



An Roinn Gnóthaí Fostaíochta
agus Coimirce Sóisialaí
Department of Employment Affairs
and Social Protection



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

July 2020

Plain
English
Approved by NALA

The logo for Plain English, featuring a stylized icon of a person with arms raised, symbolizing achievement or support.

The plain English Mark awarded to this document means that this document was written using plain English guidelines. While we have done our best to make this document as clear as possible, we are happy to hear any suggestions you have to improve it. Send your suggestions to communications@welfare.ie marked 'Public Information Guides'.

If you require further information about any scheme, please contact the scheme area directly. Contact information is available in the relevant section of this guide. Full information is also available on the Department's website at www.gov.ie.

This guide was produced by the Communications and Customer Service Unit at the Department of Employment Affairs and Social Protection.

July 2020

About this guide

In this guide, you will get an overview of some of the main ways the Department of Employment Affairs and Social Protection can support you as you get older. You will also find information to help you to access these supports.

The guide talks a lot about pay-related social insurance (PRSI) and means testing, so we explain these briefly to you first in the section 'Things you need to know **before** you start reading this guide'. This will help you understand the four main parts to this guide:

1. Income Supports
2. Pension Supports
3. Carer's Supports
4. Household Supports

Note about the payment rates shown in this guide.

The rates shown in this booklet are correct at the time of print. They may change. For current payment rates, please read the Department's Rates of Payment Booklet (SW19) on www.gov.ie.

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Things you need to know before you start reading this guide

You don't need to read the guide from start to finish. Just pick out the bits that are relevant to you from the contents page. It's a good idea, though, to keep the guide in case you need to refer to it in the future.

Some words explained

When reading this guide, you may see words or phrases you haven't come across before. These words are highlighted and explained in a special section at the end of the guide called a glossary. We list words in the glossary from A-Z.

Example:

If you see words '**governing contribution year**' highlighted like this, then you know there is an explanation in the glossary.

What you need to know before you read this guide

Before you read this guide you need to know a little about:

- PRSI; and
- means testing.

Let's look briefly at each of these in turn.

1. A little about PRSI

You will need to know a little about pay-related social insurance (PRSI) to figure out if you have paid enough PRSI (known as PRSI contributions) to qualify for some of the supports we mention.

As you probably know, nearly everyone has to pay PRSI whether we are employed or self-employed. Some people who have **unearned income** are also liable for PRSI.

Why PRSI contributions are important

To qualify for some payments, you need to have paid enough PRSI contributions. You might have paid or received:

- contributions while working;
- **credited contributions** – these are contributions awarded to you by the State when you were not able to pay contributions (they are sometimes called ‘credits’);
- **voluntary contributions** – these are PRSI contributions you can opt to pay directly to the Department if you are no longer paying compulsory PRSI through your wages or tax return;
- self-employed contributions (see page 21).

There are also different types of pay-related social insurance. These are known as PRSI classes. Your payslip will tell you which class of PRSI contribution you pay. If you are self-employed and your only income is from self-employment, you will pay Class S PRSI contributions when your income is €5,000 or more per year.

You will find more about PRSI on page 67. Please read the information at the back as it may answer any questions you have about PRSI and your eligibility for social welfare supports.

You can request a copy of your social insurance record:

- online at mywelfare.ie; **or**
- by phoning 01 471 5898 and selecting option 4.

2. A little about means testing

You may need to know a little about means testing as some social welfare payments are 'means tested'. 'Means tested' means we find out whether or not you qualify for supports. This depends on:

- your income;
- the value of any property you own (apart from your home);
- any savings you have; **and**
- any income from your spouse or partner.

We use means testing to work out if you qualify for a payment and how much we will pay you. We don't count all of your income and savings in the means test. Please note that you could get a payment even if you have savings.

This document is a guide only. If you would like to discuss your situation with us, please visit your local Intreo Centre or social welfare branch office.



Part 1: Income Supports

Introduction

If you become unemployed in older age, you can apply for:

- Jobseeker's Benefit, or
- Jobseeker's Allowance

up to your 66th birthday.

If you are already receiving these payments, there is specific information for jobseekers over 62 and 65 on page 16.

What is Jobseeker's Benefit ?

Jobseeker's Benefit is a payment for people between 18 and 66 who become fully or partly unemployed and have paid enough pay-related social insurance (PRSI) contributions. See the description of who pays contributions at the different classes of PRSI (page 67).

Jobseeker's Benefit is paid for nine months or six months depending on the number of social insurance contributions you have.

How do I qualify?

To qualify for Jobseeker's Benefit you must:

- be fully or partly unemployed;
- be under 66 years of age;
- be capable of work;
- be available for full-time work;
- be genuinely seeking work;
- have had a substantial loss of employment (at least 4 days out of work in every 7);
- have enough paid or credited PRSI contributions at class A, H or P (see page 67).

Social insurance paid in another country

You can use any social insurance contributions you may have paid in another EU Member State to help you to qualify for Jobseeker's Benefit in Ireland. To combine your records, your most recent place of work must be Ireland.

How many PRSI contributions do I need to have paid to qualify?

Understanding how many PRSI contributions you need to have paid to qualify is best sorted with the help of our staff at the local Intreo Centre. You can also phone 01 471 5898 and select option 4 to ask us to send you a copy of your **social insurance record**. This will show your PRSI contributions. You can also discuss this record with one of our staff.

