MyWelfare makes managing your social welfare services more efficient and hassle-free.

What can I do on MyWelfare?

You can apply for various services on **MyWelfare** and access your personalised dashboard, where you can:

- see the status of your claim,
- view your payment information,
- manage your claim, like uploading information about a change in circumstances through document upload or updating your address, **and**
- get secure messages from us through notifications.

How to access MyWelfare

You will need a [MyGovID](#) account to access [MyWelfare](#) services. The full range of [MyWelfare](#) services requires a verified account.

What is MyGovID?

[MyGovID](#) is a single secure login which makes it easier to access a range of government services.

You can use your [MyGovID](#) account to apply for social welfare services on [MyWelfare](#). You can also use it to access other government services online.

How to create a basic MyGovID account

To sign up for a basic [MyGovID](#) account online, all you need is your name and an email address. To start:

- Go to **www.MyGovID.ie** and click the **'create an account now'** button on the top right corner of the page.
- Fill in your details, including your full name, your email address and the password you want associated with your account. Tick the box confirming that you are over 16 years of age and click the **'create account'** button.
- A 6-digit code will be sent to your email address. Enter this code to confirm your email address. You will then see a confirmation screen, where you can click **'next'**.
- For the final step, you will be asked to read the [MyGovID](#) privacy statement and to agree to the terms and conditions. Click **'I agree'** to accept.

You now have a basic [MyGovID](#) account.

How to verify your basic MyGovID account

To gain access to all the services available through your [MyGovID](#), you will need to verify your basic [MyGovID](#) account. To do this,

you will need your [Personal Public Service \(PPS\) number](#), your [Public Services Card \(PSC\)](#) and a phone number that has been verified by the department. To verify your account:

- Go to **www.MyGovID.ie** and click the '**login with MyGovID**' button on the top right corner of the page.
- Enter your email address and password to login.
- Once you are logged in, click the '**verify your account**' link on the top right corner of the page.
- On this page, you will be asked to enter your PPS number; Once entered, click '**next**'.
- You will then be asked to enter details found on your [Public Services Card](#), including your PSC number and expiry date. Click '**next**' to continue.
- A 6-digit code will be sent to the mobile phone number which is associated with your PSC. Enter this code and click '**confirm code**'.

Your **MyGovID** account is now verified.

MyGovID App

The [MyGovID](#) app allows you to verify your identity using your smartphone.

You can download the [MyGovID](#) app onto your Apple or Android smartphone.

This new service is available if you:

- are resident in Ireland
- hold a current Irish passport.
- are aged 16 years and over
- have a basic [MyGovID](#) account

- have not gone through the [SAFE registration](#) process previously

Once your online application has been approved, users of the app will receive:

- a [Public Services Card \(PSC\)](#) in the post
- a verified [MyGovID](#) account

If we are unable to process your online application, you will be notified of what information you need to bring with you to complete the process at a [Public Services Card/SAFE registration](#) centre.

Contact

For any assistance, you can contact [MyWelfare](#) support through the contact options provided on the [MyWelfare](#) website, or below:

Website: www.MyWelfare.ie
Email: support@mywelfare.ie
Phone: **0818 625 625**

If your enquiry is related to an issue logging on to [MyGovID](#), or verifying your account, please contact us on **0818 927 999** or **071 967 2616**. Our support team are available Monday to Friday, 09:15 to 17:00.

We also have videos on our [MyGovID Ireland YouTube](#) page that you can study to help you with your [MyGovID](#) registration process. You can find our YouTube video tutorials by visiting www.youtube.com/@mygovidireland286

Part 1

Supports for jobseekers

This part of the guide tells you about Jobseeker's Allowance, Jobseeker's Benefit, Jobseeker's Benefit for the Self-Employed, Jobseeker's Pay-Related Benefit and Benefit Payment for 65 Year Olds. It also tells you the conditions you need to meet to qualify for these supports, how to apply and their rates of payment.

Jobseeker's Allowance

Jobseeker's Allowance provides income support if you are unemployed and:

- do not qualify for Jobseeker's Benefit, Jobseeker's Benefit for the Self-Employed, Jobseeker's Pay-Related Benefit or Benefit Payment for 65 Year Olds;
or
- your entitlement to Jobseeker's Benefit, Jobseeker's Benefit for the Self-Employed or Jobseeker's Pay-Related Benefit has ended; **or**
- choose to claim it rather than Jobseeker's Benefit, Jobseeker's Benefit for the Self-Employed or Jobseeker's Pay-Related Benefit if it benefits you more financially.

How do I qualify for Jobseeker's Allowance?

You must meet these conditions to qualify:

- You are over 18 years old and under the pension age which is currently 66 years old.
- You meet the conditions of a [means test](#).
- You are available for full-time work.

- You are **habitually resident** in Ireland.
- You are capable of work.
- You are genuinely seeking work.
- You are fully or partly unemployed for at least four days out of every seven. If you are self-employed, this point does not apply.

You can work for up to three days a week and still get Jobseeker's Allowance for the other days if you are available for full-time work.

What is the rate of Jobseeker's Allowance?

Your rate of payment will depend on your income and the outcome of your **means test**.

The maximum personal rate is €254 a week. You will get the full weekly payment of €254 if you:

- have no means, for example, income or savings; **and**
- are single.

You will get an increase of €168.60 a week if your spouse, civil partner or cohabitant is a **qualified adult** (that is, financially dependent on you).

You will also get an increase to your personal rate if you have a **qualified child or children**. If a qualified child is **under 12**, you will either get the **full rate** of €58 or the **half rate** of €29 a week. If a qualified child is **over 12**, you will either get the **full rate** of €78 or the **half rate** of €39 a week for them. **Half rates** apply if your spouse, civil partner or cohabitant is in receipt of a social protection payment.

When should I apply for Jobseeker's Allowance?

To avoid any loss of payment, apply for Jobseeker's Allowance as soon as possible after you become unemployed.

How do I apply for Jobseeker's Allowance?

The quickest way to apply for Jobseeker's Allowance is online at [MyWelfare](#). Please read **page 9** of this guide to learn how to access [MyWelfare](#) and create a [MyGovID](#) account if you do not already have one.

If you are unable to apply online, you can use a paper form to apply for Jobseeker's Allowance called **UP1**.

You can request a Jobseeker's Allowance paper application form, **UP1**, by emailing Jobseekersforms@welfare.ie

Alternatively, you can also apply for Jobseeker's Allowance by going to your local Intreo Centre or Social Welfare Branch Office.

Jobseeker's Benefit

Jobseeker's Benefit is a payment for people who are employed on a part-time, casual or seasonal basis or your employment is based around the school year. It is based on your [Pay Related Social Insurance \(PRSI\)](#) contributions and will help support you while you are looking for full-time work.

How do I qualify for Jobseeker's Benefit?

You must meet these conditions to qualify:

- You are under the pension age and are under 70 years if you were born since 1 January 1958 and have not drawn down your State Pension (Contributory).
- You are out of work, or have been made part-time.
- You are capable of work.
- You are available for full-time work.
- You are genuinely seeking work.
- You have paid enough PRSI contributions at Class A, H or P.

We explain these PRSI conditions below.

If you work part-time, up to three days a week, you may still get Jobseeker's Benefit for the other days if you are available for full-time work.

Pay Related Social Insurance (PRSI) contribution conditions

To qualify for Jobseeker's Benefit, you must meet two [Pay Related Social Insurance \(PRSI\)](#) contribution conditions. We explain them on the next page.

Condition 1:

During your lifetime, you must have paid at least:

- 104 PRSI contributions at Class A, H or P (about 2 years)
or
- 156 PRSI contributions at Class S (about 3 years).

Condition 2:

You must satisfy one of these PRSI conditions: A, B, or C

A If you apply for Jobseeker's Benefit in 2026, you need 39 paid or credit contributions, 13 of which must be from paid employment at PRSI Class A, H, or P. The payment is based on contributions made in the second last completed tax year, which is 2 years ago (2024 if you apply in 2026). This is known as the [governing contribution year \(GCY\)](#).

B If you apply for Jobseeker's Benefit in 2026, the governing contribution year is 2024. You must have a total of 39 paid or credit contributions, 13 of which must be paid employment at PRSI Class A, H, or P.

C If you apply for Jobseeker's Benefit in 2026 and you do not satisfy the above contribution conditions, you may still qualify for Jobseeker's Benefit if you have:

- 26 paid PRSI contributions at PRSI Class A, H, or P in the governing contribution year 2024, and
- 26 PRSI Class A, H, or P in the year before (2023)

However, if you do not have 13 paid PRSI contributions from employment in the GCY, you may still qualify if you have 13 paid contributions at PRSI Class A, H or P in either 2022, 2023, 2025 or 2026

Condition 2 is quite complicated, so the examples below might make it easier to see if you qualify.

Examples of A, B and C of Condition 2:

A. 39 PRSI contributions needed (about 10 months)

Declan has 52 paid contributions in 2024, which is the [governing contribution year](#).

Declan has more than the minimum required contributions (39) in the governing contribution year paid at Class A, H, or P. This means Declan may qualify for Jobseeker's Benefit if he satisfies the other qualifying conditions for this payment.

Belinda has 41 paid contributions and 6 credited contributions from a previous jobseeker's claim in 2024, which is the [governing contribution year](#).

As Belinda has more than the minimum 39 paid contributions in the governing contribution year, she may qualify for Jobseeker's Benefit if she satisfies the other qualifying conditions for this payment.

B. At least 13 PRSI contributions from paid employment (about 3 months)

Petunia has paid 17 paid contributions and 35 credited contributions in 2024 which is the [governing contribution year](#).

Petunia has both paid and credited contributions greater than 39 in the governing contribution year. Thirteen of these contributions are paid from employment, so she may qualify for Jobseeker's Benefit if she satisfies the other qualifying conditions for this payment.

Darren has 11 paid contributions and 32 credited contributions in 2024 which is the [governing contribution year](#). He also had 30 paid contributions in 2025.

Darren has both paid and credited contributions greater than 39 in the governing contribution year. However, he does not have the 13 paid contributions he needs to qualify. In this situation, we look at Darren's paid contributions in the two years before and two years after the [governing contribution year](#).

We see that Darren has 30 paid contributions in 2025, which is more than the minimum of 13 and may qualify for Jobseeker's Benefit if he satisfies the other qualifying conditions for this payment.

C. At least 26 PRSI contributions (about 6 months)

Edgar has 35 paid contributions and 17 credited contributions in 2024, which is the [governing contribution year](#).

Edgar has more than 39 paid and credited contributions in the governing contribution year. As more than 13 of these contributions are from paid employment, Edgar may qualify for Jobseeker's Benefit if he satisfies the other qualifying conditions for this payment.

Gregory has 31 paid contributions in 2024, which is the [governing contribution year](#). He also had 27 paid contributions in 2023.

Gregory does not have 39 paid or credited contributions in 2024. However, he has at least 26 paid contributions for **both** 2024 and 2023 (the year immediately before the governing contribution year). These combined mean Gregory may qualify for Jobseeker's Benefit if he satisfies the other qualifying conditions for this payment.

How long is Jobseeker's Benefit paid for?

Jobseeker's Benefit is paid for six or nine months. The number of months depends on the total amount of Pay Related Social Insurance (PRSI) contributions you have paid during your working life.

To be eligible for:

- **six months** - you must have paid **fewer than** 260 PRSI contributions at Class A, H or P.
- **nine months** - you must have paid **at least** 260 PRSI contributions at Class A, H or P.

(260 PRSI contributions is about five years of contributions).

How is my rate of Jobseeker's Benefit calculated?

Jobseeker's Benefit is paid at four different rates. We work out which rate we pay you based on your average weekly earnings in the [governing contribution year](#).

We work out your average weekly earnings by dividing your gross earnings in the governing contribution year by the number of weeks you have worked (gross earnings here are your earnings from employment before tax and some other deductions).

Here is an example of how we work out your gross earnings in the [governing contribution year](#):

- Gross earnings in the governing contribution year = €16,800
- Number of weeks worked = 35 weeks.
- Average weekly earnings = €480 (that is €16,800 divided by 35).

Here is an example for someone who worked only one week in the **governing contribution year**:

- Gross earnings in the governing contribution year = €232.36
- Number of weeks worked = 1 week.
- Average weekly earnings = €232.36 (that is €232.36 divided by 1).

If you have a spouse, civil partner or cohabitant who is financially dependent on you, they may be considered a **qualified adult**. If so, you may receive an extra payment for them. Their income would need to be below €310 a week.

What is the rate of Jobseeker's Benefit?

Jobseeker's Benefit is paid weekly. The rate of this benefit varies depending on:

- what you earn,
- the personal rate of payment that applies for you, **and**
- extra amounts if you have a dependent spouse, civil partner or **cohabitant**.

If your average weekly earnings are €300 or more

Your personal rate of payment for Jobseeker's Benefit will be €254 a week. You may get an extra payment of €168.60 if you have an adult dependant whose gross income is below €310 a week.

If your average weekly gross earnings are €220 to €299.99

Your personal rate of payment for Jobseeker's Benefit will be €198.90 a week. You may get an extra payment up to €109.20 if you have an adult dependant whose gross income is below €310 a week.

If your average weekly gross earnings are €150 to €219.99

Your personal rate of payment for Jobseeker's Benefit will be €163.70 a week. You may get an extra payment up to €109.20 if you have an adult dependant whose gross income is below €310 a week.

If you average weekly gross earnings is less than €150

Your personal rate of payment for Jobseeker's Benefit will be €114.00 a week. You may get an extra payment up to €109.20 if you have an adult dependant whose gross income is below €310 a week.

You will also get a Child Support Payment if you have a [qualified child or children](#). If a qualified child is under 12 you will either get the [full rate](#) Child Support Payment of €58 or the [half rate](#) of €29 a week. And, if a qualified child is over 12, you will either get the [full rate](#) Child Support Payment of €78 or the [half rate](#) of €39 a week for them. [Half rates](#) apply if your spouse, civil partner or cohabitant is in receipt of a social protection payment.

