Your social security rights
in Ireland
Your social security rights in Ireland
Europe Direct is a service to help you find answers to your questions about the European Union.

Freephone number (*):

00 800 6 7 8 9 10 11

(*) The information given is free, as are most calls (though some operators, phone boxes or hotels may charge you).

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Sometime in your life you may be in need of the support provided by social security benefits. If you are living in the country where you were born and satisfy the qualifying conditions, you will be entitled to receive support. But you also have the right to receive benefits if you are a national of any EU country and move to another part of the EU. The information below sets out when you are eligible for benefits, what you are entitled to and how to go about claiming it.

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Child Benefit

This chapter tells you what you need to know in order to claim Child Benefit in Ireland.

**In what situation can I claim?**

**Child benefit** is paid to habitually resident parents or guardians of children under 16 years of age or, if the child is in full-time education, full time training, or has a disability, under 18 years of age.

**What conditions do I need to meet?**

Child Benefit is payable to the parents or guardians of children under 16 years of age and children aged 16 or 17 years of age if in full-time education, full-time training or unable to support themselves. To qualify for Child Benefit the applicant must satisfy the Habitual Residence Condition.

**What am I entitled to and how can I claim?**

<table>
<thead>
<tr>
<th>Child Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rates in 2017</strong></td>
</tr>
<tr>
<td>Per child</td>
</tr>
</tbody>
</table>

Please note that adjustments may be made to the rate of payment you receive from the country in which you are employed, to take account of any Child Benefit entitlement you may have in the country in which the children live.

You need to apply for Child Benefit within 12 months of:
- the birth of your baby, or
- the month the child became a member of your family, or
- the month the family came to live in Ireland.

The Department of Employment Affairs and Social Protection will open a claim for you when you register the birth of a baby in Ireland. If you are not already claiming Child Benefit for another child a new claim is created by the Department and a partially completed claim form is sent to you for your signature and payment details. If you are already claiming Child Benefit for another child, your new baby is added to your Child Benefit claim and payment begins automatically from the month after the birth. If your child was not born in Ireland or the birth in Ireland is not registered within the required timeframe of 3 months, you must complete a CB1 Child Benefit application form and forward it to the Child Benefit Section of the Department of Employment Affairs and Social Protection (see Who do you need to Contact?).

Child Benefit is paid until the child reaches 16 years. Child Benefit can continue to be paid in respect of children aged 16 and 17, if the child is in full-time education, unable to support themselves. A partially completed form will be sent to you before your child’s 16th birthday to confirm your child qualifies for payment.

For citizens from EU countries, or other countries covered by EU Regulations, working in a country covered by EU Regulations, the country you work in usually pays Child Benefit even if your family is living in another country. In such circumstances the Habitual Residence Condition will not be applied.
Jargon Busters

- **Habitual resident** - The term ‘habitual resident’ is defined under EU law - see: [EU Regulation on the coordination of social security systems](https://ec.europa.eu/youreurope/citizens/work/working/insurance/index_en.htm). In practice it means the place where you have your centre of interests.

**Forms you may need to fill in**

- If your child is not born in Ireland or their birth is not registered within the required time (3 months) - [form CB1](http://www.welfare.ie);  
- Child Benefit for children between 16 and 17 - [form CB2](http://www.welfare.ie);  
- Send to the Child Benefit Section of the Department of Employment Affairs and Social Protection (see: Who do you need to contact?).

**Know your rights**

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Your right to parental leave

From the Official Journal of the EU:

- [EU Regulation on the coordination of social security systems](https://ec.europa.eu/youreurope/citizens/work/working/insurance/index_en.htm) (pdf)

Commission publication and website:


**Who do you need to contact?**

*Find your nearest Social Welfare Office*

Child Benefit, send your CB1 or CB2 form (see text box above) by FREEPOST to:  
Department of Employment Affairs and Social Protection Social Welfare Services Office,  
St Oliver Plunkett Road, Letterkenny Donegal Ireland.

You can only contact this office by email or telephone  
Tel: (0035374) 916 4400  
LoCall: 1890 400 400  
Homepage: [http://www.welfare.ie](http://www.welfare.ie)  
Email child.benefit@welfare.ie

**Maternity Benefit/Paternity Benefit**

This chapter tells you what you need to know in order to claim Maternity/Paternity Benefit in Ireland.

If you have lived, worked and/or paid insurance in another EU country, your time living in another EU country, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland.

**In what situation can I claim?**

Maternity Benefit is paid to women who are on maternity leave from work. It is payable to women who are in employment covered by the [Maternity Protection of Employees Act 1994](https://www.legislation.ie/en/act/a1994/625309/), immediately before the first day of their maternity leave. Some employers will carry on paying their staff their wages and will have Maternity Benefit paid directly to them. Check your employment contract to see what applies to you.

What conditions do I need to meet?

The PRSI conditions for receipt of Maternity Benefit are the same as those for Paternity Benefit. Both Maternity and Paternity Benefit are paid to people who have contributed enough through their ‘contributions’ into their Pay Related Social Insurance (PRSI). With some exceptions, employees, self-employed people and apprentices over 16 are insured through the payment of contributions.

If you are an employee, you must have:

- at least 39 weeks of PRSI contributions in the 12 months before the first day of maternity leave; or
- 39 weeks of PRSI since you first started work and at least 39 weeks paid in the relevant tax year or the year after that. For example, if you are going on maternity leave in 2016 the relevant tax year is 2014; or
- 26 weeks of PRSI paid in the relevant tax year and at least 26 weeks paid the year before.

If you are self-employed you must have paid:

- 52 weeks of PRSI contributions paid at Class S in the relevant tax year; or
- 52 weeks of PRSI contributions paid at Class S in the tax year immediately before the relevant tax year; or
- 52 weeks of PRSI contributions paid at Class S in the tax year immediately following the relevant tax year.

Other conditions also apply.

You should apply 6 weeks before you intend to go on maternity leave (12 weeks before if you are self-employed). Employees should apply 4 weeks before they wish to go on paternity leave and 12 weeks before if self-employed.

What am I entitled to and how can I claim?

Maternity Benefit

The benefit is paid for 26 weeks: at least two weeks must be taken before and four weeks after the date the baby is due:

<table>
<thead>
<tr>
<th>Maternity Benefit</th>
<th>Weekly rate in 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate of payment</td>
<td>€240</td>
</tr>
</tbody>
</table>

You may get an increase in your payment for dependent children. Note that the payment of qualified adult and child increases depends on the income your spouse or partner may have. If you have paid at least one social insurance contribution in Ireland and have worked in a country governed by EU Regulations (or a country with which Ireland has a Bilateral Social Security Agreement), you may combine your insurance record with your Irish PRSI contributions to help you qualify for Maternity Benefit.

You must have paid at least one social insurance contribution in Ireland within 16 weeks of the end of the week in which your baby is due.

With effect from 1 October 2017, Maternity Benefit is payable for an extra period after the end of this 26 weeks in the case of a premature birth. Maternity leave is also extended for this extra period. It corresponds to the time period between your baby’s actual birth date and the expected start date of your maternity leave and Maternity Benefit.

The Department will need further information in order to determine any entitlement to extra Maternity Benefit due to the premature nature of your baby’s birth. You will need to send the Department a letter from the hospital confirming the actual date of birth and the number of weeks’ gestation at which your baby was born, before the end of the first 26 weeks of Maternity Benefit. This information is required in order to ensure that you get your full entitlement. Adoptive Benefit may be available for those adopting a child. Conditions and amounts are similar to Maternity Benefit. Both of these benefits are taxable.
Paternity Benefit

Paternity Benefit will be paid for the two weeks of paternity leave which must start within 26 weeks of the child’s birth or adoption placement.

Paternity Benefit is paid for a maximum of two weeks at a flat rate of €240 per week.

**Jargon busters**

**PRSI** stands for Pay Related Social Insurance. To claim a contributory benefit you need to have clocked up the relevant number of contributions.

**What is a benefit year and what is the relevant tax year?**

The amount of some benefits depends on the contributions made in the relevant (sometimes known as governing) tax year. The relevant tax year is usually 2 years before the benefit year, so for claims made in 2018, the relevant tax year is 2016.

The year in which a benefit is claimed is called the benefit year. But it doesn’t start on 1 January; it starts on the first Monday in January.

For example, a claim for Maternity Benefit on 1 January 2017 would be based on PRSI contributions in 2014, whereas a claim after 3 January 2017 would be based on PRSI contributions in 2015.

**Forms you may need to fill in**

- Maternity Benefit Application Form
- Paternity Benefit Application Form

**Know your rights**

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Sick pay and sick leave, the employers’ obligations - [Terms of Employment (Information) Act](http://www.terms-of-employment.ie)
- Maternity Protection Act
- [What you need to know about tax and Maternity Benefit](http://www.revenue.ie)
- Paternity Benefit Act

**Commission publication and website:**


**Who do you need to contact?**

**Find your nearest Social Welfare Office:**

**Maternity Benefit Section**

Department of Employment Affairs and Social Protection
McCarter's Road
Ardaravan
Buncrana
Donegal
Ireland
Tel: (01) 471 5898
LoCall: 1890 690 690
Homepage: [http://www.welfare.ie](http://www.welfare.ie)
This chapter tells you what you need to know in order to claim family benefits in Ireland. Here we cover:

- **Working Family Payment** formerly known as Family Income Supplement
- **One-Parent Family Payment**

**In what situation can I claim?**

**Working Family Payment (WFP)** is a weekly benefit that is tax-free and paid to families and single parents who are in low-paid employment.

**One-Parent Family Payment (OFP)** is a means-tested payment for men and women under 66 who are bringing children up without the support of a partner.