€ What is the rate of payment?

Your rate of payment will depend on your average weekly earnings in the **governing contribution year**.

If you were working part-time during the governing contribution year **and** your average earnings were less than €300 a week, you will not qualify for the full rate of payment.

Please see the table below for details on the reduced rates of payment.

From 25 March 2019	Reduced
Average weekly earnings	Rate for an individual
Less than €150	€91.10
€150 or more but less than €220	€131.00
€220 or more but less than €300	€159.00
€300 or more	€203.00

Note: You may get a higher rate of payment for a **qualified adult** and **qualified children**.

The rate of any payment may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (SW19) on www.gov.ie.

For more information on Jobseeker's Benefit

Visit www.gov.ie



How do I apply?

You apply for Jobseeker's Benefit using the same form as the one you use for Jobseeker's Allowance (see page 16).

You will be invited for an interview in a local Intreo Centre and, they will tell you more about next steps including documents needed.

What is Jobseeker's Allowance?

Jobseeker's Allowance is a **means-tested scheme**. Qualifying depends on your income and whether you are habitually resident in Ireland.

How do I qualify?

To qualify for Jobseeker's Allowance you must:

- satisfy a means test (see next heading);
- be **habitually resident** in Ireland;
- be capable of work;
- be available for full-time work;
- be genuinely seeking work;
- you must be unemployed (for at least 4 days out of 7).

Note: If you are self-employed, this last condition does not apply to you.

What is a means test?

A means test is an assessment of all of your household income, savings, shares, investments or property that you own apart from your own home. Your means test will also include any income from your spouse, civil partner or cohabiting partner. The Department adds your income from all sources (including your income from work), and, from this, calculates the means you have each week. Your means is used to work out what payment you may receive.

Please note that you may get a payment even if you have savings.

€ What is the rate of payment?

Your rate will depend on your age, your income and the outcome of the means assessment. You will receive the full individual rate if you meet these conditions:

- you are aged 25 or over;
- you have no qualified adult or qualified children; **and**
- you have no means assessed by the Department.

Jobseeker's Allowance Rates	Rate	
Full weekly payment (26 or over)	€203.00	
Extra payment for qualified adult	€134.70	
Extra payment for qualified child	€36.00	Under 12
	€40.00	Over 12

The rate of any payment may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (SW19) on www.gov.ie.

For more information on Jobseeker's Allowance or Jobseeker's Benefit

Visit www.gov.ie



How do I apply for Jobseeker's Allowance and Benefit?

To apply, fill in the application form called a **UP1**.

To get the UP1 form visit www.gov.ie.

We recommend that you apply for Jobseeker's Allowance or Benefit as soon as possible after you become unemployed.

Jobseekers over 62

If you are over the age of 62 and receiving a jobseeker's payment, you do **not** have to:

- meet with a case officer in your local Intreo Centre or social welfare branch office; **or**
- sign on monthly.

In most cases, you can have your payment paid directly to a bank account.

Jobseekers over 65

If you are over 65 or turn 65 while receiving Jobseeker's Benefit and have at least **156 PRSI contributions** paid or credited, you can continue to receive your payment up to your 66th birthday. This applies even if your claim is due to end before that date.



Part 2: Pension Supports

Introduction

This part tells you about State pensions: Contributory and Non-contributory. These are paid at different rates. The rate for a contributory pension is based on PRSI and the rate for a non-contributory pension is based on a means tests. There are also other special pensions referenced. **We recommend that you apply for the State pension three months before you reach the State pension age.**

Pensions are paid weekly:

- at your local post office using your Social Services Card or Public Services Card; **or**
- by direct payment into your current or deposit (savings) account in your selected financial institution.

Working when retired

You can continue to work after you turn 66 years and receive a State Pension if you satisfy all of the qualifying conditions to receive a pension. You can learn more about these qualifying conditions on page 20.

Important: If you are an **employee** paying a Class A social insurance contribution, ask your employer to change this to Class J when you turn 66. Your payslip will tell you which class of PRSI contribution you pay.

If you are **self-employed** paying a Class S social insurance contribution, you should pay PRSI at Class M after your 66th birthday.

What is the State Pension (Contributory)?

State Pension (Contributory) is a social insurance benefit which you may qualify for when you reach certain state pension ages. Please see the following table for these ages.

Year you were born	Minimum qualifying age for State Pension (Contributory)
1 January 1949 and 31 December 1954	66
1 January 1955 and 31 December 1960	67
on or after 1 January 1961	68

This pension is based on your pay-related social insurance (PRSI) contributions. It is not means tested, so the payment you receive is not affected by other income you may have such as a private pension.

If you qualify for this pension, you can continue to work full-time after you reach the qualifying age.

How do I qualify?

To qualify for the State Pension (Contributory), you must meet **both** of the following conditions:

- have entered insurable employment before you turn 56 years, **and**
- have enough paid or credited PRSI contributions.

How many PRSI contributions do I need to have paid to qualify?

You must have at least 520 full-rate PRSI contributions paid since entering into insurable employment. (If you turned 66 before 6 April 2012, you need 260 paid full-rate contributions.)

There are two types of pension rates, maximum and reduced.

For a **maximum** pension:

You must have a yearly average of 48 paid and or credited PRSI contributions recorded:

- from 1979; **or**
- from your date of entry into insurable employment to the end of the last complete tax year before your 66th birthday.