When should I apply for Jobseeker's Benefit?

To avoid any loss of payment, apply for Jobseeker's Benefit as soon as you become unemployed or when your hours or days of employment has been reduced.

How do I apply for Jobseeker's Benefit?

The quickest way to apply for Jobseeker's Benefit is online at [MyWelfare](#). Please read **page 9** of this guide to learn how to access [MyWelfare](#) and get a [MyGovID](#) account if you do not already have one.

If you are unable to apply online, you can use a paper form to apply for Jobseeker's Benefit called **UP1**.

You can request a Jobseeker's Allowance paper application form, **UP1**, by emailing Jobseekersforms@welfare.ie

Alternatively, you can also apply for Jobseeker's Allowance by going to your local Intreo Centre or Social Welfare Branch Office.

Jobseeker's Benefit for the Self-Employed

Jobseeker's Benefit for the Self-Employed or **JBSE** is a payment for people who were self-employed but have fully stopped trading as a self-employed person.

You may receive JBSE while working part-time for another employer. However, you cannot trade as a part-time self-employed person and continue to receive JBSE.

How do I qualify for Jobseeker's Benefit for the Self-Employed?

You must meet these conditions to qualify:

- You are under the pension age and are under 70 if born since 1958 and have not yet drawn down your State Pension (Contributory).
- You are no longer self-employed.
- You are capable of work.
- You are available for full-time work.
- You are genuinely seeking work.
- You have paid enough PRSI contributions at Class A, H or S.

We explain these PRSI conditions on the next page.

You can work for someone else for up to three days a week and may still get Jobseeker's Benefit for the Self-Employed for the other days if you are available for full-time work.

Pay Related Social Insurance (PRSI) contribution conditions

To qualify for Jobseeker's Benefit for the Self-Employed, you must meet two [Pay Related Social Insurance \(PRSI\)](#) contribution conditions. We explain them below but please ask our staff for help if you need it.

Condition 1:

During your lifetime, you must have paid at least:

- 156 PRSI contributions at Class S
- or
- 104 PRSI contributions at Class A or H.

Condition 2:

You must have paid at least:

- 52 PRSI contributions at Class S in 2024 which is the [governing contribution year](#).

How long is Jobseeker's Benefit for the Self-Employed paid for?

Jobseeker's Benefit for the Self-Employed will last for six or nine months. The number of months depends on the total amount of Pay Related Social Insurance (PRSI) contributions you have paid as a self-employed person.

To be eligible for:

- **six months** - you must have paid **fewer than** 260 PRSI self-employment contributions at Class S.

- **nine months** - you must have paid **at least** 260 PRSI self-employment contributions at Class S.

How is my rate of Jobseeker's Benefit for the Self-Employed calculated?

Jobseeker's Benefit for the Self-Employed is paid at four different rates. We work out which rate we pay you based on your average weekly income from self-employment in the [governing contribution year](#).

Your average weekly income is worked out by dividing your gross income in the governing contribution year by 52 weeks. (Remember: gross income is income from employment before tax and some other deductions.)

Example:

Emer's gross income in the governing year = €18,200

Divided by 52 = €350

Emer's average weekly income €350 (that is €18,200 divided by 52).

If you have a spouse, civil partner or cohabitant whose income is below a certain level, they may be a [qualified adult](#). If so, you may receive an increased payment for them.

What is the rate of Jobseeker's Benefit for the Self-Employed?

This benefit is paid weekly. The rate varies depending on:

- what your self-employed income was in the governing contribution year.
- the personal rate of payment that applies for you, **and**
- extra amounts if you have a dependent spouse, civil partner or cohabitant.

If your average weekly gross income is €300 or more

Your personal rate of payment for Jobseeker's Benefit for the Self-Employed will be €254 a week. You may get an extra payment of up to €168.60 if you have an adult dependant whose gross income is below €310 a week (at the time of printing this guide).

If your average weekly gross income is €220 to €299.99

Your personal rate of payment for Jobseeker's Benefit for the Self-Employed will be €198.90 a week. You may get an extra payment of €109.20 if you have an adult dependant whose gross income is below €310 a week (at the time of printing this guide).

If your average weekly gross income is €150 to €219.99

Your personal rate of payment for Jobseeker's Benefit for the Self-Employed will be €163.70 a week. You may get an extra payment of €109.20 if you have an adult dependant whose gross income is below €310 a week (at the time of printing this guide).

If your average weekly gross income is less than €150

Your personal rate of payment for Jobseeker's Benefit for the Self-Employed will be €114.00 a week. You may get an extra payment of €109.20 if you have an adult dependant whose gross income is below €310 a week (at the time of printing this guide).

You will also get a Child Support Payment if you have a [qualified child or children](#). If a qualified child is **under** 12 you will either get the [full rate](#) Child Support Payment of €58 or the [half rate](#) of €29 a week. And, if a qualified child is **over** 12, you will either get the [full rate](#) Child Support Payment of €78 or the [half rate](#) of €39 a week for them. [Half rates](#) apply if your spouse, civil partner or cohabitant is in receipt of a social protection payment.

When should I apply for Jobseeker's Benefit for the Self-Employed?

To avoid any loss of payment, apply for Jobseeker's Benefit for the Self-Employed as soon as you fully cease self-employment.

How do I apply for Jobseeker's Benefit for the Self-Employed?

To apply, you will need to fill in the **UP1 JBSE** application form and bring it to your local Intreo Centre or Social Welfare Branch Office when you attend to make your claim.

You will need the following documents, in addition to the application form:

- Identification: your **Public Services Card (PSC)**, passport or driving licence.
- Proof of Address: A recent utility bill or letter from a government department.

You can apply even if you do not have all of the documents, but you cannot get a decision on your application until you have provided all of the documents.

For more information on Jobseeker's Benefit for the Self-Employed:

Visit: **www.gov.ie/JBSE**

Jobseeker's Pay-Related Benefit

Jobseeker's Pay-Related Benefit is a payment for people who are fully unemployed and will help you support yourself while looking for work.

Jobseeker's Pay-Related Benefit means that the income support you may get if you become fully unemployed will be directly linked to your previous earnings. This will be paid up to a maximum payment amount.

How do I qualify for Jobseeker's Pay-Related Benefit

You must meet these conditions to qualify:

- You must be fully unemployed on or after the 31 March 2025 (this means that your last day of employment was on or after Friday 28 March 2025).
- You must be under 66 years of age.
- under 70 years if you were born after 1 January 1958 and you decide not to draw down your State Pension (Contributory).
- You must be capable of work and be available for full-time work.
- You must be genuinely seeking work.
- You must have enough paid PRSI contributions at class A, H or P.

Pay Related Social Insurance (PRSI) contribution conditions.

To qualify for Jobseeker's Pay-Related Benefit, you must meet three Pay Related Social Insurance (PRSI) contribution conditions. We explain them on the next page but please ask our staff for help if you need it.

Condition 1:

During your lifetime, you must have paid at least 104 PRSI insurable employment contributions or optional contributions at Class A, H or P (about 2 years).

Condition 2:

You must have paid at least 4 PRSI insurable employment contributions at Class A or H in the 10 weeks prior to making your application.

Condition 3:

You must have paid at least 26 PRSI insurable employment contributions at Class A or H in the 52 weeks prior to your first day of unemployment.

If you do not have enough contributions for Jobseeker's Pay-Related Benefit, you may be entitled to the [means tested](#) Jobseeker's Allowance Scheme.

How long is Jobseeker's Pay-Related Benefit paid for?

Jobseeker's Pay-Related Benefit is paid for 26 or 39 weeks. The number of weeks depends on the total amount of [Pay Related Social Insurance \(PRSI\)](#) contributions you have paid during your working life.

To be eligible for:

- **26 weeks** - you must have paid between 104 and 259 PRSI contributions at Class A, H or P.
- **39 weeks** - you must have paid **at least** 260 PRSI contributions at Class A, H or P.

(260 PRSI contributions is about five years of contributions).

How is my rate of Jobseeker’s Pay-Related Benefit calculated?

Your rate of Jobseeker’s Pay-Related Benefit is directly linked to your previous earnings subject to a maximum or minimum rate.

We will calculate your weekly average gross earnings for the 12 months previous to the 8 weeks before you lost your employment. We will get this information directly from Revenue.

For example, if you lost your employment on Monday 7 April 2025. We will look back 8 weeks to the 10 February 2025. Your weekly average earnings will be calculated between 10 February 2024 to 10 February 2025.

Your rate will be paid as follows depending on your weekly average earnings and PRSI contributions:

PRSI Contribution	Payment Rate	Maximum Weekly Payment	Duration
260 or more	60% of gross earnings	Up to €450	First 13 weeks
	55% of gross earnings	Up to €375	Following 13 weeks
	50% of gross earnings	Up to €300	Final 13 weeks
Between 104 and 259	50% of gross earnings	Up to €300	26 weeks
Minimum Rate	Fixed amount	€125	

You can apply for the **means tested** Jobseeker's Allowance if you think that it may be more financially beneficial for you. Find out more information on Jobseeker's Allowance by visiting www.gov.ie/JA

Additional increases for spouse, civil partner, cohabitant or children

There are no additional increases paid on Jobseeker's Pay-Related Benefit for your spouse, civil partner, cohabitant or children. Depending on your family size, it may be more beneficial for you to apply for **means tested** Jobseeker's Allowance.

Time spent on a previous Jobseeker's payment that was awarded after 31 March 2025 may affect how long you can claim. This could include Jobseeker's Pay-Related Benefit, Jobseeker's Benefit, Jobseeker's Benefit for the Self-Employed or Jobseeker's Allowance.

Payment method

Jobseeker's Pay-Related Benefit is paid from the first full working week, starting on a Monday, after you lose your job.

Your payment will be available to collect every Wednesday from your nominated post office.

Jobseeker's Pay-Related Benefit Taxation

You may be liable to Income Tax on all of your Jobseeker's Pay-Related Benefit payments. The Department of Social Protection will pay Jobseeker's Pay-Related Benefit to you without deducting tax.

We will notify Revenue of the weekly taxable amount of Jobseeker's Pay-Related Benefit to be taken into account for income tax purposes. This means you do not have to do anything

for the correct tax to be paid. Information about the taxation of social protection payments is available from the Office of the Revenue Commissioners.

When should I apply for Jobseeker's Pay-Related Benefit?

The quickest way to apply for Jobseeker's Pay-Related Benefit is online at [MyWelfare](#). Please read **page 9** of this guide to learn how to access [MyWelfare](#) and create a [MyGovID](#) if you do not already have one.

If you are unable to apply online, you can use a paper form to apply for Jobseeker's Pay-Related Benefit called **JPRB1**.

You can request a Jobseeker's Pay-Related Benefit paper application form, **JPRB1**, by emailing Jobseekersforms@welfare.ie

Alternatively, you can also apply for Jobseeker's Allowance by going to your local Intreo Centre or Social Welfare Branch Office.

For more information on Jobseeker's Pay-Related Benefit:

Visit: www.gov.ie/JPRB

Benefit Payment for 65 Year Olds

Benefit Payment for 65 Year Olds is a payment for people between 65 and 66 years of age who are retired from employment or self-employment and who meet the [Pay Related Social Insurance \(PRSI\)](#) contribution conditions.

Benefit Payment for 65 Year Olds may be paid from the date of your 65th birthday until the date of your 66th birthday as long as you continue to meet the conditions for this payment.

How do I qualify for Benefit Payment for 65 Year Olds?

You must meet these requirements to qualify:

- Be aged between 65 and 66 years of age.
- You are not employed or self-employed.
- You live in Ireland.
- You have paid enough PRSI contributions at Class A, H, P or S.

We explain these PRSI conditions below.

Pay Related Social Insurance (PRSI) contribution conditions

To qualify for Benefit Payment for 65 Year Olds, you must meet two [Pay Related Social Insurance \(PRSI\)](#) contribution conditions for either Jobseeker's Benefit or Jobseeker's Benefit for the Self-Employed. These are explained earlier in the Jobseeker's Benefit section (**page 16**) and Jobseeker's Benefit for the Self-Employed section (**page 23**). In addition:

If you were **employed**, you must have paid at least:

- 104 PRSI employment contributions (about 2 years) at Class A, H or P **or** 156 PRSI self-employment contributions at Class S, **and**

- 39 PRSI paid or credited contributions in the **governing contribution year**. At least 13 of these contributions must be paid from employment in the governing contribution year, paid at Class A, H or P, or in the two tax years before this, the last tax year or the current tax year, **or**
- 26 PRSI employment contributions in the governing contribution year and 26 paid in the year immediately before this.

If you were **self-employed**, you must have paid at least:

- 156 PRSI self-employment contributions at Class S or 104 PRSI employment contributions at Class A or H, **and**
- 52 PRSI self-employment contributions at Class S in the **governing contribution year**.

When should I apply for Benefit Payment for 65 Year Olds?

You should apply for Benefit Payment for 65 Year Olds as soon as possible after your 65th birthday.

What is the rate of Benefit Payment for 65 Year Olds?

This benefit is paid weekly. The rate varies depending on:

- the personal rate of payment that applies to you, **and**
- extra amounts if you have a dependent spouse, civil partner, cohabitant, or child.

The weekly personal rate is €254. You will get an increase on this if your spouse, civil partner or cohabitant is a **qualified adult** (that is, financially dependent on you). This increase will be €168.60 a week.

You will also get a Child Support Payment if you have a [qualified child or children](#). If a qualified child is **under** 12 you will either get the [full rate](#) Child Support Payment of €58 or the [half rate](#) of €29 a week. And, if a qualified child is **over** 12, you will either get the [full rate](#) Child Support Payment of €78 or the [half rate](#) of €39 a week for them. [Half rates](#) apply if your spouse, civil partner or cohabitant is in receipt of a social protection payment.

How do I apply for Benefit Payment for 65 Year Olds?

