

State Pension (Non Contributory)

Frequently Asked Questions

1. What is the State Pension (Non Contributory)?

The State Pension (Non-Contributory) is a **residency based, means-tested** payment for people aged 66 or over who do not qualify for State Pension (Transition) or State Pension (Contributory) based on their social insurance record. You should apply for this payment **3 months** before you reach age 66.

2. How do I qualify?

To qualify for State Pension (Non-Contributory) you must:

- be aged 66 or over
- [have a valid Personal Public Service Number \(PPS No\)](#)
- [satisfy a means test](#)
- satisfy the [Habitual Residence Condition](#)*
- live in the State while getting this pension

* Habitual Residence is a condition which you must satisfy to qualify for certain social welfare assistance payments and Child Benefit. This condition took effect from 1 May 2004 and affects all applicants regardless of nationality.

3. What is the [means test](#) and [how do I work it out](#)?

- A means test is a way of checking if you have enough means to support yourself and what amount of payment, if any, you may qualify for. Your means are any income belonging to you or your spouse, civil partner or cohabitant and property (except your own home) or an asset that could provide you with an income.
- For further information on how to work out how your means are assessed [click here](#)

Note:

You must complete the application form fully so that we can calculate your means. You must give all details of your own means and those of your spouse, civil partner or cohabitant where applicable. You should submit all necessary documents such as bank statements (3 months), details of all your earnings or other pension payslips with your application. If you submit an incomplete application form or if you don't submit the required supporting documents a decision on your application may be delayed or result in your pension being refused.

It may be necessary for this Department to forward your claim for pension to a local Social Welfare Inspector for further investigation and interview.

4. What counts as means?

The main items that count are:

- cash income belonging to you or your spouse, civil partner or cohabitant
- the value of any investments, savings and shares that you or your spouse may have
- the value of any property, **except** your own home
- maintenance paid to you if you are deserted or separated
- income from an occupational or foreign pension
- income from employment or self-employment including farming. A disregard of earnings from insurable employment of €200 a week applies to both you and your spouse, civil partner or cohabitant, where applicable. However, this disregard does not apply to earnings from self-employment or pension.

If you are married, in a civil partnership or cohabiting, we will include the means of your spouse, civil partner or cohabitant in the means test. If you own or lease a farm of land, we assess as means the yearly value of any income that you or your spouse, civil partner or cohabitant have from it. We work out the yearly value by deducting any necessary expenses from the gross income.

If you or your spouse, civil partner or co-habitant deprive yourselves of an income or property (including money) to qualify for State Pension (Non-Contributory) or to qualify for this pension at a higher rate, we will include that income or property in the means test.

However, this may not apply in the case of certain family settlements involving the transfer of ownership of a farm or business. If a transfer has taken place, you will be asked to supply a copy of the Deed of Transfer stamped by the Revenue Commissioners, or if the deed has been lodged, a letter from the solicitors confirming that the Deed of Transfer has been lodged with the Revenue Commissioners.

Note

If you are married, in a civil partnership or cohabiting, your means will be calculated as half the joint means of you and your spouse, civil partner or cohabitant.

5. Examples of assessing capital.

Capital refers to savings, investments, shares, cash-on-hand and the value of property (except your own home). When working out your means from capital, we use a special formula to work out your means:

<u>CAPITAL</u>	<u>WEEKLY MEANS ASSESSED</u>
First €20,000	Nil
€20,000 - €30,000	€1 per €1,000
€30,000 - €40,000	€2 per €1,000
Over €40,000	€4 per €1,000

Example 1

A single person has €45,800 savings and no other means.

Amount of savings	€45,800
Minus first €20,000 (disregarded)	<u>€20,000</u>
	€25,800

Balance of €25,800 is assessed as follows:

€10,000 is assessed at €1 per €1,000	€10.00
€10,000 is assessed at €2 per €1,000	€20.00
€ 5,000 is assessed at €4 per €1,000	€20.00

The balance of €800 is not assessed as it is less than	€1,000
Weekly means	€50.00
Weekly State Pension (Non-Contributory) in 2011:	€199.00

Example 2

A married person, a person in a civil partnership or living with a cohabitant with a qualified adult under 66, has €100,800 joint savings and no other means.

