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Gateway Policy Explorer: Retirement Series

Ireland

Public Own Old-Age Benefit Plan Details

1992-2023

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Preface

This document is intended for researchers who want to understand the evolution of policy or the policy in place at a particular point in time. This document is not intended for financial advice or to aid in decision-making. The authors have made significant effort to identify and collect historical information pertaining to these policies, to accurately represent these policies, and to communicate how policies may interact to determine legal requirements, eligibility for benefits, and/or benefits levels. The policies presented in this document focus on rules applicable to most individuals aged 50 and older from 1992. Many systems include special policies or alternative eligibility rules for specific groups. We encourage all users to complete their own review of literature in this area depending on the research questions they have in mind.

If you have feedback or questions or identify an error, please contact policy@g2aging.org.

Background — Gateway Policy Explorer: Retirement Series

The *Gateway Policy Explorer* (<http://g2aging.org/policy-explorer>) is part of the Gateway to Global Aging Data (<http://g2aging.org>) project. The *Retirement Series* captures historical policy that affects the birth cohorts of respondents in the surveys covered by the Gateway. It was motivated by the rapid evolution of policies affecting older people across the world. As the Health and Retirement Study (HRS) began in 1992 and many of the international network of studies (HRS-INS) cover more than a decade, understanding the policies in place at the time of the survey has become more demanding for researchers.

Why are we tracking past policy? Individuals make choices based on current policies and the outcomes we see today may reflect responses to past policies. When interpreting the survey responses of individuals, an understanding of the policy environment under which those individuals operate is critical. The collection of contextual information in the *Gateway Policy Explorer* aims to support researchers who want to understand or use policy changes in their research and provide context for longitudinal or cross-country differences. Over the period 2023–2026 the *Gateway Policy Explorer* will be expanded to include information on retirement, long-term care, education, and other policies affecting the life cycle.

The key dimensions to the *Gateway Policy Explorer: Retirement Series* are country and time. We prioritize data collection for each country based on its first interview wave and are continuing to expand our data collection back in time to 1992, the earliest survey date in the HRS-INS.

A separate document, like this one, is developed for each country and each broad category of policies covered in the *Gateway Policy Explorer: Retirement Series*.

Author and Contributor Disclaimers

† The opinions expressed here are those of authors and do not necessarily reflect the views of the OECD or of its member countries.

Ireland

Own Old-Age Benefits
Plan details 1992-2023 * †

The Irish public pension system is a pay-as-you go system that provides beneficiaries a flat-rate benefit starting at age 66 based on their contribution and earnings history and occupational class. From 1992 to 2023, changes to pension-related policy introduced new eligibility tracks, and suspended and subsequently reinstated benefit payments from age 65 for qualified beneficiaries who have long work histories and have stopped working. Old-age pension benefits are administered by the Department of Social Protection.

Key Dates

First law: 1908

Major changes since 1992: 1997, 2011, 2018, 2021

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* If you have questions or suggestions, please contact policy@g2aging.org.

† Detailed information and definitions are provided in tables, formulas and a glossary at the end of this document. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

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Chapter 1: Policy enacted 1992-1996

Overview

Ireland provides old-age benefits to workers who satisfy certain age and contribution requirements through the State Pension. It is administered by the Department of Social Protection. Depending on their occupation, a worker is classified in a [Pay-Related Social Insurance Class](#). An individual receives a flat-rate benefit based on their Social Insurance Class, weekly and yearly earnings, and number of [Pay Related Social Insurance \(PRSI\)](#) contributions to the Social Insurance Fund.

The number of [Pay Related Social Insurance \(PRSI\)](#) contributions needed to qualify for the State Pension changes by birth year. During this period, individuals were eligible to receive a transitional pension benefit known as the “[Retirement Pension](#)” at age 65 until age 66 if they had stopped working and met the contribution requirements.

Additional reforms during this time period include:

- S.I. No. 235/1994 - Social Welfare (Old Age (Contributory) Pension) Regulations ([Irish Statute Book, 1994](#)), enacted July 18, 1994 and effective from April 6, 1994, introduced the [Homemaker's Scheme](#) for individuals that have stopped working to provide full-time care for a child or disabled adult
- S.I. No. 312/1996 - Social Welfare (Consolidated Contributions and Insurability) Regulations ([Irish Statute Book, 1996](#)), enacted October 10, 1996 and effective from November 1, 1996, introduced contribution credits to individuals who are receiving the following benefits:
 - [Maternity Benefit](#)
 - [Health and Safety Benefit](#)
 - [Adoptive Benefit](#)

Contributions

- **Employee contribution rate**
From 0.00 to 7.75% depending on an employee's weekly income and social insurance class. See [Table 1](#) for changes by year and weekly income brackets from 1992-1996.
- **Employer contribution rate**
From 0.50 to 12.20% depending on an employee's weekly income and social insurance class. See [Table 2](#) for changes by year from 1992-1996.
- **Self-employed contribution rate**
From 0.00 to 7.25% depending on a self-employed worker's weekly income. See [Table 3](#) for changes by year and weekly income brackets from 1992-1996.

Eligibility

Age requirements to start benefits without penalty

- [Statutory retirement age \(SRA\)](#)
Age 66
- **Does SRA vary by birth year?** Answer: No
- **Does SRA vary by sex?** Answer: No

Contribution requirements to be eligible to receive benefit

Eligibility to receive a State Pension is based on paid contributions through work, known as [Pay Related Social Insurance \(PRSI\)](#), which are defined as compulsory payments paid by an employee and their employer to the Social Insurance Fund. PRSI contributions are paid weekly, and each payment represents one full-rate insurance contribution unit. Contribution years can also be credited in cases specified by law (e.g., caring for a child). See [Box 1](#) for which an individual could receive a credited contribution.

For determining eligibility for benefits and benefit levels, an individual's average number of PRSI contributions from the year they first started to pay PRSI to the end of the tax year before turning 66 must be determined. This value can be determined using the Standard/Normal Average or the Alternative Average. See [Box 2](#) for details on these approaches and [Box 3](#) for an example of someone who would qualify under the Alternative Average for the highest benefit tier but not under the Standard/Normal Average.

Eligibility Track A1: Ordinary Retirement

An individual is eligible to receive full benefit if they satisfy all of the following requirements:

- Age Requirement: Age 66
- Contribution Requirements: An individual must satisfy all the following conditions —
 - Must have paid 156 PRSI contributions
 - Must have a yearly average of at least 10 contributions determined using the Standard/Normal Average or 48 contributions determined using the Alternative Average
- Other Requirements:
 - Must have started paying PRSI contributions before age 56

Eligibility Track A2: Retirement Pension

An individual may be eligible to receive a transitory pension benefit between age 65 and 66 if they meet the following requirements:

- Age Requirement: Age 65
- Contribution Requirements: An individual must satisfy all the following conditions —
 - Must have paid 156 PRSI contributions
 - Must have a yearly Standard/Normal or Alternative Average of at least 48 contributions
- Other Requirements:
 - Must have started to pay PRSI before age 56
 - Must not work while claiming

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- Can an individual start benefits before SRA? Answer: No

Benefits

To receive a benefit, **does an individual have to claim it?** Answer: Yes

Payment type

- Payment options (i.e., Annuity, cash balance, or lump sum): Annuitable

Factors effecting computation of benefit entitlement

- Does the formula for computing benefit entitlement differ by birth year? Answer: No
- Is the formula for computing benefit entitlement **progressive**? Answer: Yes
- Does the benefit entitlement depend on the individual's own contribution/work history? Answer: Yes
- Does the benefit entitlement depend on **national income**? Answer: No
- Does an individual receive credits for military service (above any credits normally received for employment)? Answer: No
- Does an individual receive credits for number of children? Answer: Yes

From 1996, individuals that receive **Maternity Benefit**, **Health and Safety Benefit**, or **Adoptive Benefit**, are automatically awarded credits for the period they receive that benefit if they are under **Pay-Related Social Insurance Classes A, E, H and S**.

- Does an individual receive credits for unemployment? Answer: Yes, if receiving the Unemployment Benefit.
 - **Unemployment Benefit**: To qualify, an individual under age 66 must be unemployed but must be able to show proof of be looking for full-time work. In the period between when they first paid **Pay-Related Social Insurance** contributions and the day in which they are claiming the benefit, they must have paid at least 39 contributions. In the year prior to the beginning of the year when claiming this benefit, they must have at least 39 paid or credited contributions (*Irish Statute Book, 1993*).
- Are future benefit entitlements adjusted for **cost of living**? Answer: Yes
- If so, what measure is used for adjustment?

Ad hoc: Government adjusts the pension benefit rates as part of the annual budget process. There is no formal measure for adjustment.

Benefit formula for claiming at SRA

Pension benefits are calculated based on the number of yearly average contributions. The average is calculated using both the Standard/Normal Approach and the Alternative Approach. See **Box 2** for details on these approaches. The approach that yields the highest possible benefit rate is used.

The benefit rate an individual would receive depends on the average number of weekly contributions per year. In 1992, an individual would receive the following weekly benefit rates based on the threshold for their average number of contributions per year:

- 48 or more weekly contributions: 66.60€ per week
- 36 to 47 weekly contributions: 64.90€ per week
- 24 to 35 weekly contributions: 62.70€ per week
- 20 to 23 weekly contributions: 61.40€ per week

The benefit rates change by year. See [Table 4](#) for benefit rates from 1992-1996 for people born before September 1, 1946.

Adjustments for starting benefits before SRA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before SRA?** Answer: No

Adjustments for starting benefits after SRA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after SRA?** Answer: No

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: Yes, depending on age
- **Adjustment formula**
Beneficiaries cannot receive benefits and work before age 66
- **If benefits are reduced while working, does it effect future benefits?** Answer: No

Additional Benefit Adjustments

- **Adjustment 1:** [Age 80 Allowance](#)
- **Adjustment 1 details:** Individuals who are age 80 or over are automatically paid an extra weekly benefit if they are already receiving a [State Pension](#). See [Table 5](#) for details per year.
- **Adjustment 2:** [Homemaker's Scheme](#)
- **Adjustment 2 details:** Individuals who provide full-time care for a child under age 12, or to individuals who need full-time care are eligible to have up to a maximum of 20 years disregarded from the time they spent as a homemaker since April 6, 1994 when calculating the yearly average contributions to receive a [State Pension](#). Individuals were required to live with the person under their care.

Chapter 2: Policy enacted 1997-2010

Policy change in 1997

Social Welfare Act ([Irish Statute Book, 1997](#)), enacted April 2, 1997 and effective from April 6, 2012, introduced the following substantial change to the old-age benefit system:

- The number of contributions required to receive a State Pension was increased from 156 to 260 for those that were born between April 6, 1936 and April 5, 1946 and to 520 for those born after April 6, 1946

Overview

Ireland provides old-age benefits to workers who satisfy certain age and contribution requirements through the State Pension. It is administered by the Department of Social Protection. Depending on their occupation, a worker is classified in a [Pay-Related Social Insurance Class](#). An individual receives a flat-rate benefit based on their Social Insurance Class, weekly and yearly earnings, and number of [Pay Related Social Insurance \(PRSI\)](#) contributions to the Social Insurance Fund.

The number of [Pay Related Social Insurance \(PRSI\)](#) contributions needed to qualify for the State Pension changes by birth year. During this period, individuals were eligible to receive a transitional pension benefit known as the “[Retirement Pension](#)” at age 65 until age 66 if they had stopped working and met the contribution requirements. In 2006, the Retirement Pension was renamed State Pension (Transition).

Contributions

- **Employee contribution rate**
From 0.00 to 9.00% depending on an employee’s weekly income and social insurance class. See [Table 6](#) for changes by year and weekly income brackets from 1997-2003, and [Table 7](#) for changes by year and weekly income brackets from 2004-2010.
- **Employer contribution rate**
From 0.50 to 12.00% depending on an employee’s weekly income and social insurance class. See [Table 8](#), [Table 9](#) and [Table 10](#) for changes by year from 1997-2010.
- **Self-employed contribution rate**
From 2.00 to 8.00% depending on a self-employed worker’s weekly income. See [Table 11](#) and [Table 12](#) for changes by year and weekly income brackets from 1997-2010.

Eligibility

Age requirements to start benefits without penalty

- **Statutory retirement age (SRA)**
Age 66
- **Does SRA vary by birth year?** Answer: No
- **Does SRA vary by sex?** Answer: No

Contribution requirements to be eligible to receive benefit

We define three [benefit classes](#) based on birth year. Some benefit classes have multiple tracks to become eligible for benefits. Each track has its own age and contribution requirements. All benefit classes have a common definition for paid contributions through work, known as [Pay Related Social Insurance \(PRSI\)](#), which are defined as compulsory payments paid by an employee and their employer to the Social Insurance Fund. PRSI contributions are paid weekly, and each payment represents one full-rate insurance contribution unit. Contribution years can also be credited in cases specified by law (e.g., caring for a child). See [Box 1](#) for which an individual could receive a credited contribution.

For determining eligibility for benefits and benefit levels, an individual’s average number of PRSI contributions from the year they first started to pay PRSI to the end of the tax year before turning 66 must be determined. This value can be determined using the Standard/Normal Average or the Alternative Average. See [Box 2](#) for details on these approaches and [Box 3](#) for an example of someone who would qualify under the Alternative Average for the highest benefit tier but not under the Standard/Normal Average.

An individual is eligible to start receiving old-age pension benefits if they satisfy the requirements of an eligibility track for their benefit class.

Class A: Individuals born before April 6, 1936

Eligibility Track A1: Ordinary Retirement

An individual is eligible to receive full benefit if they satisfy all of the following requirements:

- Age Requirement: Age 66
- Contribution Requirements: An individual must satisfy all the following conditions —
 - Must have paid 156 PRSI contributions
 - Must have a yearly average of at least 10 contributions determined using the Standard/Normal Average or 48 contributions determined using the Alternative Average
- Other Requirements:
 - Must have started paying PRSI contributions before age 56

Eligibility Track A2: Retirement Pension/State Pension (Transition) ¹

An individual is eligible to receive a transitory pension benefit between age 65 and 66 if they meet the following requirements:

- Age Requirement: Age 65
- Contribution Requirements: An individual must satisfy all the following conditions:
 - Must have paid 156 PRSI contributions
 - Must have a yearly Standard/Normal or Alternative Average of at least 48 contributions
- Other Requirements:
 - Must have started to pay PRSI before age 56
 - Must not work while claiming

Class B: Individuals born between April 6, 1936 and April 5, 1946

Eligibility Track B1: Ordinary Retirement

An individual is eligible to receive full benefit if they satisfy all of the following requirements:

- Age Requirement: Age 66
- Contribution Requirements: An individual must satisfy all the following conditions —
 - Must have paid 260 PRSI contributions
 - Must have a yearly average of at least 10 contributions determined using the Standard/Normal Average or 48 contributions determined using the Alternative Average
- Other Requirements:
 - Must have started to pay PRSI before age 56

Eligibility Track B2: Retirement Pension/State Pension (Transition) ¹

An individual may be eligible to receive a transitory pension payment between age 65 and 66 if they meet the following requirements:

- Age Requirement: Age 65
- Contribution Requirements: An individual must satisfy all the following conditions:
 - Must have paid 260 PRSI contributions
 - Must have a yearly Standard/Normal or Alternative Average of at least 48 contributions
- Other Requirements:
 - Must have started to pay PRSI before age 56
 - Must not work while claiming

Class C: Individuals born on or after April 6, 1946

Eligibility Track C1: Ordinary Retirement

An individual is eligible to receive full benefit if they satisfy all of the following requirements:

- Age Requirement: Age 66
- Contribution Requirements: An individual must satisfy all the following conditions —
 - Must have paid 520 PRSI contributions — Only 260 of the 520 contributions can be voluntary contributions
 - Must have a yearly average of at least 10 contributions determined using the Standard/Normal Average or 48 contributions determined using the Alternative Average

- Other Requirements:
 - Must have started to pay PRSI before age 56

Eligibility Track C2: Retirement Pension/State Pension (Transition) ¹

An individual is eligible to receive a transitory pension benefit between age 65 and 66 if they meet the following requirements:

- Age Requirement: Age 65
- Contribution Requirements: An individual must satisfy all the following conditions:
 - Must have paid 520 PRSI contributions
 - Must have a yearly Standard/Normal or Alternative Average of at least 48 contributions
- Other Requirements:
 - Must have started to pay PRSI before age 56
 - Must not work while claiming

Notes

¹ In 2006, the name of this benefit is changed from [Retirement Pension](#) to [State Pension \(Transition\)](#).