You can apply online at www.MyWelfare.ie or request a paper form by emailing to Jobseekersforms@welfare.ie.

For more information on Benefit Payment for 65 Year Olds:

Visit: www.gov.ie/bp65

Part 2

Supports for pensioners

The current minimum pension age for State Pension (Contributory) and State Pension (Non-contributory) is 66 years.

This part of the guide tells you about:

- State Pension (Contributory). We recommend you apply for this six months before you wish to start claiming your pension.
- State Pension (Non-contributory). We recommend that you apply for this six months before you turn 66.
- Bereaved Partner's (Contributory) Pension. You should apply for this within three months of your spouse, civil partner or qualified cohabitant's death.
- Bereaved Partner's (Non-contributory) Pension. You should apply for this within three months of your spouse, civil partner or qualified cohabitant's death.

This part of the guide also tells you the conditions you have to meet to qualify for the different pensions, how to apply and the rates of payment.

State Pension (Contributory)

State Pension (Contributory) is a weekly payment based on your social insurance contribution record. It is available from age 66.

You should apply for State Pension (Contributory) if you have ever worked in Ireland and paid any social insurance contributions.

There are different rates of payment depending on your contribution record and other circumstances. It is not a [means tested](#) payment so your payment will not be impacted by any additional income you may have.

State Pension (Contributory) is subject to tax, but you are unlikely to pay tax if it is your only income.

If you have worked or lived in other countries, such as the UK, you might still qualify for State Pension (Contributory), even if you do not qualify based on contributions paid in Ireland.

If you were born during or after 1958, you can choose a date between age 66 and 70 to access any State Pension (Contributory) entitlement you may have. A higher rate of State Pension (Contributory) is payable to those accessing State Pension (Contributory) between ages 67 and 70.

You will not be liable to pay PRSI once you are in receipt of State Pension (Contributory) or if you are aged 70 or over.

If you are accessing State Pension (Contributory) in 2025 and later, there will be a change in how the rate of State Pension (Contributory) is calculated.

This is in line with the 10-year phased removal of the yearly average calculation method, so that all pensions will be calculated using only the Total Contributions Approach (TCA) by 2034.

How do I qualify for the State Pension (Contributory)?

In general you will qualify for State Pension (Contributory) if you:

- are 66 years of age or older, and
- have between 520 and 2,080, or more, reckonable contributions, of which 520 must be full-rate paid social insurance (PRSI) contributions.

If you do not meet these criteria you may be eligible for a pro-rata State Pension (Contributory) if you have:

- at least 260 full-rate contributions and ever worked as a civil or public servant, or
- worked in another EU/EEA country or in a country with which Ireland has a [Bilateral Social Security Agreement](#).

Full Rate Employment contributions

If you paid Class A social insurance (PRSI) contributions, these are counted as full-rate contributions for State Pension (Contributory) purposes.

Class A contributions were called Ordinary contributions before 1979.

Self-employed contributions

The self-employed pay PRSI contributions at a Class S rate and these contributions are full-rate contributions for State Pension (Contributory) purposes. Social insurance (PRSI) contributions for self-employed people were introduced on 6 April 1988.

State Pension (Contributory) will only be paid from the date on which all self-employment contributions have been paid in full, apart from the last full contribution year before your drawdown date.

Long-Term Carers Contributions (LTCC)

Any period in which you are registered as providing care to an incapacitated person can be included in your social insurance (PRSI) record. These Long-Term Carers Contributions can be used in your State Pension (Contributory) assessment once you have reached a minimum of 1040 weeks (20 years). They are considered full-rate contributions for State Pension (Contributory) purposes.

If you qualified for State Pension (Contributory) prior to 2024 and you have been awarded Long-Term Carers Contributions, any impact on your rate of, or entitlement to, State Pension (Contributory), will be effective from 1 January 2024.

HomeCaring Periods and Homemakers Credits

If you spent periods of time caring for a child under 12 or a person who required an increased level of care you may be entitled to Home Caring Periods or Homemakers Credits which may help you qualify for a higher rate State Pension (Contributory) once the minimum required 520 reckonable contributions to qualify for the State Pension (Contributory) is met.

Social insurance paid in another country

If you have worked or lived in other countries, such as the UK, you might still qualify for State Pension (Contributory), even if you do not qualify based on contributions paid in Ireland.

You may get a proportion of a full pension (a pro-rata pension) if you have reckonable social insurance contributions in another country.

The country that you worked in must:

- be covered by EU Regulations, **or**

- be a country with which Ireland has a Social Security Agreement.

If you live or intend to live outside of the State

If you live or plan to live outside the State, the department can pay your pension into an Irish account or into an account in the country you choose to live in.

Rates of payment

Your payment is made up of a personal rate plus any increase or allowances which you may be due.

Once you meet the qualification criteria, the rate of payment you get depends on the number of social insurance (PRSI) contributions you have.

Having at least 2,080 full-rate contributions will result in the maximum rate of State Pension (Contributory) being awarded.

Personal Weekly Rate	Increase for Qualified Adult aged under 66	Increase for Qualified Adult aged 66 or over
€299.30	€199.40	€268.40

If you have less than 2,080 full-rate contributions, reduced rates may apply. However, in deciding on the rate of payment, consideration will also be given to time you spent out of work due to:

- unemployment,
- illness,
- caring for children under 12 years of age at the time the care was provided, **and**
- caring for any person who needed an increased level of care.

Calculation methods

When you submit your State Pension (Contributory) application form, the department will assess your rate of payment using all available calculation methods to ensure you are paid the highest rate possible.

From 2025, the Yearly Average method will begin to be phased out over a 10-year period. By 2034 all rates of payment will be calculated using only the Total Contributions Approach. During this 10-year period, rates will be calculated using the best of a **1. Total Contributions Approach (TCA)** only, or a **2. Combined Rate Calculation (CRC)** of a proportion of TCA with a proportion of a Yearly Average to determine the rate payable, with the most beneficial rate being paid to you.

The department is not in a position to advise you of your State Pension (Contributory) rate before we have received your application form.

1. Total Contributions Approach

The Total Contributions Approach (TCA) has been in place since 30 March 2018 and can be used to assess the rate of State Pension (Contributory) payable to a person with a date of birth on or after 1 September 1946.

Having satisfied the minimum qualification criteria, when deciding on the rate payable, this calculation method considers three elements:

- full-rate social insurance (PRSI) contributions;
- HomeCaring periods awarded for time spent caring for children aged under 12 at the time the care was provided, or caring for a person who needed an increased level of care, subject to a maximum of 1,040 HomeCaring periods;

- credited contributions (credits) that were awarded for periods when a person was unable to work and claimed a social protection payment, for example, when in receipt of Illness Benefit or Jobseeker's Benefit, subject to a maximum of 520 credited contributions.

To receive the maximum rate of State Pension (Contributory) under the TCA calculation method, you must have at least 2,080 contributions (equivalent to 40 years). If you qualify for the maximum rate, no further calculation is necessary.

If you have less than 2,080 contributions, your rate will be a percentage of the maximum rate of pension.

Example:

Josephine has 965 reckonable contributions, 403 credited contributions and 205 HomeCaring periods, her TCA calculation would be as follows:

$$965 + 403 + 205 = 1,573$$

$$1,573 \div 2,080 = 0.7562$$

$$0.7562 \times 100\% = 75.62\%$$

Josephine would be entitled to 75.62% of the maximum rate payable of State Pension (Contributory).

2. Combined Rate Calculation (CRC)

If your entitlement using the TCA calculation is less than the maximum rate of pension, a combined rate of TCA and Yearly Average will be calculated. A proportion of this Yearly Average rate will then be combined with a proportion of the TCA rate to determine the rate of State Pension (Contributory) payable to you.

Yearly Average Method

Having satisfied the minimum qualification criteria, when deciding on the rate payable using the Yearly Average calculation method, this calculation method considers two elements:

- full-rate social insurance (PRSI) contributions, and
- credited contributions (credits) that were awarded for periods when a person was unable to work and claimed a social protection payment, for example, when in receipt of Illness Benefit or Jobseeker's Benefit. There is no cap on the number of credits which can be used in the calculation.

Your yearly average is reached by combining social insurance contributions, both paid and credited, and dividing by the number of years between entry into the Social Insurance system and the end of the tax year before age 66, or, if you were born on or after 1 January 1958, the end of the tax year before you choose to start receiving your State Pension (Contributory).

If you are eligible for the Homemaker's Scheme, for time spent caring for children aged under 12 at the time the care was provided, or caring for a person who needed an increased level of care, a full tax year spent as a homemaker can be disregarded in the calculation of the yearly average for State Pension Contributory.

Your yearly average will dictate the rate of payment you receive, with the maximum rate of pension payable to someone with a

yearly average of at least 48, and the minimum payment being paid to someone with a yearly average of at least 10.

Example:

Martin has 1,230 reckonable contributions and 39 credited contributions over a period of 50 years, his Yearly Average would be calculated as follows:

$$1,230 + 39 = 1,269$$

$$1,269 \div 50 = 25$$

Martin’s yearly average is between 20 - 29.

For the purposes of the CRC calculation, the proportion of TCA rate to yearly average rate will be determined by the year in which you decide to claim your pension. In 2026, for the CRC 80% of the Yearly Average rate and 20% of the TCA will be used in your SPC calculation, as outlined below and on the next page:

The year you draw down your pension	The percentage calculated using Yearly Average	Plus, the percentage calculated Total Contributions Approach (TCA)
2025	90%	10%
2026	80%	20%
2027	70%	30%
2028	60%	40%

The year you draw down your pension	The percentage calculated using Yearly Average	Plus, the percentage calculated Total Contributions Approach (TCA)
2029	50%	50%
2030	40%	60%
2031	30%	70%
2032	20%	80%
2033	10%	90%
2034	0%	100%

Having compared the outcomes of 1. TCA and 2. CRC, the most favourable rate will be awarded to you.

Personal rate of State Pension (Contributory) at age 66

The maximum rate of State Pension (Contributory) is €299.30. This rate applies to all State Pension (Contributory) applicants born before 1 January 1958, and to those applicants born on or after 1 January 1958, and who choose to start receiving their State Pension (Contributory) at age 66.

Personal rate of State Pension (Contributory) between ages 67 and 70

If you were born on or after 1 January 1958, you can choose any date between the ages of 66 and 70 to draw down your pension.

If you draw down your pension after age 67, your rate of payment

will be calculated using an actuarially increased rate of payment. This means that for every year that you defer the drawdown of your pension, your pension rate increases.

Increases and allowances

Increases or allowances which may be due to you include:

- Living Alone Increase,
- Over 80 Allowance. A higher rate of pension is payable to a pensioner aged 80 or over. The increase is paid automatically - there is no need to apply,
- Increased rate for a Qualified Adult, usually your spouse or civil partner. This is **means tested**,
- Child Support Payment, previously known as Increase for a Qualified Child, if your child meets certain conditions. This is **means tested**,
- Fuel Allowance. This is **means tested**,
- Telephone Support Allowance, **and**
- Increase for Living on a Specified Island.

Increase for a Qualified Adult

The rate of Increase for Qualified Adult payable relates to the personal rate of State Pension (Contributory) awarded to you and is **means tested**. It will automatically be paid directly to your adult dependant. However, your adult dependant may choose to have it paid with your payment instead.

Total Contributions Approach	Increase for Qualified Adult aged under 66	Increase for Qualified Adult aged 66 or over
2,080 or over	€199.40	€268.40

Child Support Payment

You may be eligible for a weekly increase for each **qualified child** if certain conditions are met. In some circumstances you may only get a **half rate** Child Support Payment.

For more information on Child Support Payment:

Visit: www.gov.ie/childsupportpayment

Rates of increases which may supplement personal rate

You may be eligible for an increase to your personal rate of State Pension (Contributory) depending on your circumstances.

Increases	Weekly rate
Living Alone Increase	€22
Extra increase for people aged 80 or over	€10
Increase for people living on certain offshore islands	€20

	Each qualified child aged under 12 years	Each qualified child aged 12 years and over
Full rate	€58	€78
Half rate	€29	€39

Fuel Allowance

The weekly rate of payment is currently €38 during the Fuel Allowance season, which is usually from late September to April.

People getting certain social protection payments can choose to get their Fuel Allowance paid in two instalments. The first instalment sum is paid at the start of the Fuel Allowance season and the second is paid in January.

Telephone Support Allowance

The Telephone Support Allowance is paid automatically to people who are in receipt of both the Living Alone Increase and Fuel Allowance.

It is paid at a single rate of €2.50 a week.

How you can estimate your State Pension (Contributory) rate of payment

To help estimate the rate of State Pension (Contributory) you may receive, you can request a copy of your Contribution Statement on [MyWelfare](#)

Choosing when to apply for State Pension (Contributory)

If you were born on or after 1 January 1958, you can choose the date you wish to access any State Pension (Contributory) entitlement you have. This can be any date between the ages of 66 and 70.

There are no changes to the minimum qualification criteria for State Pension (Contributory), but by choosing to apply later than age 66, you can improve your social insurance record with additional full-rate contributions to:

- meet the minimum qualification criteria for State Pension (Contributory), if you did not do so at age 66, **or**
- increase your rate of State Pension (Contributory) by applying later than age 66.

In addition, if you draw down State Pension (Contributory) after age 66, your rate of payment will be calculated using an actuarially increased rate of payment, depending on your age when you access State Pension (Contributory).

You do not have to notify the department that you are claiming at a later date. When you make your application, you will let us know the date you want to start receiving State Pension (Contributory). Your entitlement starts on your chosen claim date. If your chosen claim date is in the past, the date entered should be no more than six months before we receive your application form. No payment will be made for periods before this. The department will use your social insurance (PRSI) record up to your chosen claim date to decide on your entitlement to State Pension (Contributory), and to determine the rate to be awarded.

How do I apply for State Pension (Contributory)?

We recommend you apply for the State Pension (Contributory) six months before you wish to start claiming your pension.