For a **reduced** pension:

You must have a yearly average of at least 10 paid and or credited PRSI contributions recorded:

- from 1953; **or**
- from your date of entry into insurable employment (whichever is the later) to the end of the tax year before your 66th birthday.

Important: The Department will assess your entitlement to State Pension (Contributory) based on the conditions that apply on the date you reach pension age.

Self-employed contributions

Self-employed rate social insurance contributions are PRSI contributions at Class S. These contributions are counted as full-rate contributions for State Pension (Contributory) purposes. Social insurance contributions for self-employed people were introduced on 6 April 1988.

If you were self-employed and started paying Class S contributions **on 6 April 1988**, the Department may work out your entitlement to State Pension (Contributory) based on your social insurance record from that date.

The Department will do this if it works out better for you when calculating your entitlement and you satisfy the other conditions for State Pension (Contributory).

If you started paying Class S PRSI contributions **after the 6 April 1988**, the Department will work out your entitlement from the date your first contribution was paid (date you first entered insurable employment).

Social insurance paid in another country

You can use any social insurance contributions you may have paid in a country covered by EC Regulations, or a country with which Ireland has a **Bilateral Social Security Agreement** to satisfy the 520 (260) paid contributions requirement for your pension.

If you live or intend to live outside the State

If you live or plan to live outside the State, the Department can pay your pension directly to your account in a financial institution in Ireland or in the country you choose to live in.

€ What is the rate of payment?

Your rate of payment will depend on your PRSI contributions. The rate is made up of a personal rate plus any increase or allowances which you may be due. There are increases or allowances for:

- an increase for a **qualified adult** (means tested);
- an increase for a **qualified child** (means tested);
- a Fuel Allowance (means tested see page 57 for more details);
- a Living Alone Allowance;
- an Age 80 Allowance;
- a Telephone Support Allowance;
- an Island Allowance.

From 1 September 2012, the rate of pension depends on your yearly average number of PRSI contributions. The table below shows the maximum personal weekly rate of payment a person can receive.

Yearly contribution average	Rate of weekly payment
48 or more (aged 66 and under)	€248.30
aged 80 and over	€258.30

The rate of any payment may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (SW19) on www.gov.ie.

For more information
Please visit www.gov.ie.



How do I apply ?

To apply, fill in the application form **SPC1** and supporting documentation to the address on page 32.

We recommend that you apply for the State Pension (Contributory) three months before you turn 66.

What is the State Pension (Non-contributory)?

This pension is a means-tested payment if you don't qualify for a contributory pension based on your PRSI contribution record or if you only qualify for a reduced rate of State Pension (Contributory). You may get a higher rate of payment if you opt for the State Pension (Non-contributory) instead of a reduced State Pension (Contributory).

How do I qualify?

To qualify, you must:

- be 66 or over;
- satisfy a **means test**;
- be **habitually resident** in the State.

€ What is the rate of payment?

Your rate of pension depends on the outcome of the means test. The table below shows the maximum personal weekly rate of payment a person can receive if they have no income from any source.

Maximum personal weekly payment rate	
Age	Rate
Aged 66 and under 80	€237.00
Aged 80 and over	€247.00

For more information

Visit www.gov.ie



How do I apply?

To apply, fill in the application form **SPNC1** and supporting documents to the address on page 30.

We recommend that you apply for the State Pension (Non-contributory) three months before you turn 66.

What is Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension?

This is paid when you or your late spouse or civil partner satisfy certain social insurance conditions. All of these conditions must be met on **one** person's record. You cannot combine both records. All contributions must have been made before the death of your spouse or civil partner.

How do I qualify?

To qualify, you or your late spouse or civil partner must have A and B (2 options for B).

A) **at least 260 paid** social insurance contributions paid up to the date of death of your spouse or civil partner **or** paid before their pension age (currently age 66), whichever is earlier; **and**

B) a yearly average of either:

39 paid or credited social insurance contributions in either the three or five years before the death of your spouse or civil partner or paid before they reached pension age (this is called the '**Short Yearly Average**');

or

at least 24 paid or credited social insurance contributions from the year of first entry into social insurance until either the year of death of your spouse or civil partner, or the year they reached pension age, whichever is earlier (this is called the '**Long Yearly Average**').

€ What is the rate of payment?

To get your rate of payment, we first calculate your '**Short Yearly Average**' (this is explained on page 26). If this is 39 or greater, you will qualify for the maximum rate.

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

Widow's, Widower's or Surviving Civil Partner's (Contributory) personal rate of payment (from 30 March 2019)

Contributions	Aged under 66	Aged 66 or over
48 or more contributions	€208.50	€248.30
36-47 contributions	€205.40	€243.40
24-35 contributions	€202.90	€237.70

The rate of any payment may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (SW19) on www.gov.ie.

For more information on Widow's, Widower's or Surviving Civil Partner's Contributory Pension

Visit www.gov.ie or phone (071) 915 7100



How do I apply?

If you live in the Republic of Ireland, please complete the application form **WCP1** and send it with supporting documents to the address below. To get the form, visit **www.gov.ie**.

Social Welfare Services

Department of Employment Affairs and Social Protection
College Road
Sligo
F91 T384

If you live in an EU 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.

Important: You should apply for this pension within six months of your spouse or civil partner's passing.