**What conditions do I need to meet?**

**Working Family Payment** is aimed at people who are working for at least 19 hours a week or 38 hours a fortnight and have one or more children who normally live with them.

To qualify for a **One-Parent Family Payment (OFP)** you must:

- Be under 66;
- Be the parent, step-parent, adoptive parent or legal guardian of a child under the age of 7;
- Be the main carer and the child must live with you. OFP is not payable if the parents have joint equal custody of a child or children;
- Have average weekly earnings of €425 or less per week;
- Satisfy a means test;
- Be habitually resident (certain people, in particular EU nationals who are considered migrant workers, are exempt from the habitual residence condition. EU citizens, EEA citizens and Swiss nationals who are employed or self-employed in Ireland and who are paying into the Irish social insurance system do not have to meet the habitual residence criteria to qualify for One-Parent Family Payment);
- Not be living with a spouse, civil partner or cohabiting.

If you are separated, divorced or your civil partnership is dissolved you must:

- Have been living apart from your spouse or civil partner for at least 3 months. This does not apply to cohabitants;
- Have made efforts to get maintenance from your spouse or civil partner (if your civil partner is the parent of the child/ren);
- Be inadequately maintained by your spouse or civil partner (if your civil partner is the parent of the child/ren).

If your spouse or civil partner is in prison:

- He/she must have been sentenced to at least 6 months in prison or have spent at least 6 months in custody.
If you were not married to the parent of your child/children, you do not need to seek maintenance from the other parent when you first claim OFP. However you must make efforts to seek maintenance from the other parent to continue to be eligible for OFP.

**What am I entitled to and how can I claim?**

**Working Family Payment**

To claim Working Family Payment, your average weekly family income must be below a certain amount for your family size. The amount you receive is 60% of the difference between your average weekly family income and the income limit which applies to your family. No matter how little you may be entitled to, you will get a minimum of €20 each week.

<table>
<thead>
<tr>
<th>Working Family Payment Rates You have:</th>
<th>Your net family income is less than:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 child</td>
<td>€521</td>
</tr>
<tr>
<td>2 children</td>
<td>€622</td>
</tr>
<tr>
<td>3 children</td>
<td>€723</td>
</tr>
<tr>
<td>4 children</td>
<td>€834</td>
</tr>
<tr>
<td>5 children</td>
<td>€960</td>
</tr>
<tr>
<td>6 children</td>
<td>€1,076</td>
</tr>
<tr>
<td>7 children</td>
<td>€1,212</td>
</tr>
<tr>
<td>8 or more children</td>
<td>€1,308</td>
</tr>
</tbody>
</table>

**One-Parent Family Payment**

The One-Parent Family Payment is currently set at €198 a week and a qualified child increase (QCI) of €31.80 per week for each child. You can work and also get the One-Parent Family Payment. The amount of payment you get depends on your weekly means.

The first €130 of gross weekly earnings is not taken into account. This means that a person can earn up to €130 per week and still qualify for the full One-Parent Family Payment.

Half the remainder of gross earnings is assessed as means. If you earn more than €130 per week you may qualify for a reduced payment.

Maximum One-Parent Family payment rates in 2018:

<table>
<thead>
<tr>
<th>One-Parent Family Payment</th>
<th>Weekly rate (maximum)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal rate (under 66)</td>
<td>€198</td>
</tr>
<tr>
<td>Child dependent</td>
<td>€31.80</td>
</tr>
</tbody>
</table>

A claim to One-Parent Family Payment should be made within three months of the date of entitlement as follows:

| Widowed/Surviving Civil Partner | within 3 months of spouse's death |
| Unmarried                      | within 3 months of the birth of the child |
| Separated                      | A person must be separated for 3 months before applying for OFP. If application is received within 6 months of date of separation claim may be awarded from first day of entitlement (i.e. 3 months after separation). |
| Prisoner's spouse/civil partner for 6 months | date when spouse/civil partner has been detained in legal custody for 6 months without being sentenced or date when prison sentence of at least 6 months duration starts |
Jargon busters

- Means-testing - Your means under the various headings (for example, cash income, earnings from employment and capital) are added together to find your total means. For most means-tested payments, the rate of social welfare payment you can get, if any, is reduced on a sliding scale according to your means.
- Habitual resident - The term ‘habitual resident’ is defined under EU law - see: EU Regulation on the coordination of social security systems. In practice it means the place where you have your centre of interests.

Forms you may need to fill in

- Application form for Family Income Supplement (pdf)
- Application form for One-Parent Family Payment (pdf)

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Family benefits under EU Regulations (pdf)

From the Official Journal of the EU:

- EU Regulation on the coordination of social security systems (pdf)

Commission publication and website:


Who do you need to contact?

One Parent Family Payment
Contact your local Intreo Centre

Working Family Payment
FIS Section,
Department of Employment Affairs and Social Protection,
Government Buildings,
Ballinalee Road,
Longford,
Ireland
Health
Healthcare

This chapter tells you what you need to know about using public health services in Ireland, including how to apply for a medical card. For information on eligibility for health services for those who have lived, worked and/or paid insurance in another EU country please see the section below titled ‘What am I entitled to and how can I claim?’.

In what situation can I claim?

The Irish Public Health System provides for two categories of eligibility for persons who are ordinarily resident in the country, i.e. full eligibility (individuals/families with full eligibility are awarded a medical card) and limited eligibility (all others).

Full eligibility is determined mainly by reference to income limits. Determination of an individual's eligibility status is the responsibility of the Health Service Executive (HSE) and requires the completion of an application process.

Individuals/families that are below a higher means threshold are eligible for GP services and are awarded a General Practitioner (GP) visit card.

All persons under the age of 6 years and over the age of 70 years are eligible for GP care without fees.

What conditions do I need to meet?

Full eligibility is subject to being ordinarily resident in Ireland and to income guidelines. A person will be considered ordinarily resident in Ireland if he/she satisfies the HSE that it is his/her intention to remain in Ireland for a minimum period of one year.

The HSE, in order to determine a person’s level of eligibility, carries out a financial assessment under the income guidelines. The assessment is based on the gross income, less income tax, PRSI contributions and USC, of the applicant and spouse. The resulting income is then compared to the appropriate medical card/ GP visit card income guidelines for the particular family size. Allowances are also made for any rent or mortgage payments, childcare expenses and travel to work costs.

If a person, applying for a medical card, has an income in excess of the relevant income guidelines, the HSE must consider if refusing eligibility would result in undue hardship to that person and his/her dependants and may award a medical card or GP visit card subject to certain criteria.

Applicants whose weekly incomes are derived solely from Department of Employment Affairs and Social Protection (social welfare) or HSE allowances/payments will be granted medical cards.

A separate assessment process exists for persons aged 70 years and over whereby a gross weekly income limit applies.

What am I entitled to and how can I claim?

Persons with full eligibility (i.e. the individual/family are below the means threshold and are awarded a medical card) are entitled to a range of services including general practitioner services, prescribed drugs and medicines, all in-patient public hospital services in public wards including consultant services, all out-patient public hospital services including consultant services, dental, ophthalmic and aural services and appliances and a maternity and infant care service. Other services such as allied health professional services may be available to medical card holders. With the exception of prescribed drugs and medicines, which are subject to a €2.50 charge per prescribed item (maximum of €25 month per month per individual/family), these services are provided free of charge.

Individuals/families that are below a higher means threshold are eligible for GP services and are awarded a GP visit card. Applications for a medical card, where unsuccessful, are automatically assessed for a GP visit card.
All persons under the age of 6 years and over the age of 70 years are eligible for GP care without fees.

Persons with limited eligibility (those not awarded a medical card or GP visit card) are eligible for in-patient and outpatient public hospital services including consultant services, subject to certain charges. The public hospital statutory in-patient charge is €80 in respect of each day during which a person is maintained, up to a maximum payment of €800 in any twelve consecutive months. There is also a charge of €100 for attendance at an Emergency Department, however certain exemptions from the charge may apply, such as where the person has a referral letter from their GP.

Under the Drugs Payment Scheme, an individual or family in Ireland only has to pay €134 each month for approved prescribed drugs, medicines and certain appliances for use by that person or family in that month.

People with certain long-term illnesses or disabilities may apply to join the Long Term Illness Scheme which permits the person to get, free of charge, drugs, medicines and medical and surgical appliances directly related to the treatment of their illness.

A person may qualify for a medical card under EU Regulations (see pages 26 to 31 of medical card and GP visit card assessment guidelines) if they have no link to the Irish social security system and:

- are living in Ireland and receiving benefits from an EU country or another country covered by EU Regulations;
- are living in Ireland but working in a country subject to EU Regulations and pay social insurance contributions in that country;
- are living in Ireland and are the dependent spouse or child of someone living in one of these countries.

Note - The European Health Insurance Card (EHIC) entitles a person to necessary healthcare in the public system of any EU/EEA Member State and Switzerland, if they become ill or injured while on a temporary stay in that country. However the card does not entitle a person to intentionally travel abroad with the aim of getting healthcare through the public system.

See the HSE website for how to apply for the EHIC.

**Forms you may need to fill in**

Forms you may need to fill in:

- Medical card and GP visit card application - Form MC1 (pdf)
- People aged 70 and over Medical Card and GP visit card application - Form MC1A (pdf)
- Apply for the GP Visit Card for persons aged 70 years and over - register online or application form (pdf)
- Apply for the GP Visit Card for children under 6 – register online or application form (pdf)
- Apply for the Drugs Payment Scheme (pdf)
- Apply for the Long Term Illness Scheme (pdf)
- Apply for the European Health Insurance Card (pdf)

Note that applications may require that you provide your Personal Public Service Number (PPSN). You may get information on your PPSN by contacting the Department of Employment Affairs and Social Protection – details in the ‘Who do you need to contact’ section below.