The quickest and easiest way to apply for the State pension is at [MyWelfare](#). All you need is a verified [MyGovID](#) account. You can get a verified [MyGovID](#) account if you have a [Public Services Card](#), a verified mobile phone number and an email address.

Alternatively, complete the application form **State Pension (Contributory) (SPC1)** which is available on our website.

You can also get this form from your local:

- Intreo Centre or Social Welfare Branch Office, or
- Post Office

Please send your completed form and supporting documentation to:

State Pension (Contributory) Section

Department of Social Protection
College Road
Sligo
F91 T384

For more information on State Pension (Contributory):

Visit: www.gov.ie/SPC
Email: state.con@welfare.ie
Phone: 0818 200 400 or 071 915 7100

State Pension (Non-contributory)

State Pension (Non-contributory) is a [means tested](#) payment for people who:

- do not qualify for State Pension (Contributory), **or**
- who only qualify for a reduced rate of State Pension (Contributory) based on their [Pay Related Social Insurance \(PRSI\)](#) contributions.

How do I qualify for State Pension (Non-contributory)?

You must meet three conditions to qualify for State Pension (Non-contributory):

1. You are 66 years of age or older.
2. You meet the conditions of a [means test](#).
3. You are [legally resident](#) and [habitually resident](#) in the State (for example, if you are a foreign national applying for this pension, we would need to see the residency permit you got from the Department of Justice).

What is the rate of State Pension (Non-contributory)?

Your rate of payment depends on the outcome of your [means test](#).

If you are aged 66 and under 80, the maximum personal rate is €288 a week. If you are aged 80 and over, the maximum personal rate is €298 a week.

You may qualify for an increase for a [qualified adult](#) with your pension if you have a dependent spouse, partner or cohabitant. If the qualified adult is under 66 years of age, you would get a maximum of €190.20 a week as an extra payment. If the qualified adult is over 66 years of age, you do not get a payment increase for them.

If you have a [qualified child](#) under 12, you will also get either a [full rate](#) additional payment of €58 a week or a [half rate](#) payment of €29. If you have a qualified child over 12 you will get either a [full rate](#) payment for them of €78 a week or a [half rate](#) payment of €39.

Also, you will get additional payments if you:

- are 80 years of age or older (this payment is currently €10 a week),
- live alone (this payment is currently €22 a week),
- live on certain offshore islands (this payment is currently €20 a week),
- qualify for Fuel Allowance (€38 a week),
- qualify for the Telephone Support Allowance of €2.50 a week (you get this if you qualify for a Living Alone Increase and the Fuel Allowance).

When should I apply for State Pension (Non-Contributory)?

It is a good idea to apply for the State Pension (Non-contributory) six months before you turn 66 years old.

The quickest and easiest way to apply for the State Pension (Non-contributory) is online at [MyWelfare](#). All you need is a verified [MyGovID](#) account. Alternatively, complete the application form (SPNC1) and send it to the State Pension (Non-contributory) Section.

For more information on State Pension (Non-contributory):

Visit: www.gov.ie/SPNC
Email: State.NonCon@welfare.ie
Phone: 0818 200 400 or 071 915 7100

Bereaved Partner's (Contributory) Pension

Age is not a qualifying factor for this pension.

This is a weekly payment to the spouse, civil partner or qualified cohabitant of a deceased person who satisfies certain [Pay Related Social Insurance \(PRSI\)](#) conditions.

Information for qualified cohabitants

Since July 2025, surviving qualified cohabitants are eligible for Bereaved Partner's (Contributory) Pension.

A person will be considered a qualified cohabitant for the purpose of the payment if the cohabiting couple lived together in an intimate and committed relationship for a period of:

- two years where there are children of the relationship, **or**
- five years where there are no children of the relationship.

How do I qualify for Bereaved Partner's (Contributory) Pension?

You must meet these conditions to qualify for Bereaved Partner's (Contributory) Pension:

- You are a widow, widower, surviving civil partner or surviving qualified cohabitant.
- You or your late spouse or partner paid enough PRSI contributions.
- You do not cohabit with another person as a couple (this means that you do not live together in an intimate and committed relationship, are not married to each other, and are not in a civil partnership).

Pay Related Social Insurance (PRSI) contribution conditions

To qualify for Bereaved Partner's (Contributory) Pension, you or your late spouse or partner must meet two Pay Related Social Insurance (PRSI) contribution conditions.

- Before the pension age (currently 66) or death of your spouse or partner, whichever came first, you or your spouse or partner had at least 260 paid PRSI contributions (about five years of contributions).
- Before the pension age or death of your spouse or partner, whichever came first, you or your spouse or partner had:
 - **An average of 39** paid or credited PRSI contributions in either the three or five years before the death or reaching pension age (this is called a **Short Yearly Average**), or
 - **An average of at least 24** paid or credited PRSI contributions from the year PRSI contributions were first paid (this is called a **Long Yearly Average**).

If the insured person was born on or after 1 January 1958, contributions paid after the 66th birthday, but before the date of death, are included.

It is possible to meet these conditions with your own contributions or your spouse or partner's contributions, but you cannot combine your contributions to meet these conditions. Only contributions that were paid before the death can be considered.

I am a widow, widower, surviving civil partner or surviving qualified cohabitant but do not qualify for this pension. What can I do?

Do not worry. You have three options which are set out below.

Option 1

If you are under 66 years and have a qualified child, you can apply for a One-Parent Family Payment. For more information, visit www.gov.ie/opf

Option 2

If you are under 66 years of age and do not have a dependent child, you can apply for a Bereaved Partner's (Non-contributory) Pension. For more information, go to **page 58** or visit www.gov.ie/BPNCP

Option 3

If you are 66 years of age or older, you can apply for a State Pension (Non-contributory). For more information, go to **page 50** or visit www.gov.ie/SPNC

What is the rate of Bereaved Partner's Contributory?

To get your rate of payment, we first calculate your Short Yearly Average. If this is 39 PRSI contributions or greater, you will qualify for the maximum rate for this pension.

If it is below 39, we calculate your **Long Yearly Average**. If this is 48 or greater, you will qualify for the maximum weekly rate. If it is 47 or less, you will qualify for a reduced rate of payment.

Short Yearly Average - weekly rates

Rate types	Maximum weekly rates
Under 66 years of age	€259.50
66 years of age or older	€299.30

Long Yearly Average - weekly rates for under 66-year-olds

Rate types	Maximum weekly rates
If you have 48 or more contributions	€259.50
If you have 36 to 47 contributions	€255.50
If you have 24 to 35 contributions	€252.60

Long Yearly Average - weekly rates for 66-year-olds or over

Rate types	Maximum weekly rates
If you have 48 or more contributions	€299.30
If you have 36 to 47 contributions	€293.50
If you have 24 to 35 contributions	€286.60

Increased rates

There are increased rates if you have a qualified child under or over 12 years of age.

- You get an increase for a qualified child under 12 years of age of €58 a week.
- You get an increase for a qualified child over 12 years of age of €78 a week.

In addition, other weekly increases may include:

- Living Alone Increase, this is an increase of €22.
- Extra increase for people aged 80 or over of €10.
- Increase for people living on certain offshore islands of €20.
- Fuel Allowance. This is a [means tested](#) payment. Go to **page 87** for further information.

How do I apply for Bereaved Partner's (Contributory) Pension?

We recommend that you apply for the Bereaved Partner's Contributory Pension within three months of your spouse or partner's death.

If you live in Ireland

To apply, fill in the **Bereaved Partner's Pension (BPP1)** application form.

If you live in the UK, another EU or EEA country or a country with which Ireland has a [Bilateral Social Security Agreement](#), and you have paid social insurance in that country, you should apply to the social security agency in that country. They will send details of your application and relevant social insurance records to us.

For more information on Bereaved Partner's Contributory Pension:

Visit: www.gov.ie/BPCP
Email: widows.con@welfare.ie
Phone: 0818 200 400 or 071 915 7100

Bereaved Partner's (Non-contributory) Pension

Bereaved Partner's (Non-contributory) Pension is a [means tested](#) weekly payment to a widow, widower, surviving civil partner or surviving qualified cohabitant who:

- does not qualify for the Bereaved Partner's (Contributory) Pension; **and**
- does not have dependent children.

How do I qualify for Bereaved Partner's (Non-contributory) Pension?

To qualify, you must:

- be aged under 66 years,
- be a widow, widower, surviving civil partner or surviving qualified cohabitant,
- not cohabit with another person as a couple,
- satisfy a [means test](#), **and**
- be [habitually resident](#) in the State.

This is a payment for widows, widowers, surviving civil partners or surviving qualified cohabitants who are under age 66 and do not have dependent children.

- If you are under 66 years and have a qualified child, you should apply for a One-Parent Family Payment. For more information, visit www.gov.ie.opf
- If you are 66 years or older, you should apply for a State Pension (Non-contributory). For more information, visit www.gov.ie/SPNC

Information for Qualified Cohabitants

Since 21 July 2025, surviving Qualified Cohabitants are eligible for Bereaved Partner's (Non-contributory) Pension.

A person will be considered a qualified cohabitant for the purpose of the payment if the cohabiting couple lived together as a couple in an intimate and committed relationship for a period of:

- two years where there are children of the relationship, or
- five years where there are no children of the relationship

Surviving qualified cohabitants will only qualify for Bereaved Partner's (Non-contributory) Pension if their partner's death occurred on or after 21 July 2025.

What is the rate of Bereaved Partner's (Non-contributory) Pension?

Your rate of pension depends on the outcome of your [means test](#). The maximum personal weekly rate of payment you can receive, if you have no income from any source, is €254 a week.

How do I apply for Bereaved Partner's (Non-contributory) Pension?

To apply, fill in the **Bereaved Partner's Pension (BPP1)** application form.

For more information on Bereaved Partner's (Non-contributory) Pension:

Visit: www.gov.ie/BPNCP
Email: widows.con@welfare.ie
Phone: 0818 200 400 or 071 915 7100

Bereaved Parent Grant

Bereaved Parent Grant is a one-off payment to widows, widowers, surviving civil partners or surviving qualified cohabitants with dependent children.

How do I qualify for Bereaved Parent Grant?

This grant is for widows, widowers, surviving civil partners or surviving qualified cohabitants who have one or more dependent children living with them at the date of death or a child born within 10 months of the date of death of their late spouse or partner.

For the purpose of the grant, the “child” is a child up to age 18, who normally lives in the State and is living with you. A child aged 18 to 22 who normally lives in the State is a qualified child once they are in full-time education at a recognised school or college.

You must also qualify for one of the following:

- Bereaved Partner’s (Contributory) Pension,
- One-Parent Family Payment,
- Death Benefit Scheme (under the Occupational Injuries Scheme),
- State Pension (Contributory), **or**
- State Pension (Non-contributory) which includes an increase in respect of a [qualified child](#).

Surviving qualified cohabitants will only qualify for Bereaved Parent Grant if their partner’s death occurred on or after 21 July 2025.

What is the rate of Bereaved Parent Grant?

Your grant is a one-off payment of €8,000.

How do I apply for Bereaved Parent Grant?

To apply, fill in the **Bereaved Parent Grant (BPG1)** application form.

You do not need to complete an application form if you are applying for Bereaved Partner's (Contributory) Pension.

For more information on Bereaved Parent Grant:

Visit: www.gov.ie/BPG

Email: widows.con@welfare.ie

Phone: 0818 200 400 or 071 915 7100

Part 3

Supports for carers

This part of the guide tells you about supports, benefits and allowances for carers of people who are ill or disabled. It tells you how a carer can qualify and apply for these supports, and the rates of payment.

The four supports we cover are:

- Carer's Benefit
- Carer's Allowance
- Carer's Support Grant
- Pension Caring Supports
 - Long-Term Carers Contributions
 - Homemaker's Scheme, **and**
 - HomeCaring Periods Scheme.

Carer's Benefit

Carer's Benefit is a payment made to a person who leaves work or reduces their working hours to care for a child or adult who needs full-time care.

The person being cared for must be so incapacitated as to require full-time care and attention from another person.

A person is thought to require full-time care and attention when:

- they need continual supervision to avoid danger to themselves; **or**
- they need continual supervision and frequent assistance with normal bodily functions throughout the day.

How do I qualify for Carer's Benefit?

You may qualify for Carer's Benefit if you meet the following requirements:

Age requirement

You are 16 years of age or over.

Work requirements

- You have been in full-time employment for at least eight weeks in the previous 26-week period.
- You are working a minimum of 16 hours a week, or 32 hours over a two-week period, in insurable employment. (You do not have to meet this condition if you were getting Carer's Benefit in the previous 26 weeks.)
- You give up work or reduce your working hours to be a full-time carer. Being a full-time carer means you must be living with, or in a position to provide full-time care and attention to, a person who needs care and who is not living in a hospital, convalescent home or other similar institution.

Living situation requirements

- You are not working, self-employed, or on a training or education course which add up to more than 18.5 hours a week, and the maximum you earn is €625 a week after taxes. From July 2026, this will be €1,000.

Note: You must show us that the person you are caring for has adequate care while you are working, self-employed, training or on an education course.

- You do not live in a hospital, convalescent home or other similar institution. You may, however, continue to be regarded

as providing full-time care and attention if you, or the person you care for, is having medical or other treatment in a hospital or other institution for less than 13 weeks.

Pay Related Social Insurance (PSRI) contribution requirements

You must meet the [Pay Related Social Insurance \(PSRI\)](#) contribution conditions. If you are making a claim for the first time you must have:

- 156 PRSI contributions paid at class A, B, C, D, E, H or S; **and**
- 39 PRSI contributions paid in the [governing contribution year](#); **or**
- 39 PRSI contributions paid in the 12 months before the date you make a claim for Carer's Benefit; **or**
- 26 PRSI contributions paid in the governing contribution year and 26 PRSI contributions paid in the 12 months before the governing contribution year.

For more information on PRSI classes, and the people covered by each, along with the benefits each class covers, see **Part 9: More about social insurance**.

How long can I get Carer's Benefit for?