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- Can an individual start benefits before SRA? Answer: No

Benefits

To receive a benefit, [does an individual have to claim it?](#) Answer: Yes

Payment type

- Payment options (i.e., Annuity, cash balance, or [lump sum](#)): Annuitable

Factors effecting computation of benefit entitlement

- Does the formula for computing benefit entitlement differ by birth year? Answer: No
 - Is the formula for computing benefit entitlement [progressive](#)? Answer: Yes
 - Does the benefit entitlement depend on the individual's own contribution/work history? Answer: Yes
 - Does the benefit entitlement depend on [national income](#)? Answer: No
 - Does an individual receive credits for military service (above any credits normally received for employment)? Answer: No
 - Does an individual receive credits for number of children? Answer: Yes
- Individuals that receive [Maternity Benefit](#), [Health and Safety Benefit](#), or [Adoptive Benefit](#) are automatically awarded credits for the period they receive that benefit if they are under [Pay-Related Social Insurance Classes A, E, H and S](#).
- Does an individual receive credits for unemployment? Answer: Yes, if receiving the Jobseeker's Benefit or the Jobseeker's Allowance.
 - [Jobseeker's Benefit](#): Its main provisions can be found in the [Social Welfare Consolidation Act \(2005\)](#). To qualify, an individual under age 66 must be unemployed but must be able to show proof of be looking for full-time work. They must have paid at least 104 contributions under [Pay-Related Social Insurance Classes A or H](#), or at least 156 contributions under [Pay-Related Social Insurance Class S](#). In the relevant tax year, individuals must have 39 paid or credited contributions, or 26 contributions in the relevant tax year and 26 contributions in the tax year before the relevant tax year. For every 6 days of unemployment in a contribution year, a credit is awarded.
 - [Jobseeker's Allowance](#): Its main provisions can be found in the [Social Welfare Consolidation Act \(2005\)](#). To qualify, an individual under age 66 must be unemployed but must be able to show proof of be looking for full-time work and meet the [Habitual Residence Condition](#). They must pass a means test based on their household income. For every 6 days of unemployment in a contribution year, a credit is awarded.
 - Are future benefit entitlements adjusted for [cost of living](#)? Answer: Yes
 - If so, what measure is used for adjustment?

Ad hoc: Government adjusts the pension benefit rates as part of the annual budget process. There is no formal measure for adjustment.

Benefit formula for claiming at SRA

Pension benefits are calculated based on the number of yearly average contributions, and depend on an individual's birth year. The average is calculated using both the Standard/Normal Approach and the Alternative Approach. See [Box 2](#) for details on these approaches. The approach that yields the highest possible benefit rate is used.

Class A, Class B: Individuals born before September 1, 1946

In 1997, an individual would receive the following weekly benefit rates based on the threshold for their average number of contributions per year:

- 48 or more weekly contributions: 78.00€ per week
- 36 to 47 weekly contributions: 75.90€ per week
- 24 to 35 weekly contributions: 73.40€ per week
- 20 to 23 weekly contributions: 71.80€ per week
- 15 to 19 weekly contributions: 58.50€ per week
- 10 to 14 weekly contributions: 39.00€ per week

The benefit rates change by year. See [Table 13](#) for benefit rates from 1997-2001, [Table 14](#) for benefit rates from 2002-2006, and [Table 15](#) for benefit rates from 2007-2010.

Class C: Individuals born on or after September 1, 1946

In 2010, an individual in this Class would not have reached age 66 yet. Thus, their benefits are not defined for this period.

Adjustments for starting benefits before SRA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before SRA?** Answer: No

Adjustments for starting benefits after SRA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after SRA?** Answer: No

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: Yes, depending on age
- **Adjustment formula**
Beneficiaries cannot receive benefits and work before age 66
- **If benefits are reduced while working, does it effect future benefits?** Answer: No

Additional Benefit Adjustments

- **Adjustment 1:** [Age 80 Allowance](#)
- **Adjustment 1 details:** Individuals who are age 80 or over are automatically paid an extra weekly benefit if they are already receiving a [State Pension](#). See [Table 5](#) for details per year.
- **Adjustment 2:** [Homemaker's Scheme](#)
- **Adjustment 2 details:** Individuals who provide full-time care for a child under age 12, or to individuals who need full-time care are eligible to have up to a maximum of 20 years disregarded from the time they spent as a homemaker since April 6, 1994 when calculating the yearly average contributions to receive a [State Pension](#). Individuals were required to live with the person under their care before October 26, 2000.

Chapter 3: Policy enacted 2011-2017

Policy change in 2011

Social Welfare and Pensions Act ([Irish Statute Book, 2011](#)), enacted and effective on June 29, 2011, introduced the following substantial change to the old-age benefit system:

- From 2014, the State Pension (Transition) was discontinued for new claimants. Those who would have previously qualified for the State Pension (Transition) were potentially eligible to receive a benefit payment under the Jobseeker's Benefit program.
- The statutory retirement age was scheduled to increase to age 67 in 2021 and age 68 in 2028.

Other changes during this period include:

- Social Welfare Act ([Irish Statute Book, 2010](#)), enacted December 17, 2010 and effective from January 1, 2011, abolished the ceiling on employee PRSI contributions.
- Paternity Leave and Benefit Act ([Irish Statute Book, 2016](#)), enacted July 27, 2016 and effective from September 1, 2016, introduced Contribution credits to individuals who are receiving [Paternity Benefit](#).

Overview

Ireland provides old-age benefits to workers who satisfy certain age and contribution requirements through the State Pension. It is administered by the Department of Social Protection. Depending on their occupation, a worker is classified in a [Pay-Related Social Insurance Class](#). An individual receives a flat-rate benefit based on their Social Insurance Class, weekly and yearly earnings, and number of [Pay Related Social Insurance \(PRSI\)](#) contributions to the Social Insurance Fund.

The number of [Pay Related Social Insurance \(PRSI\)](#) contributions needed to qualify for the State Pension changes by birth year.

Contributions

- **Employee contribution rate**
From 0.00 to 4.00% depending on an employee's weekly income and social insurance class. See [Table 16](#) for changes by year and weekly income brackets from 2011-2017.
- **Employer contribution rate**
From 0.50 to 10.75% depending on an employee's weekly income and social insurance class. See [Table 17](#) for changes by year since 2011.
- **Self-employed contribution rate**
4.00%. See [Table 18](#) for details from 2011-2017.

Eligibility

Age requirements to start benefits without penalty

- **Statutory retirement age (SRA)**
Age 66, and scheduled to increase to age 67 in 2021 and age 68 in 2028
- **Does SRA vary by birth year?** Answer: No
- **Does SRA vary by sex?** Answer: No

Contribution requirements to be eligible to receive benefit

We define three [benefit classes](#) based on birth year. Some benefit classes have multiple tracks to become eligible for benefits. Each track has its own age and contribution requirements. All benefit classes have a common definition for paid contributions through work, known as [Pay Related Social Insurance \(PRSI\)](#), which are defined as compulsory payments paid by an employee and their employer to the Social Insurance Fund. PRSI contributions are paid weekly, and each payment represents one full-rate insurance contribution unit. Contribution years can also be credited in cases specified by law (e.g., caring for a child). See [Box 1](#) for which an individual could receive a credited contribution.

For determining eligibility for benefits and benefit levels, an individual's average number of PRSI contributions from the year they first started to pay PRSI to the end of the tax year before turning 66 must be determined. This value can be determined using

the Standard/Normal Average or the Alternative Average. See [Box 2](#) for details on these approaches and [Box 3](#) for an example of someone who would qualify under the Alternative Average for the highest benefit tier but not under the Standard/Normal Average.

An individual is eligible to start receiving old-age pension benefits if they satisfy the requirements of an eligibility track for their benefit class.

Class A: Individuals born before April 6, 1936

Eligibility Track A1: Ordinary Retirement

An individual is eligible to receive full benefit if they satisfy all of the following requirements:

- Age Requirement: Age 66
- Contribution Requirements: An individual must satisfy all the following conditions —
 - Must have paid 156 PRSI contributions
 - Must have a yearly average of at least 10 contributions determined using the Standard/Normal Average or 48 contributions determined using the Alternative Average
- Other Requirements:
 - Must have started to pay PRSI before age 56

Class B: Individuals born between April 6, 1936 and April 5, 1946

Eligibility Track B1: Ordinary Retirement

An individual is eligible to receive full benefit if they satisfy all of the following requirements:

- Age Requirement: Age 66
- Contribution Requirements: An individual must satisfy all the following conditions —
 - Must have paid 260 PRSI contributions
 - Must have a yearly average of at least 10 contributions determined using the Standard/Normal Average or 48 contributions determined using the Alternative Average
- Other Requirements:
 - Must have started to pay PRSI before age 56

Class C: Individuals born on or after April 6, 1946

Eligibility Track C1: Ordinary Retirement

An individual is eligible to receive full benefit if they satisfy all of the following requirements:

- Age Requirement: Age 66, and scheduled to increase to age 67 in 2021 and age 68 in 2028
- Contribution Requirements: An individual must satisfy all the following conditions —
 - Must have paid 520 PRSI contributions — Only 260 of the 520 contributions can be voluntary contributions
 - Must have a yearly average of at least 10 contributions determined using the Standard/Normal Average or 48 contributions determined using the Alternative Average
- Other Requirements:
 - Must have started to pay PRSI before age 56

Eligibility Track C3: Jobseeker's Benefit at Age 65

From January 1, 2014, individuals that would have previously qualified for the State Pension (Transition) may be eligible to receive a benefit payment under the Jobseeker's Benefit at age 65 until reaching age 66 if they satisfy the following requirements:

- Age Requirement: Age 65
- Contribution Requirements: 104 paid contributions at Class A, or 156 contributions at Class S, and 39 contributions at Class A in the governing contribution year (at least 13 of the contributions must be paid in the Governing Contribution year), or 26 contributions paid in the governing contribution year and 26 paid in the year prior to this. If self-employed, at least 156 paid contributions at Class S or 104 contributions at Class A and 52 contributions at Class S in the Governing Contribution Year
- Other Requirements:
 - Must be unemployed

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- **Can an individual start benefits before SRA?** Answer: No

Benefits

To receive a benefit, **does an individual have to claim it?** Answer: Yes

Payment type

- **Payment options (i.e., Annuity, cash balance, or lump sum):** Annuitable

Factors effecting computation of benefit entitlement

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: Varies by year —
2011: No (Note: benefit eligibility does vary by birth year)
2012-2017: Yes, for people born after September 1, 1946
- **Is the formula for computing benefit entitlement progressive?** Answer: Yes
- **Does the benefit entitlement depend on the individual's own contribution/work history?** Answer: Yes
- **Does the benefit entitlement depend on national income?** Answer: No
- **Does an individual receive credits for military service (above any credits normally received for employment)?** Answer: No
- **Does an individual receive credits for number of children?** Answer: Yes
Individuals that receive [Maternity Benefit](#), [Health and Safety Benefit](#), [Adoptive Benefit](#) or [Paternity Benefit](#) are automatically awarded credits for the period they receive that benefit if they are under [Pay-Related Social Insurance Classes A, E, H and S](#).
- **Does an individual receive credits for unemployment?** Answer: Yes, if receiving the [Jobseeker's Benefit](#) or the [Jobseeker's Allowance](#).
 - **Jobseeker's Benefit:** Its main provisions can be found in the [Social Welfare Consolidation Act \(2005\)](#). To qualify, an individual under age 66 must be unemployed but must be able to show proof of being looking for full-time work. They must have paid at least 104 contributions under [Pay-Related Social Insurance Classes A or H](#), or at least 156 contributions under [Pay-Related Social Insurance Class S](#). In the relevant tax year, individuals must have 39 paid or credited contributions, or 26 contributions in the relevant tax year and 26 contributions in the tax year before the relevant tax year. For every 6 days of unemployment in a contribution year, a credit is awarded.
 - **Jobseeker's Allowance:** Its main provisions can be found in the [Social Welfare Consolidation Act \(2005\)](#). To qualify, an individual under age 66 must be unemployed but must be able to show proof of being looking for full-time work and meet the [Habitual Residence Condition](#). They must pass a means test based on their household income. For every 6 days of unemployment in a contribution year, a credit is awarded.
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?**
Ad hoc: Government adjusts the pension benefit rates as part of the annual budget process. There is no formal measure for adjustment.

Benefit formula for claiming at SRA

Pension benefits are calculated based on the number of yearly average contributions, and depend on an individual's birth year. The average is calculated using both the Standard/Normal Approach and the Alternative Approach. See [Box 2](#) for details on these approaches. The approach that yields the highest possible benefit rate is used.

[Class A](#), [Class B](#), [Class C](#): Individuals born before September 1, 1946

In 2011, an individual would receive the following weekly benefit rates based on the threshold for their average number of contributions per year:

- 48 or more weekly contributions: 230.30€ per week
- 20 to 47 weekly contributions: 225.80€ per week
- 15 to 19 weekly contributions: 172.70€ per week
- 10 to 14 weekly contributions: 115.20€ per week

The benefit rates change by year. See [Table 19](#) for benefit rates from 2011-2017.

[Class C](#): Individuals born on or after April 6, 1946

In 2012, an individual would receive the following weekly benefit rates based on the threshold for their average number of contributions per year:

- 48 or more weekly contributions: 230.30€ per week
- 40 to 47 weekly contributions: 225.80€ per week
- 30 to 39 weekly contributions: 207€ per week
- 20 to 29 weekly contributions: 196€ per week
- 15 to 19 weekly contributions: 150€ per week

- 10 to 14 weekly contributions: 92€ per week

The benefit rates change by year. See [Table 20](#) for benefit rates from 2012-2017.