On 15th January 2018, the HSE launched its new medical card online application service. This new service enables people to apply online for a medical card, upload all supporting documentation and find out their eligibility status at www.medicalcard.ie.
Know your rights

The links below set out your rights, they are not European Commission sites and do not represent the view of the Commission:

- **HSE benefits and schemes** to make the cost of health and medical care more affordable for all;
- **Health Service Charter** - What you can expect from your health service and what you can do to help;
- **Citizens Information** website – health section.

Commission publication and website:


Who do you need to contact?

**Find your nearest Local Health Office**

**HSE Consumer affairs contact details.**

You can also call the HSE Infoline on 1850 24 1850, from Monday to Saturday, 8am to 8pm.

Send your application for a medical card or inform the HSE of a change of status to:

HSE Client Registration Unit,

P.O. Box 11745,

Dublin 11,

Ireland

D02 VW90

Telephone - LoCall: 1890 252 919 or 01 864 7100

Information on your Personal Public Service Number (PPS Number):


Here to apply for a PPS Number.

Benefits for caregivers

This chapter tells you what you need to know about the benefits paid to carers in Ireland. If you have lived, worked and/or paid insurance in another EU country, your time living in another EU country, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland. Here we cover:

- **Carer’s Benefit**
- **Carer’s Allowance**
- **Domiciliary Care Allowance**
- **Carer’s Support Grant** (formerly called Respite Care Grant)

In what situation can I claim?

Support for caregivers in Ireland takes several forms. The two main social welfare payments for carers providing full-time care are Carer’s Benefit and Carer’s Allowance.

Carer’s Benefit: paid to people who have left their jobs to look after someone needing full-time attention. Payment is based on social insurance contributions. After one year’s service employees may take unpaid Carer’s Leave of up to 2 years to provide full-time care for someone who needs it.
Carer’s Allowance: if you look after someone requiring full-time care and attention because of a physical or learning disability or illness you may be eligible to receive Carer’s Allowance. This payment is means tested.

If you have an under 16-year-old at home who needs considerably more care than other children of the same age, you may be entitled to Domiciliary Care Allowance.

The Carer’s Support Grant is an annual payment for carers over 16 who look after someone for at least 6 months a year. If you are getting any of the above grants you qualify automatically.

**What conditions do I need to meet?**

**Carer’s Benefit**: paid to people who have left their jobs to look after someone needing full-time attention. After one year's service employees may take unpaid Carer's Leave of up to 2 years to provide full-time care for someone who needs it.

This is a short-term payment paid to people who have been in work for at least 8 weeks in the previous 26 weeks before becoming a carer. You must have worked for a minimum of 16 hours per week or 32 hours per fortnight. The payment is linked to the social insurance contributions you have made. It is also worth taking on board the definition of relevant tax year.

**Carer’s Allowance**: if you look after someone requiring full-time care and attention because of a physical or learning disability or illness you may be eligible to receive Carer’s Allowance. Payment is subject to a means test and is paid to people who are habitually resident in Ireland.

Both Carer’s Allowance and Carer’s Benefit are taxable.

**Domiciliary Care Allowance** (DCA) is a monthly payment, paid in respect of a child aged under 16 years with a severe disability, who requires ongoing care and attention, substantially over and above the care and attention usually required by a child of the same age. It is not means tested. To qualify for Domiciliary Care Allowance a child must have "a severe disability requiring continual or continuous care and attention substantially in excess of the care and attention normally required by a child of the same age".

This means that eligibility for Domiciliary Care Allowance is not based on the type of impairment or disease, but on the resulting lack of function of body or mind which means the child needs extra care and attention. This care and attention must be required to allow the child to deal with the activities of daily living. The child must be likely to require this level of care and attention for at least 12 months.

The **Carer’s Support Grant** (formerly called the Respite Care Grant) is awarded once a year in June to anyone getting any of the payments covered so far. If you are not getting the benefits covered in this chapter, you may still be eligible for the grant. It is paid to people working less than 15 hours a week outside the home and who live with, or are immediately accessible to, the disabled person and are caring for the person on the first Thursday in June.

The Carer’s Support Grant is not taxable.

**What am I entitled to and how can I claim?**

**Carer's Benefit**

This benefit is paid for up to 24 months to people who have paid enough PRSI contributions (see ‘Jargon Busters’ text box). It can be claimed for a total period of 104 weeks for each person being cared for, or in any number of separate periods.
Where the carer is caring for: | One person - rate per week | More than one person - rate per week
---|---|---
Personal Rate | €215 | €322.50

<table>
<thead>
<tr>
<th>Increases</th>
<th>Rate per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Each qualified child (Full Rate)</td>
<td>€31.80</td>
</tr>
<tr>
<td>Each qualified child (Half Rate)</td>
<td>€15.90</td>
</tr>
</tbody>
</table>

**Carer's Allowance**

Rates in 2018:

<table>
<thead>
<tr>
<th>Carer</th>
<th>Maximum weekly rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aged under 66, caring for 1 person</td>
<td>€214</td>
</tr>
<tr>
<td>Aged under 66, caring for 2 or more</td>
<td>€321</td>
</tr>
<tr>
<td>Aged 66 or over and caring for 1 person</td>
<td>€252</td>
</tr>
<tr>
<td>Aged 66+, caring for 2 persons</td>
<td>€378</td>
</tr>
<tr>
<td>Increase for a qualified child</td>
<td>€31.80 (full rate) €15.90 (half rate)</td>
</tr>
</tbody>
</table>

**Domiciliary Care Allowance**

Rate per month

| Personal Rate | €309.50 |

Children in residential care who go home may receive a half-rate payment if they are at home for 2 days or more a week, for example, a child who attends residential services from Monday to Friday and goes home at weekends.

**Carer’s Support Grant**

Rates in 2018

Annual rate for each person you are caring for: €1,700

If you are caring for more than one person, a grant is paid for each care recipient. If you are not getting the above benefits, you will need to apply.

Whenever you need to meet certain conditions to claim, the authorities need to take into account the time you may have been paying if you have been working in an EU country or other countries covered by EU Regulations. You will still be covered if you change your job and travel to work in these countries.

Long-term care benefits in cash are paid according to the rules of the country in which you have been paying social insurance contributions, anywhere in the EU. Benefits in kind (treatment, care, hospitalisation, etc.) are provided according to the rules of the country in which you live.
Jargon busters

- **Non-contributory benefits** are **means-tested**, meaning that your income or property (except your own home) will be taken into account when it comes to setting your benefit;
- **Dependent child**, also known as qualified child, is a dependant for whom you may get an extra amount, paid as an increase to your personal payment;
- **Habitual resident** - The term ‘habitual resident’ is defined under EU law - see: [EU Regulation on the coordination of social security systems](#). In practice it means the place where you have your centre of interests;
- A **full-rate or half-rate Qualified Child Increase** may be payable depending on your spouse’s earnings.

Forms you may need to fill in

- [Carer’s Allowance application form](#) - CR 1 (pdf)
- [Carer’s Allowance application form if you are caring for more than one person](#) - CR 2 (pdf)
- [Carer’s Benefit application form](#) - CARB 1 (pdf)
- [Domiciliary Care Allowance application form](#) (pdf)
- [Carer’s Support Grant application form](#), in respect of each person you are caring for - CSG 1 (pdf)

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- [EU Regulation on the coordination of social security systems](#)
- [Find out about the tax implications of these benefits](#);
- [Tables of benefit rates in Ireland](#);
- Carers have important legal rights under Irish law. If you think your rights as a carer have been breached, you can under the Carer’s Leave Act 2001 use the [online complaint form](#) (pdf);
- [Carer’s Allowance explained](#);
- If your application for a benefit is refused on medical grounds, appeal to [Social Welfare Appeals](#);
- [Residence requirements for social assistance in Ireland](#).

Commission publication and website:


Who do you need to contact?

**Carer’s Allowance Section**
Social Welfare Services Office
Government Buildings
Ballinalee Road
Longford
Ireland
LoCall: 1890 92 77 70
Email: [CarersAllowance@welfare.ie](mailto:CarersAllowance@welfare.ie) or [CarersBenefit@welfare.ie](mailto:CarersBenefit@welfare.ie)

**List of Social Welfare Local and Branch Offices by County**

**Domiciliary Care Allowance Section**
Department of Employment Affairs and Social Protection
College Rd
Sligo
LoCall 1890 500 000
Illness benefit

This chapter tells you what you need to know in order to claim benefits in Ireland if you are too sick or ill to work. Illness Benefit is not linked to employers’ policies on pay and sick leave - they can decide their own policies on these subjects.

If you have lived, worked and/or paid insurance in another EU country, your time living in another EU country, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland.

In what situation can I claim?

If you are too sick or ill to do your job and if you are under pension age, currently 66, you may be entitled to Illness Benefit.

What conditions do I need to meet?

The benefit is paid to people who have contributed the required number of Pay Related Social Insurance contributions (PRSI) at the appropriate Class.

You must have:

- At least 104 weeks of paid PRSI contributions at Class A, E, H or P, since you first started work; and
- 39 weeks of PRSI contributions paid or credited in the relevant tax year of which 13 must be paid contributions. If you do not have 13 paid contributions in the relevant tax year, then 13 paid contributions in one of the following tax years can be used instead:
  - Either of the two tax years before the relevant tax year
  - The last complete tax year (before the year in which your claim for Illness Benefit begins)
  - The current tax year

or,

- 26 weeks of PRSI paid in the relevant tax year and 26 weeks paid in the year before.

What am I entitled to and how can I claim?

The length of time you can receive payment depends on the number of PRSI contributions you have made.