You can get Carer's Benefit for up to 104 weeks (two years) for each person you care for.

You can claim your payment in a single period or in separate periods for up to 104 weeks. However, if you claim Carer's Benefit for less than six weeks in a row in any period, you must wait for a further six weeks before you can claim Carer's Benefit to care for the same person again.

If you are caring for more than one person, you may get a payment for 104 weeks for each person you care for.

This may result in the care periods overlapping or running at the same time.

Domiciliary Care Allowance

You may be able to claim Carer's Benefit if you care for a child who qualifies for Domiciliary Care Allowance. You do not have to be the person who gets this allowance for the child to be their carer. Domiciliary Care Allowance is not **means tested**.

What is the weekly rate of Carer's Benefit?

Carer's Benefit weekly rate is €271. However, you can get more if you are caring for more than one person and or have a dependent child. If a carer's spouse or partner's **gross income** is €400 or more a week, then no payment is made for a **qualified child**.

Maximum weekly Carer's Benefit rates

Rate types	Maximum weekly rate
If you are caring for 1 person	The maximum weekly rate you might be paid is €271
If you are caring for more than 1 person	The maximum weekly rate you might be paid is €406.50

You can get an extra weekly payment if you have a dependent child called a Child Support Payment. The payment amount may vary depending on the age of the child.

The maximum weekly rates that can be paid for a **qualified child** under 12 is either the **full rate** of €58 or the **half rate** of €29. The maximum weekly rate for a qualified child over 12 is either the **full rate** of €78 or the **half rate** of €39.

How do I apply for Carer's Benefit?

You should apply for Carer's Benefit at least eight weeks before you plan to leave or reduce your working hours of employment in order that your eligibility can be assessed prior to the change in your employment to meet the qualifying conditions.

To apply, fill in the **Carer's Benefit (CARB1)** application form.

You can also apply for Carer's Benefit online at [MyWelfare](#).

To do this, you will need a verified [MyGovID](#) account. You can get a verified [MyGovID](#) account if you have [Public Services Card](#), a verified mobile phone number and an email address.

You should also include a fully completed medical report that is also signed by the person you will be caring for. You do not need a medical report if you are caring for a child and Domiciliary Care Allowance is being paid for them.

For more information on Carer's Benefit:

Visit: www.gov.ie/carb

Email: carersbenefit@welfare.ie

Phone: 0818 927 770 or 043 334 0000

Carer's Allowance

Carer's Allowance is a **means tested** payment made to people who are caring full-time for a person who has a disability or illness. The person being cared for must require full-time care and attention.

The person you are caring for must meet these conditions:

- they are over the age of 16 and so incapacitated as to require full-time care and attention; **or**
- they are aged under 16 and Domiciliary Care Allowance is being paid for them.

A person is regarded as requiring full-time care and attention if:

- they are so incapacitated as to need continual supervision to avoid danger to themselves; **or**
- they need continual supervision and frequent assistance with normal bodily functions throughout their day; **and**
- they are likely to require full-time care and attention for at least 12 months.

How do I qualify for Carer's Allowance?

You may qualify for Carer's Allowance if you meet the following requirements:

Age requirement

You are 18 years of age or over.

Satisfy a means test

The means test takes account of the income and assets of you and/or your spouse, civil partner or cohabitant.

Income and assets include:

- income from employment,

- self-employment,
- occupational pensions,
- maintenance payments,
- property owned other than the family home, **and**
- and capital such as savings, shares, and other investments.

For a single person, €625 of your gross weekly income is disregarded. If you are married, in a civil partnership or cohabiting, the first €1,250 of your combined gross weekly income is disregarded.

From July 2026, these rates will increase to €1,000 for a single person and to €2,000 if you are married, in a civil partnership or cohabiting.

Work requirements

You are not working, self-employed, or on a training or education course for more than 18.5 hours a week.

Note: You must show us that the person you are caring for has adequate care while you are working.

Living situation requirements

- You are **habitually resident** in the State,
- You live with or can provide full-time care and attention to a person who needs care and who does not normally live in an institution; **and**
- You do **not** live in a hospital, convalescent home, or other similar institution. However, you may continue to be regarded as providing full-time care and attention if you, or the person you care for, is having medical or other treatment in a hospital or other institution for less than 13 weeks.

What is the weekly rate of Carer's Allowance?

The rate of payment depends on the outcome of the [means test](#). The following tables show the maximum personal weekly rate of payment a person can receive if they have no income from any source. They also show extra payments and rate paid if they have a [qualified child](#).

Maximum weekly Carer's Allowance rates for carers under 66

Carer duties	Maximum weekly rate
If you are caring for 1 person	The maximum weekly rate you might be paid is €270
If you are caring for more than 1 person	The maximum weekly rate you might be paid is €405

Maximum weekly Carer Allowance rates for carers 66 and over

Carer duties	Maximum weekly rate
If you are caring for 1 person	The maximum weekly rate you might be paid is €308
If you are caring for more than 1 person	The maximum weekly rate you might be paid is €462

Extra weekly payment if you have a qualified child. These weekly payment amounts vary depending on the child's age.

Rates of extra payment	Weekly rate
Full rate if child is under 12	€58
Half rate if child is under 12	€29
Full rate if child is over 12	€78
Half rate if child is over 12	€39

How do I apply for Carer's Allowance?

To apply, fill in the **Carer's Allowance (CR1)** application form. You can also apply for Carer's Allowance online at [MyWelfare](#).

To do this, you will need a verified [MyGovID](#) account. You can get a verified [MyGovID](#) account if you have a [Public Services Card](#), a verified mobile phone number and an email address.

You should also include a fully completed medical report. You do not need a medical report if you are caring for a child and Domiciliary Care Allowance is being paid for them.

For more information on Carer's Allowance:

Visit: www.gov.ie/ca
Email: carersallowance@welfare.ie
Phone: 0818 927 770 or 043 334 0000

Carer's Support Grant

The Carer's Support Grant is an annual payment made to carers who get Carer's Allowance, Carer's Benefit or Domiciliary Care Allowance. It can also be paid to certain other carers providing full-time care. Carers can use the grant in whatever way they wish.

How do I qualify for Carer's Support Grant?

You **automatically qualify** for Carer's Support Grant if you get:

- Carer's Allowance,
- Carer's Benefit, **or**
- Domiciliary Care Allowance.

If you are **not** getting any of these payments, you may still qualify if you:

- are 16 years old or over,
- ordinarily live in the State,
- care for the person on a full-time basis,
- have been caring for the person continuously for at least six months including the first Thursday in June, **and**
- live with the person you are caring for or are directly contactable by telephone or alarm.

Additionally, the person being cared for must:

- be so incapacitated as to need full-time care and attention,
- not normally live in a hospital, nursing home, rehabilitation centre, convalescent home or other similar institution,
- not receive full-time care and attention within their own home from another person.

How do I apply for Carer's Support Grant?

If you are getting Carer's Allowance, Carer's Benefit or Domiciliary Care Allowance, you do not need to apply for Carer's Support Grant. You will automatically be paid every June.

If you are not getting any of these payments, fill in the **Carer's Support Grant (CSG1)** application form for each person you are caring for. You should also include a fully completed medical report.

You **do not qualify** for Carer's Support Grant if you are:

- working, self-employed or on an education or training course for more than 18.5 hours a week,
- getting Jobseeker's Allowance or Jobseeker's Benefit,
- signing on for Jobseeker's Benefit credits, **or**
- living in a hospital, convalescent home, or similar institution.

If you are caring for more than one person, you will get a grant for each.

What is the rate of Carer's Support Grant?

From June 2025 the Carer's Support Grant is €2,000 for each person you are caring for. It is paid once each year, usually on the first Thursday in June.

For more information on Carer's Support Grant:

Visit: www.gov.ie/csg

Email: CarersSupportGrant@welfare.ie

Phone: 0818 927 770 or 043 334 0000

Pension Caring Supports

The Pension Caring Supports scheme supports carers who took time out of work to provide care on a full-time basis to help qualify for a State Pension (Contributory), depending on the circumstances of the care.

Pension Caring Supports covers three schemes:

- Long-Term Carers Contributions
- Homemaker's Scheme
- HomeCaring Periods

Long-Term Carers Contribution Periods

Long-Term Carers Contribution Periods make it easier for a carer to qualify for the State Pension (Contributory) when they reach pension age. Any period in which you are registered as providing care to an incapacitated person can be included in your [Pay Related Social Insurance \(PRSI\)](#) record.

It is important to note that Long-Term Carers Contributions can only be used for State Pension (Contributory) once you have reached a minimum of 1,040 weeks (20 years).

How do I qualify?

If you have cared for someone full-time, you can apply for these contributions. You can be awarded a Long-Term Carers Contribution on your PRSI record for each week that you provided full-time care to an incapacitated person. These periods can only be used for State Pension (Contributory) once you have reached a minimum of 1,040 weeks (20 years).

To qualify, you must:

- have permanently lived in the State during the period of care, exceptions may be made where provisions under EU

or posted worker regulations apply.

- have been aged between 16 or over and under pension age at the time you provided care.
- not have been in employment, self-employment, voluntary work, training or education courses which add up to more than 18.5 hours a week.
- during the period of care, not have been getting a weekly social protection payment, except for Carer's Allowance, Carer's Benefit, Domiciliary Care Allowance or Carer's Support Grant.
- reside with the person being cared for and provide full-time care and attention. In some conditions and circumstances you may qualify if you do not reside with the person being cared for but do provide full-time care and attention.

The person being cared for must have a disability where they require:

- continual supervision to avoid danger to themselves, **or**
- continual supervision and frequent assistance throughout the day in connection with their normal bodily functions, **and**
- the nature and extent of their disability has been certified in the prescribed manner by a medical practitioner.

Rates of payment

There are no direct payments for periods when you are in receipt of Long-Term Carers Contributions. Once you have reached a minimum of 1,040 weeks (20 years) of Long-Term Carers Contributions, they will be included in calculations for your State Pension (Contributory).

Homemaker's Scheme

The Homemaker's Scheme supports people who give up work to take care of a child under the age of 12 or an incapacitated adult up to a maximum of 20 years.

The scheme was introduced from 6 April 1994 and only applies to caring periods after that date.

The Homemaker's Scheme makes it easier for a homemaker to qualify for a higher rate of the State Pension (Contributory), once the minimum required 520 reckonable contributions needed to qualify for the State Pension (Contributory) have been met at pension age.

What is a homemaker?

A homemaker, under the Homemaker's Scheme, is an adult who provides full-time care for:

- a child under 12; **or**
- an ill or disabled person aged 12 or over.

How does the Homemaker's Scheme work?

Disregard years

From 6 April 1994, a full contribution year spent as a homemaker may be disregarded (ignored) when calculating your yearly average for State Pension (Contributory), up to a maximum of 20 years.

This benefits you as it has the effect of increasing your yearly average as the same number of total contributions are divided by a smaller number of years.

Example

If you started working at 16 and you reach pension age at 66, this is a 50-year working career. All 50 years are counted for pension purposes. When your pension is being calculated, your total [Pay Related Social Insurance \(PRSI\)](#) contributions over your working life will be averaged out over those 50 years.

But if you left the workforce for 16 years and you were an Approved homemaker for that time, your pension is worked out in a different way. Your total contributions are divided out over 34 years (50 years in the workforce minus 16 years out of the workforce). So, your pension average does not disadvantage you for the time you cared for a child or incapacitated adult.

Homemaker's credits

As only a full year can be disregarded (ignored), Homemaker's Scheme credits are awarded for a period of caring which is:

- less than a full year, **and**
- part of a year at the start and or end of a caring periods.

Example

Joan gives up her job to take care of her eight-year-old sick child. She starts homemaking on 1 June 2014. She will be awarded homemaking credits from 1 June 2014 to 31 December 2014.

If Joan stops homemaking on the 1 August 2022, she will be awarded homemaking credits for the period from the 1 January 2022 to 31 July 2022. All years between 31 December 2014 and 1 January 2022 are full years and so will be disregarded (ignored).

HomeCaring Periods Scheme

A HomeCaring Period is the name for a period when you were not employed or signing on for credits because you were providing full-time care for:

- a child or children under 12 years,
- a child or children over 12 years who needed an increased level of care, **or**
- an adult who needed an increased level of care.

HomeCaring Periods will help you to qualify for a higher rate State Pension (Contributory), once the minimum required 520 reckonable contributions to qualify for the State Pension (Contributory) are met. Up to 1,040 HomeCaring Periods, equivalent to 20 years, may be included as part of your pension calculation.

If you have [credited contributions](#) on your record and less than 1,040 HomeCaring Periods, up to 520 credited contributions may also be included. (520 of these is equivalent to 10 years of work). However, the combined total of HomeCaring Periods and credited contributions cannot be more than 1,040. (Credit contributions are explained in [Part 5: Supports for people who work](#) on [page 91](#))

Note:

- Maximum HomeCaring Periods allowable is 1,040.
- Maximum credits allowable is 520.
- Maximum total combined HomeCaring Periods and credits allowable is 1,040.

You can only be awarded HomeCaring Periods if you were born on or after 1 September 1946.

How is the HomeCaring Periods Scheme different to the Homemaker's scheme?

The **Homemaking** scheme is used with the **Yearly Average Method** of calculating a State Pension (Contributory). The Homemakers scheme ignores any periods spent as a Homemaker since 6 April 1994 onwards when calculating your pension using the Yearly Average method. This method does not recognise Homemaking before 6 April 1994.

As the yearly average method of calculating State Pension (Contributory) is being phased out between 2025 and 2034 any pension rate calculations using homemaker's credits and/or disregards will form part of the combined rate calculation (CRC) explained in [Part 2: Supports for pensioners](#).

HomeCaring Periods are used with the **Total Contributions Approach** of calculating a State Pension (Contributory). The HomeCaring Periods Scheme counts periods of caring from the start date of caring for anyone born on or after 1 September 1946. The example below explains how the scheme works:

Example

To qualify for a maximum State Pension (Contributory) under the **Total Contributions Approach** of calculating pensions, you must have 2,080 social insurance contributions, equivalent to 40 years employment.

