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March 2017

Qualifying conditions for our schemes change from time to time. Always check with your local Intreo Centre, your local Social Welfare Office or with Information Services to see if qualifying conditions have changed (see page 19 for contact details).

The information in this booklet is correct at the time of publication. This booklet is intended as a guide only, and is not a legal interpretation.



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

The State Pension (Non-Contributory) is a means-tested payment for people aged 66 or over who do not qualify for 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:

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

\* 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.

For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

### 3. What is the means test?

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.

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 must submit all necessary documents such as bank statements, 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.

Your claim for pension may be forwarded to a local Social Welfare Inspector for investigation and interview.

#### **What counts as your means?**

Your Means includes but is not limited to:

- income belonging to you or your spouse, civil partner or cohabitant,
- the value of any investments, savings, funds, bonds and shares that you may have,
- the value of any property, **except** your own home,
- maintenance paid to you if you are deserted or separated,
- income from employment or self-employment. 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.

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 cohabitant 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.

### 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.**

### How do you assess capital?

Capital refers to savings, investments, shares, funds, bonds, 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:

This formula is used:

Capital:	Weekly means assessed:
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) from  
10 March 2017: €207.00

**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.

\*See page 9 for details of a qualified adult.

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	€40.00

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) from 10 March 2017	
Personal Rate	€187.00
Increase for Qualified Adult* under 66	€123.60

\*See page 9 for details of a qualified adult.

Total	€310.60
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If each of the couple in example 2 were aged 66 or over, both of them would each qualify for a weekly pension of €187 from 10 March 2017.

### 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).**

### What does not count as means?

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 insurable employment, but not self employment. A similar insurable earnings disregard from insurable 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, we will not count the rent as means if you would otherwise live alone.

## **4. How much can I get?**

The pension is made up of a personal rate for you and extra amounts for a qualified adult and child(ren). You will get the maximum personal rate of State Pension (Non-Contributory) if your weekly means are €30 or less.

### 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 Qualified Adult is graduated in line with your personal rate of pension.

For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

#### **Note**

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

#### **Note**

**If you are awarded an increase for 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 financially more 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 a State Pension (Contributory) at age 66.**

**For more information, log on to [www.welfare.ie](http://www.welfare.ie).**

### Who is a qualified child?

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 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.

## 5. What other increases may I get?

You may be entitled to extra weekly increase(s) along with your basic State Pension (Non-Contributory) weekly as follows:

### Over 80 Allowance

You will get this allowance automatically at age 80. Please note this allowance is not payable on the increase for a qualified adult.

### **Island Allowance**

You may get an Island Allowance if you live on an offshore island off the Republic of Ireland subject to certain conditions.

### **Fuel Allowance**

You may get Fuel Allowance for 26 weeks in the winter, subject to certain conditions. These conditions include that you live alone or with certain specified persons.

### **Living Alone Increase**

You may be entitled to the Living Alone Increase if you live alone or mainly alone.

For more information on these increases, log on to **[www.welfare.ie](http://www.welfare.ie)**.

## **6. How do I get my payment?**

State Pension (Non-Contributory) can be paid weekly:

- at your local post office by Social Services Card,
- **or**
- by direct payment into your current, deposit or savings account in a financial institution.

## 7. 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 66<sup>th</sup> birthday or the Friday following the date of receipt of your application.

### Note

**A late claim could result in a loss of payment.**

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:

Department of Social Protection  
**State Pension (Non-Contributory) Section**  
 Social Welfare Services  
 College Road  
 Sligo

Telephone: (071) 91 57100

LoCall: 1890 500 000

If calling from outside the Republic of Ireland please call + 353 71 9157100

### Personal Public Service Number (PPS 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 Intreo Centre or 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.

For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

### 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). 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.

#### Note

**Please send in a letter from a school or college if you are claiming for a qualified child, aged 18-22 in full-time education.**

## Late applications

Please apply for your pension on time. If you make a late application you could lose some payment. However, we may backdate the award of the pension for up to 6 months before the date you applied if you have a valid reason for the delay.

In certain exceptional cases we may backdate the pension for periods greater than 6 months as follows:

- you failed to apply in time because of incorrect information given to you by our staff,
- you were so incapacitated that you were unable to make a claim or appoint someone to act on your behalf,

In all cases where we consider making a backdated payment, we must also be satisfied that your means entitled you to the payment for that time.

If you think that you may qualify for a backdated payment under any of the circumstances outlined above, please send us the details and any supporting documents.

## 8. What other benefits may I get?

### Free Travel

If you live permanently in the State you will qualify for a Free Travel Pass.

The All-Ireland Free Travel Scheme will entitle you to travel for free on transport services operating within Northern Ireland, using a Senior Smartpass card.

## Household Benefits Package

You may, subject to certain conditions, also qualify for:

- Electricity or Gas Allowance,  
and
- Free Television Licence.

## Carer's Allowance and Carer's Benefit

A person may get Carer's Allowance or Carer's Benefit to look after you if you need full-time care and attention.

### Note

**Since September 2007 it may be possible to get a half rate Carer's Allowance in addition to getting a State Pension (Non-Contributory) in your own right or if someone else is getting an increase for a qualified adult for you.**

For more information on benefits, log on to **[www.welfare.ie](http://www.welfare.ie)**.

## 9. What happens if I leave or sell my home?

### Leaving your home

If, due to old age or infirmity, you leave your home for either a short time or indefinitely, the value of your home will not be assessed as means. However, if it is put to profitable use, for example rented out, the capital value of your house will then be assessed as means.