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

If you are	Then you should apply for
under 66 and have a qualified child	One Parent Family payment for a widowed person
under 66 and do not have a qualified child	Widow's, Widower's or Surviving Civil Partner's (Non-contributory Pension)
aged 66 or over	A State Pension (Non-contributory)

Maximum personal weekly rate		
	From 30 March 2018	From 25 March 2019
Widow, widower or surviving civil partner (under 66)	€198	€203

The rate of any payment may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (SW19) on www.gov.ie.

For more information on Widows, Widower's and Surviving Civil Partner's Pension (Non-contributory)
 Visit www.gov.ie or phone (071) 915 7100



How do I apply?

To apply, fill in the form **WP1**. To get the form, visit www.gov.ie.

Please send the completed the application form **WP1** with supporting documentation to the Department.

Social Welfare Services

Department of Employment Affairs and Social Protection

College Road

Sligo

F91 T384

What is Widow's, Widower's or Surviving Civil Partner's (Non-contributory) Pension?

This pension is a means-tested payment payable to a widow, widower or surviving civil partner who does not qualify for a contributory widow's, widower's **or** surviving civil partner's payment.

This is a payment for widows, widowers or surviving civil partners who **do not have dependent children**. People with dependent children can apply for the One-Parent Family Payment **or** Jobseeker's Transitional payment.

You may apply for the State Pension (Non-contributory) when you reach 66 years. This pension is taxable, but you are unlikely to pay tax if it is your only income.

How do I qualify?

To qualify, you must:

- be a widow, widower or surviving civil partner;
- not cohabit with another person;
- pass a **means test**;
- be **habitually resident** in the State.

€ What is the rate of payment?

The rate of pension depends on the outcome of the means test. The table on the next page shows the maximum personal weekly rate of payment a person can receive if they have no income from any source.

Maximum personal weekly rate

Widow, widower or surviving civil partner (under 66)	€203.00
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The rate of any payment may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (SW19) on www.gov.ie.

For more information on Widows, Widower's and Surviving Civil Partner's Pension (Non-Contributory)

Visit www.gov.ie or phone (071) 915 7100



How do I apply?

To apply, fill in the form **WP1**. To get the form, visit www.gov.ie.

Please send the completed application form **WP1** with supporting documentation to the Department.

Social Welfare Services

Department of Employment Affairs and Social Protection
College Road
Sligo
F91 T384



Part 3: Carer's support

Introduction

This part of the guide tells you about Carer's Benefit, Carer's Allowance and Carer's Support Grant. It tells you conditions of getting these, how you apply, rates of payment as well as other relevant details.

What is the Carer's Benefit?

Carer's Benefit is a payment made to a person who leaves the work-force to care for a child or adult who needs full-time care and attention.

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 or over and under 66.

Work requirements

- You have been employed for at least eight weeks, whether consecutive or not, in the previous 26-week period.
- You are working for a minimum of 16 hours per week or 32 hours per fortnight. You do not have to meet this condition if you were getting Carer's Benefit in the previous 26 weeks.

- You give up work to be a full-time carer and must live or be in a position to provide full-time care and attention to a person who needs care and who is not living in an institution.

Living situation requirement

- You are not working, self-employed or on a training or education course outside the home for more than 18.5 hours a week, and the maximum you earn is €332.50 a week after taxes. **Note:** you must show us that the person you are caring for has adequate care while you are working.
- You do not live in a hospital, convalescent home or other similar institution. But you may continue to be regarded as providing full-time care and attention if you are, or the person you care for is, having medical or other treatment in a hospital for less than 13 weeks.

PRSI requirement

You must meet the social insurance (PRSI) 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 or H;

and

- have 39 PRSI contributions paid in the **governing contribution year**;

or

- have 39 PRSI contributions paid in the 12 months before the date you make a claim for Carer's Benefit;

or

- have 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 in the various ones along with what benefits each class covers, see page 67.

How long can I get Carer's Benefit?

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

You can claim your payment in a single period **or** in separate periods for up to 104 weeks. **But**, 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.

Cover if you are away

If you are away, you must be able to arrange adequate full-time care and attention for the person you care for.

The person you are caring for must meet these conditions:

- they are 16 and over and require full-time care and attention
- or**
- they are under 16 and Domiciliary Care Allowance (DCA) is being paid for them.

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

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

Caring for a child

You may be able to get Carer's Benefit if you care for a child who qualifies for Domiciliary Care Allowance (DCA). You do not have to be the person who gets the allowance for the child to be the child's carer.

€ What is the rate of Carer's Benefit?

From 25 March 2019

€220 weekly

The rate of any payment can change. For current payment rates, please refer to the Department's Rates of Payment Booklet (SW19) on www.gov.ie.

For more information on Carer's Benefit

Visit www.gov.ie or call (071) 919 3302



How do I apply?

Fill in the **CARB1** form. Include a doctor's medical report that is also signed by the person you will be caring for. But you do not need a medical report if you are caring for a child and DCA is paid for them.

To get the form, visit www.gov.ie.

Please send your **CARB1** application form with the relevant supporting documentation to this Department:

Carer's Benefit Section

Social Welfare Services Office
Government Buildings
Ballinalee Road
Longford
N39 E4E0

Important: You should apply for Carer's Benefit 10 weeks before you leave work.

What is Carer's Allowance?

Carer's Allowance is a means-tested payment 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.

How do I qualify?

You may qualify for Carer's Allowance if you meet these **four** requirements.

Age requirement

You are 18 or over.