From 2014, individuals that would have previously qualified for the State Pension (Transition) at age 65 may receive a benefit payment from the Jobseeker's Benefit for a period of 9 months. The benefit rates change by year. See [Table 21](#) for benefit rates from 2014-2020.

Adjustments for starting benefits before SRA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before SRA?** Answer: No

Adjustments for starting benefits after SRA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after SRA?** Answer: No

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: Yes, depending on age
- **Adjustment formula**
Beneficiaries cannot receive benefits and work before age 66
- **If benefits are reduced while working, does it effect future benefits?** Answer: No

Additional Benefit Adjustments

- **Adjustment 1:** [Age 80 Allowance](#)
- **Adjustment 1 details:** Individuals who are age 80 or over are automatically paid an extra weekly benefit if they are already receiving a [State Pension](#). See [Table 5](#) for details per year.
- **Adjustment 2:** [Homemaker's Scheme](#)
- **Adjustment 2 details:** Individuals who provide full-time care for a child under age 12, or to individuals who need full-time care are eligible to have up to a maximum of 20 years disregarded from the time they spent as a homemaker since April 6, 1994 when calculating the yearly average contributions to receive a [State Pension](#).

Chapter 4: Policy enacted 2018-2020

Policy change in 2018

Social Welfare, Pensions and Civil Registration Act ([Irish Statute Book, 2018](#)), enacted December 24, 2018 and effective from March 30, 2018, introduced:

- The Total Contributions Approach/Aggregated Contributions Method as an alternative method to determine eligibility to the State Pension for those individuals that would not be eligible to receive a State Pension under the [Yearly Average Method](#). This only applies to individuals born on or after September 1, 1946. This alternative eligibility track benefited individuals with gaps in their contribution history

Other changes during this period include:

- The Parent's Leave and Benefit Act ([Irish Statute Book, 2019](#)), enacted October 24, 2019 and effective from November 1, 2019, introduced contribution credits to individuals who are receiving the [Parent Benefit](#).

Overview

Ireland provides old-age benefits to workers who satisfy certain age and contribution requirements through the State Pension. It is administered by the Department of Social Protection. Depending on their occupation, a worker is classified in a [Pay-Related Social Insurance Class](#). An individual receives a flat-rate benefit based on their Social Insurance Class, weekly and yearly earnings, and number of [Pay Related Social Insurance \(PRSI\)](#) contributions to the Social Insurance Fund.

The number of [Pay Related Social Insurance \(PRSI\)](#) contributions needed to qualify for the State Pension changes by birth year. In 2018, in order to expand eligibility to individuals who initially did not meet the contribution requirements, the [Total Contributions Approach](#) was introduced as a new eligibility track.

Contributions

- **Employee contribution rate**
From 0.00 to 4.00% depending on an employee's weekly income and social insurance class. See [Table 22](#) for changes by year and weekly income brackets from 2018-2020.
- **Employer contribution rate**
From 0.50 to 11.05% depending on an employee's weekly income and social insurance class. See [Table 23](#) for changes by year since 2018.
- **Self-employed contribution rate**
4.00%. See [Table 24](#) for details from 2018-2020.

Eligibility

Age requirements to start benefits without penalty

- **Statutory retirement age (SRA)**
Age 66, and scheduled to increase to age 67 in 2021 and age 68 in 2028
- **Does SRA vary by birth year?** Answer: No
- **Does SRA vary by sex?** Answer: No

Contribution requirements to be eligible to receive benefit

We define three [benefit classes](#) based on birth year. Some benefit classes have multiple tracks to become eligible for benefits. Each track has its own age and contribution requirements. All benefit classes have a common definition for paid contributions through work, known as [Pay Related Social Insurance \(PRSI\)](#), which are defined as compulsory payments paid by an employee and their employer to the Social Insurance Fund. PRSI contributions are paid weekly, and each payment represents one full-rate insurance contribution unit. Contribution years can also be credited in cases specified by law (e.g., caring for a child). See [Box 1](#) for which an individual could receive a credited contribution.

All other [Eligibility Tracks](#) require that an individual must have started to pay PRSI before age 56, and must have a certain yearly average number of PRSI contributions from the year they first started to pay PRSI to the end of the tax year before turning 66,

except for the [Total Contributions Approach](#) Eligibility Track. The yearly average number of contributions is calculated using the Standard/Normal Average or the Alternative Average. See [Box 2](#) for details on these approaches and [Box 3](#) for an example of someone who would qualify under the Alternative Average for the highest benefit tier but not under the Standard/Normal Average.

An individual is eligible to start receiving old-age pension benefits if they satisfy the requirements of an eligibility track for their benefit class.

Class A: Individuals born before April 6, 1936

Eligibility Track A1: Ordinary Retirement

An individual is eligible to receive full benefit if they satisfy all of the following requirements:

- Age Requirement: Age 66
- Contribution Requirements: An individual must satisfy all the following conditions —
 - Must have paid 156 PRSI contributions
 - Must have a yearly average of at least 10 contributions determined using the Standard/Normal Average or 48 contributions determined using the Alternative Average
- Other Requirements:
 - Must have started to pay PRSI before age 56

Class B: Individuals born between April 6, 1936 and April 5, 1946

Eligibility Track B1: Ordinary Retirement

An individual is eligible to receive full benefit if they satisfy all of the following requirements:

- Age Requirement: Age 66
- Contribution Requirements: An individual must satisfy all the following conditions —
 - Must have paid 260 PRSI contributions
 - Must have a yearly average of at least 10 contributions determined using the Standard/Normal Average or 48 contributions determined using the Alternative Average
- Other Requirements:
 - Must have started to pay PRSI before age 56

Class C: Individuals born on or after April 6, 1946

Eligibility Track C1: Ordinary Retirement

An individual is eligible to receive full benefit if they satisfy all of the following requirements:

- Age Requirement: Age 66, and scheduled to increase to age 67 in 2021 and age 68 in 2028
- Contribution Requirements: An individual must satisfy all the following conditions —
 - Must have paid 520 PRSI contributions — Only 260 of the 520 contributions can be voluntary contributions
 - Must have a yearly average of at least 10 contributions determined using the Standard/Normal Average or 48 contributions determined using the Alternative Average
- Other Requirements:
 - Must have started to pay PRSI before age 56

Eligibility Track C3: Jobseeker's Benefit at Age 65

An individual may be eligible to receive a benefit payment at 65 until reaching age 66 if they satisfy the following requirements:

- Age Requirement: Age 65
- Contribution Requirements: 104 paid contributions at Class A, or 156 contributions at Class S, and 39 contributions at Class A in the governing contribution year (at least 13 of the contributions must be paid in the Governing Contribution year), or 26 contributions paid in the governing contribution year and 26 paid in the year prior to this. If self-employed, at least 156 paid contributions at Class S or 104 contributions at Class A and 52 contributions at Class S in the Governing Contribution Year
- Other Requirements:
 - Must be unemployed

Eligibility Track C4: [Total Contributions Approach](#)

This approach is based on the total number of contributions an individual has paid throughout their working life, not on a yearly average. See [Box 4](#) for examples of individuals who would qualify under the [Total Contributions Approach](#).

An individual is eligible to receive full benefit if they satisfy all of the following requirements:

- Age Requirement: Age 66, and scheduled to increase to age 67 in 2021 and age 68 in 2028
- Contribution Requirements: 40 years of weekly contributions (2,080 paid or credited PRSI contributions). Credited contributions are limited to a maximum of 1,040 HomeCaring periods (20 years) and to 520 periods for all other cases (10 years)
- Other Requirements:
 - Must be born on or after September 1, 1946
 - Must have started to pay PRSI before age 56

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- Can an individual start benefits before SRA? Answer: No

Benefits

To receive a benefit, **does an individual have to claim it?** Answer: Yes

Payment type

- Payment options (i.e., Annuity, cash balance, or lump sum): Annuitable

Factors effecting computation of benefit entitlement

- Does the formula for computing benefit entitlement differ by birth year? Answer: Yes
- Is the formula for computing benefit entitlement **progressive**? Answer: Yes
- Does the benefit entitlement depend on the individual's own contribution/work history? Answer: Yes
- Does the benefit entitlement depend on **national income**? Answer: No
- Does an individual receive credits for military service (above any credits normally received for employment)? Answer: No
- Does an individual receive credits for number of children? Answer: Yes

Individuals that receive **Maternity Benefit**, **Health and Safety Benefit**, **Adoptive Benefit**, **Paternity Benefit**, or **Parent's Benefit** are automatically awarded credits for the period they receive that benefit if they are under **Pay-Related Social Insurance Classes A, E, H and S**.

- Does an individual receive credits for unemployment? Answer: Yes, if receiving the Jobseeker's Benefit or the Jobseeker's Allowance.
 - **Jobseeker's Benefit**: Its main provisions can be found in the **Social Welfare Consolidation Act (2005)**. To qualify, an individual under age 66 must be unemployed but must be able to show proof of being looking for full-time work. They must have paid at least 104 contributions under **Pay-Related Social Insurance Classes A or H**, or at least 156 contributions under **Pay-Related Social Insurance Class S**. In the relevant tax year, individuals must have 39 paid or credited contributions, or 26 contributions in the relevant tax year and 26 contributions in the tax year before the relevant tax year. For every 6 days of unemployment in a contribution year, a credit is awarded.
 - **Jobseeker's Allowance**: Its main provisions can be found in the **Social Welfare Consolidation Act (2005)**. To qualify, an individual under age 66 must be unemployed but must be able to show proof of being looking for full-time work and meet the **Habitual Residence Condition**. They must pass a means test based on their household income. For every 6 days of unemployment in a contribution year, a credit is awarded.
- Are future benefit entitlements adjusted for **cost of living**? Answer: Yes
- If so, what measure is used for adjustment?
Ad hoc: Government adjusts the pension benefit rates as part of the annual budget process. There is no formal measure for adjustment.

Benefit formula for claiming at SRA

Pension benefits are calculated based on the number of yearly average contributions, and depend on an individual's birth year. The average is calculated using both the Standard/Normal Approach and the Alternative Approach. See **Box 2** for details on these approaches. The approach that yields the highest possible benefit rate is used.

Class A, Class B, Class C: Individuals born before September 1, 1946

In 2018, an individual would receive the following weekly benefit rates based on the threshold for their average number of contributions per year:

- 48 or more weekly contributions: 243.30€ per week
- 20 to 47 weekly contributions: 238.50€ per week
- 15 to 19 weekly contributions: 182.50€ per week
- 10 to 14 weekly contributions: 121.70€ per week

The benefit rates change by year. See [Table 25](#) for benefit rates from 2018-2020.

Class C: Individuals born on or after between April 6, 1946

In 2018, an individual would receive the following weekly benefit rates based on the threshold for their average number of contributions per year:

- 48 or more weekly contributions: 243.30€ per week
- 40 to 47 weekly contributions: 238.50€ per week
- 30 to 39 weekly contributions: 218.10€ per week
- 20 to 29 weekly contributions: 207.10€ per week
- 15 to 19 weekly contributions: 158.50€ per week
- 10 to 14 weekly contributions: 97.20€ per week

The benefit rates change by year. See [Table 26](#) for benefit rates from 2018-2020.

Individuals that would have previously qualified for the State Pension (Transition) at age 65 may receive a benefit payment from the Jobseeker's Benefit for a period of 9 months. The benefit rates change by year. See [Table 21](#) for benefit rates from 2014-2020.

Adjustments for starting benefits before SRA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before SRA?** Answer: No

Adjustments for starting benefits after SRA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after SRA?** Answer: No

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: Yes, depending on age
- **Adjustment formula**
Beneficiaries cannot receive benefits and work before age 66
- **If benefits are reduced while working, does it effect future benefits?** Answer: No

Additional Benefit Adjustments

- **Adjustment 1:** [Age 80 Allowance](#)
- **Adjustment 1 details:** Individuals who are age 80 or over are automatically paid an extra weekly benefit if they are already receiving a [State Pension](#). See [Table 5](#) for details per year.
- **Adjustment 2:** [Class A, Class B, Class C - Homemaker's Scheme](#)
- **Adjustment 2 details:** Individuals who provide full-time care for a child under age 12, or to individuals who need full-time care are eligible to have up to a maximum of 20 years disregarded from the time they spent as a homemaker since April 6, 1994 when calculating the yearly average contributions to receive a [State Pension](#).
- **Adjustment 3:** [Class C](#) - If Individual was born on or after September 1, 1946: [HomeCaring Periods Scheme](#)
- **Adjustment 3 details:** Available for anyone who spent time unemployed to provide care for a child under 12 years of age, or adult who needs increased level of care. Individuals are automatically entitled to receive these credits if receiving [Child Benefit](#), [Carer's Benefit](#), [Carer's Allowance](#) or [Carer's Support Grant](#). Up to 20 years (1,040 [HomeCaring Periods](#)) may be counted towards this scheme. This scheme can only be used when using the [Total Contributions Approach](#) to calculate the [State Pension](#).

Chapter 5: Policy enacted 2021-2023

Policy change in 2021

Statutory Instrument No. 36 ([Irish Statute Book, 2021](#)), enacted and effective on January 2021, reintroduced a benefit payment for qualifying persons as early as age 65. Previously known as the [Retirement Pension](#) and subsequently [State Pension \(Transition\)](#), the benefit was reinstated with similar rules as the Jobseeker's Benefit.

Other changes during this period include:

- Section 17 of the Social Welfare Act of 2020, enacted and effective on December 22, 2020, eliminated the planned increase of the statutory retirement age from age 66 to age 67 in 2021 and age 68 in 2028 ([Irish Statute Book, 2020](#)). Currently, the statutory retirement age is 66 years old.

At the end of 2022, the Irish government announced it will:

- Move to using only a Total Contributions Approach to determine eligibility
- Create an option to delay claiming and continue working until age 70 in return for a higher benefit

Both policies are intended to be implemented from January 2024. The legislation implementing this policy change has not yet been published. Details of this reform will be included in the next version of this document.

Overview

Ireland provides old-age benefits to workers who satisfy certain age and contribution requirements through the State Pension. It is administered by the Department of Social Protection. Depending on their occupation, a worker is classified in a [Pay-Related Social Insurance Class](#). An individual receives a flat-rate benefit based on their Social Insurance Class, weekly and yearly earnings, and number of [Pay Related Social Insurance \(PRSI\)](#) contributions to the Social Insurance Fund.

The number of [Pay Related Social Insurance \(PRSI\)](#) contributions needed to qualify for the State Pension changes by birth year. A temporary payment benefit to individuals who meet certain contribution requirements and had stopped working by age 65 was abolished in 2014 and reintroduced in 2021 under the Jobseeker's Benefit. At age 66, these individuals could claim State Pension.

Contributions

- **Employee contribution rate**
From 0.00 to 4.00% depending on an employee's weekly income and social insurance class. See [Table 27](#) for changes by year and weekly income brackets from 2021-2022.
- **Employer contribution rate**
From 0.50 to 11.05% depending on an employee's weekly income and social insurance class. See [Table 23](#) for changes by year since 2011.
- **Self-employed contribution rate**
4.00%. See [Table 28](#) for details from 2021-2022.