If you only have 1,300 contributions (equivalent to 25 years of work), you will qualify for a percentage of the maximum pension. However, if you spent 15 years out of the work force as an approved homecarer, you would qualify for 780 (15 years x 52 weeks) HomeCaring Periods. The 780 HomeCaring Periods are added to the 1,300 contributions to give you a total of 2,080 required to get a maximum pension.

How do I qualify for the HomeCaring Periods Scheme?

To qualify, you must:

- permanently live in the State, except where EU or posted worker regulations apply,
- be aged between 16 and 66 at the time you provided care,
- not work full-time – however, you can work and earn less than €38 gross a week; and
- provide full-time care for:
 - a child or children under 12 years,
 - a child or children over 12 years who needed an increased level of care, **or**
 - an adult who needed an increased level of care.

Only one person can be the home carer at any one time. For example, only one parent can benefit from one HomeCaring Period for one child at any one time.

How do I apply for Pension Caring Supports?

The quickest and easiest way to be assessed for all three schemes that Pension Caring Supports covers is to apply online at [MyWelfare](#), if you have a verified [MyGovID](#) account for [MyWelfare](#).

You can also fill out a **Pension Caring Supports (PCS1)** paper application form.

For more information on Pension Caring Supports:

Visit: www.gov.ie/pensioncaringsupports
Email: pensioncaringsupports@welfare.ie
Phone: 0818 690 690 or 01 471 5898

Part 4

Travel and household supports

This part tells you about the:

- Free Travel Scheme
- Household Benefits Package
- Fuel Allowance Scheme

Free Travel Scheme

The Free Travel Scheme allows you to travel free of charge on all State-owned public transport. This includes bus, rail and Dublin's LUAS with some exceptions. The exceptions are:

- Dublin Bus will not allow free travel on tours, special events or other non-regular services; **and**
- Irish Rail will not allow free travel on services not listed in the official timetable, on tours or special rail services.

Everyone 66 years old and over, legally, and permanently living in the State, is entitled to the Free Travel Scheme. Some people under 66 also qualify.

If you qualify for the Free Travel Scheme, you get a card that allows you to travel free of charge on public transport. You must show the card to use this scheme.

Free travel is also available on a limited number of services operated by private bus transport companies. Private bus transport operators that have opted into the Free Travel Scheme accept Free Travel Cards.

You should contact us or the bus operator to check whether your private bus operator accepts Free Travel Cards.

You can also find a list of free travel operators by visiting www.gov.ie/freetravel

When you use your Free Travel Card, you must follow the rules that apply to the type of transport you are using.

How do I qualify for the Free Travel Scheme?

You may be entitled to free travel if you are legally and permanently living in the State. The following rules also apply.

Age requirement

You are entitled if you are 66 years old or over.

Receiving certain social protection payments

You may be entitled if you are getting a:

- Blind Pension,
- Carer's Allowance,
- Disability Allowance, **or**
- Invalidity Pension.

Specified carer

If you are a specified carer for a person getting Constant Attendance Allowance you may avail of the Free Travel Scheme.

Payment from abroad

You may be entitled if you are getting a social security invalidity payment or similar payment from:

- another EU member state; **or**
- from a country with which Ireland has had a [Bilateral Social Security Agreement](#) for at least 12 months.

Bereaved partner

You may be entitled if you are a bereaved partner aged 60 or over. In this case, your late partner must have held a Free Travel Card and you must be getting one of the following payments:

- Bereaved Partner's (Contributory) Pension,
- Bereaved Partner's (Non-contributory) Pension,
- One-Parent Family Payment,
- an ordinary Garda Widow's Pension, **or**
- a Death Benefit Pension under the Occupational Injuries Benefit Scheme. **Note:** this pension may be a similar social security pension or benefit from an EU member state or a country with which Ireland has a [Bilateral Social Security Agreement](#).

Free travel for those certified as medically unfit to drive for at least 12 months

You may qualify for the Free Travel Scheme if you are aged over 17 and under 66, and:

- are medically certified by your doctor as having never been fit to drive due to a disability, **or**
- are medically certified by your doctor as unfit to drive for a period of at least 12 months

An application for this extension to the Free Travel for people medically certified as unfit to drive (**FTM**) can be downloaded at www.gov.ie/ft

Free Travel Companion Card

From September 2025, those aged 70 years or over in receipt of Free Travel will have an entitlement to receive a Free Travel Companion (FT+C) card. This will mean the person aged 70 or

over can have another person, aged 16 or older, travel with them for free on all transport services provided as part of the Free Travel Scheme.

If you are aged under 70 and have a Free Travel PSC but you are unable to travel alone due to a medical condition, you can apply for a Free Travel Companion Card using the **FT U/70** application form.

How do I apply for the Free Travel Scheme?

If you are **66 years old or over**, we will automatically send you your Free Travel Card if you are getting a social protection pension and are [SAFE registered](#). If you have not [SAFE registered](#), you will be asked to do so before we can issue your card.

If you are **aged 65 or under** and are [SAFE registered](#), we will automatically send you your Free Travel Card if you are awarded a:

- Blind Pension,
- Carer's Allowance,
- Disability Allowance, **or**
- Invalidity Pension.

If you are not [SAFE registered](#), you will be asked to do so before we issue your card.

To apply, fill in the **Free Travel Scheme (FT1)** application form.

For more information on the Free Travel Scheme:

Visit: www.gov.ie/freetravel
Email: freetravelqueries@welfare.ie
Phone: 0818 200 400 or 071 915 7100

Household Benefits Package

The Household Benefits Package is a package of allowances which help you with the costs of running your household. The package is available to everyone aged 70 and over, and to some people under age 70 in certain circumstances.

How do I qualify for the Household Benefits Package?

The qualifying conditions for the Household Benefits Package are different depending on what age you are and the payment you are receiving from us. Please see general conditions below and the conditions most relevant to you on the next few pages.

General conditions: Everyone must meet the general conditions of the package: You must be [legally resident](#) and [habitually living](#) in the State.

- Only one person in each household can claim this benefit at any one time.
- You must be living at your address all year round.

You may qualify for the Household Benefits Package if you meet one of the following six conditions listed below and on the next page. If you want to check if you qualify, please contact the Household Benefit section. Please see contact details later in this section.

1. You are over 70 years old.
2. You are getting Carer's Allowance. You must be providing full-time care and living with the person you are caring for.
3. You are between 66 and 70 and are getting:
 - Bereaved Partner's (Contributory) Pension,
 - Deserted Wife's Benefit,
 - State Pension (Contributory),

- State Pension (Non-contributory),
 - an ordinary Garda Widow's Pension from the Department of Justice, **or**
 - an equivalent Social Security Pension or Benefit from a country covered by EU Regulations, or from a country with which Ireland has a [Bilateral Social Security Agreement](#).
4. You are under 66 and are getting:
- Blind Pension,
 - Disability Allowance,
 - Incapacity Supplement with Disablement Pension for at least 12 months,
 - Invalidity Pension, **or**
 - an equivalent Social Security Pension or Benefit from a country covered by EU Regulations, or from a country with which Ireland has a [Bilateral Social Security Agreement](#).
5. You are caring for a person who is getting [Constant Attendance Allowance](#).
6. You are aged between 66 and 70 and satisfy a [means test](#).

What is the rate of payment of the Household Benefits Package?

Allowance	Rate
Electricity or Gas	You get approximately €35 monthly if you qualify for this allowance.
Free Television Licence	When you qualify for the Household Benefits Package, you can apply for your Free Television Licence from its next renewal date. You must apply for this on your Household Benefits Package application form or online.

How do I apply for the Household Benefits package?

You should apply for the Household Benefits Package within six months of your main payment being approved to avoid any loss of payment.

The quickest and easiest way to apply for the Household Benefits Package is online at [MyWelfare](#). You can also apply by downloading the application form (HB1) and sending it to the Household Benefits Package Section.

Alternatively, you can fill out a paper application form.

For more information on the Household Benefits Package:

Visit: www.gov.ie/householdpackage
Email: householdbenefits@welfare.ie
Phone: 0818 200 400 or 071 915 7100

Fuel Allowance

Fuel Allowance is a **means tested** payment to help with the cost of heating your home during the winter months. It is paid to people who are aged 66 or over, or those receiving certain long-term social protection payments which are listed below and on the next page.

The aim of the scheme is to help qualified households with their heating costs. The allowance is a contribution towards heating costs and is not intended to meet those costs in full.

Only one Fuel Allowance is paid to each household.

How do I qualify for Fuel Allowance?

If you are getting a **means tested** payment, for example the State Pension (Non-contributory), you will have already satisfied the means test. However, you must meet all other qualifying conditions such as household composition.

If you are not getting a **means tested** payment and are getting a payment based on your social insurance record, for example the State Pension (Contributory), you will need to meet the conditions of a means test and all other qualifying conditions.

You may qualify for a Fuel Allowance if you are aged 66 or over, or getting any of the following payments:

- Basic Supplementary Welfare Allowance (if qualified),
- Bereaved Partner's Pension Contributory or Non-contributory,
- Blind Pension,
- Carer's Allowance,
- Death Benefit Pension under Occupational Injuries Benefit Scheme,
- Deserted Wife's Benefit or Allowance,

- Disability Allowance,
- Farm Assist,
- Guardian's Payment (Contributory) or (Non-contributory),
- Incapacity Supplement under the Disablement Pension Scheme,
- Invalidity Pension,
- Jobseeker's Allowance (if qualified, see **page 13**),
- Jobseeker's Allowance Transition,
- One-Parent Family Payment,
- Social Security Payment (of which there is an Irish equivalent payment) from a country covered by EU Regulations or a country with which Ireland has a [Bilateral Social Security Agreement](#),
- State Pension (Contributory) or (Non-contributory), **or**
- Working Family Payment

Living situation conditions

You may qualify for Fuel Allowance if you live alone.

You may also qualify for Fuel Allowance if you only live with a:

- [qualified adult](#),
- civil partner,
- cohabitant (that is you are living with another adult and in an intimate and committed relationship with them, but you are not married or in a civil partnership with them), **and**
- [qualified child](#).

If you are getting an increase for a qualified adult on your payment and they are also getting the half rate Carer's Allowance, you may qualify for Fuel Allowance subject to a [means test](#).

You may also qualify for Fuel Allowance if you only live with a person or people getting:

- a social protection payment and who would be entitled to this allowance in their own right,
- Carer's Benefit and they are caring for you or for your qualified adult, civil partner, cohabitant, or qualified child,
- short-term Jobseeker's Allowance or basic Supplementary Welfare Allowance.

What is the rate of Fuel Allowance?

The weekly rate of payment is €38 increased from €33 since 1 January 2026 and is usually payable from the end of September for 28 weeks (up to April). The total for this period is €1,064.

Capital

Capital, for example, property, savings, and investments, is included in the assessment. Since January 2025, if you are aged 66 or over, we do not count the first €50,000 in the capital means assessment. If you are aged under 66, we do not count the first €20,000 in the capital means assessment.

How do I apply for Fuel Allowance?

To avoid any loss of payment, you should apply for Fuel Allowance before late September – the start of the Fuel Allowance season.

The quickest and easiest way to apply is online at [MyWelfare](#)*

Alternatively, you can fill out a paper application form.

*This online service is not currently available to those whose primary scheme is administered by Intreo Centres.

Do I need to reapply each year?

No, you do not need to reapply for Fuel Allowance each year if your circumstances remain the same. If your circumstances change, you should contact us without delay to make sure you are still entitled to this allowance.

How do I get my payment in two instalments?

The first instalment is normally paid in late September and at the moment the rate is €532. The second instalment is in January, and it is also €532.

To get your Fuel Allowance in two instalments, fill in the **Change the Payment Frequency of Fuel Allowance (FA CPF1)** application form at least a month before the first instalment is due.

For more information on Fuel Allowance:

Visit: www.gov.ie/fuel

Email: NationalFuelScheme@welfare.ie

Phone: Your primary payment area, the numbers are listed on www.gov.ie/fuel and on the application form. You can also contact your local **Intreo Centre** or **Social Welfare Branch Office** or any **Citizens Information Centre**.

Part 5

Supports for people who work

This part of the guide tells you about benefits you may be eligible for if you are working. These are:

- Treatment Benefit
- Illness Benefit
- Occupational Injuries Benefit

Treatment Benefit Scheme

The Treatment Benefit Scheme may help you meet the cost of:

- dental care,
- optical care,
- hearing aids and repairs, **and**
- hair-replacement products, for example, non-surgical scalp products for those who have suffered hair loss due to cancer or certain types of alopecia.

Insured workers, the self-employed and retired workers who have the necessary PRSI contributions can qualify for this benefit. A dependent spouse, civil partner or cohabitant of a qualified person may also be entitled to Treatment Benefit.

Am I eligible for the Treatment Benefit Scheme?

You can check your eligibility for any of the benefits available with your treatment provider (for example, your dentist) or online at [MyWelfare](#). To use [MyWelfare](#) you will need to have a [MyGovID](#) account. Find out how to create a [MyGovID](#) account on **page 9** of this guide.

If you ask your treatment provider to check for you, you will need to give them your **Personal Public Service (PPS) Number**. If you do not have a treatment provider, you can contact providers in your area – most are on the department's panel of providers. You should get the provider to check if you qualify for Treatment Benefit before getting any treatment.

Before treatment, you will need to sign a **Consent Form** agreeing to your provider having your information and giving your consent to this information being supplied to us. This is needed to confirm your eligibility and to pay your claim.

How do I qualify for the Treatment Benefit Scheme?

To qualify, you must have paid **class A, E, P, H or S Pay Related Social Insurance (PRSI)** contributions.

The amount of PRSI contributions you need to have made **depends on your age**. Find your age range and read the relevant information.