If you put your house up for sale, we do not assess the value of that home for up to 2 years from the date it was put up for sale.

However, if the property is sold within the two years, we will assess the income from the sale as means at that stage.

### **Selling your home**

If you are living in accommodation that no longer suits you or that is too difficult for you to maintain, you may sell your home and move to more suitable accommodation. In certain cases, we may ignore the proceeds of the sale of your home, up to a limit of **€190,500**, when we assess your means.

If you are living in a premises that is split between a living area and a business area, we will only exempt the proceeds of the sale up to **€190,500** that relate to the living area.

### **When does the exemption apply?**

The exemption applies if you sell your home and you either:

- buy other accommodation, or
- rent other accommodation, or
- move into a private nursing home that is registered under the 1990 Health (Nursing Homes) Act, or
- move in with a person who is caring for you and is getting Carer's Benefit or Carer's Allowance, or
- move to special or sheltered housing in the voluntary, co-operative, statutory or private sector.

### **What happens if I buy more suitable accommodation?**

If you sell your home and buy more suitable accommodation, the balance of the sale proceeds from your old home is exempted up to a limit of €190,500.

### Example 1

If you sell your home for €320,000 and buy alternative accommodation for €250,000, the balance of €70,000 is not counted as means as it is less than the limit of €190,500.

### Example 2

If you sell your home for €450,000 and buy alternative accommodation for €220,000, the difference is €230,000. The first €190,500 is disregarded and the remainder €39,500 is assessed as means using the capital assessment formula.

### What happens if I move into a private nursing home?

If you sell your home and move into a private nursing home that is registered under the 1990 Health (Nursing Homes) Act, the proceeds of the sale of your old home is exempted up to a limit of €190,500.

### Example

If you sell your home for €250,000 and move into a private nursing home, €190,500 is not counted as means. Only the difference between these amounts (€59,500) will be taken into account when working out your weekly means.

## 10. 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. However, if you are getting this pension, you may continue to get it for up to 5 years in Northern Ireland, or until you get a similar payment from the relevant authority there, if sooner.

If you leave the Republic of Ireland for any other reason, you must tell us immediately.

## 11. Does payment continue after death?

### **Death of a pensioner**

If you die while in receipt of State Pension (Non Contributory) which includes an Increase for a Qualified Adult (IQA) your spouse will receive payment of your pension including IQA for the entire six week period following the death.

### **Death of your spouse, civil partner or cohabitant**

If your spouse, civil partner or cohabitant dies, payment for them will continue for 6 weeks if your payment included an increase for them.

### **Death of a qualified child**

Payment for a qualified child will continue for 6 weeks after their death.

For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

## 12. Where can I get more information?

For more information on **State Pension (Non-Contributory)**, contact your local Intreo Centre, your local Social Welfare Office or **State Pension (Non-Contributory) Section** at the address below,

or

use the online enquiry form at **www.welfare.ie**.

Department of Social Protection  
**State Pension (Non-Contributory) Section**  
Social Welfare Services  
College Road  
Sligo

Telephone: (071) 91 57100

LoCall: 1890 500 000

If calling from outside the Republic of Ireland please call + 353 71 9157100.

For information booklets, application forms and more information on social welfare services:

- Log on to **www.welfare.ie**.
- Telephone: (071) 919 3302  
LoCall: 1890 66 22 44

If you are calling from outside the Republic of Ireland please call + 353 71 91 93302.

- Drop in to your local Citizens Information Centre, your local Intreo Centre or your local Social Welfare Office.

### Note

**The rates charged for using 1890 (LoCall) numbers may vary among different service providers.**

**Leabhráin áisiúla eile:**

<b>Liúntas Cúramóra</b>	<b>SW 41</b>
<b>Sochar Cúramóra</b>	<b>SW 49</b>
<b>Saorthaisteal</b>	<b>SW 40</b>
<b>Pacáiste na Sochar don Líon Tí</b>	<b>SW 107</b>
<b>Coinníoll Gnáthchónaithe</b>	<b>SW 108</b>
<b>Méadú um Chónaí Aonair</b>	<b>SW 36</b>
<b>Scéim Náisiúnta Bhreosla</b>	<b>SW 17</b>
<b>Pinsinéirí agus Coigilteas</b>	<b>SW 60</b>
<b>Leabhrán ar Rátaí Íocaíochta</b>	<b>SW 19</b>

# Faisnéis do Shaoránaigh

Is é an Bord um Fhaisnéis do Shaoránaigh an comhlacht reachtúil a thacaíonn le soláthar faisnéise, comhairle agus abhcóideachta don phobal maidir leis an raon fairsing seirbhísí sóisialta agus sibhialta. Cuireann sé an láithreán gréasáin Faisnéise do Shaoránaigh ar fáil agus tacaíonn sé leis an líonra deonach de Sheirbhísí Faisnéise do Shaoránaigh agus leis an tSeirbhís Teileafóin Faisnéise do Shaoránaigh.

[www.citizensinformation.ie](http://www.citizensinformation.ie)

Íosghlao 1890 777 121 (Luan-Aoine 9am-9pm)

Ionaid Áitiúla (féach in Eolaire Teileafóin na Leathanach Buí)

Tá Faisnéis do Shaoránaigh ar fáil ó bhreis is 250 láthair ar fud na tíre. Foilsítear sonraí teagmhála agus uaireanta oscailte an Ionaid Faisnéise do Shaoránaigh is gaire duit in Eolaire Teileafóin na Leathanach Buí.