Eligibility

Age requirements to start benefits without penalty

- **Statutory retirement age (SRA)**
Age 66
- **Does SRA vary by birth year?** Answer: No
- **Does SRA vary by sex?** Answer: No

Contribution requirements to be eligible to receive benefit

We define three [benefit classes](#) based on birth year. Some benefit classes have multiple tracks to become eligible for benefits. Each track has its own age and contribution requirements. All benefit classes have a common definition for paid contributions through work, known as Pay Related Social Insurance (PRSI), which are defined as compulsory payments paid by an employee and their employer to the Social Insurance Fund. PRSI contributions are paid weekly, and each payment represents one full-rate insurance

contribution unit. Contribution years can also be credited in cases specified by law (e.g., caring for a child). See [Box 1](#) for which an individual could receive a credited contribution.

All other [Eligibility Tracks](#) require that an individual must have started to pay PRSI before age 56, and must have a certain yearly average number of PRSI contributions from the year they first started to pay PRSI to the end of the tax year before turning 66, except for the [Total Contributions Approach](#) Eligibility Track. The yearly average number of contributions is calculated using the Standard/Normal Average or the Alternative Average. See [Box 2](#) for details on these approaches and [Box 3](#) for an example of someone who would qualify under the Alternative Average for the highest benefit tier but not under the Standard/Normal Average.

An individual is eligible to start receiving old-age pension benefits if they satisfy the requirements of an eligibility track for their benefit class.

[Class A: Individuals born before April 6, 1936](#)

Eligibility Track A1: Ordinary Retirement

An individual is eligible to receive full benefit if they satisfy all of the following requirements:

- Age Requirement: Age 66
- Contribution Requirements: An individual must satisfy all the following conditions —
 - Must have paid 156 PRSI contributions
 - Must have a yearly average of at least 10 contributions determined using the Standard/Normal Average or 48 contributions determined using the Alternative Average
- Other Requirements:
 - Must have started to pay PRSI before age 56

Eligibility Track A5: Benefit Payment at Age 65

An individual may be eligible to receive a benefit payment at 65 until reaching age 66 if they satisfy the following requirements:

- Age Requirement: Age 65
- Contribution Requirements: 104 paid contributions at Class A, or 156 contributions at Class S, and 39 contributions at Class A in the Governing Contribution year (at least 13 of the contributions must be paid in the Governing Contribution year), or 26 contributions paid in the governing contribution year and 26 paid in the year prior to this. If self-employed, at least 156 paid contributions at Class S or 104 contributions at Class A and 52 contributions at Class S in the Governing Contribution Year
- Other Requirements:
 - Must be a resident of Ireland
 - Must have started to pay PRSI before age 56
 - Must not work while claiming (Subsidiary employment is allowed)

[Class B: Individuals born between April 6, 1936 and April 5, 1946](#)

Eligibility Track B1: Ordinary Retirement

An individual is eligible to receive full benefit if they satisfy all of the following requirements:

- Age Requirement: Age 66
- Contribution Requirements: An individual must satisfy all the following conditions —
 - Must have paid 260 PRSI contributions
 - Must have a yearly average of at least 10 contributions determined using the Standard/Normal Average or 48 contributions determined using the Alternative Average
- Other Requirements:
 - Must have started to pay PRSI before age 56

Eligibility Track B5: Benefit Payment at Age 65

Same requirements as Eligibility Track A5.

[Class C: Individuals born on or after April 6, 1946](#)

Eligibility Track C1: Ordinary Retirement

An individual is eligible to receive full benefit if they satisfy all of the following requirements:

- Age Requirement: Age 66
- Contribution Requirements: An individual must satisfy all the following conditions —
 - Must have paid 520 PRSI contributions — Only 260 of the 520 contributions can be voluntary contributions

- Must have a yearly average of at least 10 contributions determined using the Standard/Normal Average or 48 contributions determined using the Alternative Average
- Other Requirements:
 - Must have started to pay PRSI before age 56

Eligibility Track C4: [Total Contributions Approach](#)

An individual is eligible to receive full benefit if they satisfy all of the following requirements:

- Age Requirement: Age 66
- Contribution Requirements: 40 years of weekly contributions (2,080 paid or credited PRSI contributions). Credited contributions are limited to a maximum of 1,040 HomeCaring periods (20 years) and to 520 periods for all other cases (10 years)
- Other Requirements:
 - Must be born on or after September 1, 1946
 - Must have started to pay PRSI before age 56

At the end of 2022, moving fully to a Total Contributions Approach to determine eligibility was announced to be effective from January 2024. The legislation implementing this policy change has not yet been published. Details of this reform will be included in the next version of this document.

Eligibility Track C5: Benefit Payment at Age 65

Same requirements as Eligibility Track A5 and Eligibility Track B5.

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- Can an individual start benefits before SRA? Answer: No

Benefits

To receive a benefit, [does an individual have to claim it?](#) Answer: Yes

Payment type

- Payment options (i.e., Annuity, cash balance, or [lump sum](#)): Annuitable

Factors effecting computation of benefit entitlement

- Does the formula for computing benefit entitlement differ by birth year? Answer: Yes
- Is the formula for computing benefit entitlement [progressive](#)? Answer: Yes
- Does the benefit entitlement depend on the individual's own contribution/work history? Answer: Yes
- Does the benefit entitlement depend on [national income](#)? Answer: No
- Does an individual receive credits for military service (above any credits normally received for employment)? Answer: No
- Does an individual receive credits for number of children? Answer: Yes
- Individuals that receive [Maternity Benefit](#), [Health and Safety Benefit](#), [Adoptive Benefit](#), [Paternity Benefit](#), or [Parent's Benefit](#) are automatically awarded credits for the period they receive that benefit if they are under [Pay-Related Social Insurance Classes A, E, H and S](#).
- Does an individual receive credits for unemployment? Answer: Yes, if receiving the Jobseeker's Benefit or the Jobseeker's Allowance.
 - [Jobseeker's Benefit](#): Its main provisions can be found in the [Social Welfare Consolidation Act \(2005\)](#). To qualify, an individual under age 66 must be unemployed but must be able to show proof of be looking for full-time work. They must have paid at least 104 contributions under [Pay-Related Social Insurance Classes A or H](#), or at least 156 contributions under [Pay-Related Social Insurance Class S](#). In the relevant tax year, individuals must have 39 paid or credited contributions, or 26 contributions in the relevant tax year and 26 contributions in the tax year before the relevant tax year. For every 6 days of unemployment in a contribution year, a credit is awarded.
 - [Jobseeker's Allowance](#): Its main provisions can be found in the [Social Welfare Consolidation Act \(2005\)](#). To qualify, an individual under age 66 must be unemployed but must be able to show proof of be looking for full-time work and meet the [Habitual Residence Condition](#). They must pass a means test based on their household income. For every 6 days of unemployment in a contribution year, a credit is awarded.
- Are future benefit entitlements adjusted for [cost of living](#)? Answer: Yes

- **If so, what measure is used for adjustment?**

Ad hoc: Government adjusts the pension benefit rates as part of the annual budget process. There is no formal measure for adjustment.

Benefit formula for claiming at SRA

Pension benefits are calculated based on the number of yearly average contributions, and depend on an individual's birth year. The average is calculated using both the Standard/Normal Approach and the Alternative Approach. See [Box 2](#) for details on these approaches. The approach that yields the highest possible benefit rate is used.

[Class A](#), [Class B](#), [Class C](#): Individuals born before September 1, 1946

In 2021, an individual would receive the following weekly benefit rates based on the threshold for their average number of contributions per year:

- 48 or more weekly contributions: 248.30€ per week
- 20 to 47 weekly contributions: 243.40€ per week
- 15 to 19 weekly contributions: 186.20€ per week
- 10 to 14 weekly contributions: 124.20€ per week

The benefit rates change by year. See [Table 29](#) for benefit rates from 2021-2022.

[Class C](#): Individuals born on or after September 1, 1946

In 2021, an individual would receive the following weekly benefit rates based on the threshold for their average number of contributions per year:

- 48 or more weekly contributions: 248.30€ per week
- 40 to 47 weekly contributions: 243.30€ per week
- 30 to 39 weekly contributions: 223.20€ per week
- 20 to 29 weekly contributions: 211.40€ per week
- 15 to 19 weekly contributions: 161.80€ per week
- 10 to 14 weekly contributions: 99.20€ per week

The benefit rates change by year. See [Table 30](#) for benefit rates from 2021-2022.

Individuals qualifying for benefits under the eligibility track *Benefit Payment at Age 65* will receive a flat-rate regardless of their previous income. See [Table 31](#) for benefit rates per year from 2021-2022.

Adjustments for starting benefits before SRA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before SRA?** Answer: No

Adjustments for starting benefits after SRA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after SRA?** Answer: Yes, at the end of 2022, the option of delaying claiming and continue working until age 70 in return for a higher benefit was announced to be effective from January 2024. The legislation implementing this policy change has not yet been published. Details of this reform will be included in the next version of this document.
- **If so, what is the latest claiming age where benefits are adjusted?** Answer: N/A
- **Adjustment formula**
From 2021-2023: No late retirement option

At the end of 2022, the option of delaying claiming and continue working until age 70 in return for a higher benefit was announced to be effective from January 2024. The legislation implementing this policy change has not yet been published. Details of this reform will be included in the next version of this document.

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: Yes, depending on age
- **Adjustment formula**
Beneficiaries cannot receive benefits and work before age 66
- **If benefits are reduced while working, does it effect future benefits?** Answer: No

Additional Benefit Adjustments

- **Adjustment 1: Age 80 Allowance**
- **Adjustment 1 details:** Individuals who are age 80 or over are automatically paid an extra weekly benefit if they are already receiving a [State Pension](#). See [Table 5](#) for details per year.

- **Adjustment 2:** [Class A](#), [Class B](#), [Class C](#) - [Homemaker's Scheme](#)
- **Adjustment 2 details:** Individuals who provide full-time care for a child under age 12, or to individuals who need full-time care are eligible to have up to a maximum of 20 years disregarded from the time they spent as a homemaker since April 6, 1994 when calculating the yearly average contributions to receive a [State Pension](#).
- **Adjustment 3:** [Class C](#) - If Individual was born on or after September 1, 1946: [HomeCaring Periods Scheme](#)
- **Adjustment 3 details:** Available for anyone who spent time unemployed to provide care for a child under 12 years of age, or adult who needs increased level of care. Individuals are automatically entitled to receive these credits if receiving [Child Benefit](#), [Carer's Benefit](#), [Carer's Allowance](#) or [Carer's Support Grant](#). Up to 20 years (1,040 [HomeCaring Periods](#)) may be counted towards this scheme. This scheme can only be used when using the [Total Contributions Approach](#) to calculate the [State Pension](#).

Tables and Formulas

Table 1: Employee Contribution Rate by Weekly Income Brackets (1992-1996)

Year	Subclass	Weekly Income Bracket	Annual Income Bracket	Marginal Contribution Rate (no health contribution)	Marginal Contribution Rate (with health contribution)
1996	AO (Income up to 188€/week)	0-80 £ 80-188	0-4,160 £ 4,160-9,776	0.00 5.50	0.00 5.50
	AX (Income 188.01 - 250€/week)	0-80 80-250	0-4,160 £ 4,160-13,000	2.25 7.75	2.25 7.75
	A1 (Income greater than 250€/week)	0-80 80-428.85 428.85-515.39 Over 515.39	0-4,160 £ 4,160-22,300 22,300-26,800 Over 26,800	0.00 6.50 0.00 0.00	2.25 7.75 2.25 2.25
	AO (Income up to 178€/week)	0-80 £ 80-178	0-4,160 £ 4,160-9,256	0.00 5.50	0.00 5.50
	AX (Income 178.01 - 231€/week)	0-80 178-231	0-4,160 £ 9,256 - 12,012	2.25 7.75	2.25 7.75
	A1 (Income greater than 231€/week)	0-80 80-413.46 413.46-496.15 Over 496.15	0-4,160 £ 4,160-21,500 23,200-25,800 Over 25,800	0.00 6.50 0.00 0.00	2.25 7.75 2.25 2.25
1994	AO (Income up to 173€/week)	0-173 £	0-8,996	5.50	5.50
	A1 (Income greater than 173€/week)	0-401.92 401.92-496.15 Over 496.15	0-20,900 20,900-25,800 Over 25,800	0.00 1.00 0.00	7.75 2.25 1.25
	A1 (Income greater than 25€/week)	25-384.62 384.62-409.62 Over 409.62	1,300-20,000 20,000-21,300 Over 21,300	0.00 1.00 0.00	7.75 2.25 1.25
1992	A1 (Income greater than 25€/week)	25-365.38 365.38-390.38 Over 390.38	1,300-19,000 20,000-20,300 Over 20,300	0.00 1.00 0.00	7.75 2.25 1.25

Source: Department of Social Protection (1992-2023) - Rates of Social Welfare Payments

Note: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class A, which covers most private sector employees. Additional contribution rate schedules can be found in the sources. From 1992 to 1996, there was an additional health contribution levied on individuals with higher incomes. This health contribution was abolished in 2011 and replaced with the Universal Social Charge. We present marginal rates without and with the health contribution. The rate with the health contribution was how it was primarily represented in the sources we consulted. The rate without the health contribution is the value comparable across time. Other specific notes include:

1. Contributions are weekly. If an individual has contributed every week, they should have 52 contributions per year.

Table 2: Employer Contribution Rate (1992-1996)

Year	Subclass	Weekly Income Bracket	Annual Income Bracket	Average Contribution Rate (no health contribution)	Average Contribution Rate (with health contribution)
1996	AO (Income up to 188/week)	0-80 £	0-4,160 £	8.50	8.50
	AX (Income 188.01 - 250£/week)	80-188	4,160-9,776	8.50	8.50
	A1 (Income greater than 250£/week)	0-80	0-4,160 £	8.50	8.50
		80-250	4,160-13,000	8.50	8.50
		0-80	0-4,160 £	0.00	12.00
1995		80-428.85	4,160-22,300	10.75	12.00
		428.85-515.39	22,300-26,800	0.00	12.00
		Over 515.39	Over 26,800	0.00	12.00
	AO (Income up to 178£/week)	0-50 £	0-2,600 £	9.00	9.00
	AX (Income 178.01 - 231£/week)	50-178	2,600-9,256	9.00	9.00
1994		0-50 £	0-2,600 £	9.00	9.00
		50-231	2,500 - 12,012	9.00	9.00
		0-50	0-2,600 £	0.00	12.20
		50-413.46	2,600-21,500	10.95	12.20
		413.46-496.15	21,500-25,800	0.00	12.20
1993		Over 496.15	Over 25,800	0.00	12.20
	AO (Income up to 173£/week)	0-173 £	0-8,996	9.00	9.00
	A1 (Income greater than 173£/week)	0-401.92	0-20,900	0.00	12.20
		401.92-496.15	20,900-25,800	10.95	12.20
		Over 496.15	Over 25,800	0.00	12.20
1992		25-384.62	1,300-20,000	0.00	12.20
		384.62-409.62	20,000-21,300	10.95	12.20
		Over 409.62	Over 21,300	0.00	12.20
	A1 (Income greater than 25£/week)	25-365.38	1,300-19,000	0.00	12.20
		365.38-390.38	20,000-20,300	10.95	12.20
1992		Over 390.38	Over 20,300	0.00	12.20

Sources: Department of Social Protection (1992-2023) - Rates of Social Welfare Payments

Notes: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class A, which covers most private sector employees. Additional contribution rate schedules can be found in the sources.