Between 29 and 65 years old

You must have at least:

- 260 paid contributions (about five years); **and**
- 39 paid or **credited contributions** in the **governing contribution year**. Example: 2024 is the governing contribution year for claims made in 2026, **or**
- 26 paid contributions in each of the second and third last contribution years. For claims made in 2026, the second last contribution year is 2024 and the third last contribution year is 2023.

If you qualify for Treatment Benefit from 60 to 65 years old, you keep that entitlement for life.

66 years old and over

There are special rules for people 66 years old and over, and there are exceptions. To qualify for Treatment Benefit, you must be in either **one** of the following two situations:

Situation 1

You have 260 [Pay Related Social Insurance \(PRSI\)](#) contributions paid at any time, and 39 paid or [credited contributions](#) in the [governing contribution year](#) or the year immediately before it. The governing contribution year for almost all social protection claims is the second last completed tax year. If you are over the age of 66 and claiming Treatment Benefit, it is the second last year before you reach 66 years of age. (What counts is the year you turn 66 **not** the year you make the claim.)

Example 1: If you were 66 in 2026, the [governing contribution year](#) is 2024.

Example 2: If you were 66 in 2025, the [governing contribution year](#) is 2023.

Or

Situation 2

You have 260 [Pay Related Social Insurance \(PRSI\)](#) contributions paid at any time and 26 paid contributions in both the [governing contribution year](#) and the year immediately before it.

If you **do not** qualify for Treatment Benefit based on your Irish [PRSI](#) record and you were previously in insurable employment in a country covered by EU Regulations, you may have another option. You **might** be able to use your social insurance record from the other EU country or the UK to help you qualify. However, you **must** have paid at least one PRSI contribution from class A, E, H, P or S since your return to Ireland.

If you meet these conditions when you reach pension age, you will remain qualified for life.

Credited contributions could count towards Treatment Benefit. If you have **retired on grounds of ill health or are unemployed**, you can apply for Illness Benefit or Jobseeker's Benefit, if you meet certain conditions. If you qualify for these benefits, you may also be awarded credited contributions, which can be considered to extend coverage for Treatment Benefit.

Will my spouse, civil partner or cohabitant qualify?

A spouse, civil partner or cohabitant may qualify for Treatment Benefit if they have enough **Pay Related Social Insurance (PRSI)** contributions. However, if they **do not, they may still qualify** for Treatment Benefit based on your social insurance record.

To do this, you must qualify for Treatment Benefit and your spouse, civil partner or cohabitant must be dependent on you.

A dependent spouse, civil partner or cohabitant must:

- have a **gross income** of €100 or less a week. If they are earning more than €100 a week, they must have been dependent on you before entering or resuming insurable employment at class A, E, H, P or S; **and**
- not be getting a social protection payment, except Disablement Pension, Supplementary Welfare Allowance, Carer's Benefit or Child Benefit.

If they are getting Carer's Allowance or State Pension (Non-contributory), they can qualify if they were dependent on you immediately before getting the allowance or pension.

If an insured person dies and the dependent spouse or civil

partner was entitled to benefit at the time of the death, they keep their entitlement for as long as they remain widowed or a surviving civil partner.

Dental Benefit

Under this scheme, the department pays the full cost of an oral examination one time a year. In addition, we provide a payment of:

- €50 towards a scale and polish, **or**
- €42 towards a periodontal treatment (for gum disease) if clinically necessary. A scale and polish or periodontal treatment is also available one time in a calendar year (January to December).

If the cost is more than €50 for cleaning

If the cost of cleaning is more than €50, you must pay the balance. This is capped at €15 for a scale and polish.

If the cost is more than €42 for periodontal treatment

If the cost of periodontal treatment is more than €42 you must pay the balance. There is no cap on the balance charged for periodontal treatment.

You should check with your dentist about the cost involved before getting a treatment. You can get these treatments from private dentists who are on the department's panel of approved dentists.

If you are a dependent spouse or civil partner

If you are claiming as a dependant under the social insurance (PRSI) record of your spouse, civil partner or cohabitant, both you and your spouse or partner will need to complete a dependent spouse application form and send it to the Treatment Benefits section for approval.

Illness Benefit

Illness Benefit is the main income support for people who are covered by social insurance and who cannot work due to illness of any kind. Illness Benefit is payable for a maximum of two years. This payment is available to people who are **under the age of 66 or have deferred their pension, up to age 70.**

How do I apply for Illness Benefit?

The quickest and easiest way to apply for Illness Benefit is online at [MyWelfare](#). All you need is a verified [MyGovID](#) account.

Alternatively, you can apply for Illness Benefit by submitting a paper **IB1** form which is available from your GP.

Following a consultation with your GP, you should ask for a **Certificate of Incapacity for Work** which can be in either paper or electronic form.

Please note that Illness Benefit **cannot** accept GP letters or 'white' script certificates.

For your claim to be processed, Illness Benefit section need to receive both an application form and a medical certificate.

The address for paper applications and medical certificates is:

Illness Benefit

Social Welfare Services
PO Box 1650
Dublin 1

For more information on Illness Benefit and eligibility:

Visit: www.gov.ie/illnessbenefit
Email: illnessbenefit@welfare.ie
Phone: 0818 928 400 or 01 704 3300

Occupational Injuries Benefit

Supports for people injured at work

Occupational Injuries Benefit is a scheme with a range of benefits for people who are covered by [Pay Related Social Insurance \(PRSI\)](#) and who are unfit for work for more than three days, excluding Sundays or paid holiday leave. This must be because of:

- an accident at work,
- an accident while travelling directly to or from work with no stops on the way, **or**
- an occupational disease suffered because of your work.

The main payments you can get under the Occupational Injuries Benefit scheme are:

- Injury Benefit, **and**
- Disablement Benefit.

Additional benefits under this scheme include:

- Incapacity Supplement,
- Constant Attendance Allowance,
- Medical Care, **and**
- Death Benefit:
 - Bereaved Partner's Pension
 - Orphan's Pension
 - Funeral Grant.

For more information on Occupational Injuries Benefit and eligibility:

Visit: www.gov.ie/OIB

Part 6

Disability payments

If you have an illness or a disability that has an impact on your capacity to work, you may be eligible for one of the following payments:

- Disability Allowance
- Blind Pension
- Invalidity Pension

Disability Allowance

Disability Allowance is a **means tested** payment paid to people with a specified disability who are aged between 16 and 66.

How do I qualify for Disability Allowance?

To qualify for Disability Allowance, you must:

- have an injury, disease, physical or mental disability that has continued, or may be expected to continue, for at least one year,
- be substantially restricted from doing work that would otherwise be suitable for a person of your age, experience and qualifications,
- be aged between 16 and 66
- satisfy a **means test** and be **habitually resident** in the State.

When you reach 66 years of age you no longer qualify for Disability Allowance, but you are assessed for a State Pension.

Means test

The means test takes account of the income and assets of you and your spouse.

Income and assets include:

- income from employment,
- self-employment,
- occupational pensions,
- maintenance payments,
- property owned other than the family home, **and**
- and capital such as savings, shares, and other investments.

The amount you get each week for Disability Allowance depends on how much income you are assessed as having.

From 4 June 2024, a child maintenance payment is no longer included in a means test. Maintenance payments that are not child maintenance will continue to be **means tested**.

For more information on Disability Allowance:

Visit: www.gov.ie/DA

Email: DA_InetInfo@welfare.ie

Phone: 0818 927 770 or 043 334 0000

Blind Pension

The Blind Pension is a **means tested** payment paid to blind and visually impaired people who are **habitually resident** in Ireland and are between 18 and 66 years of age.

If you are getting the Blind Pension, you can take up employment or self-employment. The first €165 of weekly income from that employment (after deduction of PRSI, pension contributions and union dues) is disregarded for the purpose of the means test.

Fifty percent of your weekly earnings between €165 and €375 is then disregarded for the purpose of the means test. Any further earnings, over €375 a week, are fully assessed for the purpose of the means test.

How do I qualify for Blind Pension?

To qualify for the Blind Pension, you must first provide an eye test from an eye surgeon to verify your visual impairment.

If you are blind or have a serious visual impairment before the age of 18, you should make your claim 4 months before your 18th birthday.

If you become blind or seriously visually impaired after you turn 18, you should apply as soon as possible. This is important as payment can only be made from the date we receive an application.

Additional Information

If you are awarded a Blind Pension, you will automatically be entitled to the Free Travel Scheme. You will receive a:

- Free Travel Pass which allows you to travel on public transport in Ireland for free, **and**
- Companion Free Travel Pass which allows a companion who is 16 or over to also travel with you for free.

You may also qualify for:

- The Blind Welfare Allowance which is paid by the HSE
- Living Alone Increase
- Household Benefits Package (see **page 84**)

For more information on Blind Pension:

Visit: www.gov.ie/blindpension

Email: Blind_Pension@welfare.ie

Phone: 0818 927 770 or 043 334 0000

Invalidity Pension

Invalidity Pension is a weekly payment to people who cannot work because of a long-term illness or disability and are covered by [Pay Related Social Insurance \(PRSI\)](#).

Once you reach the age of 66, you transfer automatically to the State Pension (Contributory) at the full rate.

PRSI and USC are not charged on Invalidity Pension payments.

How do I qualify for Invalidity Pension?

To qualify you must under the pension age of 66 and satisfy both medical and PRSI conditions.

Medical criteria

To qualify, you must:

- have been incapable of work for at least 12 months and be likely to be incapable of work for at least another 12 months (you may have been getting Illness Benefit or Disability Allowance during that time), **or**
- be permanently incapable of work. In certain cases of very serious illness or disability, you can transfer directly from another social protection payment or from your job to Invalidity Pension.

Social insurance contributions criteria

Only Class A, E, H and S contributions count for Invalidity Pension.

To get Invalidity Pension, you must have at least:

- 260 weeks (five years) of paid PRSI contributions since entering social insurance, **and**
- 48 weeks of paid or credited PRSI contributions in the last **or** second-last complete contribution year before the relevant date.

The relevant date is established based on the date of commencement of permanent incapacity for work.

For more information on Invalidity Pension:

Visit: www.gov.ie/INVP

Email: Invgenenq@welfare.ie

Phone: 0818 927 770 or 043 334 0000

If you are working, you may be eligible for the following payments:

- Illness Benefit
- Health and Safety Benefit
- Treatment Benefit (see **Part 5**)

Part 7

Additional supports

This part of the guide tells you about additional supports that may be available to you.

Living Alone Increase

The Living Alone Increase is an extra payment for people on social protection payments who are living alone.

How do I qualify for Living Alone Increase?

You will qualify for a Living Alone Increase if you are 66 years old or over, live alone and getting one of the following payments:

- Deserted Wife's Benefit,
- Incapacity Supplement under the Occupational Injuries Benefit Scheme,
- State Pension (Contributory),
- State Pension (Non-contributory),
- Bereaved Partner's (Contributory) Pension, **or**
- Bereaved Partner's Pension under the Occupational Injuries Benefit Scheme.

You will also qualify if you are under 66 years old, live alone and are getting one of the following payments:

- Disability Allowance,
- Invalidity Pension,
- Incapacity Supplement, **or**
- Blind Pension.

What does Living Alone mean?

To get the Living Alone Increase in your payment you must live completely alone and not in a nursing home. However, there are some exceptions:

Exceptions

You live in an extension of a family member's home: If you are living in an extension of a family member's home, for example, in a granny flat, you can qualify for the increase if you can show that you have facilities to cook and eat alone. You must also have your own living, dining and sleeping accommodation.

If a friend or relative stays with you for security reasons at night (only): If you have a friend or relative to stay for security reasons at night-time only, you may qualify for the increase. However, your friend or relative must not contribute to the household financially.

You live alone during the day but... : The increase may also be payable if you live alone during the day but stay with relatives or friends at night. Alternatively, it may be paid if you live alone during the week but have a relative to stay at the weekend (the living alone condition is satisfied as long as the relative has a permanent home address elsewhere).

You take in occasional paying guests at a particular event: You will also qualify if you live alone but occasionally take in paying guests, for example, during a local festival. However, if you run a bed and breakfast business, even for part of the year, you will not qualify.

If you live independently in sheltered accommodation such as sheltered hostels or homes: If you live in sheltered accommodation, you may qualify if you are regarded as living

independently within the institution. We can provide a list of hostels and homes (**not** nursing homes) where a living alone increase can be paid. You will not qualify if you share dormitory accommodation with others or have round-the clock supervision or nursing care.

If you allow a person to live in your home: If you rent a room or self-contained living area or flat accommodation in your home to a person or people who is (are) not an immediate family member(s) or an employee(s) for at least 28 consecutive days, **and**, but for their residence, you would live alone, you satisfy the conditions for living alone.

or

If you allow another person (or people), who is not an employee or immediate family member, to live in your home (rent-free), and but for their residence, you would otherwise live alone, you satisfy the conditions for living alone.

What is the rate of the Living Alone Increase?

The weekly rate of payment is €22 a week.

How do I apply for the Living Alone Increase?

To apply, fill in the **Living Alone Increase (LA1)** application form.

For more information on the Living Alone Increase:

Visit: www.gov.ie/livingaloneincrease

Increase for Living on a Specified Island

The Increase for Living on a Specified Island is sometimes called the Island Allowance or Island Increase.

People living on islands can face extra costs travelling to the mainland to access services. This increase is to compensate for those extra costs of living on an island off the coast of Ireland.

How do I qualify for Increase for Living on a Specified Island?

You will qualify for an Increase for Living on a Specified Island if you live on one of over 30 islands off the coast of Ireland.

For a full list of specified islands, visit www.gov.ie/specifiedislandlist

If you are **66 years old or over**, you must also be getting one of the following payments:

- Carer's Allowance,
- Invalidity Pension,
- State Pension (Contributory),
- State Pension (Non-contributory),
- Bereaved Partner's Benefit under the Occupational Injuries Benefit Scheme,
- Bereaved Partner's (Contributory) Pension.

If you **under 66 years old**, you must also be getting one of the following payments:

- Blind Pension,
- Disability Allowance,
- Incapacity Supplement, **or**
- Invalidity Pension.