Work requirements

- You are not working, self-employed, or on a training or education course outside the home 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 requirement

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

Cover if you are away requirement

If you are away, you must be able to arrange adequate full-time care and attention for the person you care for.

The **person you are caring** for must meet these conditions:

- they are 16 and over and require full-time care and attention;

or

- they are under 16 and DCA is being paid for them.

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

- they need continual supervision to avoid danger to themselves;

or

- they need continual supervision and frequent assistance throughout the day with normal bodily functions; **and**
- they are likely to require full-time care and attention for at least 12 months.

€ What is the weekly rate of Carer's Allowance?

The rate of payment depends on the outcome of the means test. The table below shows the maximum personal weekly rate of payment a person can receive if they have no income from any source.

Carer's age	Maximum weekly rate of payment
Carer under 66	€219.00
Carer 66 and over	€257.00

The rate of any payment may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (SW19) on www.gov.ie.

For more information on Carer's Allowance

Visit www.gov.ie or call (043) 334 0000



How do I apply?

To apply, fill in the application form called a **CR1**. Include a doctor's medical report that is also signed by the person you will be caring for. But you do not need a medical form if you are caring for a child getting DCA.

To get the form, visit **www.gov.ie**.

Return your application with the relevant supporting documents to this Department:

Carer's Allowance Section

Social Welfare Services Office

Government Buildings

Ballinalee Road

Longford

N39 E4E0

What is the Carer's Support Grant?

The Carer's Support Grant is a once-a-year payment made to carers who get Carer's Allowance, Carer's Benefit or Domiciliary Care Allowance (DCA). 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?

You automatically qualify for the 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 meet the following conditions.

If you live with the person you are caring for and you are:

- are 16 or over;
- ordinarily reside (live) in the Irish State – with the person;
- care for the person full time; **and**
- have been caring for the person for at least six months and this period includes the first Thursday in June.

If you do not live with this person, you must be contactable quickly by phone or an alarm or other direct system of communication.

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

- working more than 18.5 hours a week outside the home;
- 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 credited contributions; **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 person you are caring for.

€ What is the rate of Carer's Support Grant?

The Carer's Support Grant is €1,700 for each person you are caring for. It is paid once each year, usually on the first Thursday in June.

The rate of any payment may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (SW19) on www.gov.ie.

For more information on Carer's Support Grant

Visit www.gov.ie or call (01) 673 2222



How do I apply?

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

If you are **not** getting any of these payments, fill in form **CSG1** for each person you are caring for.

You can get a **CSG1** form from:

- your local Intreo Centre,
- your local social welfare branch office,
- your local Citizens Information office,
or
- visit www.gov.ie.

Return your completed application with the relevant supporting documents to:

Carer's Support Grant Section

Department of Employment Affairs and Social Protection
PO Box 10085
Dublin 2



Part 4: Household support

Introduction

This part tells you about the Household Benefits Package, the Free Travel Scheme and the Fuel Allowance Scheme.

What is the 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 over 70 and to people under age 70 in certain circumstances.

Only one person in a household can qualify for the package at any time. You must show that you are the registered consumer at the address for which you are applying for the Household Benefits Package, for example, by providing a utility bill.

If you are renting your home, your landlord must do two things:

- provide written confirmation that you are a tenant (including the MPRN (Meter Point Reference Number) **or** provide a written GPRN (Gas Point Reference Number of the address you are living at); **and**
- confirm that you are paying your own energy bills (example: you can show a energy bill with your name on it).

How do I qualify?

The qualifying conditions for the Household Benefits Package are different depending on what age you are and the payment you are receiving from the Department. Please see general conditions below and the conditions most relevant to you on the next pages 52 - 63.

Everyone must satisfy the **general conditions** of the package which are:

- you must be **legally resident** and permanently living in the State;
- only one person in each household can claim this benefit;
- you must be the registered customer of the gas or electricity company if you are applying for an Electricity or Natural Gas Allowance; **and**
- you must confirm your identity through the **SAFE registration** process when the Department asks you to. When you have **SAFE** registered, the Department will send you a Public Services Card (PSC).

You can also qualify for the Household Benefits Package if you meet **one** of the following six conditions:

1. You are over 70 years of age.
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:
 - State Pension (Contributory);
 - State Pension (Non-Contributory);
 - Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension;
 - Deserted Wife's Benefit or Allowance; **and**
 - an ordinary Garda Widow's Pension from the Department of Justice and Equality; **or**
 - an equivalent Social Security Pension/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:
 - Disability Allowance;
 - Invalidity Pension;
 - Blind Pension;
 - Incapacity Supplement or Workmen's Compensation with Disablement Pension (for at least 12 months); **or**
 - an equivalent Social Security Pension/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?

Allowance	Rate
Electricity or Gas	€35 monthly
TV Licence	Once 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 form (see How do I apply? on page 51).

The rate of any payment may change. For current payment rates, please refer to the Department's Rates of Payment Booklet (SW19) on www.gov.ie.



How do I apply?

You can get an application form called a **HB1** from:

- your local Intreo Centre;
- your local social welfare branch office;
- your local Citizens Information office; **or**
- visit www.gov.ie.

Return your application with the relevant supporting documents to:

Household Benefits Section

Department of Employment Affairs and Social Protection

Social Welfare Services

College Road

Sligo

F91 T384

What is Free Travel?