Table 3: Self-Employed Contribution Rate by Weekly Income Brackets (1992-1996)

Year	Subclass	Weekly Income Bracket	Annual Income Bracket	Marginal Contribution Rate (no health contribution)	Marginal Contribution Rate (with health contribution)
1996	SO (Income up to 188€/week)	0-20 £ 20-188	0-1,040 £ 1,040-9,776	0.00 5.00	0.00 5.00
	SI (Income greater than 188€/week)	0-20 20-188	0-1,040 £ 1,040-9,776	0.00 6.00	2.25 7.25
		188-428.85 Over 428.85	9,776-22,300 Over 22,300	1.00 0.00	2.25 2.25
	SO (Income up to 178€/week)	0-10 £ 10-178	0-520 £ 520-9,256	0.00 5.00	0.00 5.00
	SI (Income greater than 178€/week)	0-10 10-178	0-520 £ 520-9,256	0.00 6.00	2.25 7.25
1995		178-413.46 Over 413.46	9,256-21,500 Over 21,500	1.00 0.00	2.25 2.25
	SO (Income up to 173€/week)	0-173 £	0-8,996	5.00	5.00
	SI (Income greater than 173€/week)	0-401.92 Over 401.92	0-20,900 Over 20,900	0.00 0.00	7.25 1.25
	SI (Income greater than 25€/week)	25-384.62 Over 384.62	1,300-20,000 Over 20,000	0.00 0.00	7.25 2.25
	SI (Income greater than 25€/week)	25-365.38 Over 365.38	1,300-19,000 Over 19,000	0.00 0.00	7.25 2.25
1994					
1993					
1992					

Sources: Department of Social Protection (1992-2023) - Rates of Social Welfare Payments

Notes: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class S, which covers most self-employed individuals. Additional contribution rate schedules can be found in the sources. From 1992 to 1996, there was an additional health contribution levied on individuals with higher incomes. This health contribution was abolished in 2011 and replaced with the Universal Social Charge. We present marginal rates without and with the health contribution. The rate with the health contribution was how it was primarily represented in the sources we consulted. The rate without the health contribution is the value comparable across time. Other specific notes include:

- Contributions are weekly. If an individual has contributed every week, they should have 52 contributions per year.

Box 1: PRSI - Credited Social Insurance Contributions

An individual can receive credited social insurance contributions for the period they are receiving the following benefits:

- [Adoptive Benefit](#)
- [Carer's Allowance](#)
- [Carer's Benefit](#)
- [Disability Allowance](#)
- [Health and Safety Benefit](#)
- [Homemaker's Scheme](#)
- [Illness Benefit](#)
- [Invalidity Pension](#)
- [Jobseeker's Allowance](#)
- [Jobseeker's Benefit](#)
- [Maternity Benefit](#)
- [Occupational Injury](#)
- [One-Parent Family Payment](#)
- [Pre-Retirement Allowance](#)
- [Prescribed Relative Allowance](#)
- [State Pension \(Transition\)](#)

Sources: [Department of Social Protection \(2015\)](#) - Operational Guidelines: PRSI - Credited Social Insurance Contributions

Box 2: Calculation Approach of Standard/Normal Average and Alternative Average

For determining eligibility for benefits and benefit levels, an individual's average number of PRSI contributions from the year they first started to pay PRSI to the end of the tax year before turning 66 must be determined. This value can be determined using two alternative approaches:

- **Standard/Normal Average:** Contributions must be paid or credited from the year they first started contributing to the end of the tax year before turning 66 to receive a payment in the lowest benefit tier, and an average of 48 contributions to receive a payment in the highest benefit tier
- **Alternative Average:** Contributions must be paid or credited for each contribution year from April 1979 to the end of the tax year before turning 66 to receive a payment in the highest benefit tier. No payment in the lowest benefit tier is available when the alternative average is used

Sources: [Citizens Information \(2022\)](#) - State Pension (Contributory)

Box 3: Example of Eligibility Under the Standard/Normal Average and Alternative Average

This is an example that illustrates how someone would qualify under the Alternative Average, but not under the Standard/Normal Average:

An individual born on May 1, 1929 who started working in 1975 and worked until they retired at age 66 in 1995 contributed to PRSI every week except for 2 full years that they did not work nor contributed or received any contribution credits. Thus, the yearly average for this individual would be calculated in the following way:

- Number of contributions: 18 years worked \times 52 weeks = 936 contributions
- Year they first contributed to PRSI: 1975
- Year they retired at age 66: 1995
- Number of years between the year they first contributed to PRSI and the year they retired: 20 years
- Number of years between 1979 and the year they retired: 16 years

Standard/Normal Average

This average calculates the number of PRSI contributions divided by the number of years between the year they first contributed to PRSI and the year they retired

Standard/Normal Average: 46.8

Alternative Average

This average calculates the number of PRSI contributions divided by the number of years between 1979 and the year they retired

Alternative Average: 58.5

This individual would receive a reduced pension under the Standard/Normal Average since they need an average of at least 48 to receive a payment in the highest benefit tier. However, under the Alternative Average, this individual would receive a payment in the highest benefit tier since the average is larger than 48 which is the minimum average required to receive a pension under the Alternative Average.

Sources: [Citizens Information \(2022\)](#) - State Pension (Contributory)

Table 4: Weekly State Pension Contributory Benefit Rates for People Born Before September 1, 1946 (1992-1996)

Year	Yearly Average Contributions	Personal Rate
1996	20-23	69.00 £
	24-35	70.60
	36-47	73.00
	48 and above	75.00
1995	20-23	67.00
	24-35	68.50
	36-47	70.90
	48 and above	72.80
1994	20-23	65.40
	24-35	66.80
	36-47	69.20
	48 and above	71.00
1993	20-23	63.50
	24-35	64.90
	36-47	67.20
	48 and above	68.90
1992	20-23	61.40
	24-35	62.70
	36-47	64.90
	48 and above	66.60

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Table 5: Age 80 Allowance (1992-2023)

Year	Personal Rates
2006-2023	10.00 €
2002-2005	6.40
1996-2001	5.00 £
1995	4.80
1994	4.70
1993	4.60
1992	4.40

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Note: Benefit is paid weekly.

Table 6: Employee Contribution Rate by Weekly Income Brackets (1997-2003)

Year	Subclass	Weekly Income Bracket	Annual Income Bracket	Marginal Contribution Rate (no health contribution)	Marginal Contribution Rate (with health contribution)
2003	AO (Income up to 287€/week)	0-287.00 €	0-14,924 €	0.00	0.00
	AX (Income 287.01 - 356€/week)	0-127.00 127.00-356.00	0-6,604 6,604-18,512	0.00	0.00
	A1 (Income greater than 356€/week)	0-127.00 127.00-777.31 Over 777.31	0-6,604 6,604-40,420 Over 40,420	4.00 0.00 0.00	4.00 2.00 2.00
	AO (Income up to 287€/week)	0-287.00 €	0-14,924 €	0.00	0.00
2002	AX (Income 287.01 - 356€/week)	0-127.00 127.00-356.00	0-6,604 6,604-18,512	0.00	0.00
	A1 (Income greater than 356€/week)	0-127.00 127.00-745 Over 745	0-6,604 6,604-38,740 Over 38,740	4.00 0.00 0.00	4.00 2.00 2.00
	AO (Income up to 226€/week)	0-226.00 €	0-11,752 €	0.00	0.00
	AX (Income 226.01 - 280€/week)	0-100 100-280	0-5,200 5,200-14,560	0.00	0.00
2001	A1 (Income greater than 280€/week)	0-100 100-543.27 Over 543.27	0-5,200 5,200-28,250 Over 28,250	0.00 4.00 0.00	0.00 6.00 2.00
	AO (Income up to 226€/week)	0-226.00 €	0-11,752 €	0.00	0.00
	AX (Income 226.01 - 280€/week)	0-100 100-280	0-5,200 5,200-14,560	0.00	0.00
	A1 (Income greater than 280€/week)	0-100 100-509.62 509.62-703.85 Over 703.85	0-5,200 5,200-26,500 26,500-36,600 Over 36,600	0.00 4.50 0.00 0.00	0.00 6.50 2.00 2.00
2000	AO (Income up to 217€/week)	0-100 € 100-217	0-5,200 5,200-11,284	0.00	0.00
	AX (Income 217.01 - 280€/week)	0-100 100-280	0-5,200 5,200-14,560	4.50 2.00	4.50 2.00
	A1 (Income greater than 280€/week)	0-100 100-488.46 488.46-673.08 Over 673.08	0-5,200 5,200-25,400 25,400-35,000 Over 35,000	6.50 4.50 0.00 0.00	6.50 6.50 2.00 2.00
	AO (Income up to 207€/week)	0-100 € 100-207	0-5,200 5,200-10,764	0.00	0.00
1998	AX (Income 207.01 - 270€/week)	0-100 100-270	0-5,200 5,200-14,040	4.50 2.25	4.50 2.25
	A1 (Income greater than 270€/week)	0-100 100-465.39 465.39-557.69 Over 557.69	0-5,200 5,200-24,200 24,200-29,000 Over 29,000	6.75 1.00 5.50 0.00	6.75 2.25 6.75 1.25
	AO (Income up to 197€/week)	0-80 € 80-197	0-4,160 4,160-10,244	0.00	0.00
	AX (Income 197.01 - 260€/week)	0-80 80-260	0-4,160 4,160-13,520	4.50 2.25	4.50 2.25
1997	A1 (Income greater than 260€/week)	0-80 80-446.15 446.15-536.54 Over 536.54	0-4,160 4,160-23,200 23,200-27,900 Over 27,900	6.75 1.00 5.50 0.00	6.75 2.25 6.75 1.25

Source: Department of Social Protection (1992-2023) - Rates of Social Welfare Payments

Notes: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class A, which covers most private sector employees. Additional contribution rate schedules can be found in the sources. From 1997 to 2003, there was an additional health contribution levied on individuals with higher incomes. This health contribution was abolished in 2011 and replaced with the Universal Social Charge. We present marginal rates without and with the health contribution. The rate with the health contribution was how it was primarily represented in the sources we consulted. The rate without the health contribution is the value comparable across time. Other specific notes include:

- Contributions are weekly. If an individual has contributed every week, they should have 52 contributions per year.

Table 7: Employee Contribution Rate by Weekly Income Brackets (2004-2010)

Period	Subclass	Weekly Income Bracket	Annual Income Bracket	Marginal Contribution Rate (no health contribution)	Marginal Contribution Rate (with health contribution)
May 2009 - December 2010	AO (Income up to 352€/week)	0.00-352.00€	0-18,304€	0.00	0.00
	AX, AL (Income 352.01 - 500€/week)	0.00-127.00	0-6,604	0.00	0.00
	A1 (Income greater than 500€/week)	127.00-500.00	6,604-26,000	4.00	4.00
		0.00-127.00	0-6,604	0.00	4.00
January - April 2009		127.00-1,443	6,604-75,036	4.00	8.00
		Over 1443.00	Over 75,036	0.00	5.00
	AO (Income up to 352€/week)	0.00-352.00	0-18,304	0.00	0.00
	AX, AL (Income 352.01 - 500€/week)	0.00-127.00	0-6,604	0.00	0.00
2008	A1 (Income greater than 500€/week)	127.00-500.00	6,604-26,000	4.00	4.00
		0.00-127.00	0-6,604	0.00	2.00
		127.00-1,000.00	6,604-52,000	4.00	6.00
		1000.00-1925.00	52,000-100,100	0.00	2.00
2007		Over 1925.00	Over 100,100	0.00	2.50
	AO (Income up to 352€/week)	0.00-352.00	0-18,304	0.00	0.00
	AX, AL (Income 352.01 - 500€/week)	0.00-127.00	0-6,604	0.00	0.00
	A1 (Income greater than 500€/week)	127.00-500.00	6,604-26,000	4.00	4.00
2006		0.00-127.00	0-6,604	0.00	2.00
		127.00-975.00	6,604-50,700	4.00	6.00
		975.00-1925.00	50,700-100,100	0.00	2.00
		Over 1925.00	Over 100,100	0.00	2.50
2005	AO (Income up to 300€/week)	0.00-300.00	0-15,600	0.00	0.00
	AX, AL (Income 300.01 - 440€/week)	0.00-127.00	0-6,604	0.00	0.00
	A1 (Income greater than 440€/week)	127.00-440.00	6,604-24,960	4.00	4.00
		0.00-127.00	0-6,604	0.00	2.00
2004		127.00-896.15	6,604-48,800	4.00	6.00
		Over 896.15	48,800-100,100	0.00	2.00
	AO (Income up to 287€/week)	0.00-287.00	0-14,924	0.00	0.00
	AX, AL (Income 287.01 - 400€/week)	0.00-127.00	0-6,604	0.00	0.00
	A1 (Income greater than 400€/week)	127.00-400.00	6,604-20,800	4.00	4.00
		0.00-127.00	0-6,604	0.00	2.00
		127.00-849.62	6,604-44,180	4.00	6.00
		Over 849.62	Over 44,180	0.00	2.00
	AO (Income up to 287€/week)	0.00-287.00	0-14,924	0.00	0.00
	AX (Income 287.01 - 356€/week)	0.00-127.00	0-6,604	0.00	0.00
	A1 (Income greater than 356€/week)	127.00-356.00	6,604-18,512	4.00	4.00
		0.00-127.00	0-6,604	0.00	2.00
		127.00-810.77	6,604-42,160	4.00	6.00
		Over 810.77	Over 42,160	0.00	2.00

Sources: Department of Social Protection (1992-2023) - Rates of Social Welfare Payments

Notes: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class A, which covers most private sector employees. Additional contribution rate schedules can be found in the sources. From 2004 to 2010, there was an additional health contribution levied on individuals with higher incomes. This health contribution was abolished in 2011 and replaced with the Universal Social Charge. We present marginal rates without and with the health contribution. The rate with the health contribution was how it was primarily represented in the sources we consulted. The rate without the health contribution is the value comparable across time. Other specific notes include:

1. Contributions are weekly. If an individual has contributed every week, they should have 52 contributions per year.

Table 8: Employer Contribution Rate (1997-2003)