What is the rate of Living on a Specified Island Increase?

The weekly rate of payment is €20 a week.

How do I apply for Living on a Specified Island Increase?

There is no application form to get this increase. You are assessed for the increase when you apply for one of the qualifying social protection payments listed earlier.

If you are on one of the qualifying payments, you will automatically get the increase when you reach 66 years old.

Telephone Support Allowance

The Telephone Support Allowance is a weekly payment for people who live alone and get certain social protection payments. It helps with the cost of phone services and home security systems.

How do I qualify for the Telephone Support Allowance?

You do not need to apply for the Telephone Support Allowance. The allowance is paid automatically if you get one of the qualifying payments listed below and you also receive both the Living Alone Increase and the Fuel Allowance.

Qualifying payments:

Increases or allowances which may be due to you include:

- State Pension (Contributory)
- State Pension (Non-contributory)
- Bereaved Partner's (Contributory) Pension
- Invalidity Pension
- Disability Allowance
- Blind Pension

- Incapacity Supplement
- Deserted Wife's Benefit

Rate of payment

The Telephone Support Allowance is an extra €2.50 each week. It is in addition to your main social protection payment, the Living Alone Increase and the Fuel Allowance.

For more information on Telephone Support Allowance:

Visit: www.gov.ie/telephonesupportallowance

Part 8

Auto-enrolment pension

Auto-enrolment pension - MyFutureFund

What is MyFutureFund?

MyFutureFund is a new retirement savings scheme introduced on 1 January 2026 and supported by the State. It is designed to help more people in Ireland save money for their retirement.

The scheme will be run by an independent body called NAERSA (National Automatic Enrolment Retirement Savings Authority).

Who will be enrolled?

You will be automatically enrolled in MyFutureFund if you:

- are aged 23–60,
- earn more than €20,000 a year, **and**
- are not already paying into a pension through your payslip.

Other employees may choose to opt in voluntarily. You may request to opt in if you:

- earn less than €20,000,
- are aged between 18 and 66, **or**
- have no pension contributions paid through your payslip.

How it works

MyFutureFund works alongside the State Pension — it doesn't replace it. In 2026:

- you will pay 1.5% of your gross income towards your fund,
- your employer will pay in a contribution of 1.5%, **and**

- the State will also pay a contribution of 0.5%.

These contributions percentages will increase over time to help grow your savings. Your money is invested, with the goal of increasing its value. You can switch to a different investment option at any time. Starting to save now helps ensure you have enough money in later life.

About NAERSA

NAERSA is the independent body that runs MyFutureFund. Its role includes:

- collecting all contributions,
- investing participants' money,
- making sure the scheme follows clear standards and rules, **and**
- handling the bulk of the administration of the scheme.

NAERSA will be supervised by the Pensions Authority.

Want to Learn More?

You can read more about how automatic enrolment works, what the contribution rates are, and how you can opt out or take a break if you need to. You can also find simple information about NAERSA and what it does.

For more information please visit:

- www.gov.ie/MyFutureFund
- www.myfuturefund.ie

Part 9

More about Social Insurance

This part has information about how you can access your social insurance record and any social insurance contributions you may have paid abroad.

It also includes two sections to help illustrate the different classes of Pay Related Social Insurance (PRSI).

- **Section 1** is a table, and it shows you which class of PRSI different workers' pay. Your payslip will tell you which class of PRSI contribution applies to you. If you are self-employed, you probably pay class S PRSI contributions. This table is on **pages 113 and 114**.
- **Section 2** shows which social protection supports you may qualify for depending on the class of PRSI you pay. This section starts on **page 115**.

How can I get my social insurance record?

Your social insurance record tells you how many [Pay Related Social Insurance \(PRSI\)](#) contributions you have paid each year you have worked.

You can access your social insurance record online by using **MyWelfare**. You will need a verified **MyGovID** account to do this. Please read **page 9** of this guide to learn how to access [MyWelfare](#) and create a [MyGovID](#) account.

If you cannot access [MyWelfare](#) you may request a copy of your record by phoning **01 471 5898**, or lo-call **0818 690 690**, or by writing to: **The Records Section, Department of Social Protection, McCarter's Road, Buncrana, Co Donegal, F93 CH79**.

You can also email **contributionstatement@welfare.ie**

You can also get more information at your local Intreo Centre or Social Welfare Branch Office.

Can I access social insurance I paid in another country?

Yes. You can use any social insurance contributions you may have paid in another EU member State, the UK or a country with which Ireland has a [Bilateral Social Security Agreement](#). You can use these contributions to reach the number of [Pay Related Social Insurance \(PRSI\)](#) contributions you need to get a social welfare pension or other benefit.

For some schemes, like Jobseeker's Benefit, there are some extra conditions you must meet before we can include your PRSI record from another country.

Section 1: PRSI classes in this guide

PRSI Class	Description of people covered by each of the main PRSI contribution classes mentioned in this guide.
Class A	• Employees in industrial, commercial and service-type employment who earn €38 or more a week. • Civil and public servants appointed on or after 6 April 1995. • Community Employment workers.
Class B	• Permanent civil servants and Gardaí appointed before 6 April 1995. • Doctors and dentists employed by the civil service appointed before 6 April 1995.
Class C	• Commissioned Army Officers and members of the Army Nursing Service appointed before 6 April 1995.
Class D	• Permanent and pensionable employees in the public service, other than those mentioned in classes B and C, appointed before 6 April 1995.
Class E	• Minister of Religion employed by the Church of Ireland Representative Body.
Class H	• Non-Commissioned Officers and enlisted personnel of the Defence Forces.

Section 1 continued: PRSI classes in this guide

PRSI Class	Description of people covered by each of the main PRSI contribution classes mentioned in this guide.
Class J	• People paid less than €38 a week from all employments. However, a small number of employees are insurable at class J no matter how much they are paid, such as employees born before 1 January 1958, people over the pensionable age of 66 and in receipt of the State Pension (Contributory), or people over age 70.
Class M	• People with no contribution liability such as: - people under 16, - people who were previously liable for class S who were born before 1 January 1958 or people over the pensionable age of 66 and in receipt of the State Pension (Contributory), or people over age 70 - people getting occupational pensions or lump-sum termination payments – on that portion of income only, and: - public office holders with a weekly income of less than €100 a week.
Class P	• Self-employed fishermen and women who are classified as self-employed and already pay PRSI under Class S.
Class S	• Self-employed people, including some company directors, sole traders, members of a Local Authority, and some people earning more than €5,000 from investments and rents.

Section 2: PRSI classes and qualifying benefits

For Carer's Benefit, PRSI contributions at Classes A, B, C, D, E, H and S are counted.

For Invalidity Pension, PRSI contributions at Classes A, E, H and S are counted.

For Jobseeker's Benefit, Jobseeker's Benefit for the Self-Employed, and Benefit Payment for 65 year olds, PRSI contributions at Classes: A, H, P (limited), and S are counted.

For State Pension (Contributory), PRSI contributions at Classes: A, E, H and S are counted.

For Bereaved Partner's (Contributory) Pension, PRSI contributions at Classes: A, B, C, D, E, H and S are counted.

Note: Non-commissioned officers and enlisted members of the Irish Defence Forces pay class H contributions and are only entitled to Treatment Benefit, and Carer's Benefit while they are serving.

Remember: The PRSI condition is only one part of qualifying conditions. Please see the section on the relevant benefit to see what other conditions may apply.

Number of reckonable paid contributions by equivalent number of years

Number of reckonable paid contributions	Equivalent number of years
52	1 year
104	2 years
260	5 years
520	10 years

For more information on PRSI:

Visit: www.gov.ie/PRSI

Glossary

Bilateral Social Security Agreement

This is an agreement between Ireland and another country. It protects the pension entitlements of Irish people who work in other countries. It also works the other way around for people coming to Ireland to work.

Closed Certification

This means your GP (local doctor) will assess you and certify your absence from work until the date you are likely to be fit to resume work. This saves you visiting your GP each week while you are ill.

Community Employment programme

This programme is designed to help people who are long-term unemployed, or otherwise disadvantaged, to get back to work. It does this by offering part-time and temporary placements in jobs based within local communities.

Constant Attendance Allowance

You can get this allowance if you are so seriously disabled that you need someone to help you with your personal needs at home every day and you will need this help for at least six months.

This allowance is paid to you every week in addition to your Disablement Pension. You will not get this allowance if you are in a hospital or similar institution.

Earnings Disregard

This refers to the amount of earnings a person can receive from employment **or** self-employment which is disregarded (**not considered**) for the purposes of a means test.

Full and Half Rate Child Support Payments for Qualified Children

Your weekly payment can be increased for each qualified child if:

- you qualify for an increase for a qualified adult, **or**
- you are parenting alone and are receiving a social protection payment.

If you do not qualify for an increase for a qualified adult, you may get a **full** or **half rate** Child Support Payment for a qualified child.

Qualified child and **qualified adult** are also defined in this glossary.

For more information on Child Support Payments please visit:
www.gov.ie/childsupportpayment

Governing Contribution Year

This is the second-last complete tax year before the year you make your claim in. For example, if you make your claim in 2026, the governing contribution year is 2024.

Gross earnings

These are your earnings from employment. They are used to establish your Personal Rate when making a claim for an allowance or benefit.

Gross income

This is your income from all sources, including self-employment. We take the amount of money you earn before taxes or other deductions such as **Pay Related Social Insurance**, dues, property tax, health insurance, and pension are paid.

Gross income is used to establish the Increase for a **Qualified Adult** (adult partner) rate.

Habitual residence

Being habitually resident means that you are living in Ireland and can prove that you have a close link to the State. For example, you were born and raised in Ireland, you have close family members living here, and so on.

We consider five main factors in deciding if you are habitually resident in the State. These are:

- length and continuity of residence in Ireland,
- length and purpose of any absence from Ireland,
- nature and pattern of employment,
- applicant's main centre of interest, **and**
- future plans to live in Ireland.

Insurable employment and insurable self-employment

This is employment of people aged between 16 years and their pension drawdown date between the ages of 66 and 70, in any employment that is liable for PRSI contributions (liable means they have to pay PRSI.)

Means tested or means testing

This is when we examine your financial situation to find out whether you qualify for benefits and allowances. Qualifying for many payments depends on your income, the value of any property you own (apart from your home), and any savings you have. The means test includes your income and any income of your spouse or partner.

MyGovID

MyGovID is a single account that gives you safe, online access to a range of Irish government services including **MyWelfare**. To register for a verified **MyGovID**, you will need a **Public Services Card** and a mobile phone. To learn more and to create a **MyGovID**

visit www.MyGovID.ie or see **page 9** of this guide.

MyWelfare

This is the online home for social protection services, it gives you online access to those services including making appointments and applying for some of the supports in this guide. It is safe, secure and accessible on all devices. For more information visit www.MyWelfare.ie or go to **page 9** of this guide.

Occupational disease

This means any disease contracted primarily as a result of an exposure to risk factors arising from work activity.

Pay Related Social Insurance (PRSI)

This is a contribution that you pay into the Social Insurance Fund. If you are an employee, your employer will also contribute to the Social Insurance Fund. For more information on the different PRSI classes, go to **pages 113 and 114**.

Personal Public Service (PPS) Number

This is a unique reference number that helps you access social protection supports, public services and information in Ireland.

PRSI

See Pay Related Social Insurance (PRSI) above.

Public Services Card

This card establishes and authenticates your identity so that you can fully access a range of public services easily and safely.

Qualified adult

This means that your partner's income is below a certain level and you receive an increase in your social protection payment for them.

Child Support Payment

This means that you get extra money for your child. This payment is called a Child Support Payment. To get this increase, your child must:

- live with you in the State,
- be the correct age for the payment you are claiming, **and**
- not be in legal custody.

If you and your partner receive social protection payments and your child qualifies for a **full rate** Child Support Payment, each of you would get a **half rate** payment in your weekly payment.

If you are receiving a social protection payment and your partner is employed, we will **means test** your partner's income to determine if you qualify for a **full rate** payment or a **half rate** Child Support Payment.

SAFE registration

SAFE stands for Standard Authentication Framework Environment. This is a process the department uses to establish and verify a person's identity so that it can be sure that the person using the service is who they claim to be. When you register for this service online, you will be asked to go to an Intreo Centre to get a **Public Services Card** (see previous page).

Scheme of Posted Workers

Payment of social insurance is compulsory for all employed persons in the European Economic Area (EEA). As a general rule, social insurance is payable in the country where the person works.

However, exceptions to this general rule are provided for under Council Regulations (EU) No 883/2004 and 987/2009.

These regulations provide that a person normally employed in one Member state, who is sent by his employer to another Member State, can continue to be subject to the Social Insurance provisions of the first Member State, provided that the anticipated duration of that work does not exceed 24 months. Such employees are often referred to as posted workers. This means that a posted worker remains covered under the social security scheme of the sending state and a Portable Document A1 is issued.

Third country nationals who are legally resident in a Member State may avail of the provisions of EU Regulations 883/2004 and 987/2009.

Contributions shall be paid to the social security scheme of the sending country and the employer should ensure that the worker remains insured against accidents at work and occupational diseases. The worker and the members of his or her family remain entitled to cash benefits in case of sickness or maternity, family benefits and benefits for accidents at work or occupational diseases from the sending country. The worker remains insured against unemployment under the scheme of the sending country.

Secondary Benefits

Secondary Benefits are benefits that you may be entitled to when claiming a primary social protection payment such as a jobseeker's payment or a pension. Some of these secondary benefits depend on your household income.

TÚS

This is a community work placement scheme providing short-term working opportunities for unemployed people.

The work opportunities are to benefit the community and are provided by community and voluntary organisations in both urban and rural areas.

More information on TÚS is available by visiting **www.gov.ie/tus**

Unearned income

Unearned income is income from rents, investments, dividends (money to company shareholders) and interest on deposits and savings. You must pay tax and PRSI on unearned income.

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