- 260 weeks of PRSI paid since you first started work means you can claim Illness Benefit for a maximum of 2 years (624 payment days).
- Between 104 and 259 weeks PRSI paid means you can claim up to 52 weeks (312 payment days).

No payment is made for the first 6 days or for any Sunday. The rates reflect your average weekly earnings in a relevant tax year. (See: What is a benefit year and what is the relevant tax year?)
Weekly payment for 2018:

<table>
<thead>
<tr>
<th>Average weekly earnings</th>
<th>Personal rate</th>
<th>Qualified adult rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>€300 or more</td>
<td>€198</td>
<td>€131.40</td>
</tr>
<tr>
<td>€220 - €299.99</td>
<td>€155.10</td>
<td>€85.10</td>
</tr>
<tr>
<td>€150 - €219.99</td>
<td>€127.80</td>
<td>€85.10</td>
</tr>
<tr>
<td>less than €150</td>
<td>€88.90</td>
<td>€85.10</td>
</tr>
</tbody>
</table>

Increase for a qualified child: €31.80

Half Rate Qualified Child: €15.90

Illness Benefit is taxable (excluding the increase for child dependants).

You should apply within 7 days of becoming ill and will need to send a ‘certificate of incapacity for work’ from your doctor to the Department of Employment Affairs and Social Protection. You will need to submit an intermediate medical certificate known as an MC 2 each week, unless told otherwise, and before you go back to work, you need a final medical certificate from your doctor.

If you are in Ireland but have worked in an EU country, EEA countries or Switzerland you may combine your contributions (See: Know Your Rights).

If you are in a country covered by EU Regulations, as a general rule, benefits that are intended to replace an income someone can no longer earn due to sickness, illness or accident are always paid according to the laws of the country from which the benefits are claimed.

You may continue to get Illness Benefit if you go to live in another country covered by EU Regulations but you must tell the Department of Employment Affairs and Social Protection in advance (otherwise you may lose payment or your payment may be delayed).

If you go to live in another country covered by EU Regulations and become ill, you may apply for Illness Benefit from Ireland if you paid your last insurance contribution in Ireland or you were getting Jobseeker’s Benefit in Ireland before you went abroad.

When your Illness Benefit runs out you could be able to claim:

- **Invalidity Benefit** if you are permanently incapable of work.
- **Disability Allowance** if you have a disability that is expected to last a year. This payment is means-tested and subject to the Habitual Residence Condition.
- **Supplementary Welfare Allowance** if you don’t qualify for anything else and your income is too low to meet your needs and you are considered to be habitually resident in Ireland.
- **State Pension** if your Illness Benefit is ending because you are turning 66 - you should apply 3 months before your 66th birthday.
Jargon busters

- A qualified adult/child is a dependant for whom you may get an extra amount, paid as an increase to your personal payment.
- PRSI stands for Pay Related Social Insurance - the money your employer deducts directly from your wages. To claim a contributory benefit you need to have clocked up the relevant number of contributions.
- What is a benefit year and what is the relevant tax year?
  The year in which a benefit is claimed is called the benefit year, it starts on the first Monday in January each year.
  The relevant tax year is usually 2 years before the benefit year, so for claims in 2017 the relevant tax year is 2015.

Forms you may need to fill in

Illness Benefit claim form (MC1) and Intermediate Certificates (MC2) are not available online and are issued only by Doctors in Ireland.

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Sick pay and sick leave, the employers’ obligations - Terms of Employment (Information) Act

Commission publication and website:


Who do you need to contact?

Find your nearest Social Welfare Office here

Irish Tax and Customs

Illness Benefit
Department of Employment Affairs and Social Protection
P.O. Box 1650
Dublin 1
Ireland
Tel: (01) 704 3300
LoCall: 1890 928 400
www.welfare.ie
Email using Illness Benefit Enquiry Form

Supporting people in their homes or in nursing homes

This chapter tells you what you need to know about benefits aimed at assisting people to live at home independently or helping them meet the costs of a nursing home.

If you have lived, worked and/or paid insurance in another EU country, your time living in another EU country, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland.

In what situation can I claim?

The Home Care Package exists for people who need medium to high caring support to continue to live at home independently.
The Nursing Homes Support Scheme, known as A Fair Deal, is aimed at helping people meet the costs of long-term nursing home care.

**What conditions do I need to meet?**

The Home Care Package scheme is particularly aimed at helping people, who could need to go into a nursing home, to stay in their own homes if possible.

The scheme is not established in law, is not based on social insurance contributions and does not take into account means. You do not have an automatic right to the scheme, or to avail of services under the scheme. The Home Care Package scheme is run by the Health Service Executive (HSE), which has national guidelines on how people can qualify.

In most cases, a HSE health professional will carry out a Care Needs Assessment to help you and your family work out your needs and level of dependency.

The Nursing Homes Support Scheme, Fair Deal, is also run by the HSE. Under the scheme people contribute to the cost of their nursing home care according to their means and the State pays the balance of the cost. In order to receive State support towards the cost of your nursing home care your Fair Deal application must be approved.

In order to apply for the Scheme you must be ordinarily resident in Ireland.

**What am I entitled to and how can I claim?**

Every Health Service Executive area operates the Home Care Package scheme using the money earmarked for the scheme. The level of service you receive will depend on the local population, your needs and other local parameters.

The types of support or service will vary according to people’s needs and the level of support they have from friends and family: some Packages may emphasize home help, others, therapy and nursing. The general rule is that if a person needs more than about 5 hours Home Help service a week, they can apply to be considered for a Home Care Package.

Services may be provided by the HSE directly, or by non-HSE service providers approved by the HSE.

If you decide to employ someone privately within your home, either to top up your Package or because you aren’t entitled to support, you are that person’s employer. You can claim tax concessions and have certain obligations (see ‘Know Your Rights’).

The first step in applying for Nursing Home Support is a Care Needs Assessment to identify if you need long-term nursing home care. The remaining steps, including details in relation to the financial assessment, are outlined in the Guide to Applying for the Nursing Homes Support Scheme.

Once the application has been approved, the HSE will give you a list of nursing homes covering public, voluntary and approved private homes. You can choose any on the list providing they have the place for you and can meet your needs.

Once you have chosen and are admitted to the nursing home, the HSE will pay the balance of the cost of your care. The amount you have to pay will be based on a Financial Assessment and works out as 80% of your income and 7.5% of the value of any assets, a year. In the case of a couple, means are assessed as 50% of the couple’s combined income and assets.

A sample case

If the cost of your care was €1,000 and your weekly contribution was €300, the HSE will pay the weekly balance of €700. You will pay the same contribution capped by the actual cost of care, regardless of whether you choose a public, voluntary or approved private nursing home.
Jargon busters

Ordinarily resident means living in Ireland for at least a year or intending to live in Ireland for at least a year

Forms you may need to fill in

- Home Care Package - application form (pdf)
- Nursing Homes Support Scheme - application form (pdf)

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Home Care Package Information Booklet
- The Domestic Employer Scheme (pdf)
- Nursing Homes Support Scheme Information Booklet (pdf)
- Questions about the Nursing Homes Support Scheme

Commission publication and website:


Who do you need to contact?

Find your nearest Local Health Office here.

Find your nearest Nursing Homes Support Scheme Office

You can also call the HSE infoline staff on 1850 24 1850, from Monday to Saturday, 8am to 8pm.
Incapacity
Invalidity Pension

This chapter tells you what you need to know in order to claim benefits in Ireland if you cannot work because of a long-term illness or disability and are covered by social insurance (PRSI).

If you do not qualify for an Invalidity Pension on Irish contributions alone, contributions paid in certain countries can be used to help you qualify for a reduced Invalidity Pension from Ireland.

These are countries that:

- are covered by EU Regulations, or
- have a Bilateral Social Security Agreement with Ireland.

You may qualify for a reduced Invalidity Pension from Ireland. You may also qualify for a pension from that other country.

You should give details on your application form of any employment or periods of residence in countries other than Ireland by either you or your late spouse or civil partner. We will send the relevant papers, on your behalf, to the relevant social security authority in the qualifying country or countries concerned.

**In what situation can I claim?**

Invalidity Pension is a payment for insured people who are permanently incapable of work because of an illness or incapacity. It is available to both employees and the self-employed (since 1st December 2017). A Deciding Officer determines whether you satisfy the scheme conditionality and decides on your claim having considered the medical evidence provided by your medical practitioner, and having regard to the opinion of a Medical Assessor employed by the Department of Employment and Social Protection.

To qualify you must satisfy both social insurance (PRSI) and medical conditions.

**What conditions do I need to meet?**

To qualify, you must:

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

And have:

- at least 260 weeks of PRSI contributions, at the appropriate rate, since you started paying your contributions; and
- at least 48 weeks of paid or credited PRSI contributions in the relevant tax year.

The relevant tax year is the year or second last year before the Invalidity Pension is claimed.

**What am I entitled to and how can I claim?**

If qualifying conditions are satisfied payments are made until you reach 66 at which point you transfer to the State Pension (contributory).

**Weekly Rate of Invalidity Pension in 2018**

<table>
<thead>
<tr>
<th>Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aged under 66</td>
<td>€203.50</td>
</tr>
<tr>
<td>Qualified adult</td>
<td>€145.30</td>
</tr>
<tr>
<td>Qualified child</td>
<td>€31.80 (full rate)</td>
</tr>
</tbody>
</table>
Qualified child €15.90 (half rate)

Where a qualified adult has attained pensionable age before 2 January 2014 you may get an additional increase of €71.80.

Note that the payment of qualified adult and child increases depends on the income your spouse or partner may have.

Invalidity Pensions are taxable so you will need to get in touch with the tax office as soon as your payment starts.