Year	Subclass	Weekly Income Bracket	Annual Income Bracket	Average Contribution Rate (no health contribution)	Average Contribution Rate (with health contribution)
2003	AO (Income up to 287€/week)	0-287.00 €	0-14,924 €	8.50	8.50
	AX (Income 287.01 - 356€/week)	0-127.00	0-6,604	8.50	8.50
	A1 (Income greater than 356€/week)	127.00-356.00	6,604-18,512	8.50	8.50
		0-127.00	0-6,604	0.00	10.75
2002		127.00-777.31	6,604-40,420	8.75	10.75
		Over 777.31	Over 40,420	0.00	10.75
	AO (Income up to 287€/week)	0-287.00 €	0-14,924 €	8.50	8.50
	AX (Income 287.01 - 356€/week)	0-127.00	0-6,604	8.50	8.50
2001	A1 (Income greater than 356€/week)	127.00-745	6,604-18,512	8.50	8.50
		Over 745	6,604-38,740	0.00	10.75
			Over 38,740	8.75	10.75
				0.00	10.75
2000	AO (Income up to 226€/week)	0-226.00 €	0-11,752 €	8.50	8.50
	AX (Income 226.01 - 280€/week)	0-100	0-5,200	8.50	8.50
	A1 (Income greater than 280€/week)	100-280	5,200-14,560	8.50	8.50
		0-100	0-5,200	0.00	12.00
1999		100-509.62	5,200-28,250	10.00	12.00
		509.62-703.85	26,500-36,600	8.75	12.00
		Over 703.85	Over 36,600	0.00	12.00
				0.00	12.00
1998	AO (Income up to 217€/week)	0-217	0-11,752	8.50	8.50
	AX (Income 217.01 - 280€/week)	0-100	0-5,200	8.50	8.50
	A1 (Income greater than 280€/week)	100-280	5,200-14,560	8.50	8.50
		0-100	0-5,200	0.00	12.00
1997		100-488.46	5,200-25,400	8.75	12.00
		488.46-673.08	25,400-35,000	10.00	12.00
		Over 673.08	Over 35,000	0.00	12.00
				0.00	12.00
1997	AO (Income up to 207€/week)	0-207	0-5,200	8.50	8.50
	AX (Income 207.01 - 270€/week)	0-100	5,200-10,764	8.50	8.50
	A1 (Income greater than 270€/week)	100-270	5,200-14,040	8.50	8.50
		0-100	0-5,200	0.00	12.00
1997		100-465.39	5,200-24,200	10.75	12.00
		465.39-557.69	24,200-29,000	0.00	12.00
		Over 557.69	Over 29,000	0.00	12.00
				0.00	12.00
1997	AO (Income up to 197€/week)	0-80 €	0-4,160	8.50	8.50
	AX (Income 197.01 - 260€/week)	80-197	4,160-10,244	8.50	8.50
	A1 (Income greater than 260€/week)	0-80	4,160-13,520	8.50	8.50
		80-260	4,160-13,520	0.00	12.00
1997		80-446.15	4,160-23,200	10.75	12.00
		446.15-536.54	23,200-27,900	0.00	12.00
		Over 536.54	Over 27,900	0.00	12.00
				0.00	12.00

Sources: Department of Social Protection (1992-2023) - Rates of Social Welfare Payments**Notes:** A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class A, which covers most private sector employees. Additional contribution rate schedules can be found in the sources.

Table 9: Employer Contribution Rate (2004-2007)

Year	Subclass	Weekly Income Bracket	Annual Income Bracket	Average Contribution Rate (no health contribution)	Average Contribution Rate (with health contribution)
2007	AO (Income up to 339€/week)	0.00-339.00	0-17,628	8.50	8.50
	AX (Income 339.01 - 356€/week)	0.00-127.00	0-6,604	8.50	8.50
	AL (Income 356.01 - 480€/week)	127.00-356.00	6,604-18,512	8.50	8.50
	A1 (Income greater than 480€/week)	0.00-127.00	0-6,604	10.75	10.75
		127.00-480.00	6,604-24,960	10.75	10.75
		0.00-127.00	0-6,604	0.00	10.75
2006	AO (Income up to 300€/week)	127.00-938.46	6,604-48,800	8.75	10.75
		938.46-1925.00	48,800-100,100	0.00	10.75
		Over 1925.00	Over 100,100	0.00	10.75
	AX (Income 300.01 - 356€/week)	0.00-300.00	0-15,600	8.50	8.50
	AL (Income 356.01 - 440€/week)	0.00-127.00	0-6,604	8.50	8.50
	A1 (Income greater than 440€/week)	127.00-440.00	6,604-22,880	10.75	10.75
2005	AO (Income up to 287€/week)	0.00-127.00	0-6,604	0.00	10.75
		127.00-896.15	6,604-46,600	8.75	10.75
		Over 896.15	Over 46,600	0.00	10.75
	AX (Income 287.01 - 356€/week)	0.00-287.00	0-14,924	8.50	8.50
	AL (Income 356.01 - 400€/week)	0.00-127.00	0-6,604	8.50	8.50
	A1 (Income greater than 400€/week)	127.00-400.00	6,604-18,512	10.75	10.75
2004	AO (Income up to 287€/week)	0.00-127.00	0-6,604	0.00	10.75
		127.00-849.62	6,604-44,180	8.75	10.75
		Over 849.62	Over 44,180	0.00	10.75
	AX (Income 287.01 - 356€/week)	0.00-287.00	0-14,924	8.50	8.50
	AL (Income 356.01 - 356€/week)	0.00-127.00	0-6,604	8.50	8.50
	A1 (Income greater than 356€/week)	127.00-810.77	6,604-42,160	10.75	10.75
		Over 810.77	Over 42,160	0.00	10.75

Sources: Department of Social Protection (1992-2023) - Rates of Social Welfare Payments**Notes:** A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class A, which covers most private sector employees. Additional contribution rate schedules can be found in the sources.

Table 10: Employer Contribution Rate (2008-2010)

Year	Subclass	Weekly Income Bracket	Annual Income Bracket	Average Contribution Rate (no health contribution)	Average Contribution Rate (with health contribution)
May 2009 - December 2010	AO (Income up to 352€/week)	0.00-352.00€	0-18,304€	8.50	8.50
	AX (Income 352.01 - 356€/week)	0.00-127.00	0-6,604	8.50	8.50
	AL (Income 356 - 500€/week)	127.00-356.00	6,604-18,512	8.50	8.50
	A1 (Income greater than 500€/week)	0.00-127.00	0-6,604	10.75	10.75
		127.00-500.00	6,604-26,000	10.75	10.75
January - April 2009		0.00-127.00	0-6,604	0.00	10.75
		127.00-1,443	6,604-75,036	8.75	10.75
		Over 1443.00	Over 75,036	0.00	10.75
	AO (Income up to 352€/week)	0.00-352.00	0-18,304	8.50	8.50
	AX (Income 352.01 - 356€/week)	0.00-127.00	0-6,604	8.50	8.50
2008	AL (Income 356.01 - 500€/week)	127.00-356.00	6,604-18,512	8.50	8.50
	A1 (Income greater than 500€/week)	0.00-127.00	0-6,604	10.75	10.75
		127.00-500.00	6,604-26,000	10.75	10.75
		0.00-127.00	0-6,604	0.00	10.75
		127.00-1,925.00	6,604-100,100	8.75	10.75
		Over 1,925.00	Over 100,100	0.00	10.75
	AO (Income up to 352€/week)	0.00-352.00	0-18,304	8.50	8.50
	AX (Income 352.01 - 356€/week)	0.00-127.00	0-6,604	8.50	8.50
	AL (Income 356 - 500€/week)	127.00-356.00	6,604-18,512	8.50	8.50
	A1 (Income greater than 500€/week)	0.00-127.00	0-6,604	10.75	10.75
		127.00-975.00	6,604-50,700	10.75	10.75
		975.00-1925.00	50,700-100,100	0.00	10.75
		Over 1925.00	Over 100,100	0.00	10.75

Sources: Department of Social Protection (1992-2023) - Rates of Social Welfare Payments

Notes: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class A, which covers most private sector employees. Additional contribution rate schedules can be found in the sources.

Table 11: Self-Employed Contribution Rate by Weekly Income Brackets (1997-2003)

Year	Subclass	Weekly Income Bracket	Annual Income Bracket	Marginal Contribution Rate (no health contribution)	Marginal Contribution Rate (with health contribution)
2003	SO (Income up to 356€/week)	0.00-356.00€	0-18,512€	3.00	3.00
	SI (Income greater than 356€/week)	0.00-356.00 Over 356.00	0-18,512€ Over 18,512	0.00 3.00	5.00 5.00
2002	SO (Income up to 356€/week)	0.00-356.00€	0-18,512€	3.00	3.00
	SI (Income greater than 356€/week)	0.00-356.00 Over 356.00	0-18,512€ Over 18,512	0.00 3.00	5.00 5.00
2001	SO (Income up to 280€/week)	0.00-280.00€	0-14,560€	3.00	3.00
	SI (Income greater than 280€/week)	0.00-280.00 Over 280.00	0-14,560€ Over 14,560	0.00 3.00	5.00 5.00
2000	SO (Income up to 280€/week)	0.00-20.00€ 20.00-280.00	0-1,040€ 1,040-14,560	0.00 5.00	0.00 5.00
	SI (Income greater than 280€/week)	0.00-20.00€ 20.00-509.62 Over 509.62	0-1,040€ 1,040-26,500 Over 26,500	0.00 5.00 0.00	2.00 7.00 2.00
1999	SO (Income up to 217€/week)	0.00-20.00€ 20.00-217.00	0-1,040€ 1,040-11,284	0.00 5.00	0.00 5.00
	SI (Income greater than 217€/week)	0.00-20.00€ 20.00-488.46 Over 488.46	0-1,040€ 1,040-25,400 Over 25,400	0.00 5.00 0.00	2.00 7.00 2.00
1998	SO (Income up to 207€/week)	0.00-20.00€ 20.00-207.00	0-1,040€ 1,040-10,764	0.00 5.00	0.00 5.00
	SI (Income greater than 207€/week)	0.00-20.00€ 20.00-465.39 Over 465.39	0-1,040€ 1,040-24,200 Over 24,200	0.00 6.00 0.00	2.25 7.25 2.25
1997	SO (Income up to 197€/week)	0.00-20.00€ 20.00-197.00	0-1,040€ 1,040-10,244	0.00 5.00	0.00 5.00
	SI (Income greater than 197€/week)	0.00-20.00€ 20.00-446.15 Over 446.15	0-1,040€ 1,040-23,200 Over 23,200	0.00 6.00 0.00	2.25 7.25 2.25

Sources: Department of Social Protection (1992-2003) - Rates of Social Welfare Payments

Notes: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class S, which covers most self-employed individuals. Additional contribution rate schedules can be found in the sources. From 1997 to 2003, there was an additional health contribution levied on individuals with higher incomes. This health contribution was abolished in 2011 and replaced with the Universal Social Charge. We present marginal rates without and with the health contribution. The rate with the health contribution was how it was primarily represented in the sources we consulted. The rate without the health contribution is the value comparable across time. Other specific notes include:

- Contributions are weekly. If an individual has contributed every week, they should have 52 contributions per year.

Table 12: Self-Employed Contribution Rate by Weekly Income Brackets (2004-2010)

Year	Subclass	Weekly Income Bracket	Annual Income Bracket	Marginal Contribution Rate (no health contribution)	Marginal Contribution Rate (with health contribution)
2010	So (Income up to 500€/week)	0.00-500.00€	0-26,000€	3.00	3.00
	Si (Income greater than 500€/week)	0.00-1,443.00 Over 1,443.00	0-75,036€ Over 75,036	0.00 6.00	7.00 8.00
May - December 2009	So (Income up to 500€/week)	0.00-500.00€	0-26,000€	3.00	3.00
	Si (Income greater than 500€/week)	0.00-1,443.00 Over 1,443.00	0-75,036€ Over 75,036	0.00 6.00	7.00 8.00
January - April 2009	So (Income up to 500€/week)	0.00-500.00€	0-26,000€	3.00	3.00
	Si (Income greater than 500€/week)	0.00-1,925.00 Over 1,925.00	0-100,100 Over 100,100	0.00 3.50	5.00 5.50
2008	So (Income up to 500€/week)	0.00-500.00€	0-26,000€	3.00	3.00
	Si (Income greater than 500€/week)	0.00-1,925.00 Over 1,925.00	0-100,100 Over 100,100	0.00 3.50	5.00 5.50
2007	So (Income up to 480€/week)	0.00-480.00€	0-24,960€	3.00	3.00
	Si (Income greater than 480€/week)	0.00-1,925 Over 1,925.00	0-100,100€ Over 100,100	0.00 3.50	5.00 5.50
2006	So (Income up to 440€/week)	0.00-440.00€	0-22,880€	3.00	3.00
	Si (Income greater than 440€/week)	0.00-440.00€ Over 440.00	0-22,880€ Over 22,880	0.00 3.00	5.00 5.00
2005	So (Income up to 400€/week)	0.00-400.00€	0-20,800€	3.00	3.00
	Si (Income greater than 400€/week)	0.00-400.00 Over 400.00	0-20,800€ Over 20,800	0.00 3.00	5.00 5.00
2004	So (Income up to 356€/week)	0.00-356.00€	0-18,512€	3.00	3.00
	Si (Income greater than 356€/week)	0.00-356.00 Over 356.00	0-18,512€ Over 18,512	0.00 3.00	5.00 5.00

Sources: Department of Social Protection (1992-2023) - Rates of Social Welfare Payments

Notes: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class S, which covers most self-employed individuals. Additional contribution rate schedules can be found in the sources. From 2004 to 2010, there was an additional health contribution levied on individuals with higher incomes. This health contribution was abolished in 2011 and replaced with the Universal Social Charge. We present marginal rates without and with the health contribution. The rate with the health contribution was how it was primarily represented in the sources we consulted. The rate without the health contribution is the value comparable across time. Other specific notes include:

1. Contributions are weekly. If an individual has contributed every week, they should have 52 contributions per year.

Table 13: Weekly State Pension Contributory Benefit Rates for People Born Before September 1, 1946 (1997-2001)

Year	Yearly Average Contributions	Personal Rate
2001	10-14	53.00 £
	15-19	79.50
	20-47	103.90
	48 and above	106.00
2000	10-14	48.00
	15-19	72.10
	20-47	91.10
	48 and above	96.00
1999	10-14	44.50
	15-19	66.80
	20-23	81.90
	24-35	83.70
	36-47	86.60
	48 and above	89.00
1998	10-14	41.50
	15-19	62.30
	20-23	76.40
	24-35	78.10
	36-47	80.80
	48 and above	83.00
1997	10-14	39.00
	15-19	58.50
	20-23	71.80
	24-35	73.40
	36-47	75.90
	48 and above	78.00

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Table 14: Weekly State Pension Contributory Benefit Rates for People Born Before September 1, 1946 (2002-2006)

Year	Yearly Average Contributions	Personal Rate
2006	10-14	96.70 €
	15-19	145.00
	20-47	189.50
	48 and above	193.30
2005	10-14	89.70
	15-19	134.50
	20-47	175.80
	48 and above	179.30
2004	10-14	83.70
	15-19	125.50
	20-47	164.00
	48 and above	167.30
2003	10-14	78.70
	15-19	118.00
	20-47	154.20
	48 and above	157.30
2002	10-14	73.70
	15-19	110.50
	20-47	144.40
	48 and above	147.30

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Table 15: Weekly State Pension Contributory Benefit Rates for People Born Before September 1, 1946 (2007-2010)

Year	Yearly Average Contributions	Personal Rate
2010	10-14	115.20 €
	15-19	172.70
	20-47	225.80
	48 and above	230.30
2009	10-14	115.20
	15-19	172.70
	20-47	225.80
	48 and above	230.30
2008	10-14	111.70
	15-19	167.50
	20-47	218.90
	48 and above	223.30
2007	10-14	104.70
	15-19	157.00
	20-47	205.20
	48 and above	209.30

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Table 16: Employee Contribution Rate by Weekly Income Brackets (2011-2017)

Period	Subclass	Weekly Income Bracket	Annual Income Bracket	Marginal contribution	Contribution Rate	(no health
2017	AO	0.00-352.00€	0-18,304€	0.00		
	AX, AL	(Income up to 352€/week)				
	A1	(Income 352.01 - 424€/week)	0-22,048	4.00		
	(Income greater than 424€/week)		0-22,048 Over 22,048	4.00 4.00		
2016	AO	0.00-352.00€	0-18,304€	0.00		
	AX, AL	(Income up to 352€/week)				
	A1	(Income 352.01 - 424€/week)	0-22,048	4.00		
	(Income greater than 424€/week)		0-22,048 Over 22,048	4.00 4.00		
2015	AO	0.00-352.00€	0-18,304€	0.00		
	AX, AL	(Income up to 352€/week)				
	A1	(Income 352.01 - 500€/week)	0-26,000	4.00		
	(Income greater than 500€/week)		0-26,000 Over 26,000	4.00 4.00		
2014	AO	0.00-352.00€	0-18,304€	0.00		
	AX, AL	(Income up to 352€/week)				
	A1	(Income 352.01 - 500€/week)	0-26,000	4.00		
	(Income greater than 500€/week)		0-26,000 Over 26,000	4.00 4.00		
2013	AO	0.00-352.00€	0-18,304€	0.00		
	AX, AL	(Income up to 352€/week)				
	A1	(Income 352.01 - 500€/week)	0-26,000	4.00		
	(Income greater than 500€/week)		0-26,000 Over 26,000	4.00 4.00		
2012	AO	0.00-352.00€	0-18,304€	0.00		
	AX, AL	(Income up to 352€/week)				
	A1	(Income 352.01 - 500€/week)	0-6,604	0.00		
	(Income greater than 500€/week)		0-6,604 Over 6,604	4.00 4.00		
July - December 2011	AO	0.00-352.00€	0-18,304€	0.00		
	AX, AL	(Income up to 352€/week)				
	A1	(Income 352.01 - 500€/week)	0-6,604	0.00		
	(Income greater than 500€/week)		0-6,604 Over 6,604	4.00 4.00		
January - June 2011	AO	0.00-352.00€	0-18,304€	0.00		
	AX, AL	(Income up to 352€/week)				
	A1	(Income 352.01 - 500€/week)	0-6,604	0.00		
	(Income greater than 500€/week)		0-6,604 Over 6,604	4.00 4.00		
	AO	0.00-352.00€	0-18,304€	0.00		
	AX, AL	(Income up to 352€/week)				
	A1	(Income 352.01 - 500€/week)	0-6,604	0.00		
	(Income greater than 500€/week)		0-6,604 Over 6,604	4.00 4.00		

Sources: Department of Social Protection (1992-2023) - Rates of Social Welfare Payments

Notes: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class A, which covers most private sector employees. Additional contribution rate schedules can be found in the sources. In 2011, the health contribution was abolished and replaced with the Universal Social Charge. We present marginal rates without the health contribution. Other specific notes include:

- Contributions are weekly. If an individual has contributed every week, they should have 52 contributions per year.

Table 17: Employer Contribution Rate (2011-2017)

Period	Subclass	Weekly Income Bracket	Annual Income Bracket	Average Contribution Rate (with health contribution)
2016-2017	AO (Income up to 352€/week)	0.00-352.00€	0-18,304€	8.50
	AX (Income 352.01 - 376€/week)	0.00-376.00	0-19,552	8.50
	AL (Income 376 - 424€/week)	0.00-424.00	0-22,048	10.75
	A1 (Income greater than 424€/week)	Over 424.00	Over 22,048	10.75
2014-2015	AO (Income up to 352€/week)	0.00-352.00€	0-18,304€	8.50
	AX (Income 352.01 - 356€/week)	0.00-356.00	0-18,512	8.50
	AL (Income 356 - 500€/week)	0.00-500.00	0-26,000	10.75
	A1 (Income greater than 500€/week)	Over 127.00	Over 6,604	10.75
2011-2013	AO (Income up to 352€/week)	0.00-352.00€	0-18,304€	4.25
	AX (Income 352.01 - 356€/week)	0.00-127.00 127.00-356.00	0-6,604 6,604-18,512	4.25 4.25
	AL (Income 356 - 500€/week)	0.00-127.00 127.00-500.00	0-6,604 6,604-26,000	10.75 10.75
	A1 (Income greater than 500€/week)	0.00-127.00 Over 127.00	0-6,604 Over 6,604	10.75 10.75

Sources: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Notes: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class A, which covers most private sector employees. Additional contribution rate schedules can be found in the sources.

Table 18: Self-Employed Contribution Rate by Weekly Income Brackets (2011-2017)

Period	Subclass	Weekly Income Bracket	Annual Income Bracket	Marginal Contribution Rate (no health contribution)
2011-2017	S0 (Income up to 500€/week)	96.15-500€	5,000-15,000€	4.00
	S1 (Income greater than 500€/week)	Over 500	Over 26,000	4.00

Sources: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Notes: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class S, which covers most self-employed individuals. Additional contribution rate schedules can be found in the sources. The health contribution was abolished in 2011 and replaced with the Universal Social Charge. We present marginal rates without the health contribution. Other specific notes include:

1. Contributions are weekly. If an individual has contributed every week, they should have 52 contributions per year.
2. Self-employed individuals that have annual earnings of 5,000 € or more are required to pay social insurance contributions.

Table 19: Weekly State Pension Contributory Benefit Rates for People Born Before September 1, 1946 (2011-2017)

Year	Yearly Average Contributions	Personal Rate
2017	10-14	119.20 €
	15-19	178.70
	20-47	233.60
	48 and above	238.30
2016	10-14	116.70
	15-19	175.00
	20-47	228.70
	48 and above	233.30
2015	10-14	115.20
	15-19	172.70
	20-47	225.80
	48 and above	230.30
2014	10-14	115.20
	15-19	172.70
	20-47	225.80
	48 and above	230.30
2013	10-14	115.20
	15-19	172.70
	20-47	225.80
	48 and above	230.30
2012	10-14	115.20
	15-19	172.70
	20-47	225.80
	48 and above	230.30
2011	10-14	115.20
	15-19	172.70
	20-47	225.80
	48 and above	230.30

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Table 20: Weekly State Pension Contributory Benefit Rates for People Born After September 1, 1946 (2012-2017)

Year	Yearly Average Contributions	Personal Rate
2017	10-14	95.20 €
	15-19	155.20
	20-29	202.80
	30-39	214.20
	40-47	233.60
	48 and above	238.30
2016	10-14	93.20
	15-19	152.00
	20-29	198.60
	30-39	209.70
	40-47	228.70
	48 and above	233.30
2015	10-14	92.00
	15-19	150.00
	20-29	196.00
	30-39	207.00
	40-47	225.80
	48 and above	230.30
2014	10-14	92.00
	15-19	150.00
	20-29	196.00
	30-39	207.00
	40-47	225.80
	48 and above	230.30
2013	10-14	92.00
	15-19	150.00
	20-29	196.00
	30-39	207.00
	40-47	225.80
	48 and above	230.30
2012	10-14	92.00
	15-19	150.00
	20-29	196.00
	30-39	207.00
	40-47	225.80
	48 and above	230.30

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Table 21: Jobseeker's Benefit Rates for People Born After January 1, 1949 (2014-2020)

Period	Average Weekly Earnings	Personal Rate
2020	0-150 €	91.10 €
	150-220	131.00
	220-300	159.00
	300 and above	203.00
2019	0-150	91.10
	150-220	131.00
	220-300	159.00
	300 and above	203.00
2018	0-150	88.90
	150-220	127.80
	220-300	155.10
	300 and above	198.00
2017	0-150	86.70
	150-220	124.60
	220-300	151.20
	300 and above	193.00
2014-2016	0-150	84.50
	150-220	121.40
	220-300	147.30
	300 and above	188.00

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Table 22: Employee Contribution Rate by Weekly Income Brackets (2018-2020)

Year	Subclass	Weekly Income Bracket	Annual Income Bracket	Marginal Contribution	Rate	(no health
2020	AO	0.00-352.00€	0-18,304€	0.00		
	(Income up to 352€/week)					
	AX, AL	0.00-424.00	0-22,048	4.00		
	(Income 352.01 - 424€/week)					
	A1	0.00-424.00	0-22,048	4.00		
	(Income greater than 424€/week)	Over 424.00	Over 22,048	4.00		
				0.00		
				0.00		
2019	AO	0.00-352.00€	0-18,304€	0.00		
	(Income up to 352€/week)					
	AX, AL	0.00-424.00	0-22,048	4.00		
	(Income 352.01 - 424€/week)					
	A1	0.00-424.00	0-22,048	4.00		
	(Income greater than 424€/week)	Over 424.00	Over 22,048	4.00		
				0.00		
				0.00		
2018	AO	0.00-352.00€	0-18,304€	0.00		
	(Income up to 352€/week)					
	AX, AL	0.00-424.00	0-22,048	4.00		
	(Income 352.01 - 424€/week)					
	A1	0.00-424.00	0-22,048	4.00		
	(Income greater than 424€/week)	Over 424.00	Over 22,048	4.00		
				0.00		
				0.00		

Sources: Department of Social Protection (1992-2023) - Rates of Social Welfare Payments

Notes: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class A, which covers most private sector employees. Additional contribution rate schedules can be found in the sources. In 2011, the health contribution was abolished and replaced with the Universal Social Charge. We present marginal rates without the health contribution. Other specific notes include:

- Contributions are weekly, if an individual has contributed every week, they should have 52 contributions per year.

Table 23: Employer Contribution Rate (2018-2023)

Period	Subclass	Weekly Income Bracket	Annual Income Bracket	Average Contribution Rate (with health contribution)
2023	AO (Income up to 352€/week)	0.00-352.00€	0-18,304€	8.80
	AX (Income 352.01 - 424€/week)	0.00-424.00	0-22,048	8.80
	AL (Income 424 - 441€/week)	0.00-441.00	0-22,932	8.80
	A1 (Income greater than 441€/week)	Over 441.00	Over 22,932	11.05
2022	AO (Income up to 352€/week)	0.00-352.00€	0-18,304€	8.80
	AX (Income 352.01 - 410€/week)	0.00-410.00	0-21,320	8.80
	AL (Income 410 - 424€/week)	0.00-424.00	0-22,048	11.05
	A1 (Income greater than 424€/week)	Over 424.00	Over 22,048	11.05
2021	AO (Income up to 352€/week)	0.00-352.00€	0-18,304€	8.80
	AX (Income 352.01 - 398€/week)	0.00-398.00	0-20,696	8.80
	AL (Income 398 - 424€/week)	0.00-424.00	0-22,048	11.05
	A1 (Income greater than 424€/week)	Over 424.00	Over 22,048	11.05
2020	AO (Income up to 352€/week)	0.00-352.00€	0-18,304€	8.80
	AX (Income 352.01 - 395€/week)	0.00-395.00	0-20,540	8.80
	AL (Income 395 - 424€/week)	0.00-424.00	0-22,048	11.05
	A1 (Income greater than 424€/week)	Over 424.00	Over 22,048	11.05
2019	AO (Income up to 352€/week)	0.00-352.00€	0-18,304€	8.70
	AX (Income 352.01 - 386€/week)	0.00-386.00	0-20,072	8.70
	AL (Income 386 - 424€/week)	0.00-424.00	0-22,048	10.95
	A1 (Income greater than 424€/week)	Over 424.00	Over 22,048	10.95
2018	AO (Income up to 352€/week)	0.00-352.00€	0-18,304€	8.60
	AX (Income 352.01 - 376€/week)	0.00-376.00	0-19,552	8.60
	AL (Income 376 - 424€/week)	0.00-424.00	0-22,048	10.85
	A1 (Income greater than 424€/week)	Over 424.00	Over 22,048	10.85

Sources: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Notes: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class A, which covers most private sector employees. Additional contribution rate schedules can be found in the sources.

Table 24: Self-Employed Contribution Rate by Weekly Income Brackets (2018-2020)

Period	Subclass	Weekly Income Bracket	Annual Income Bracket	Marginal Contribution Rate (no health contribution)
2018-2020	S0	96.15-500€	5,000-15,000€	4.00
	(Income up to 500€/week)			
	S1	Over 500	Over 26,000	4.00
	(Income greater than 500€/week)			

Sources: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Notes: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class S, which covers most self-employed individuals. Additional contribution rate schedules can be found in the sources. The health contribution was abolished in 2011 and replaced with the Universal Social Charge. We present marginal rates without the health contribution. Other specific notes include:

1. Contributions are weekly. If an individual has contributed every week, they should have 52 contributions per year.
2. Self-employed individuals that have annual earnings of 5,000 € or more are required to pay social insurance contributions.