Amount of joint savings	€100,800
Assessable savings (half of joint savings)	€50,400
This is assessed as follows:	
Assessable savings	€50,400
Minus first €20,000 (disregarded)	<u>- €20,000</u>
	€30,400

Balance of €30,400 is assessed as follows:

€10,000 is assessed at €1 per €1,000	€10.00
€10,000 is assessed at €2 per €1,000	€20.00
€10,000 is assessed at €4 per €1,000	<u>€40.00</u>

The balance of €400 is not assessed as it is less than €1,000	
Weekly means for each person	€70.00
Weekly State Pension (Non-Contributory) (January 2011 rates)	
Personal Rate	€179.00
Increase for Qualified Adult under 66	<u>€118.30</u>
Total	€297.30

If each of the couple in example 2 were aged 66 or over, both of them would each qualify for a weekly pension of €179. (January 2011 rates)

6. Is my pension from another country assessed as means?

Yes. Income from a pension from any other country (including the UK and the USA) is assessed as weekly means. For example, if you are in receipt of £100 per week from a British State Pension this will be converted into Euro and the weekly amount assessed as means. If you or your spouse are not yet in receipt of a foreign pension but feel you may qualify for one you should contact the Department of Social Protection who will assist you with your claim.

7. What does not count as means? (See [State Pension \(Non-Contributory\) Operational Guideline-Appendix 1](#))

The following are **some** of the main items that do not count as means:

- your own home
- any payment made by the Department of Social Protection
- the first €200 of weekly earnings from employment, (but not self-employment)
- A similar earnings disregard from employment, but not self employment of €200 a week will also apply to your spouse, civil partner or cohabitant
- any expenses you necessarily incur in carrying on any form of self-employment
- Foster Care Allowance from the Health Service Executive
- contributions to Personal Retirement Savings Account(s)
- certain payments from the Health Service Executive and income from certain charities.

EU Early Retirement Scheme from Farming

- We also ignore any payments you receive from the Department of Agriculture and Food under the EU Early Retirement Scheme from Farming. However, that Department may reduce your pension under that scheme by the amount of State Pension (Non-Contributory) that you get.

Rental Income

- If a person is living with you and pays you rent (one person), we will not count the rent as means if you would otherwise live alone.

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Note:

If you qualify for State Pension (Non-Contributory), the rate of payment you receive will be set at a level that should enable you to have an adequate standard of living. The Department would expect you to spend all or most of your pension each week in meeting your normal day-to-day living expenses. However, if you choose to save part of your pension, those savings will be means-tested in the same way as savings from any other source (for example, from earnings, from an occupational pension or from an inheritance). Depending on the amount of savings you accumulate from all sources, this could result in a reduction in (or withdrawal of) your State Pension (Non-Contributory).

8. When and how do I [apply](#)?

- You should apply for State Pension (Non-Contributory) **3 months** before reaching age 66. If you are awarded a pension it will be paid from the Friday following your 66th birthday or the Friday following the date of receipt of your application.
- To apply, please complete application form [SPNC 1](#), and send it with all necessary documents such as bank statements, pension payslips and correct certificates to:

State Pension (Non-Contributory) Section,

Social Welfare Services Office

College Road

Sligo

LoCall: 1890 500 000 (from the Republic of Ireland only)

+ 353 71 9157100 (from Northern Ireland or overseas)

PPS Number : (Personal Public Service Number)

You must give your PPS Number and the PPS Number of your spouse, civil partner or cohabitant. You must also give us the PPS Number(s) for any child(ren) for whom you intend to claim a payment. If you do not know these numbers, please contact your local Social Welfare Office.

They will let you know your PPS number. If you do not have one they will let you know what you have to do to get one.

Note:

A [late claim](#) could result in a loss of payment. Certificates to send with your application.