Blind Pension for the blind and some partially-sighted people, aged 18-66, is also available. This is a means-tested payment to blind and visually impaired people who are habitually resident in Ireland. The payment is made by the Department of Employment Affairs and Social Protection. To qualify for the Pension you will be required to have an eye test by an ophthalmic surgeon to verify your visual impairment.

Jargon busters

- A qualified adult/child is a dependant for whom you may get an extra amount, paid as an increase to your personal payment;
- PRSI stands for Pay Related Social Insurance - the money your employer deducts directly from your wages. To claim a contributory benefit you need to have clocked up the relevant number of contributions.

Forms you may need to fill in

- Invalidity Pension application form (pdf)
- Social Welfare Appeal Form (pdf)
- Application for a Blind Pension, form BP1 (pdf)

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- The Office of the Ombudsman investigates complaints from citizens on how they have been treated by public bodies in Ireland.
- Entitlements for people with disabilities - chapter on Invalidity Pension.

Commission publication and website:


Who do you need to contact?

Find your nearest Social Welfare Office

Irish Tax and Customs

Invalidity Pension Claims Section

Social Welfare Services
Government Buildings
Ballinalee Road
Longford
Telephone: (043) 334 0000
LoCall: 1890 92 77 70
If you are calling from outside the Republic of Ireland please call + 353 43 3340000
Accidents at work and occupational diseases

This chapter tells you what you need to know in order to claim benefits in Ireland after an accident at work or if you suffer from an occupational disease.

Here we cover the Occupational Injuries Scheme’s four benefits, one or more of which you could be entitled to:

- **Injury Benefit**
- **Disablement Benefit**
- **Death Benefit**
- **Medical Care**

You must have been in employment where you were insured against occupational injuries in the week you had your accident or the disease was sustained. Therefore you only need 1 social insurance contribution to qualify.

**In what situation can I claim?**

If you suffer from a disease because of the work you do, or if you have had an accident at, or while travelling to or from work, you could be entitled to benefits relating to occupational diseases or accidents at work.

The Department of Employment Affairs and Social Protection has a list of diseases that are considered occupational. If you have a condition which stems from these diseases, that may also be thought of as occupational.

**What conditions do I need to meet?**

You may qualify if:

- You have suffered a loss of physical or mental faculty due to an accident at work or travelling to or from work.
- You suffer from one of the prescribed occupational diseases caused due to the nature of your work.
- You were employed on or after 1 May, 1967 and satisfy relevant Social Insurance conditions.

People suffering from Byssinosis, Pneumoconiosis, Occupational Deafness or Occupational Asthma may get Disablement Benefit from the start of when they are incapacitated.

If you have an accident at work you must tell your employer.

**What am I entitled to and how can I claim?**

**Injury Benefit**

Injury Benefit can be paid for a maximum of 26 weeks, to people who are not able to work because of an injury or disease suffered at work. If you still can’t work after 26 weeks, you could be entitled to Illness Benefit.

**Rate of Injury Benefit in 2018:**

<table>
<thead>
<tr>
<th>Injury Benefit</th>
<th>Weekly rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal rate</td>
<td>€198</td>
</tr>
<tr>
<td>Increase for a qualified adult</td>
<td>€131.40</td>
</tr>
<tr>
<td>Increase for a qualified child</td>
<td>€31.80 (full-rate)</td>
</tr>
<tr>
<td>Increase for a qualified child</td>
<td>€15.90 (half-rate)</td>
</tr>
</tbody>
</table>

You may get an increase in your payment for an adult dependant and dependent children. Note that the payment of qualified adult and child increases depends on the income your spouse or partner may have.
To apply, you will need to get a First Social Welfare Medical Certificate (MC1) from your doctor. This will include an application form for the benefit, which will have to be sent to the Department of Employment Affairs and Social Protection. Your doctor will have to give you a certificate every week. You will need to let the Department know if you receive medical care within 6 weeks of starting treatment.

**Disablement Pension**

This may be paid weekly, every four weeks or in the form of a lump sum. It is payable to people suffering a loss of physical or mental faculty because of an accident or disease at work. You should apply a few weeks before Injury Benefit is due to finish and claim the benefit within 3 months of the date of the accident, or the onset of the disease or you may lose part of the benefit.

**100% disablement - €229**

**If you have between 20-90% disablement**, your maximum personal pension is as follows:

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Maximum Pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>90%</td>
<td>€206.10</td>
</tr>
<tr>
<td>80%</td>
<td>€183.20</td>
</tr>
<tr>
<td>70%</td>
<td>€160.30</td>
</tr>
<tr>
<td>60%</td>
<td>€137.40</td>
</tr>
<tr>
<td>50%</td>
<td>€114.50</td>
</tr>
<tr>
<td>40%</td>
<td>€91.60</td>
</tr>
<tr>
<td>30%</td>
<td>€68.70</td>
</tr>
<tr>
<td>20%</td>
<td>€45.80</td>
</tr>
</tbody>
</table>

**Between 15% and 19% disablement**: a lump sum (maximum of €16,020) may be payable.

Persons in receipt of Disablement Pension may be entitled to a supplement in cases of incapacity or an allowance for constant attendance where the incapacity or need for constant attendance arises as a result of the occupation injury or disease.

**Incapacity Supplement**

This is an increase to Disablement Pension where a person is considered to be permanently incapable of work as a result of an occupational accident/disease and does not qualify for another social welfare benefit such as Illness Benefit.

<table>
<thead>
<tr>
<th>Rate per week under 66</th>
<th>Personal Rate: €198</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Increase for a qualified adult: €131.40</td>
</tr>
<tr>
<td></td>
<td>Increase for a qualified child: €31.80</td>
</tr>
<tr>
<td>Rate per week 66 and over</td>
<td>Personal Rate: €217.30</td>
</tr>
<tr>
<td></td>
<td>Increase for a qualified adult: €144.20</td>
</tr>
<tr>
<td></td>
<td>Increase for a qualified child: €31.80</td>
</tr>
</tbody>
</table>

**Constant Attendance Allowance**

In order to get Constant Attendance Allowance the claimant must be so severely disabled that someone needs to care for them for at least 6 months.

You must be getting a Disablement Pension of 50% or over.

Entitlement to Constant Attendance Allowance is based on the recommendation of the Department’s medical advisor.
If you are injured in an accident at work or get an occupational disease while you are living in an EU country outside the country in which you are insured, you are entitled to healthcare in the State in which you reside. Benefits in cash will normally be paid by the institution in the Member State with which you are insured.

**Death Benefits** may be paid if someone dies as a result of an occupational injury or disease. It can be paid to the dependant of someone receiving Disablement Benefit regardless of the cause of death. The following are involved:

- Widow’s/Widower’s or Surviving Civil Partner’s Pension
- Orphan’s Pensions
- Funeral Grant

**The Medical Care Scheme**

This allows you to get a refund of the costs of medical care and attention that are not paid by the Health Service Executive (HSE) or covered by the Treatment Benefit Scheme. The expenses must be reasonable and necessary. Normally, only one payment is made but if the treatment is ongoing, payment may be made in a few instalments. Payment is usually made to the person who claims, but may be made to the HSE.

**Forms you may need to fill in**

- Disablement Benefit/Incacity Supplement (pdf)
- Death Benefit (pdf)
- Medical care in respect of an occupational accident or disease (pdf)

**Know your rights**

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Safety, Health and Welfare at Work Act 2005
- Accidents at work and occupational diseases, your rights in Europe
- Sick pay and sick leave, the employers’ obligations - Terms of Employment (Information) Act

Commission publication and website:


**Who do you need to contact?**

Find your nearest Social Welfare Office

**Injury Benefit Section**

Department of Employment Affairs and Social Protection, P.O. Box 1650, Dublin 1, Ireland
Tel: (01) 704 3300
LoCall: 1890 928 4000
Your social security rights in Ireland

Disablement & Death Benefits
Department of Employment Affairs and Social Protection, Ballinalee Road, Longford, Republic of Ireland
Telephone: +353 43-3340000
LoCall: 1890 92 77 00
Email: Disablement.Benefit@welfare.ie
www.welfare.ie
Old-age and survivors
Old Age Pensions

This chapter tells you what you need to know in order to claim an Old Age Pension in Ireland.

If you have lived, worked and/or paid insurance in another EU country, your time living in another EU country, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland.

**How old do I have to be to claim?**

You should apply for the State Pension, either contributory or non-contributory, at least 3 months before reaching pensionable age (66 years).

If you do not qualify for a State Pension (contributory) based on your Irish social insurance record alone, contributions paid abroad may help you qualify for a reduced rate pension. If you think this is the case for you, applications should be submitted 6 months before you reach pensionable age. Time is needed to contact other countries for information on the contributions you have made there.

There are two main types of state pension:

- the State Pension (contributory), which is based on your social insurance (PRSI) record. You can continue to work full-time after age 66 and collect your State Pension (contributory);
- the State pension non-contributory, which is a means-tested payment for people aged 66 and over, who do not qualify for a State pension (contributory), or who only qualify for a reduced rate contributory pension based on their social insurance record. You must have a legal right of residence and be habitually resident in Ireland to qualify.
- You can apply for both State Pension (contributory) and State Pension (non-contributory). If you are not eligible for the maximum contributory rate, you will be awarded the most beneficial pension.

You cannot claim both pensions at the same time.

The Social Welfare and Pensions Act 2011 made a number of changes to the qualifying age for State Pensions. The qualifying age will rise to 67 in 2021 and 68 in 2028. So:

- If you were born on or after 1 January 1955 the minimum qualifying State Pension age will be 67.
- If you were born on or after 1 January 1961 the minimum qualifying State Pension age will be 68.