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

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

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

A Free Travel Companion Card

In some cases, a Free Travel Companion Card is available. This card allows a companion to travel with you for free. No one else can use your Free Travel Card; it is for you only.

Free travel is also available on a limited number of services operated by private bus transport companies. Private bus transport operators that have opted in to the Free Travel Scheme accept free travel cards. You should contact the Department of Employment Affairs and Social Protection to check whether your private bus operator accepts Free Travel Cards.

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?

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

Age

You are entitled to the Free Travel Scheme if you are aged 66 or over.

Receiving benefit

You may also be entitled to free travel if you are getting:

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

Workplace payments

Free Travel is also available if you have been getting Incapacity Supplement or Workmen's Compensation with Disablement Pension for at least 12 months.

Blind Pension

If you are blind or visually impaired and meet the medical conditions for Blind Pension, you may also be entitled to the Free Travel Scheme.

Specified carer

The Free Travel Scheme is also available if you are a specified carer for a person getting:

- **Constant Attendance Allowance** ; **or**
- **Prescribed Relative's Allowance** from the Department.

Payment from abroad

You may be entitled to the Free Travel Scheme 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.

Widow, widower or surviving civil partner

You may be entitled to the Free Travel Scheme if you are a widow or widower or a surviving civil partner aged 60 or over. In this case your late spouse or civil partner must have held a Free Travel Pass and you must be getting one of the following payments:

- Widow's Pension;
- Widower's or Surviving Partner's (Contributory) Pension;
- Widow's, Widower's or Surviving 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**.

For more information on the Free Travel Scheme

Visit www.gov.ie or phone (071) 915 7100



How do I apply?

If you are aged 66 or over

The Department of Employment Affairs and Social Protection will automatically send you the Free Travel Card if you:

- are aged 66 or over;
- are getting a social welfare pension; **and**
- have confirmed your identity through the **SAFE registration** process when asked to do so.

If you are under 66

If you are under 66 and have confirmed your identity through the SAFE registration process, you will get a Free Travel Card automatically if you are awarded:

- an Invalidity Pension;
- a Blind Pension;
- Disability Allowance; **or**
- Carer's Allowance.

If you have not SAFE registered, you will be asked to do so before the Department issues your Free Travel Card.

You can get an application form called a **FT1** from:

- your local Intreo Centre or local social welfare branch office;
- your local Citizens Information office; or
- visit www.gov.ie.

Return your application, with the relevant supporting documents, to this Department.

Free Travel Section

Department of Employment Affairs and Social Protection
Social Welfare Services
College Road
Sligo
F91 T384

What is Fuel Allowance?

Fuel Allowance is a means-tested payment to help with the cost of heating your home during the winter months. The Department pays it to people who are receiving a long-term (15 months or more) social welfare payment. Only one Fuel Allowance is paid to each household. Fuel Allowance is a top-up of your social welfare payment.

The Fuel Allowance season normally begins in October of each year and ends in April.

How do I qualify?

If you are getting a means-tested payment, for example the State Pension (Non-contributory), you will have already satisfied the means test. This means you will qualify for Fuel Allowance.

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 satisfy a means test to qualify for Fuel Allowance.

You may qualify for a Fuel Allowance if you are getting any of the following payments:

- State Pension (Contributory) or (Non-contributory);
- Widow's, Widower's or Surviving Civil Partner's Pension (Contributory) or (Non-contributory);
- Occupational Injuries Benefit Scheme;
- Blind Pension;
- Invalidity Pension;

- Disability Allowance;
- Deserted Wife's Benefit or Allowance; One-Parent Family Payment;
- Guardian's Payment (Contributory or Non-contributory);
- Jobseeker's Allowance (for more than 15 months);
- Farm Assist;
- Pre-Retirement Allowance;
- Basic Supplementary Welfare Allowance;
- Half-rate Carer's Allowance with another qualifying social welfare payment.

Living situation:

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

- a dependent spouse, civil partner or cohabitant and/or dependent children;
- other people getting one of the qualifying payments who would qualify for a Fuel Allowance in their own right;
- a person who is getting Carer's Allowance or Carer's Benefit and is caring for you or for your dependent spouse, partner or cohabitant on a full-time basis;
- a person getting Jobseeker's Allowance or basic Supplementary Welfare Allowance.

€ What is the rate of payment?

The rate is €24.50 a week from October to April each year.

People getting certain social welfare payments can get their total Fuel Allowance paid in two lump sums. The first lump sum is normally paid in early October and the second payment is in January.

How do I get my payment paid in two lump sums?

To get your Fuel Allowance paid in two lump sums, fill in form **FACPF1** at least a month before the first lump sum is due. This form is also available from:

- your local post office;
- Intreo Centre;
- social welfare branch office.

You can also text **FORM FUEL CHANGE** followed by your name and address to **51909**.

For more information on the Fuel Allowance Scheme

Visit www.gov.ie



How do I apply?

If this is your first time applying for Fuel Allowance, you need to fill in application form **NFS1**. You can also get this form:

- from your local post office; **or**
- text **FORM FUEL** followed by your name and address to **51909**.

Please apply before the start of the heating season (beginning of October). If you apply after this, the Department cannot backdate your allowance.

Do I need to reapply each year?

You do not need to reapply for the Fuel Allowance each year as long as your circumstances stay the same and you continue to get the same social welfare payment.

If you are not getting a social welfare payment, your Fuel Allowance can be paid directly into your account in a financial institution or you can collect the allowance at your local post office.

Where do I apply for Fuel Allowance?

Your payment

- Invalidity Pension
- Disability Allowance
- Incapacity Supplement

Send your application to

**Department of Employment
Affairs and Social Protection**
Social Welfare Services
Office Government Buildings
Ballinalee Road
Longford
N39 E4E

Phone: (043) 334 0000

- Long-term Jobseeker's Allowance (15 months)
- Farm Assist
- One-Parent Family Payment or Jobseeker's Transitional payment

Send your completed form to your local Intreo Centre or social welfare branch office.

Where do I apply for Fuel Allowance?

Your payment

- Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension
- Widow's, Widower's or Surviving Civil Partner's (Non-contributory) Pension
- Deserted Wife's Benefit or Allowance
- State Pension (Contributory or Non-contributory)
- Blind Pension
- Guardian's Payment (Contributory)
- Guardian's Payment (Non-contributory)

Send your application to

**Department of Employment
Affairs and Social Protection**
Social Welfare Services
College Road
Sligo
F91 T384
Phone: (071) 915 7100

Where do I apply for Fuel Allowance?

Your payment

Send your application to

Long-term Supplementary Welfare Allowance (15 months)

Department of Employment Affairs and Social Protection's representative (used to be called the Community Welfare Officer) at your local Intreo Centre.

People getting payment from a country covered by EU Regulations or a country with which Ireland has a **Bilateral Social Security Agreement**. The payment must be the equivalent of one of the qualifying payments listed.

National Fuel Scheme
Social Welfare Services
College Road
Sligo
F91 T384

Phone: (071) 915 7100

Further information

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More about PRSI

If you are employed or self-employed, you will pay a particular class of PRSI.

There are two tables in this section which we hope you will find helpful.

Table 1 shows which class of PRSI paid by different workers. Your payslip will tell you which class of PRSI contribution you pay. If you are self-employed, you probably pay Class S PRSI contributions. Table 1 is on page 67.

Table 2 shows which social welfare supports you may qualify for depending on the class of PRSI you pay. Table 2 is on page 69.

Important

If you are an employee paying a Class A social insurance contribution, ask your employer to change this to Class J when you turn 66.

If you are self-employed paying a Class S social insurance contribution, you should pay PRSI at Class M after your 66th birthday.

It is important to do this because once you reach the age where you can apply for the State Pension (currently 66 years) you no longer have to pay PRSI even if you continue to work. **The number of PRSI contributions you have on your social insurance record is also important.**

To qualify for the benefits in this guide, you will need a certain number of PRSI contributions. In the main part of this guide, we try and explain the number of PRSI contributions needed to qualify for particular social welfare benefits but this is complicated and beyond the scope of this guide. We suggest that you ask for a copy of your social insurance record online at www.mywelfare.ie or by **phoning (01) 471 5898** and selecting option 4. This record will tell you how many contributions you have paid each year you have worked. **You can also get more information at your local Intreo Centre or social welfare office**

How can I access my social insurance record online?

To access services on MyWelfare.ie, you need a verified MyGovID account.

Access MyWelfare by logging in using your MyGovID – your Username (email address) and password.

Find out how to register and learn more about MyGovID on www.mygovid.ie.

Does social insurance I paid in another country count?

You can use any social insurance contributions you may have paid in another EU member State or a country with which Ireland has a **Bilateral Social Security Agreement** to reach the number of 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 satisfy before we can include your PRSI record from another country. Please see the Jobseeker's Benefit section on page 10 for more information on this.

Table 1: Description of who pays by the main PRSI classes mentioned in this guide

PRSI Class	Description of people covered by each of the main PRSI contribution class mentioned in this guide.
Class A	<ul style="list-style-type: none"> • Employees in industrial, commercial and service-type employment who earn more than €38 a week before any deductions • Civil and public servants recruited on or after 6 April 1995 • Community Employment workers recruited on or after 6 April 1996
Class B	<ul style="list-style-type: none"> • Permanent civil servants and Gardaí recruited before 6 April 1995 • Doctors and dentists employed by the civil service recruited before 6 April 1995
Class C	<ul style="list-style-type: none"> • Commissioned Army Officers and members of the Army Nursing Service recruited before 6 April 1995
Class D	<ul style="list-style-type: none"> • Permanent and pensionable employees in the public service, recruited before 6 April 1995
Class E	<ul style="list-style-type: none"> • Minister of Religion employed by the Church of Ireland Representative Body
Class H	<ul style="list-style-type: none"> • Personnel of the Defence Forces
Class P	<ul style="list-style-type: none"> • Self-employed fishermen and women
Class S	<ul style="list-style-type: none"> • Self-employed people, including some company directors, sole traders and some people earning more than €5,000 from investments, rents and maintenance

Important: If you are an employee paying a Class A social insurance contribution, ask your employer to change this to Class J when you turn 66. **Your payslip will tell you which class of PRSI contribution you pay.**

If you are self-employed paying a Class S social insurance contribution, you should pay PRSI at Class M after your 66th birthday.

Your PRSI class should be changed to J and M so that you pay zero PRSI – once you get to the State Pension. That's the last social welfare payment you can get.

Which PRSI class covers which benefit for older people?

It depends, if you pay PRSI at Class A which applies to most of us who have worked, you are entitled to apply for all four benefits listed below.

However, if you pay at Class P you are only entitled to apply for Jobseeker's Benefit (limited version).

Table 2: Classes of paying PRSI and benefits you qualify for

PRSI classes:	A	B	C	D	E	H	P	S
Benefits:								
Carer's Benefit	Yes	Yes	Yes	Yes	Yes	See note below		
State Pension Contributory	Yes				Yes	Yes		Yes
Jobseeker's Benefit	Yes					Yes	Yes - Limited Benefit	
Widow's, Widower's or Surviving Civil Partner's Contributory Pension	Yes	Yes	Yes	Yes	Yes	See note below		Yes

Note: Members of the Defence Forces pay Class H contributions and are only entitled to Carer's Benefit and Widow's, Widower's or Surviving Civil Partner's Contributory Pension while they are serving in the Defence Forces.

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

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.

Constant Attendance Allowance:

This allowance can be paid weekly as an increase to a Disablement Pension if you are so seriously disabled as to need someone (a relative or some other person) to help you daily at home to attend to your personal needs for at least 6 months. You must be getting a Disablement Pension of 50% or over. Qualifying for Constant Attendance Allowance is based on the recommendation of the Department of Employment Affairs and Social Protection's medical advisor.

You will not get the allowance during any period if you are in a hospital or similar institution. Constant Attendance Allowance is not paid outside the EU.

Governing contribution year:

The governing contribution year is the second last complete tax year before the year you make your claim in. For example, if you make your claim in 2018, the governing contribution year is 2016.

Habitually resident:

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 four main factors in deciding if you are habitually resident in the State. These are:

1. having a right to live in Ireland;
2. the length of time you have lived in Ireland;
3. whether you have lived in Ireland continuously; **and**
4. your general living situation in Ireland.

You can be habitually resident and still spend time outside Ireland on short holidays, travelling or studying. If this is a condition of your payment, you must continue to be habitually resident while you are being paid.

Insurable Employment:

Insurable employment is employment of people aged between 16 and 66 from many types of employment that are liable for social insurance contributions.

Insurable Record (of employment) / PRSI record:

This is a record that the Department keeps of all PRSI that you pay when you are in insurable employment.

To check your social insurance record (details of your insurable employment), you need your PPS number and to go online and check your record on www.gov.ie. To get your record you will also need to create an account (MyGovID account). When this is done you can:

- ask for a copy of your insurance contribution record (a Contribution Statement) to be posted to the address on file;

or

- you can phone our Records Section on 01 471 5898 and select option 4. They will post you a copy.

Means tested:

This means we find out whether or not you qualify for benefits and allowances. This 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 from your spouse or partner. This is used to work out how much we will pay you if you qualify.

MyGovID:

This is a single account that lets you use online services from many Government Departments. 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. Your local Intreo office can help you with this.

MyWelfare:

This is the online home of welfare services. It gives you online access to those services including making appointments and applying for some of the benefits in this guide. It is safe, secure and accessible on all devices. For more information visit www.mywelfare.ie.

P45:

A document that an employee gets when they leave a job. It shows their total pay up to the date they leave as well as the tax and PRSI that their employer has deducted.

Prescribed Relative's Allowance:

This is a payment made in addition to the State Pension to people 66 years or more who are providing full-time care to a close relative. The person being cared for must get a qualifying payment from the Department.

Qualified Adult:

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

Qualified Child:

This means you may also get an extra amount for your child called an Increase for a Qualified Child.

To get this increase your child must:

- live with you in the State;
- be the correct age for the payment you are claiming (the age varies from scheme to scheme); **and**
- not be in legal custody.

Safe registration process:

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 attend an Intreo Centre of your choice to get a Public Services Card. Your local Intreo Centre will help you with this process as needs be. You need to go through this process to get services like your Free Travel Allowance.

Social insurance record:

Please see "Insurable Record" on page 73.

Unearned income:

Examples of this type of income include: rental income, investment income, dividends (money to company shareholders) and interest on deposits and savings. This income is liable to PRSI.

2019 increased rates for qualified adult and qualified children

Social Insurance Payments:

Payment	Adult	Child under 12	Child 12 and over
State Pension (Contributory)			
An adult under 66	€165.40	€34	€37
An adult aged 66 and Over	€222.50	€34	€37
Widow's/Widower's/Surviving Civil Partner's (Contributory Pension)	Does not apply	€34	€37
Invalidity Pension	€148.90	€34	€37
Carer's Benefit	Does not apply	€34	€37
Disablement Benefit	Does not apply	€34	€37
Jobseeker's Benefit	€134.70	€34	€37

Social Assistance Payments

Payment	Adult	Child under 12	Child 12 and over
State Pension (Non-contributory)	€156.60	€34	€37
Carer's Allowance	Does not apply	€34	€37
Disability Allowance/ Blind Pension	€134.70	€34	€37
Widow's/Widower's/ Surviving Civil Partner's (Non-contributory) Pension	Does not apply	€34	€37
One-Parent Family Payment	€134.70	€34	€37
Jobseeker's Allowance	Does not apply	€34	€37
Aged 18 to 24	€112.70	€34	€37
Aged 25 or over	€134.70	€34	€37

More information

This booklet is intended as a guide only as is not a legal interpretation of information.

For more information, please see **www.gov.ie** or call into your local Intreo Centre or social welfare office where staff can advise and support you.



**An Roinn Gnóthaí Fostaíochta
agus Coimirce Sóisialaí**
Department of Employment Affairs
and Social Protection