

State Pension

The State provides three types of pension:

- The Retirement Pension which is payable at age 65 to people who have retired and who have satisfied certain PRSI conditions,
- The Old Age (Contributory) Pension which is payable at age 66 to people who have satisfied certain PRSI conditions,
- The Old Age (Non-Contributory) Pension. This is a means tested pension for people aged 66 or over and who do not qualify for the Retirement Pension or Old Age (Contributory) Pension based on their social insurance record.

The State pensions are intended to ensure that people receive a basic standard of living in retirement. For example the current state social welfare pension is €11,976 per year (or €230.30 per week) as of January 2010. Some people do not receive a full State Pension (Transition) or State Pension (Contributory) because they have not been credited with enough social insurance payments. In these cases lower levels of pension may be paid.

In addition to your pension from the State there may also be a Qualified Adult's allowance and/or a Qualified Child's allowance payable, if the conditions for their payment are met.

The State also pays Widow's or Widower's pension, again subject to certain conditions being met.

If you want to find out more about State pensions you should obtain a copy of a Booklet issued by the Department of Social and Family Affairs called "A Guide to Social Welfare Services" ref SW4.

The remit of the Pensions Board only extends to occupational pension schemes and PRSAs. For information about State pensions, contact the Department of Social and Family Affairs, contact details below:

Department of Social and Family Affairs (Head Office)
Áras Mhic Dhiarmada,
Store Street,
Dublin 1
Phone: (01) 874-8444
Fax: (01) 874-1709
E-mail: info@welfare.ie
Web: www.welfare.ie

Department of Social and Family Affairs (Pensions Section)
Pensions Services Office
College Road,
Sligo
Phone: (071) 9157100
Lo-call: 1890-500-000
E-mail: info@welfare.ie
Web: www.welfare.ie

Other State Benefits

In addition to State pensions there are a number of additional benefits payable to retired or older people. These include, free travel, a household package that includes help with electricity, gas, TV licence and your phone costs. There are a number of conditions that need to be met in order to receive these benefits and you will need to check these conditions at the time you retire.