**How long do I need to have worked to claim a pension?**

Qualification for the State Pension (contributory) is based on your social insurance (PRSI) record. With some exceptions, employees, self-employed people and apprentices over 16 are insured through the payment of contributions.

The rate of social insurance you pay is determined by your income and type of employment. If you are self-employed, only full-rate contributions can be counted. More information on the rates of social insurance can be found here.

To be eligible for a state pension (contributory) at age 66, an applicant must:

- have entered insurable employment before attaining the age of 56 years.
- have at least 520 paid contribution weeks since entry into insurance, from employment or self-employment.
- *(for a maximum rate pension)* have a yearly average of 48 paid and/or credited contributions from 1979, or from their date of entry into insurable employment, to the end of the last complete tax year preceding their 66th birthday, or
- *(for a reduced rate pension)* have a yearly average of at least 10 paid and/or credited contributions recorded from 1953, or from the applicant’s date of entry into insurable
employment (whichever is the later), to the end of the tax year preceding their 66th birthday.

What am I entitled to and how can I claim?

State Pension (contributory)

State Pension (contributory) rates for people who qualify for pensions from 1 September 2012

<table>
<thead>
<tr>
<th>Yearly Average Contributions</th>
<th>Weekly Rate - €</th>
<th>Increase for Qualified Adult Aged under 66 - €</th>
<th>Increase for Qualified Adult Aged 66 or over - €</th>
</tr>
</thead>
<tbody>
<tr>
<td>48 or over</td>
<td>243.30</td>
<td>162.10</td>
<td>218.00</td>
</tr>
<tr>
<td>40-47</td>
<td>238.50</td>
<td>154.20</td>
<td>207.10</td>
</tr>
<tr>
<td>30-39</td>
<td>218.70</td>
<td>146.80</td>
<td>196.50</td>
</tr>
<tr>
<td>20-29</td>
<td>207.10</td>
<td>137.30</td>
<td>184.90</td>
</tr>
<tr>
<td>15-19</td>
<td>158.50</td>
<td>105.60</td>
<td>141.60</td>
</tr>
<tr>
<td>10-14</td>
<td>97.20</td>
<td>64.40</td>
<td>87.70</td>
</tr>
</tbody>
</table>

Weekly Increase for those aged 80 and over €10.00.

Weekly increase for those living alone €9.00.

These are the maximum rates which can be paid. Note that the payment of qualified adult and child increases depends on the income your spouse or partner may have.

If your entitlement is based on a combination of Irish social insurance and contributions made in other countries then you will receive a percentage of the appropriate rate based on the number of Irish contributions you have made.

A sample calculation sets out how you can work out what you may be entitled to if you have lived in other EU countries.

If you have paid social insurance contributions in two or more EU Member States, you should apply for a pension from the Member State where you now live or where you paid your last contribution. The authorities will then calculate with the other Member States exactly what may be due to you from each of them.

If you are receiving an Occupational Pension from an employer or provider from another country, this will be taxable in Ireland and you should let the Revenue services know.

Please consult: Your pension and tax to find out what you need to know.

State Pension (non-contributory)

If you do not qualify for a contributory pension, you may be eligible for a non-contributory pension. This is a means-tested payment which takes into account the amount of weekly income you receive, any capital or assets you own or co-own such as savings and investments and the value of any property (apart from your main residence) that you own or co-own. The maximum rate paid for a single person is €232 per week.
Additionally, an increase for a qualified adult aged under 66 may be payable at a rate of €153.30 per week.

To be eligible for a State pension non-contributory, you must:

- be aged 66 years or over
- have a legal right of residence in Ireland
- be habitually resident in Ireland
- have a valid Personal Public Service Number
- satisfy a means test
- if awarded the pension, continue to satisfy the Habitual Residence Condition and the applicable means test.

**Jargon busters**

- The method for calculating the yearly average can be found [here](#).
- **PRSI** stands for Pay Related Social Insurance - the money your employer deducts directly from your wages.
- **A qualified adult** is your adult dependant for whom you may get an extra amount. This is paid as an increase to your personal payment (called an Increase for a Qualified Adult or IQA).
- **Credited contributions (‘credits’)** can be applied for in certain cases, generally for periods of unemployment and illness. These credits may help to qualify for a higher rate of pension, subject to you having paid the minimum contributions necessary.

**Forms you may need to fill in**

- [State Pension Contributory](#) (pdf)
- [State Pension Non Contributory](#) (pdf)
- [Application form for EU pension through country of residence](#) (pdf)
- [Form 12S](#) - a simplified return of income form needed by the Revenue services

**Know your rights**

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- [Issues relating to tax and pensions](#)
- [How to claim a pension from another country](#)
- [Request a copy of your Social Insurance Contributions record](#)
- [General enquiries about your pension entitlement](#)

Commission websites:


**Who do you need to contact?**

**Department of Employment Affairs and Social Protection**

State Pension Contributory/ State Pension Non Contributory
Social Welfare Services
College Road
Sligo
Ireland
Tel: (071) 915 7100
LoCall: 1890 500 000
Homepage: [http://www.welfare.ie/](http://www.welfare.ie/)
Widow’s and Widower’s or Surviving Civil Partner’s Pensions

This chapter tells you about Surviving Partner’s and Guardian’s Pensions in Ireland.

If you have lived, worked and/or paid insurance in another EU country, your time living in another EU country, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland.

In what situation can I claim?

If your husband, wife or civil partner has died and you are not cohabiting with anyone, you can apply for a pension.

If you are divorced, or your civil partnership has been dissolved you may still be entitled to the pension.

There is also a Guardian’s Payment for people taking care of orphan children.

Do I qualify?

Your Survivor’s Pension can be contributory, based on the social insurance payments you have made whilst working. Or, if you are a habitual resident, it can be non-contributory and based on your means.

To claim Widow’s, Widower’s or Surviving Civil Partner’s (contributory) Pension you or your spouse or civil partner will need to have paid a certain number of Pay Related Social Insurance (PRSI) contributions. All these contributions must be paid by one person’s records: you can’t combine with another person.

The rules are that either you, your spouse or your civil partner must have:

- At least 260 contributions paid up to the date your spouse/civil partner died or before your 66th birthday, whichever is earlier; and
- An average of 39 paid or credited contributions in either the 3 or 5 years before the death of the spouse/civil partner or before he/she reached pension age (66);

or

- A yearly average of at least 24 paid or credited contributions from the year of first entry into insurance until the year of death or reaching pension age. If this average is used then an average of 24 will entitle you to a minimum pension; you will need an average of 48 per year to get the full pension.

If you or the deceased have worked for more than one year, and were insured in a country which follows EU Regulations, you can combine the contributions paid abroad to qualify.

In certain cases, you may automatically qualify for a Widow’s, Widower’s or Surviving Civil Partner’s (contributory) Pension. This is the case if your late spouse or civil partner was getting a State Pension (contributory), which either:

- included an increase for you as a dependent spouse or civil partner; or
- would have included an increase but for the fact that you were getting State Pension (non-contributory), Blind Pension or Carer’s Allowance.

Widow’s, Widower’s or Surviving Civil Partner’s (non-contributory) Pension is based on your means and is only paid to habitual residents. It is not paid to people with dependent children and if you are bringing up a child you should apply for One-Parent Payment.

Guardian’s Payments (contributory) are paid for the benefit of orphans if either parent or step-parent had worked at any time and paid PRSI for 26 weeks. This may be paid for an orphan living in the State or abroad and is not means-tested. Payment is made to the child’s guardian up to the child’s 18th birthday or 22nd birthday if they are in full-time education.
Guardian’s Payments (non-contributory)

This is a payment for children who are not entitled to the contributory payment. The means test for this is based on the child’s means. Payment is made to the child's guardian up to the child's 18th birthday or 22nd birthday if they are in full-time education. The habitual residence condition applies to applications for this payment.

What am I entitled to and how can I claim?

Survivor’s Pensions (contributory)

**Widow/widower/surviving civil partner (aged 66 and over)**

<table>
<thead>
<tr>
<th>Yearly average PRSI contributions</th>
<th>Personal rate per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>48 or over</td>
<td>€243.30</td>
</tr>
<tr>
<td>36-47</td>
<td>€238.50</td>
</tr>
<tr>
<td>24-35</td>
<td>€232.90</td>
</tr>
<tr>
<td>18-23</td>
<td>€174.60</td>
</tr>
<tr>
<td>12-17</td>
<td>€115.90</td>
</tr>
<tr>
<td>5-11</td>
<td>€58.00</td>
</tr>
</tbody>
</table>

**Widow/widower/surviving civil partner (under 66 years of age)**

<table>
<thead>
<tr>
<th>Yearly average PRSI contributions</th>
<th>Personal rate per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>48 or over</td>
<td>€203.50</td>
</tr>
<tr>
<td>36-47</td>
<td>€200.50</td>
</tr>
<tr>
<td>24-35</td>
<td>€198.00</td>
</tr>
<tr>
<td>18-23</td>
<td>€146.30</td>
</tr>
<tr>
<td>12-17</td>
<td>€96.60</td>
</tr>
<tr>
<td>5-11</td>
<td>€48.90</td>
</tr>
</tbody>
</table>

Weekly Increase for those aged 80 and over €10.00
Increase for a qualified child €31.80
Increase for Living Alone for those aged 66 or over €9.00

Reduced rates will be paid if your contribution record is less than the minimum required.

You cannot get this pension and the State Pension (contributory) - if you are entitled to both you should choose the most advantageous. These benefits are taxable.

Both contributory and non-contributory pensions should be claimed within three months of the spouse’s death.

Guardian’s Payment (contributory)

This payment is made at a standard rate of €181 per week.