Box 4: Examples of Eligibility for Full Rate Benefits Under the Total Contributions Approach

These are examples of individuals who would be eligible to receive a State Pension under the Total Contributions Approach, but would not be eligible to receive a State Pension otherwise:

- An individual born after September 1, 1946 who worked for 6 years and paid for PRSI contributions before they left the labor force to provide full-time care to their children. They stopped working for 18 years until their youngest child was 12 years old. Then, they started working again and paid for PRSI contributions for an additional 17 years until they retired. Thus, this individual would have:
 - Years Worked: 23 years
 - HomeCaring Periods Credited: 18 years
 - Total Years: 41 years
- An individual born after September 1, 1946 who worked for 13 years and paid for PRSI contributions before becoming unemployed. After being unemployed for 7 years, they started working again and paid for PRSI contributions for an additional 29 years until they retired. Thus, this individual would have:
 - Total Years Worked Across Periods: 42 years
- An individual born after September 1, 1946 who worked for 10 years and paid for PRSI contributions before they left the labor force for 22 years to provide full-time care to their parent who needed increased level of care. Then, they started working again and paid for PRSI contributions for an additional 10 years until they retired. Thus, this individual would have:
 - Years Worked: 20 years
 - HomeCaring Periods Credited: 20 years
 - Total Years: 40 years

Sources: [Department of Social Protection \(2017\)](#) - New Total Contributions Approach for Pensioners assessed under 2012 Rate Bands: Pensioner Scenarios

Table 25: Weekly State Pension Contributory Benefit Rates for People Born Before September 1, 1946 (2018-2020)

Year	Yearly Average Contributions	Personal Rate
2020	10-14	124.20 €
	15-19	186.20
	20-47	243.40
	48 and above	248.30
2019	10-14	124.20
	15-19	186.20
	20-47	243.40
	48 and above	248.30
2018	10-14	121.70
	15-19	182.50
	20-47	238.50
	48 and above	243.30

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Table 26: Weekly State Pension Contributory Benefit Rates for People Born After September 1, 1946 (2018-2020)

Year	Yearly Average Contributions	Personal Rate
2020	10-14	99.20 €
	15-19	161.80
	20-29	211.40
	30-39	223.20
	40-47	243.40
	48 and above	248.30
2019	10-14	99.20
	15-19	161.80
	20-29	211.40
	30-39	223.20
	40-47	243.40
	48 and above	248.30
2018	10-14	97.20
	15-19	158.50
	20-29	207.10
	30-39	218.70
	40-47	238.50
	48 and above	243.30

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Table 27: Employee Contribution Rate by Weekly Income Brackets (2021-2023)

Year	Subclass	Weekly Income Bracket	Annual Income Bracket	Marginal Contribution	Rate	(no health
2023	AO (Income up to 352€/week)	0.00-352.00€	0-18,304€	0.00		
	AX, AL (Income 352.01 - 441€/week)	0.00-441.00	0-22,932	4.00		
	A1 (Income greater than 441€/week)	Over 441.00	Over 22,932	4.00		
2022	AO (Income up to 352€/week)	0.00-352.00€	0-18,304€	0.00		
	AX, AL (Income 352.01 - 424€/week)	0.00-424.00	0-22,048	4.00		
	A1 (Income greater than 424€/week)	0.00-424.00 Over 424.00	0-22,048 Over 22,048	4.00 4.00		
2021	AO (Income up to 352€/week)	0.00-352.00€	0-18,304€	0.00		
	AX, AL (Income 352.01 - 424€/week)	0.00-424.00	0-22,048	4.00		
	A1 (Income greater than 424€/week)	0.00-424.00 Over 424.00	0-22,048 Over 22,048	4.00 4.00		

Sources: Department of Social Protection (1992-2023) - Rates of Social Welfare Payments

Notes: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class A, which covers most private sector employees. Additional contribution rate schedules can be found in the sources. In 2011, the health contribution was abolished and replaced with the Universal Social Charge. We present marginal rates without the health contribution. Other specific notes include:

- Contributions are weekly, if an individual has contributed every week, they should have 52 contributions per year.

Table 28: Self-Employed Contribution Rate by Weekly Income Brackets (2021-2023)

Period	Subclass	Weekly Income Bracket	Annual Income Bracket	Marginal Contribution Rate (no health contribution)
2021-2023	S0 (Income up to 500€/week)	96.15-500€	5,000-15,000€	4.00
	S1 (Income greater than 500€/week)	Over 500	Over 26,000	4.00

Sources: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Notes: A person's reckonable pay (i.e., gross pay plus in-kind benefits) determines their class and subclass for PRSI contribution purposes. We present only Class S, which covers most self-employed individuals. Additional contribution rate schedules can be found in the sources. The health contribution was abolished in 2011 and replaced with the Universal Social Charge. We present marginal rates without the health contribution. Other specific notes include:

- Contributions are weekly. If an individual has contributed every week, they should have 52 contributions per year.
- Self-employed individuals that have annual earnings of 5,000 € or more are required to pay social insurance contributions.

Table 29: Weekly State Pension Contributory Benefit Rates for People Born Before September 1, 1946 (2021-2023)

Year	Yearly Average Contributions	Personal Rate
2023	10-14	132.70 €
	15-19	199.00
	20-47	260.10
	48 and above	265.30
2022	10-14	126.70
	15-19	190.00
	20-47	248.30
	48 and above	253.30
2021	10-14	124.20
	15-19	186.20
	20-47	243.40
	48 and above	248.30

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Table 30: Weekly State Pension Contributory Benefit Rates for People Born After September 1, 1946 (2021-2023)

Year	Yearly Average Contributions	Personal Rate
2023	10-14	106.00 €
	15-19	172.90
	20-29	225.90
	30-39	238.50
	40-47	260.10
	48 and above	265.30
2022	10-14	101.20
	15-19	165.10
	20-29	215.70
	30-39	227.70
	40-47	248.30
	48 and above	253.30
2021	10-14	99.20
	15-19	161.80
	20-29	211.40
	30-39	223.20
	40-47	243.30
	48 and above	248.30

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Table 31: Benefit Payment for 65 Year Olds (2021-2023)

Year	Personal Rates
2023	220.00€
2022	208.00
2021	203.00

Source: [Department of Social Protection \(1992-2023\)](#) - Rates of Social Welfare Payments

Sources

This section records key sources consulted when we collected the institutional details reported in this document. Archived versions of these sources are available at the Gateway Policy Explorer website (<http://g2aging.org/policy-explorer>).

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Department of Social Protection (2013). Operational Guidelines: State Pension (Transition). As of November 9, 2022. [\[Link\]](#)

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Department of Social Protection (2019i). Operational Guidelines: Invalidity Pension. As of November 9, 2022. [\[Link\]](#)

Department of Social Protection (2019j). Operational Guidelines: Occupational Injuries Benefit - Disablement Benefit. As of November 9, 2022. [\[Link\]](#)

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Irish Statute Book (2005). Social Welfare Consolidation Act. Part 2, Chapter 12. As of November 9, 2022. [\[Link\]](#)

Irish Statute Book (2010). Social Welfare Act. As of June 19, 2023 [\[Link\]](#)

Irish Statute Book (2011). Social Welfare and Pensions Act. Part 2, Section 6. As of November 9, 2022. [\[Link\]](#)

Irish Statute Book (2016). Paternity Leave and Benefit Act. Part 5. As of November 9, 2022. [\[Link\]](#)

Irish Statute Book (2018). Social Welfare, Pension and Civil Registration Act. Part 2, Section 9. As of November 9, 2022. [\[Link\]](#)

Irish Statute Book (2019). Parent's Leave and Benefit Act. Part 5. As of November 9, 2022. [\[Link\]](#)

Irish Statute Book (2020). Social Welfare Act. As of August 1, 2023. [\[Link\]](#)

Irish Statute Book (2021). Social Welfare (Consolidated Claims, Payments and Control) (Amendment) (No. 5) (Jobseeker's Benefit and Jobseeker's Benefit (Self-Employed) – Persons who have attained the age of 65 years) Regulations. As of November 18, 2022. [\[Link\]](#)

OECD (2018). Ireland: Key Policies to Promote Longer Working Lives - Country Note 2007 to 2017. As of November 9, 2022. [\[Link\]](#)

Glossary of terms

This section summarizes key definitions from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

Adoptive Benefit: Benefit payment given to a parent who is on adoptive leave from work.

Age 80 Allowance: Benefit payment given to individuals who are receiving State Pension and are age 80 or over.

Annuitable System: A pension system that provides a periodic payment for life after the benefit begins.

Benefit Class A: Individuals who reached retirement age before April 6, 2002. We use this term to facilitate cross-country comparison on benefits across different dates of birth.

Benefit Class B: Individuals who reached retirement age between April 6, 2002 and April 5, 2012. We use this term to facilitate cross-country comparison on benefits across different dates of birth.

Benefit Class C: Individuals who reached retirement age on or after April 6, 2012. We use this term to facilitate cross-country comparison on benefits across different dates of birth.

Benefit Class D: Individuals who would reached age 65 on or after January 1, 1949. We use this term to facilitate cross-country comparison on benefits across different dates of birth.

Carer's Allowance: Benefit payment given to people who are low income and provide full time care to another person because of their age, illness or disability.

Carer's Benefit: Benefit payment given to individuals who pay PRSI contributions and stop working or reduce their hours of work to care for a person who needs increased level of care.

Carer's Support Grant: Benefit payment paid annually to individuals who receive Carer's Allowance, Carer's Benefit or Domiciliary Care Allowance.

Cash Balance System: A pension system that provides each individual an account that is drawn down over time.

Child Benefit: Benefit payment paid monthly to parents and guardians of a child under age 16, or under age 18 if in full-education, full-time training or disabled.

Claimable Benefit: A pension where the beneficiary must actively file a claim for benefits with the government's pension authority.

Cost-of-Living Adjustments (COLA): Adjustments after an individual begins receiving benefits that increase benefit payments, typically in line with consumer prices or average earnings.

Disability Allowance: Benefit payment given to individuals with specific disabilities that earn below a certain limit and are under age 66. It is means-tested.

Earliest eligibility: Earliest age and/or years of contributions required to be eligible to start receipt of a particular type of benefit. Earliest eligibility is the same as statutory eligibility in countries where there is no benefit penalty for claiming before the statutory retirement age.

Eligibility Track: Track an individual can follow to determine if they satisfy the requirements needed to qualify for a State Pension.

Habitual Residence Condition: An individual must prove that they have a close link to Ireland and must intend to live in Ireland permanently.

Health & Safety Benefit: Benefit payment given to women who are pregnant or breastfeeding and are on health and safety leave from work.

HomeCaring Periods Scheme: Special adjustment where period credits are given to individuals who stop working to care for a child under age 12 or an adult needing an increased level of care. It was introduced on March 30, 2018.

Homemaker's Scheme: Special adjustment where up to 20 years spent providing care for a child under age 12 or disabled adults are disregarded when calculating the yearly average contributions to qualify for a State Pension (Contributory). It was introduced on April 6, 1994.

Illness Benefit: Benefit payment given to individuals who cannot work due to an illness and have satisfied PRSI requirements depending on the year when this benefit is claimed.

Invalidity Pension: Benefit payment given to individuals who are permanently unable to work due to an illness. Rates are based on the individual's number of contributions.

Jobseeker's Allowance: Benefit payment given to people that are unemployed, are genuinely looking for a job, pass a means test and satisfy the habitual residence condition.

Jobseeker's Benefit: Benefit payment paid weekly to people that are unemployed, are genuinely looking for a job and have at least 104 weeks of contributions under Class A or H, or at least 156 weeks of contributions under Class S, and 39 weeks of contributions under Class A or H.

Latest claiming age: Latest age where a benefit may be claimed such that benefit payments are increased as an incentive for delaying the start of benefits past the statutory retirement age. Latest claiming age is the same as statutory retirement age in countries where there is no benefit to delayed claiming. Not applicable for non-claimable benefits.

Lump Sum Benefit: A pension system that provides an individual with a one-time or limited number of payments. Lump sum benefits are distinct from annuitable or cash balance benefits because they do not continue past a specified time frame. Lump sum benefits use varies by country, but they are sometimes used as death benefits, incentives to delay claiming, or payments to individuals with an insufficient contribution history to be eligible for annuitable benefits.

Maternity Benefit: Benefit payment given to women on maternity leave from work.

National Income Measure: In some pension systems, the benefit is dependent on a national income measure, such as average wages. We indicate a pension system depends on the national income measure if the benefit paid is determined by a national income measure (as opposed to an individual's earnings history). For example, the benefit level for the United Kingdom Basic State Pension depends on a level set by the government and does not depend on an individual's earnings. This distinction does not include systems that adjust annual benefits based on a national income measure or index past earnings using a national income measure.

Occupational Injury: Benefit payment given to an individual who has paid PRSI contributions and has lost a physical or mental faculty due an injury at work

One-Parent Family Payment: Benefit payment given to individuals who are caring for a child or children by themselves. It is means-tested.

Parent's Benefit: Benefit payment given to individuals on parent's leave which gives them 7 weeks of leave to take during the first 2 years of their child's life.

Paternity Benefit: Benefit payment given to employed and self-employed men on paternity leave which gives them 2 weeks of leave to take during the first 6 months of their child's life.

Pay Related Social Insurance (PRSI): Compulsory contributions to social insurance made by employees. Contribution rates change by year and benefit class.

Pay-Related Social Insurance Classes: There are 11 benefit classes that individuals could fall under depending on their occupation. Individuals that work in the private sector and earn €38 or more per week from employment would fall under Class A. Those that work in the private sector but earn less than €38 per week would fall under Class J. Individuals who are employed by the Church of Ireland Representative Body would fall under Class E. Individuals who are enlisted with the Defence Forces would fall under Class H. Those that are self-employed would fall under Class S.

Pre-Retirement Allowance: Benefit payment given to individuals age 55 and over who have stopped working. It is means-tested. It was abolished in 2007.

Prescribed Relative Allowance: Benefit payment given to the relative of an individual receiving social welfare and who lives and provides full-time to this individual. It was replaced by the Carer's Allowance in 1990.

Progressive Benefit: A benefit is progressive if people with lower earnings have a greater replacement rate for their contributions.

Qualified Benefit: A benefit is qualified if an individual must continue to meet certain standards, such as a means test, to continue receipt of benefits.

Retirement Pension: Benefit payment given to individuals between age 65 and age 66 that have retired from work. After September 27, 2006, it started being known as State Pension (Transition). It was abolished from January 1, 2014. A similar payment was reintroduced in 2021 as part of the Jobseeker's Benefit.

State Pension (Contributory): Benefit payment given to individuals age 66 and over based on their Pay-Related Social Insurance (PRSI) contributions.

State Pension (Transition): Benefit payment given to individuals between age 65 and age 66 that have retired from work. Before September 27, 2006, it was known as Retirement Pension. It was abolished from January 1, 2014.

Statutory Retirement Age (SRA): The age at which individuals are eligible to receive their full own old-age benefit. In the United States, this is known as the normal retirement age. In the United Kingdom, this is known as the state pension age.

Total Contributions Approach: Method used to verify an individual's eligibility for a State Pension (Contributory) in which the total number of contributions is considered instead of the average number of contributions. The Social Welfare, Pensions and Civil Registration Act (2018) introduced this method in 2018.

Unemployment Benefit: Benefit given to individuals that have a substantial loss of employment and are genuinely seeking a new job.

Yearly Average Method: Method used to calculate the average number of contributions per year an individual has. The total number of contributions is combined and divided by the number of years between the first year they started paying contributions and the year they reached age 66.

Version information

Current Version: 1.0 (August 2023)

Version History

- 1.0 (August 2023): First version.

Additional resources

The following resources provide additional details for the interested reader:

Citizens Information —State Pension (Contributory). Available at: https://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/older_and_retired_people/state_pension_contributory.html

Features: Online portal developed by the Citizens Information Board that provides information on the requirements and benefits of the State Pension.

The Pensions Authority —State Pensions. Available at: https://www.pensionsauthority.ie/en/lifecycle/state_pensions/

Features: Online portal that provides information on the entitlement to a State Pension. It also has a pension calculator for individuals to know what would be the benefit rate they would obtain based on their number of contributions.

European Commission Employment, Social Affairs and Inclusion —Ireland State Pension. Available at: <https://ec.europa.eu/social/main.jsp?catId=1115&langId=en&intPageId=4610>

Features: Official website from the European Commission. It provides a general overview on how an individual could qualify and apply for a State Pension in Ireland.