When you apply for State Pension (Non-Contributory) you may need to send us in certificates if the birth(s), marriage, civil partnership or civil union took place outside the Republic of Ireland, such as:

- your birth certificate
- your spouse, civil partner's or cohabitants birth certificate
- your marriage certificate or civil partnership or civil union registration certificate
- your qualified child(ren)'s birth certificate(s).

9. Can I get paid on my pension for my spouse, civil partner or cohabitant?

You can apply for an [Increase for a Qualified Adult](#) (IQA) on your pension. A qualified adult is your spouse, civil partner or cohabitant. This increase is subject to a means test.

10. Who is a [qualified adult](#)?

In general, a qualified adult is your spouse, civil partner or cohabitant. You may get an increase in pension for them as long as they are not getting a social welfare payment in their own right, except Carer's Allowance (**where special arrangements apply**). The Increase for a Qualified Adult is graduated in line with your personal rate of pension.

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Note:

If you are awarded an increase for a qualified adult (IQA), please keep in mind that your qualified adult may be entitled to claim a State Pension (Non-Contributory) in their own right on reaching age 66. On reaching age 66 the increase for a qualified adult will automatically cease and they will be invited to apply for State Pension in their own right. It should be noted that it will be more financially beneficial to you as a couple if each of you receives a pension in your own right. Alternatively, if your spouse, civil partner or cohabitant has been employed or self-employed, they may qualify for either a State Pension (Transition) at age 65 or a State Pension (Contributory) at age 66.

Also Note: Since September 2007, by law we pay the increase for a qualified adult directly to the spouse, civil partner or cohabitant concerned unless they specify that it can be paid to you.

11. Who is a qualified child (IQC)?

A qualified child is any child up to age 18, who normally lives with and is being supported by you, or up to age 22 if they are in full-time education by day. A child who is age 18 or over and is normally living with you is also considered your qualified child for the 3 month period after they leave second level education or complete the Leaving Certificate exam.

If you qualify for a Qualified Adult Increase for your spouse, civil partner or cohabitant, you will get the **full** rate Qualified Child Increase for your qualified child(ren).

If your spouse, civil partner or cohabitant is getting a social welfare payment in their own right, they will get half the Qualified Child Increase appropriate to their payment and you will get half the Qualified Child Increase on your pension.

You cannot get a Qualified Child Increase if the child is getting a social welfare payment in their own right.

Note:

No birth certificate is needed if you are already getting Child Benefit for these children. We do not accept photocopies of certificates. If you are not able to get the certificate(s) immediately, you should send in your pension application form with a note stating that you will send the certificate(s) as soon as possible.

If you are sending in your certificates at a later date, please ensure that you quote your PPS Number. You will get this number automatically when we receive your application.

Also please send in a letter from a school or college if you are claiming for a qualified child, aged 18-22 in fulltime education.

12. Reporting the death of a pensioner....what have I to do now and is there anyone else I have to inform?

1) If the deceased was in receipt of a pension or payment from the Department:

If a person dies while in receipt of a social welfare payment, their death should be notified as soon as possible to the section of the Department dealing with their payment.

2) Register the death:

All deaths must be registered with the General Register Office (GRO) within three months. A death can be registered at any Civil Registration Office and is usually registered by a family member.

Alternatively, it may be registered by a person who was present at the death such as a hospital representative, by a neighbour or failing that, by the undertaker.

If the deceased has left an estate, the personal representative should forward a copy of the schedule of assets, when available, to Estates Section at this office.

If the deceased has **not** left an estate/will, no further action is required.

13. [Bereavement Grant](#) – [How to apply?](#)

A Bereavement Grant can be paid to the person responsible for paying for the funeral. The bereavement grant is a social insurance benefit based on the Pay Related Social Insurance (PRSI) contributions of the deceased or their spouse. The scheme covers both the insured person and their spouse and dependent children under age 18 (or under age 22 if in full time education). It can be claimed up to 12 months after the death.

