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# Gateway Policy Explorer: Retirement Series

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## Ireland

### Public Old-Age Social Assistance Plan Details 1992-2023

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Version: 1.0 (August 2023)

This project is funded by the National Institutes of Health, National Institute of Aging, RO1 AG030153.

Please cite as “Gateway to Global Aging Data (2024). *Gateway Policy Explorer: Ireland, Public Old-Age Social Assistance Plan Details, 1992-2023*, Version: 1.0 (August 2023), University of Southern California, Los Angeles. <https://doi.org/10.25553/gpe.ret.sa.irl>”

## 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](mailto: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

Old-Age Social Assistance  
Plan details 1992-2023 \* †

The Irish public pension system gives a benefit payment to individuals who satisfy the age requirement but do not satisfy the contribution requirements for the State Pension. Ireland also provides a number of cash benefits to older individuals such as the Household Benefits Package to help cover the costs of electricity or gas bill, Fuel Allowance to help cover the cost of heating their homes during the winter season and Living Alone Increase to individuals who live alone and receive a State Pension. After passing a means test, an individual receives a benefit payment based on their weekly earnings. From 1992 to 2023, there were no major changes to social assistance benefits for older individuals. Old-age social assistance benefits are administered by the Department of Social Protection.

## Key Dates

First law: 1908

Major changes since 1992: None

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\* If you have questions or suggestions, please contact [policy@g2aging.org](mailto: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" + "[".

## Chapter 1: Policy enacted 1992-2023

### Overview

Ireland provides old-age benefits to individuals who satisfy the age requirement but do not satisfy the contribution requirements for the [State Pension](#). This benefit is called the [State Pension \(Non-Contributory\)](#). It is administered by the Department of Social Protection. After passing a means test, an individual receives a benefit based on their weekly income. Individuals could also receive additional benefit payments such as the [Household Benefits Package](#), [Fuel Allowance](#) and the [Living Alone Increase](#). Individuals that are receiving a [State Pension \(Non-Contributory\)](#) and have a spouse, civil partner, or cohabitant that wholly or mainly financially depends on them may be eligible to receive an additional payment known as the [Increase for a Qualified Adult](#).

Additionally, individuals who receive these benefits may be entitled to the following payments that are not detailed in this policy period:

- [Free Travel Scheme](#): Individuals may use public transportation for free
- [Island Allowance](#): Individuals that live off the coast of Ireland are entitled to a benefit as a compensation for the additional costs of living on an island
- [Centenarian's Payment](#): Individuals that have reached age 100 are given a fixed amount as a celebratory award
- [Over 80 Increase](#): Individuals who are age 80 or over are automatically paid an extra benefit if they are already receiving a [State Pension \(Non-Contributory\)](#)
- [Telephone Support Allowance](#): Individuals are given an additional payment to help with the cost of communications and/or a home alert system if they are already receiving the [Living Alone Increase](#) and [Fuel Allowance](#)
- [Increased for a Qualified Child](#): If an individual has a child up to age 18 living with them, or up to age 22 if they are in full-education, they will receive an extra benefit

Social assistance benefits for older people have largely remained consistent aside from updates to the benefit values. Changes during this period include:

- The Social Welfare (Miscellaneous Provision) Act ([Irish Statute Book, 2004](#)), enacted March 25, 2004 and effective from May 1, 2004, changed the residence requirement of the State Pension (Non-Contributory) from having lived in Ireland for at least 15 years to satisfying the [Habitual Residence Condition](#).
- From May 2022, a 14,000€ rental income disregard was introduced when determining weekly income as part of the means test for IQA benefit level and eligibility.

### Eligibility

#### Age requirements to start benefits without penalty

- [Full eligibility age \(FEA\)](#)  
Age 66

#### Requirements to be eligible to receive benefit

- **Does eligibility depend on the individual's current income (i.e., income tested)?** Answer: Yes
- **Does eligibility depend on the individual's current assets (i.e., asset tested)?** Answer: Yes
- **Details by benefit program:**

An individual aged 66 and above could qualify for the [State Pension \(Non-Contributory\)](#), [Household Benefits Package](#), [Fuel Allowance](#), [Living Alone Increase](#) and [Increase for a Qualified Adult](#) if they meet the requirements for the benefits described below.

#### [State Pension \(Non-Contributory\)](#)

An individual qualifies for the State Pension (Non-Contributory) if they meet the following requirements:

- Age requirements: Age 66 and older
- Means-test requirements: An individual must have total weekly income of less than the income ceiling. The income ceiling changes by year. In 2023, the income ceiling is 280.01€. Benefit payments received from the [Increase for a Qualified Adult](#) and [Increase for a Qualified Child](#) are disregarded from the means assessment. See [Formula 1](#) for details of the calculation of total weekly income, including the general income disregard and deductions from weekly income, and [Table 1](#) for changes in the income ceiling by year.
- Residency and citizenship requirements:
  - \* Before May 1, 2004: An individual must have lived in Ireland for at least 15 years.
  - \* From May 1, 2004: An individual must satisfy the [Habitual Residence Condition](#) by proving a close link to Ireland.

### [Increase for a Qualified Adult](#)

A dependent spouse, civil partner or cohabitant could qualify for the [Increase for a Qualified Adult](#) benefit if they meet the following requirements:

- Age requirement: An individual can qualify at any age before age 66 if eligibility conditions are satisfied.
- Means-test requirement: The dependent spouse or civil partner must pass a means test. They must have weekly income of less than the maximum level of weekly income. In 2023, the maximum level of weekly income is 280.01€ —see [Formula 2](#) for details of the calculation of total weekly income and [Table 2](#) for details of the maximum level of weekly income by year.
- Other requirements:
  - \* The independent spouse or civil partner claiming this benefit must be receiving a [State Pension \(Non-Contributory\)](#).
  - \* The dependent spouse or civil partner must not be receiving a social welfare payment except for the following:
    - [Child Benefit](#)
    - [Disablement Benefit](#)
    - [Working Family Payment](#)
    - [Guardian's Payment](#)
    - [Half-rate Carer's Allowance](#)
    - [Supplementary Welfare Allowance](#)

### [Household Benefits Package](#)

An individual qualifies for the Household Benefits Package if they meet the requirements depending on their age:

- Individuals aged 70 and older
  - \* Residency and citizenship requirement: An individual must be living in Ireland all year round.
  - \* Other requirements:
    - An individual must be the only person in the household receiving this benefit.
    - An individual must have an electricity or gas bill in their name, or must have their landlord certify in writing that they are a tenant and are paying their own utility bills.

- Individuals between age 66 and age 70

In addition to the requirements above, individuals between age 66 and 70 must meet the following requirement:

- \* Requirements for applicant: Must satisfy one of the following conditions —
  - An individual must be receiving a qualifying social welfare payment —see [Box 1](#) for qualifying social welfare payments.
  - An individual must pass a means test. They must have weekly income of less than 120€ above the maximum rate of the State Pension (Contributory) in order to qualify for this benefit. In 2023, this would be 373.30€ (253.30€ + 120€) —see [Formula 1](#) for details of the calculation of total weekly income.
- \* Requirements for the spouse, civil partner, or cohabitant: Must satisfy one of the following conditions —
  - An individual must be receiving a qualifying social welfare payment —see [Box 1](#) for qualifying social welfare payments.
  - An individual must be receiving a non-qualifying social welfare payment and satisfy a means test.

### [Fuel Allowance](#)

An individual qualifies for the Fuel Allowance benefit if they meet the requirements depending on their age:

- Individuals aged 70 and older:
  - \* Residency and citizenship requirement: An individual must be living in Ireland all year round.
  - \* Means-test requirements: An individual must pass a means test. In 2023, they must have weekly income of less than 500€ or 1000€ for a couple. Historical values for the weekly income limits will be added in a future version —see [Formula 3](#) for details of how total weekly income is calculated.
- Individuals between age 66 and age 70:
  - \* Residency and citizenship requirement: An individual must be living in Ireland all year round.
  - \* Means-test requirements: Must satisfy one of the following conditions —
    - An individual must pass a means test. They must have weekly income of less than 200€ above the maximum rate of the State Pension (Contributory) in order to qualify for this benefit. In 2023, this would be 453.30€ (253.30€ + 200€) —see [Formula 1](#) for details of the calculation of total weekly income.
    - An individual must be receiving a qualifying social welfare payment —see [Box 2](#) for qualifying social welfare payments for this benefit.
  - \* Requirements for the spouse, civil partner, or cohabitant: An individual must be receiving a qualifying social welfare payment.

### Living Alone Increase

An individual qualifies for the Living Alone Increase if they meet the following requirements:

- Age requirements: Age 66 and older
- Other requirements:
  - \* An individual must be living alone —see [Box 3](#) for exceptions.
  - \* An individual must be receiving a qualifying social welfare payment —see [Box 4](#) for qualifying social welfare payments for this benefit.

## Benefits

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

### Factors effecting computation of benefit entitlement

- Does the benefit amount depend on the individual's birth year (regardless of age)? Answer: No
- Is the benefit adjusted if an individual delays claiming it? Answer: No
- 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

#### State Pension (Non-Contributory)

Benefits are calculated based on the weekly income the individual receives. See [Formula 4](#) for details on the benefit formula for State Pension (Non-Contributory).

If an individual's income is below the income floor, they will receive a benefit payment in the highest benefit tier. In 2023, the income floor is 30€ per week. This means that an individual that has weekly income below 30€ would receive the maximum benefit payment of 242€ per week. See [Table 3](#) for benefit rates in the highest benefit tier by year.

An individual that earns above the income ceiling would no longer be eligible for this benefit. In 2023, the income ceiling is 280.01€ per week. See [Table 1](#) for the weekly income floor and ceiling to receive this benefit.

For weekly income between 30€ and 267.50€, the benefit payment is reduced by 2.50€ for every 2.50€ of means.

#### Increase for a Qualified Adult

The benefit payment a dependent spouse or partner could receive is adjusted based on their weekly income —see [Formula 5](#) for details on how benefits are calculated and [Table 4](#) for details on the reduction rate and earnings bracket length.

If the dependent spouse or civil partner receives less than 30€ in weekly income in 2023, they will be eligible to receive a payment in the highest benefit tier. If the dependent spouse or civil partner receives more than 280.01€ per week in 2023, they will not be eligible for this benefit. See [Table 2](#) for the weekly income floor and ceiling to receive this benefit. The benefit rates change by year —see [Table 5](#) for changes in benefit rates by year.

#### Household Benefits Package

This benefit includes two allowances:

- In 2023, 35€ monthly for Electricity or Gas Allowance. See [Table 6](#) for changes in rates by year.
- Free Television License

#### Fuel Allowance

In 2023, this benefit is a flat rate of 33€ that are paid weekly. This benefit is usually paid for 26 weeks. For the 2022-2023 year, it is being paid for 28 weeks. See [Table 7](#) for changes by year.

#### Living Alone Increase

In 2023, this benefit is a flat rate of 22€ that are paid weekly. See [Table 8](#) for changes by year.

## Tables and Formulas

**Formula 1: Calculation of Total Weekly Income for the State Pension (Non-Contributory), Household Benefits Package and Fuel Allowance**

$$\text{Total Weekly Income}_{i,t} = \text{CashInc}_{i,t} + \text{Countable Capital Income}_{i,t}$$

- Total Weekly Income<sub>*i,t*</sub> = Individual *i*'s total weekly income at time *t*
- CashInc<sub>*i,t*</sub> = Individual *i*'s cash income at time *t*. Only half of the income that is jointly owned with a spouse, civil partner or cohabitant will be considered. For the State Pension (Non-Contributory), the first 200 € from the individual or their spouse or civil partner's weekly income from employment (not self-employment) will be disregarded. The following cash income is disregarded from the means test:
  - Any payment made by the Department of Social Protection (including [Increase for a Qualified Adult](#) and [Increase for a Qualified Child](#))
  - Payments under the [Farm Retirement Scheme](#)
  - Income from a recognized non-profit making charitable organization
  - Allowances from the Health Service Executive: [Mobility Allowance](#), [Foster Care Allowance](#), [Consumer Directed Home Support](#)
- Countable Capital Income<sub>*i,t*</sub> = Individual *i*'s assessed means from capital at time *t*:

$$\text{Countable Capital Income}_{i,t} = \begin{cases} 0 & \text{if } \text{CapInc}_{i,t} \leq 20,000 \\ \frac{\text{CapInc}_{i,t} - 20,000}{1,000} & \text{if } 20,000 < \text{CapInc}_{i,t} < 30,000 \\ \left( \frac{\text{CapInc}_{i,t} - 30,000}{1,000} \times 2 \right) + 10 & \text{if } 30,000 < \text{CapInc}_{i,t} < 40,000 \\ \left( \frac{\text{CapInc}_{i,t} - 40,000}{1,000} \times 4 \right) + 30 & \text{if } 40,000 \leq \text{CapInc}_{i,t} \end{cases}$$

where CapInc<sub>*i,t*</sub> is individual *i*'s income from capital at time *t*, including earnings from property, investments, and savings. If these assets are owned jointly with their spouse or civil partner, half of the value of these assets is considered to belong to the individual. The value of their own home is disregarded as well as the first 20,000 € from capital. The following are disregarded from the means test:

- Up to 14,000 € per year from rent if renting out a room means they would no longer be living alone
- Up to 14,000 € per year from rent if renting a room in their home to a non-employee or non-immediate family member for at least 28 consecutive days. For Fuel Allowance, individual renting the room in the applicant's home must be getting a qualifying social welfare payment or must qualify for this benefit on their own
- Up to 190,500 € if selling their house to buy or rent a more suitable accommodation, moving to registered private nursing home, moving with someone that is receiving a carer's payment to care for them, voluntarily moving to a sheltered accommodation or using the interest payments from investing the money they received from selling their home to pay major expenses (as nursing home costs).

See Cash income not included in the means test ([Citizens Information, 2022b](#)) for further details. Income from cash and capital are added together to calculate the Total Weekly Income to determine eligibility and benefit amounts.

Individuals that are receiving a State Pension (Non-Contributory) and are receiving additional benefits such as the [Increase for a Qualified Adult](#) or [Increase for a Qualified Child](#) have a higher income ceiling that determines eligibility. See [Formula 2](#) for details of the calculation of total weekly income for those receiving an Increase for a Qualified Adult.

**Source:** [Citizens Information \(2022a\)](#) - Capital and Social Welfare Payments

**Note** The first 200 € from employment is disregarded for the State Pension (Non-Contributory).



**Table 1: Weekly Income Floor and Ceiling for State Pension (Non-Contributory) (1992-2023)**

Year	Weekly Income Floor	Weekly Income Ceiling
2023	30.00 €	280.01 €
2022	30.00	267.50
2019-2021	30.00	262.50
2018	30.00	257.50
2017	30.00	252.50
2016	30.00	247.50
2009-2015	30.00	245.00
2008	30.00	237.50
2007	30.00	227.50
2006	7.60	185.10
2005	7.60	170.10
2004	7.60	157.60
2003	7.60	147.60
2002	7.60	137.60
2001	6.00 £	90.00 £
2000	6.00	88.00
1999	6.00	82.00
1998	6.00	76.00
1997	6.00	70.00
1996	6.00	68.00
1995	6.00	66.00
1994	6.00	64.00
1993	6.00	62.00
1992	6.00	60.00

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

**Note:**

1. Gross weekly income includes earnings from employment and self-employment as well as notional income from capital
2. If an individual earns less than the weekly income floor, they will receive a full benefit rate. If an individual earns above the weekly income ceiling, they will not be eligible to receive this benefit

**Formula 2: Calculation of Total Weekly Income for the Increase for a Qualified Adult**

$$\text{Total Weekly Income}_{i,t} = \text{CashInc}_{i,t} + \text{Countable Capital Income}_{i,t} + \text{Other Income}_{i,t}$$

- Total Weekly Income<sub>*i,t*</sub> = Individual *i*'s total weekly income at time *t*
- CashInc<sub>*i,t*</sub> = Individual *i*'s cash income at time *t*, including income from work and self-employment as follows:
  - Gross weekly earnings from employment: If paid monthly, the average weekly earnings are calculated over the last 2 months. If paid weekly, the average weekly earnings are calculated over the last 6 weeks.
  - Gross weekly earnings from self-employment: Earnings received from self-employment in the last tax year are divided by 52 to obtain the average weekly earnings.
- Countable Capital Income<sub>*i,t*</sub> = Individual *i*'s assessed means from capital at time *t*:

$$\text{Countable Capital Income}_{i,t} = \begin{cases} 0 & \text{if } \text{CapInc}_{i,t} \leq 20,000 \\ \frac{\text{CapInc}_{i,t} - 20,000}{1,000} & \text{if } 20,000 < \text{CapInc}_{i,t} < 30,000 \\ \left( \frac{\text{CapInc}_{i,t} - 30,000}{1,000} \times 2 \right) + 10 & \text{if } 30,000 < \text{CapInc}_{i,t} < 40,000 \\ \left( \frac{\text{CapInc}_{i,t} - 40,000}{1,000} \times 4 \right) + 30 & \text{if } 40,000 \leq \text{CapInc}_{i,t} \end{cases}$$

where CapInc<sub>*i,t*</sub> is individual *i*'s income from capital at time *t*, including earnings from property, investments, and savings. If these assets are owned jointly with their spouse or civil partner, half of the value of these assets is considered to belong to the dependant spouse or civil partner.

- Other Income<sub>*i,t*</sub> = Individual *i*'s other income at time *t*, including income from a trust fund, rental income (From May 2022, disregarding up to 14,000€ per year for those that rent a room in their home), occupational pension, etc. are calculated on a weekly basis to obtain the average weekly income.

Source: [Citizens Information \(2022a\)](#) - Capital and Social Welfare Payments

**Table 2: Weekly Income Floor and Ceiling for a Qualified Adult (1992-2023)**

Period	Weekly Income Floor	Weekly Income Ceiling
2023	30.00 €	280.01 €
2022	30.00	267.50
2019-2021	30.00	262.50
2018	30.00	257.50
2017	30.00	252.50
2016	30.00	247.50
2009-2015	30.00	245.00
2008	30.00	237.50
2007	30.00	227.50
2006	7.60	185.10
2005	7.60	170.10
2004	7.60	157.60
2003	7.60	147.60
2002	7.60	137.60
2001	6.00 £	90.00 £
2000	6.00	88.00
1999	6.00	82.00
1998	6.00	76.00
1997	6.00	70.00
1996	6.00	68.00
1995	6.00	66.00
1994	6.00	64.00
1993	6.00	62.00
1992	6.00	60.00

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

**Note:** Gross weekly income includes earnings from employment and self-employment as well as notional income from capital

#### Box 1: Qualifying Social Welfare Payments for the Household Benefits Package

An individual could qualify for the Household Benefits Package if they are between age 66 and 70 if they are receiving the following benefits:

- [State Pension \(Contributory\)](#)
- [State Pension \(Non-Contributory\)](#)
- [Widow's, Widower's or Surviving Civil Partner's Pension \(Non-Contributory\)](#)
- [Widow's, Widower's or Surviving Civil Partner's Pension \(Contributory\)](#)
- [Deserted Wife's Benefit](#)
- [Carer's Allowance](#)
- Living and caring for someone that is receiving [Constant Attendance Allowance](#)

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

**Formula 3: Calculation of Total Weekly Income for Fuel Allowance for Individuals Age 70 and Over**

$$\text{Total Weekly Income}_{i,t} = \text{CashInc}_{i,t} + \text{Countable Capital Income}_{i,t}$$

- Total Weekly Income<sub>*i,t*</sub> = Individual *i*'s total weekly income at time *t*
- CashInc<sub>*i,t*</sub> = Individual *i*'s cash income at time *t*, including income from work and net self-employment income
- Countable Capital Income<sub>*i,t*</sub> = Individual *i*'s assessed means from capital at time *t*:

$$\text{Countable Capital Income}_{i,t} = \begin{cases} 0 & \text{if } \text{CapInc}_{i,t} \leq 50,000 \\ \frac{\text{CapInc}_{i,t} - 50,000}{1,000} & \text{if } 50,000 < \text{CapInc}_{i,t} < 60,000 \\ \left( \frac{\text{CapInc}_{i,t} - 60,000}{1,000} \times 2 \right) + 10 & \text{if } 60,000 < \text{CapInc}_{i,t} < 70,000 \\ \left( \frac{\text{CapInc}_{i,t} - 70,000}{1,000} \times 4 \right) + 30 & \text{if } 70,000 \leq \text{CapInc}_{i,t} \end{cases}$$

where CapInc<sub>*i,t*</sub> is individual *i*'s income from capital at time *t*, including earnings from property, investments, and savings.

**Source:** [Citizens Information \(2022a\)](#) - Capital and Social Welfare Payments

**Box 2: Qualifying Social Welfare Payments for Fuel Allowance**

An individual could qualify for Fuel Allowance if they are receiving the following benefits:

- [State Pension \(Contributory\)](#)
- [State Pension \(Non-Contributory\)](#)
- [Widow's, Widower's or Surviving Civil Partner's Pension \(Non-Contributory\)](#)
- [Widow's, Widower's or Surviving Civil Partner's Pension \(Contributory\)](#)
- [Incapacity Supplement](#)
- [Invalidity Pension](#)
- [Guardian's Payment](#)
- [Death Benefit under the Occupational Injuries Scheme](#)
- [Disability Allowance](#)
- [Blind Pension](#)
- [Deserted Wife's Benefit](#)
- [One-Parent Family Payment](#)
- [Farm Assist](#)
- [Supplementary Welfare Allowance](#)
- [Jobseeker's Allowance](#)

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

**Box 3: Exceptions for Living Alone**

In order to qualify for the Living Alone Allowance, individuals applying for this benefit must be living alone. The following are exceptions to that requirement:

Granny Flats

Individuals that are living in an extension of a family member's home. They must have their own facilities to cook, eat alone, and have their own living/dining and sleeping accommodation.

Sheltered Accommodation

Individuals that are considered to be living independently within the institution they are staying are qualified. If they share sleeping accommodation with others, are receiving nursing care or have uninterrupted supervision, they are not qualified for this benefit.

People who can stay with individual

- A relative or friend stays with an aged or infirm individual at night-time only for security reasons and does not contribute financially to the household.
- Individual stays with relatives or friends at night only but lives alone during the day. The relative or friend must have a permanent home address elsewhere.
- Individual stays with relatives or friends during the weekends but lives alone during the week. The relative or friend must have a permanent home address elsewhere.
- Individual occasionally takes in paying guests. If they run a bed and breakfast business (even for a part of the year), they do not qualify for this benefit.
- Individual allows a non-employee or non-immediate family member to stay with them rent free, and they would be living alone if that person was not living with them.
- Individual is renting to a non-employee or non-immediate family member for at least 28 consecutive days, and they would be living alone if that person was not living with them.
- Individual is renting to a person from Ukraine covered by the Temporary Protection Directive for at least 28 consecutive days, and they would be living alone if that person was not living with them.

Sources: [Citizens Information \(2022\)](#) - Living Alone Allowance

**Box 4: Qualifying Social Welfare Payments for Living Alone Increase**

An individual could qualify for the Living Alone Increase if they are receiving the following benefits:

- [State Pension \(Contributory\)](#)
- [State Pension \(Non-Contributory\)](#)
- [Widow's, Widower's or Surviving Civil Partner's Pension \(Contributory\)](#)
- [Widow's, Widower's or Surviving Civil Partner's Pension \(Non-Contributory\)](#)
- [Incapacity Supplement](#)
- [Deserted Wife's Benefit](#)

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

**Formula 4: State Pension (Non-Contributory)**

$$B_{SA(SP),i,t} = \begin{cases} B_t^{\text{MAX}} & \text{if Total Weekly Income}_{i,t} < \text{Income Floor}_{i,t} \\ \text{Income Ceiling}_{i,t} - \left( 2.5 \times \text{Floor} \left( \frac{\text{Total Weekly Income}_{i,t} - \text{Income Floor}_{i,t}}{2.5} \right) \right) & \text{if Income Floor}_{i,t} \leq \text{Total Weekly Income}_{i,t} < \text{Income Ceiling}_{i,t} \\ 0 & \text{if Income Ceiling}_{i,t} \leq \text{Total Weekly Income}_{i,t} \end{cases}$$

- $B_{SA(SP),i,t}$  = Individual  $i$ 's weekly old-age social assistance benefits from the **State Pension (Non-Contributory)** in year  $t$
- $B_t^{\text{MAX}}$  = The benefit rate in the highest benefit tier in period  $t$  —see [Table 3](#)
- $\text{Income Ceiling}_{i,t}$  = Maximum amount per week individual  $i$  could receive in period  $t$  to receive any benefits —see [Table 1](#)
- $\text{Total Weekly Income}_{i,t}$  = Individual  $i$ 's total weekly income in period  $t$  —see [Formula 1](#)
- $\text{Income Floor}_{i,t}$  = Maximum amount per week individual  $i$  could receive in period  $t$  to receive a benefit rate in the highest benefit tier —see [Table 1](#)

Source: [Citizens Information \(2022a\)](#) - Capital and Social Welfare Payments

**Table 3: Weekly State Pension (Non-Contributory) Maximum Benefit Rates (1992-2023)**

Period	Amount
2023	254.00 €
2022	242.00
2019-2021	237.00
2018	232.00
2017	227.00
2016	222.00
2009-2015	219.00
2008	212.00
2007	200.00
2006	182.00
2005	166.00
2004	154.00
2003	144.00
2002	134.00
2001	95.50 £
2000	85.50
1999	78.50
1998	72.50
1997	67.50
1996	64.50
1995	62.50
1994	61.00
1993	59.20
1992	57.20

Source: [Citizens Information \(2022a\)](#) - Capital and Social Welfare Payments

**Formula 5: Increase for a Qualified Adult**

$$B_{SA(IQA),i,t} = \begin{cases} B_t^{\text{MAX}} & \text{if Total Weekly Income}_{i,t} < \text{Income Floor}_{i,t} \\ B_t^{\text{MAX}} - \left( \text{Reduction Rate}_{i,t} \times \text{Floor} \left( \frac{\text{Total Weekly Income}_{i,t} - \text{Income Floor}_{i,t}}{\text{Earnings Bracket Length}_t} \right) \right) & \text{if Income Floor}_{i,t} < \text{Total Weekly Income}_{i,t} < \text{Income Ceiling}_{i,t} \\ 0 & \text{if Income Ceiling}_{i,t} \leq \text{Total Weekly Income}_{i,t} \end{cases}$$

- $B_{SA(IQA),i,t}$  = Individual  $i$ 's weekly Increase for a Qualified Adult benefits from the [State Pension \(Non-Contributory\)](#) in year  $t$
- $B_t^{\text{MAX}}$  = The benefit rate in the highest benefit tier in period  $t$  —see [Table 5](#)
- $\text{Income Ceiling}_{i,t}$  = Maximum amount per week individual  $i$  could receive in period  $t$  to receive any benefits —see [Table 2](#)
- $\text{Total Weekly Income}_t$  = Individual  $i$ 's Total Weekly Income in period  $t$  —see [Formula 2](#)
- $\text{Income Floor}_{i,t}$  = Maximum amount per week individual  $i$  could receive in period  $t$  to receive a benefit rate in the highest benefit tier —see [Table 2](#)
- $\text{Reduction Rate}_{i,t}$  = Rate at which the benefit amount gets reduced in period  $t$  based on weekly income and time of claiming —see [Table 4](#)
- $\text{Earnings Bracket Length}_t$  = Length of earnings bracket in period  $t$  —see [Table 4](#)

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

**Table 4: Reduction Rates and Earnings Bracket Length (1992-2023)**

Period	Reduction Rate	Earnings Bracket Length
2002-2023	1.70	2.50 €
2001	1.00; 1.30; 4.20 <sup>1</sup>	2.00 €
1992-2000	1.00	2.00

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

**Note:**

- In 2001, the reduction rate varies depending on weekly income brackets:
  - weekly income 6-34 € : 1.30
  - weekly income 34-88 €: 1.00
  - weekly income 88-90 €: 4.20

**Table 5: Increase for a Qualified Adult Maximum Benefit Rates (1992-2023)**

Period	Personal Rate
2023	167.80 €
2022	159.90
2019-2021	156.60
2018	153.30
2017	150.00
2016	146.70
2009-2015	144.70
2008	140.10
2007	132.20
2006	120.30
2005	109.70
2004	101.80
2003	95.20
2002	88.50
2001	60.70 £
2000	51.70
1999	44.20
1998	41.20
1997	40.00
1996	38.50
1995	37.50
1994	36.60
1993	35.50
1992	34.30

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



**Table 6: Household Benefits Package Benefit Rates (1992-2023)**

Period	Electricity Allowance	Gas Allowance
2013-2023	35.00 €/month	35.00 €/month
2012	39.40	37.60
2011	43.80	111.00 € in winter + 52.00 € in summer
2010	43.80	111.00 € in winter + 52.00 € in summer
2009	40.70	111.00 € in winter + 52.00 € in summer
2008	45.00	123.00 € in winter + 57.00 € in summer
2007	43.00	108.00 € in winter + 55.34 € in summer
2006	30.00	supply charge + 500 kWhs in winter + 58 kWhs in summer
2005	30.00	supply charge + 1,800 kWhs per year
2004	22.50	supply charge + 1,674 kWhs per year
2003	22.50	27.93 € + 11.11 € in winter + 1.29 € in summer
2002	15.70	27.93 € + 6.37 € in winter + 23.20 € in summer
2001	12.30 £	22.00 £ + 5.00 £ in winter + 18 £ in summer
2000	12.30	22.00 £ + 5.00 £ in winter + 18 £ in summer
1999	10.30	22.00 £ + 5.00 £ in winter + 18 £ in summer
1998	10.30	22.00 £ + 5.00 £ in winter + 18 £ in summer
1997	10.30	22.00 £ + 5.00 £ in winter + 18 £ in summer
1996	10.30	2,460 kWh per year
1995	10.30	2,460 kWh per year
1994	10.30	2,460 kWh per year
1993	10.30	2,460 kWh per year
1992	10.30	84 thms per year

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

**Table 7: Fuel Allowance Benefit Rates (1992-2023)**

Period	Personal Rate
2022-2023	33.00 €/week
2021	28.00
2020	24.50
2016-2019	22.50
2009-2015	20.00
2007-2008	18.00
2006	14.00
2002-2005	9.00
1992-2001	5.00 £

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

**Note:** This benefit is usually paid for 26 weeks. For the 2022-2023 year, it is being paid for 28 weeks.

**Table 8: Living Alone Benefit Rates (1992-2023)**

Period	Personal Rate
2022-2023	22.00 €/week
2021	19.00
2020	14.00
2015-2019	9.00
2002-2014	7.70
1996-2001	6.00 £
1995	4.90
1994	4.80
1993	4.70
1992	4.50

**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>).

Citizens Information (2022a). Capital and Social Welfare Payments. As of November 28, 2022. [\[Link\]](#)

Citizens Information (2022b). Cash income not included in the means test. As of June 27, 2023. [\[Link\]](#)

Citizens Information (2022c). Deserted Wife's Benefit. As of December 14, 2022. [\[Link\]](#)

Citizens Information (2022d). Farm Assist. As of December 12, 2022. [\[Link\]](#)

Citizens Information (2022e). Fuel Allowance. As of December 12, 2022. [\[Link\]](#)

Citizens Information (2022f). Guardian's and Orphan's Payments. As of November 28, 2022. [\[Link\]](#)

Citizens Information (2022g). Household Benefits Package. As of December 12, 2022. [\[Link\]](#)

Citizens Information (2022h). Living Alone Allowance. As of December 12, 2022. [\[Link\]](#)

Citizens Information (2022i). Occupational Injuries Scheme - Introduction. As of December 12, 2022. [\[Link\]](#)

Citizens Information (2022j). State Pension (Non-Contributory). As of December 12, 2022. [\[Link\]](#)

Citizens Information (2022k). Supplementary Welfare Allowance. As of November 28, 2022. [\[Link\]](#)

Department of Social Protection (1992-2022). Rates of Social Welfare Payments. As of November 9, 2022. [\[Link\]](#)

Department of Social Protection (2019a). Blind Pension. As of December 14, 2022. [\[Link\]](#)

Department of Social Protection (2019b). Constant Attendance Allowance. As of December 14, 2022. [\[Link\]](#)

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

Department of Social Protection (2020a). Operational Guidelines: Carer's Allowance. As of November 9, 2022. [\[Link\]](#)

Department of Social Protection (2020b). Operational Guidelines: Disability Allowance. As of November 9, 2022. [\[Link\]](#)

Department of Social Protection (2020c). Operational Guidelines: Fuel Allowance Scheme. As of December 12, 2022. [\[Link\]](#)

Department of Social Protection (2020d). Operational Guidelines: Jobseeker's Allowance. As of November 9, 2022. [\[Link\]](#)

Department of Social Protection (2020e). Operational Guidelines: State Pension (Non-Contributory). As of December 12, 2022. [\[Link\]](#)

Gov.ie (2022). Press release: Minister Humphreys announces measures to remove barriers facing social welfare customers seeking to take in tenants. As of July 11, 2023. [\[Link\]](#)

Irish Statute Book (2004). Social Welfare (Miscellaneous Provision) Act. Schedule 1. As of December 16, 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" + "[".

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

**Blind Pension:** Benefit payment given to individuals that are blind and visually impaired. It is means-tested

**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.

**Centenarian's Payment:** Individuals that have reached age 100 are given a fixed amount as a celebratory award

**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.

**Constant Attendance Allowance:** Extra benefit payment given to individuals receiving the Disablement Pension to cover costs of daily care such as washing, dressing, eating and other basic needs.

**Consumer Directed Home Support:** Benefit given to individuals over age 65 that need help with their daily activities. Services must be provided by an HSE-approved provider.

**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.

**Deserted Wife's Benefit:** Payment given to women that were deserted by their husbands. It was abolished in 1997 with the introduction of the One-Parent Family Payment

**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.

**Disablement Benefit:** Benefit payment given to individuals who have suffered a loss of physical or mental faculty due to an accident at work.

**Farm Assist:** Payment given to low-income farmers between age 18 and 66 that pass a means test

**Farm Retirement Scheme:** Early retirement scheme available to individuals working in farming.

**Free Travel Scheme:** Individuals over age 66 may use public transportation for free

**Foster Care Allowance:** Benefit payment given weekly to individuals who are fostering children.

**Fuel Allowance:** Benefit payment given to individuals to help them with the cost of heating their homes during the winter season

**Full Eligibility Age:** The age at which individuals are eligible to receive their full benefit. For dependent benefits or social assistance, the full eligibility age may differ from the statutory retirement age for own old-age pension benefits.

**Guardian's Payment:** Payment given to the guardian of a child under age 18 (or 22 if in full-time education) who is an orphan.

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

**Half-rate Carer's Allowance:** Benefit payment given to individuals who are providing full-time care to another person, and are receiving certain social welfare payments.

**Household Benefits Package:** Benefit payment given to individuals to help cover the costs of their electricity or gas bill, and their TV license.

**Incapacity Supplement:** Extra benefit payment given to individuals receiving the Disablement Pension that are permanently incapable of working. Only given to individuals not eligible for the Illness Benefit or any other social welfare benefit.

**Island Allowance:** Individuals that live off the coast of Ireland are entitled to a benefit as a compensation for the additional costs of living in an island

**Increase for a Qualified Adult:** Benefit payment given to the dependent spouse or civil partner of a pensioner who is receiving State Pension. The dependent individual must satisfy the eligibility requirements.

**Increase for a Qualified Child:** Benefit payment given to a pensioner who is receiving State Pension, is not in legal custody, and has a child living with them who satisfies the age requirements for this benefit.

**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.

**Living Alone Increase:** Benefit payment given to individuals who live alone and are receiving a State Pension.

**Mobility Allowance:** Benefit payment given to individuals that would benefit from a change in surroundings but are unable to walk or use public transportation.

**Occupational Injuries Death Benefit in respect of an Orphan:** Additional benefit payment given to a guardian of an orphan whose parent died as a result of an accident 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.

**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.

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

**State Pension (Non-Contributory):** Means-tested payment given to individuals age 66 and over that do not meet the contributions requirement to receive the State Pension (Contributory)

**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.

**Supplementary Welfare Allowance:** Benefit payment paid weekly to individuals that do not earn enough income to meet their own needs

**Telephone Support Allowance:** Benefit given to individuals to help with the cost of communications and/or a home alert system if they are already receiving the Living Alone Increase and Fuel Allowance.

**Widow's, Widower's or Surviving Civil Partner's Pension (Contributory):** Pension given to a surviving spouse or civil partner based on either their own, or their deceased spouse or civil partner's contribution history.

**Widow's, Widower's or Surviving Civil Partner's Pension (Non-Contributory):** Pension given to a surviving spouse or civil partner that is not eligible to receive the Widow's, Widower's or Surviving Civil Partner's Pension because of their own or their deceased spouse or civil partner's contribution history. They must be under age 66, not have dependent children, and must pass a means test.

**Working Family Payment:** Weekly tax-free payment given to low-pay employees with children. Formerly known as Family Income Supplement.

## 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:

*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.