Widow’s, Widower’s or Surviving Civil Partner’s (non-contributory) Pension

The maximum rate of payment is €198 per week in 2018. The payment is reduced depending on other income or property you might have.

Guardian’s Payment (non-contributory)

Whether or not you get the maximum payment of €181 per week will depend on the means test (this is carried out on the child's means - if any).
Your social security rights in Ireland

Jargon busters

- PRSI stands for Pay Related Social Insurance - the money your employer deducts directly from your wages. To claim a contributory benefit you need to have clocked up the relevant number of contributions.
- Non-contributory benefits are means-tested, meaning that your income or property (except your own home) will be taken into account when it comes to setting your benefit.
- Dependent child, also known as a qualified child, is a dependant for whom you may get an extra amount, paid as an increase to your personal payment.
- Habitual resident - The term ‘habitual resident’ is defined under EU law - see: EU Regulation on the coordination of social security systems. In practice it means the place where you have your centre of interests.

Forms you may need to fill in

- Form 12S - a simplified return of income form needed by the Revenue services
- Widow’s or Widower’s Contributory Pension application form (pdf)
- Widow’s, Widower’s or Surviving Civil Partner’s Non-Contributory Pension application form (pdf)
- Guardian’s Payment, both types, application form (pdf)

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Frequently asked questions on changes to the rules on Contributory Survivor’s Pensions;
- Death and bereavement in Ireland;
- Residence requirements for social assistance in Ireland.

Commission publication and website:


Who do you need to contact?

- To see how many PRSI contributions you have made: Request a copy of your Social Insurance Contributions record
- Death certificates for social welfare purposes available from the Registrar of Births, Deaths and Marriages
- To find out more about your Personal Public Service Number (PPS Number) contact a registration centre
- For questions on Survivor’s Benefits:

Department of Employment Affairs and Social Protection

Social Welfare Services, College Road, Sligo, Ireland

Opening Hours: This office does not offer a service to personal callers. All queries must be made using the online enquiry form, by telephone or in writing.
Tel: (071) 915 7100
LoCall: 1890 500 000
Homepage: http://www.welfare.ie/
Social assistance
Benefits to help people reach a basic standard of living

This chapter tells you about the benefits that are not related to the number of social insurance contributions you have paid, or ‘non-contributory benefits’. Known as minimum resources, these benefits are aimed at ensuring people’s basic standard of living.

In what situation can I claim?

There are some benefits which provide a basic weekly allowance to eligible people who have little or no income. If you have claimed a social welfare benefit or pension but it has not yet been paid and you have no other income, you may qualify for these while you are waiting for your payment.

Here we cover:

- **Supplementary Welfare Allowance**
- **Rent Supplement**
- **Exceptional Needs Payment**

What conditions do I need to meet?

These benefits are means-tested and are for habitual residents only. Here are the three main examples.

**Supplementary Welfare Allowance** is a non-contributory payment and is means-tested. If your weekly income is below the Supplementary Welfare Allowance rate for your family size, a payment may be made to bring your income up to the appropriate Supplementary Welfare Allowance rate.

The Department of Employment Affairs and Social Protection continues to provide rental support under the Rent Supplement scheme to people with a short term housing need who live in private rented accommodation and can’t meet their rent from their own resources, generally because of a temporary loss of employment. You must be able to demonstrate you could have reasonably afforded the rent from your own resources at the commencement of the tenancy.

Rent Supplements ensure that the recipient’s income after paying rent is not less than the Supplementary Welfare Allowance rate less a weekly minimum contribution. The weekly contribution for single persons and lone parents is €30 per week, for couples and families with two adults the minimum contribution is €40 per week. Young people on reduced rates of Jobseekers or Supplementary Welfare Allowance are liable for a reduced minimum contribution.

Under the new Housing Assistance Payment (HAP), responsibility for the provision of rental assistance to those with a long-term housing need transfers to local authorities, under the auspices of the Department of Housing, Planning, Community and Local Government. HAP was rolled out on an incremental basis and is now available in all local authority areas throughout the country.

**Exceptional and Urgent Needs Payment** is a single payment to help meet essential, one-off, exceptional expenditure, which a person could not reasonably be expected to meet out of their weekly income. (Exceptional and Urgent Needs Payments are not subject to the Habitual Resident Condition.

What am I entitled to and how can I claim?

**Supplementary Welfare Allowance**

Supplementary Welfare Allowance rates in 2018 - Maximum rate for people aged 26 and over:

<table>
<thead>
<tr>
<th></th>
<th>Personal rate</th>
<th>Increase for a Qualified Adult</th>
<th>Increase for a Qualified Child</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum</td>
<td>€196.00</td>
<td>€131.40</td>
<td>€31.80</td>
</tr>
</tbody>
</table>
Supplementary Welfare Allowance rates in 2018 - Maximum rate for people 25 years and under

<table>
<thead>
<tr>
<th>Age</th>
<th>Personal rate</th>
<th>Increase for a Qualified Adult</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-24</td>
<td>£107.70</td>
<td>£107.70</td>
</tr>
<tr>
<td>25</td>
<td>£152.80</td>
<td>£131.40</td>
</tr>
</tbody>
</table>

Note that the payment of qualified adult and child increases depends on the income your spouse or partner may have.

The reduced personal and qualified adult rate of Supplementary Welfare Allowance (SWA) for claimants under 26 years of age does not apply in the following cases:

- people with dependent children;
- certain people who were in the care of Ireland’s Child and Family Agency during the 12 months before they turn 18.

Rent Supplement

Rent Supplement Review Forms are given by the officers in charge of your case and need to be filled in by the claimant and their landlord.

All schemes have to be applied for and involve a means test. In most cases there will also be an interview with an officer of the community welfare service.

Jargon busters

- Non-contributory benefits are means-tested, meaning that your income or property (except your own home) will be taken into account when it comes to setting your benefit;
- Habitual resident - The term ‘habitual resident’ is defined under EU law - see: EU Regulation on the coordination of social security systems. In practice it means the place where you have your centre of interests;
- A qualified adult/child is a dependant for whom you may get an extra amount. This is paid as an increase to your personal payment.

Forms you may need to fill in

- Supplementary Welfare Allowance claim form (pdf)
- Rent Supplement application form (pdf)

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Calculating Rent Supplement
- Worksheet for calculating Rent Supplement
- Residence requirements for social assistance in Ireland.

Commission publication and website:


Who do you need to contact?

To find out more about your Personal Public Service Number (PPS Number) contact a registration centre.

Apply for Supplementary Welfare Allowance, Exceptional Needs payments or Rent Supplement, from the office nearest you - list of offices or from:
Unemployment
Unemployment benefits

This chapter tells you what you need to know in order to claim unemployment benefits in Ireland.

Here we cover:
- Jobseeker’s Benefit
- Jobseeker’s Allowance
- Redundancy Payment

If you have lived, worked and/or paid insurance in another EU country, your time living in another EU country, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland.

When can I claim?

If you are unemployed you may be eligible for Jobseeker’s Benefit, Jobseeker’s Allowance or a Redundancy Payment.

If you lose your job because you were fired for misconduct or if you refuse another job offer, you can be disqualified from claiming for a certain time.

If you lose your job because your employer went out of business or is changing the type of skills they need from their workforce, then you have been made redundant. Most insured people will be covered by Ireland's redundancy payments scheme. Depending on your age, how long you worked for your employer and the rate of pay you were on, you may be entitled to a lump sum payment from your employer.

What conditions do I need to meet?

To claim Jobseeker’s Benefit you will need to have paid ‘contributions’ into your Pay Related Social Insurance (PRSI). Most employees, self-employed people and apprentices over 16 are insured through the payment of contributions. There are 3 waiting days before the benefit starts.

You must be:
- Capable of and available for work
- Genuinely seeking work
- Over 18 and under 66

There can be special rules for people commuting across borders, living and working in different countries, but social insurance contributions paid in an EU country or other countries covered by EU Regulations will be added to your Irish contributions.

Job seeker’s Allowance is not based on contributions but is means tested. You will need to be habitually resident.

To get Jobseeker's Allowance you must:
- Be unemployed (you must be fully unemployed or unemployed for at least 4 days out of 7);
- Be over 18 and under 66 years of age;
- Be capable of work;
- Be available for and genuinely seeking work;
- Satisfy the means test;
- Meet the Habitual Residence Condition.

You can be refused a jobseeker’s payment if you do not meet all the conditions that apply to the payment. You can be disqualified from a payment for a period of time in certain circumstances. You can also have your payment reduced (and subsequently stopped altogether for a period of time) if you do not attend meetings or participate in appropriate employment schemes, training or work experience. Further details on this can be found here. Further details on this can be found here.
Jobseeker’s Transitional Payment is paid to people whose youngest child is aged between 7 and 13 years inclusive and who are not cohabiting. It aims to support you into the workforce while also acknowledging that you are caring for young children. You can take part in a course of education, training or employment scheme and get Jobseeker’s Transitional Payment. When you start getting a Jobseeker’s Transitional payment you will be scheduled to attend a meeting with one of the Department of Employment Affairs and Social Protection’s case officers. The purpose of this meeting is to identify and access supports (such as education, training and employment schemes) that will prepare you for full-time employment.

If you get a one-off Redundancy Payment that is over €50,000 you may not be able to claim Job Seeker’s Benefit for a maximum of nine weeks. If you are over 55 this restriction does not apply.

To be eligible you must:

• Be 16 or over;
• Be in insurable employment;
• Have worked continuously for your employer for 104 weeks. This period counts only if you were working while over the age of 16.

What am I entitled to and how can I claim?

Claiming the following benefits will require that you have all the necessary paperwork sorted out. Claiming can require paperwork from your side. Make use of the Citizens Information Ireland checklist to see if you have all you need.