An application form must be completed and accompanied by a death certificate and a copy of the funeral bill.

14. How do I add an [agent](#) to collect my pension?

Where a person is unable to collect their payment or manage their financial affairs a person may be appointed as their agent. An agent can be appointed on a temporary or on a long-term basis, to collect payments or act on behalf of the customer. The Department may cancel an agency arrangement at any time where it has reason to believe that the arrangement is not working satisfactorily. An [application form](#) must be completed and sent into the Department.

15. How do I change my payment method?

Change payment method:

You may receive your payment at a chosen Post Office using Electronic Information Transfer (EIT) or direct to your current or deposit account at a financial institution ([EFT](#)) or an An Post Savings Account. If changing your payment method, please send in your new details in writing [to this Department](#). If changing from EIT to EFT, please return your EIT card.

16. [Fuel Allowance](#) – how to [apply?](#)

Fuel Allowance is a means-tested payment. If you are getting a non-contributory payment you are accepted as satisfying the means-test unless you are also getting a half-rate contributory payment (such as Illness Benefit, Jobseeker's Benefit or Injury Benefit) in addition to the non-contributory payment (such as One-Parent Family Payment). The Fuel Allowance means test is linked to the maximum rate of the State Pension (Contributory). An [application form](#) must be completed and returned to the Client Maintenance Section.

17. Reporting lost or stolen cards.

Lost/Stolen EIT Social Services card:

Where a person who is being paid by EIT loses his/her Social Services Card or the card is stolen, an [application](#) for a replacement card should be immediately sent to the Department. This application must be stamped by the Gardaí confirming the the original card has been reported lost/stolen. The [Department](#) will then cancel the original card and a replacement card will be issued immediately.

18. Requesting a tax statement.

You can request a statement of the payments you have received online and the statement will be sent out to you in the post. If you are getting more than one payment you need to complete a separate request for each payment. Click [here to request a statement](#) .

You may also request a tax statement by [phone/letter](#).

19. Are there any circumstances where the Department will backdate a claim for more than 6 months?

In certain circumstances it may be possible to backdate claims for a period beyond six months:

- Where you failed to claim at the date of entitlement because of false or misleading information given to you, or a person acting on your behalf, by staff of the Department. If this is the case, you must give full details of the false or misleading information you got, including the name of the officer who gave the incorrect information (if known), the office where they gave the incorrect information and the date they gave it.
- Where you failed to claim at the date of entitlement because you were so incapacitated by illness or infirmity that you could not apply or instruct another person to apply on your behalf. If this is the case, you must supply medical evidence from your doctor explaining why the illness or incapacity prevented you from applying yourself or appointing someone to apply for you.

Where illness or incapacity is claimed, your claim to pension must have been made before or within 6 months of the date you ceased to be ill or incapacitated.

Note: Your lack of knowledge of entitlement to pension or the lack of knowledge of entitlement to pension of an agent/person acting for you is not regarded as satisfying the criteria to backdate your claim.

The lack of knowledge by third parties, incorrect information or advice which is supplied to you, or failure to act by an individual or agency other than an employee of the Department will not be regarded as a basis for a further backdating of pension payment.

20. What happens if I go to live outside the State?

State Pension (Non-Contributory) is not normally paid if you live outside the Republic of Ireland.

Where a person in receipt of State Pension (Non-Contributory) or Blind Pension takes up residence in Northern Ireland, the pension is payable until the person becomes entitled to an equivalent payment from Northern Ireland or for a period of 5 years whichever is the shorter.

Also, where a pensioner is on holiday abroad, payment for a period up to 13 weeks is normally allowed on his or her return. However payment will not be allowed for repeated visits of this nature.

Where a pensioner's return is prevented by circumstances outside his or her control (e.g. because of ill health) payment may also be allowed where suitable evidence is provided. Evidence will be required to show that the person continued to be entitled to the pension, and was not working or claiming payment from the social welfare authorities abroad.

If you leave the Republic of Ireland for any other reason, please [tell us](#) immediately.