Jobseeker’s Benefit

Payment of Jobseeker’s Benefit is usually made from the fourth day of unemployment, but in some cases it starts immediately.

This is how long you can claim Jobseeker’s Benefit:

• For people with 260 or more PRSI contributions paid, it will be 9 months;
• For people with fewer than 260 PRSI contributions paid, it will be 6 months.

You should claim the benefit on the first day you are not working and will need to go to your Intreo Centre or local Social Welfare Branch Office, unless you live more than ten kilometres away, in which case you can claim by post.

You will need your P45 (given to you by your employer when you leave) and may need to hand in income tax forms such as the P60, which is your end-of-year statement.

<table>
<thead>
<tr>
<th>Average weekly earnings</th>
<th>Personal rate</th>
<th>Qualified adult rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>€300 or more</td>
<td>€198.00</td>
<td>€131.40</td>
</tr>
<tr>
<td>€220 - €299.99</td>
<td>€156.20</td>
<td>€85.10</td>
</tr>
<tr>
<td>€150 - €219.99</td>
<td>€129.60</td>
<td>€85.10</td>
</tr>
<tr>
<td>Less than €150</td>
<td>€91.70</td>
<td>€85.10</td>
</tr>
</tbody>
</table>

You may also get an increase of €31.80 for dependent children. Note that the payment of qualified adult and child increases depends on the income your spouse or partner may have.

If you have worked in countries covered by EU Regulations, ask the authorities in the country/ies where you have worked for a U1 document (former E 301 form). You should then give the form to the benefits authority dealing with your claim - the authority where you live - so they can take account of periods of insurance or employment in other countries.

Without the form, the authority dealing with your claim can still obtain the necessary information from other countries directly. But a completed U1 will probably speed up your claim.
Jobseeker’s Allowance

This is also usually paid from the fourth day of unemployment, for an unlimited period, up to the age of 66.

Jobseeker’s Allowance rates in 2018 - Maximum rate for people aged 26 or over

<table>
<thead>
<tr>
<th>New and existing claimants</th>
<th>Personal rate</th>
<th>Increase for a qualified adult</th>
<th>Increase for a qualified child</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum rate</td>
<td>€198.00</td>
<td>€131.40</td>
<td>€31.80</td>
</tr>
</tbody>
</table>

Maximum rate for people 25 and under:

<table>
<thead>
<tr>
<th>Age</th>
<th>Personal rate</th>
<th>Increase for a qualified adult</th>
</tr>
</thead>
<tbody>
<tr>
<td>25</td>
<td>€152.80</td>
<td>€131.40</td>
</tr>
<tr>
<td>18-24</td>
<td>€107.70</td>
<td>€107.70</td>
</tr>
</tbody>
</table>

There are some exceptions to age-related Jobseeker's Allowance payments for people under 25, including for claimants with dependent children.

Redundancy Payment

If you believe you are entitled to a Redundancy Payment you can calculate what sum you may get, using the Department of Employment Affairs and Social Protection's Redundancy Calculator.

Jargon busters

- **PRSI** stands for Pay Related Social Insurance - the money your employer deducts directly from your wages;
- **Means-testing** - Your means under the various headings (for example, cash income, earnings from employment and capital) are added together to find your total means. For most means-tested payments, the rate of social welfare payment you can get, if any, is reduced on a sliding scale according to your means;
- **A qualified adult** is your adult dependant for whom you may get an extra amount;
- **Habitual resident** - The term ‘habitual resident’ is defined in EU law - see: EU Regulation on the coordination of social security systems. In practice it means the place where you have your centre of interests;

Forms you may need to fill in

- Online claim form for Jobseeker’s Allowance or Jobseeker’s Benefit
- Jobseeker’s Allowance or Jobseeker’s Benefit application forms (pdf)
- Claim for repayment of income tax during unemployment
- Request for your social insurance records

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Checklist guide to redundancy procedures;
- Your rights and entitlements when losing work (pdf)
- The 'Available For Work Condition';
- Citizens Information Centre (locate the nearest to you).

Commission publication and website:

Who do you need to contact?

- Intreo - the integrated employment and support service
- Redundancy payment scheme
- If you don’t get a P45 when you leave your job, contact your local tax office
Moving abroad
Previous coverage abroad can count

This chapter tells you what you need to know about moving around the EU and the impact that has on your social benefits.

Social Insurance and EC Regulations

If you are going to work in an EU country or other countries covered by EU Regulations, generally you will no longer be a part of the Irish social security system and the laws of your new country will apply to you.

If you have lived, worked and/or paid insurance in another EU country or other countries covered by the same regulations, your time living in another of these countries, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland.

What benefits are affected?

The ability to combine your contributions paid in countries covered by EU Regulations applies to the following benefits:

- Illness Benefit
- Maternity Benefit
- Adoptive Benefit
- Health & Safety Benefit
- Invalidity Pension
- State Pension (Contributory)
- Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension
- Guardian's Payment (Contributory)
- Jobseeker's Benefit
- Treatment Benefit
- Carer's Benefit

Certain social security benefits from countries covered by EU Regulations may also be transferred to Ireland.

What do I need to do?

If you have been working in a country covered by EU Regulations and are returning to Ireland, you need to bring a record of your social insurance contributions using forms E104 and U1 (formerly E301) which you can get from your local social security office. Check with them to make sure you are bringing back all the necessary documentation.

If you have been getting Unemployment Benefit from a country covered by EU Regulations for 4 weeks, you can transfer it to Ireland for 3 months for job seeking purposes (in certain circumstances this 3 month period may be extended up to a maximum of 6 months). You need to bring a completed form U2 (formerly E303).

When you are applying for Irish social insurance payments there is a section in the form which asks if you have ever been employed in an EU country.

You will need to know:

- The country where you worked;
- The name and address of your employer there;
- The dates you worked there; and,
- Your Social Security Number there;
- Other additional information, depending on the Member State involved in your claim.
Your social security rights in Ireland

Jargon busters

- **PRSI** stands for Pay Related Social Insurance - the money your employer deducts directly from your wages. To claim a contributory benefit you need to have clocked up the relevant number of contributions.

- **Habitual resident** - The term ‘habitual resident’ is defined under EU law - see: [EU Regulation on the coordination of social security systems](https://ec.europa.eu/social/main.jsp?catId=849&langId=en). In practice it means the place where you have your centre of interests.

- **Personal Public Service Number (PPS Number)** - Your Personal Public Service Number (PPS Number) is a unique reference number that helps you access social welfare benefits, public services and information in Ireland.

Forms you may need to fill in

[Forms E104 and U1](http://www.welfare.ie/en/Pages/secure/RequestSIContributionRecord.aspx) (formerly E301) (pdf).

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- [Combining social insurance contributions from abroad](http://www.welfare.ie/en/Pages/secure/RequestSIContributionRecord.aspx).
- [Your employer’s duty to pay social insurance](https://ec.europa.eu/social/main.jsp?catId=849&langId=en).

From the Official Journal of the EU:


Commission publication and website:


Who do you need to contact?

**Department of Employment Affairs and Social Protection**


To find out more about Bilateral Social Security Agreements and how they affect you, contact:

Client Eligibility Services,  
Social Welfare Services, Department of Employment Affairs and Social Protection, Cork Road, Waterford, Ireland  
LoCall: 1890 690 690  
If residing outside Ireland: + 353 51 356000

**More information about your Irish Social Insurance record:**

PRSI Records,  
Department of Employment Affairs and Social Protection, McCarter's Road, Ardaravan, Buncrana, Donegal, Ireland  
Tel: (01) 471 5898  
LoCall: 1890 690 690  
Homepage: [http://www.welfare.ie/](http://www.welfare.ie/)

**To request a copy of your Irish Social Insurance record online:**  
[https://www.welfare.ie/en/Pages/secure/RequestSIContributionRecord.aspx](https://www.welfare.ie/en/Pages/secure/RequestSIContributionRecord.aspx)
Main residence
Habitual residency

This chapter tells you what you need to know about the ‘habitual residency’ requirements to which you need to comply in order to claim some benefits.

Am I a habitual resident?

The term ‘habitually resident’ means that you have to have your centre of interests in Ireland. The term also conveys permanence - a person has been here for some time and intends to stay here for the foreseeable future. A person who does not have a right to reside in the State cannot be regarded as habitually resident.

Determination of habitual residence relies heavily on fact. The manner in which the habitual residency requirements are applied and the factors used to determine if a person is habitually resident in Ireland, for social welfare purposes, are set out in Irish legislation. When determining whether a person is habitually resident all the person’s circumstances including, in particular, the following factors are considered:

- Length and continuity of residence a person has in Ireland or in any other particular country.
- Length and purpose of any absence the person has had from Ireland.
- Nature and pattern of the person’s employment.
- The person’s main centre of interest.
- The future intentions of the person as they appear from all the circumstances.

A person must be habitually resident in the State when applying for and in receipt of the following:

- Back to Work Family Dividend;
- Blind Pension;
- Carer's Allowance;
- Child Benefit;
- Disability Allowance;
- Domiciliary Care Allowance;
- Guardian's Payment (Non-Contributory);
- Jobseeker's Allowance;
- Jobseeker's Allowance Transition;
- One-Parent Family Payment;
- State Pension (Non-Contributory);
- Supplementary Welfare Allowance (other than one-off exceptional and urgent needs payments) and
- Widow’s, Widower’s or Surviving Civil Partner’s Pensions (Non-Contributory).

Your spouse, civil partner or cohabitant and any dependent children you have are not required to satisfy the habitual residency requirements in their own right.

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- [Residence requirements for social assistance in Ireland](http://ec.europa.eu/social/main.jsp?catId=849&langId=en)

Commission publication and website:
