

# Widow's, Widower's or Surviving Civil Partner's Contributory Pension

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December 2010

Qualifying conditions for our schemes change from time to time. Always check with your local Social Welfare Office or with Information Services to see if qualifying conditions have changed (see page 18 for contact details).

The information in this booklet is correct at the time of publication. This booklet is intended as a guide only, and is not a legal interpretation.



## 1. What is the Widow's, Widower's or Surviving Civil Partner's Contributory Pension?

**Widow's, Widower's or Surviving Civil Partner's Contributory Pension** is a payment based on social insurance for both men and women. It is not means-tested. Entitlement is not affected by any other income you may have such as earnings, an occupational pension or a pension from your late spouse's/civil partner's employment.

If you have a qualified child and you do not qualify for a Widow's, Widower's or Surviving Civil Partner's Contributory Pension, you should apply for a One-Parent Family Payment.

If you are widowed or are a surviving civil partner and aged under 66 and do **not** have qualified children and you do not qualify for a Widow's, Widower's or Surviving Civil Partner's Contributory Pension, you should apply for a Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension.

If you are widowed or are a surviving civil partner and aged 66 or over and you do not qualify for a Widow's, Widower's or Surviving Civil Partner's Contributory Pension, you should apply for a State Pension (Non-Contributory).

### Note

**Your pension is not affected by any other income you may have whether from employment or another source. However, Revenue may take this pension into account for income tax purposes. Contact your local tax office for details.**

## 2. How do I qualify?

You will qualify if you:

- are widowed or a surviving civil partner,  
**or**
- are divorced from your late spouse/civil partner (as recognised in this State) and have not remarried, or have had a civil partnership dissolved and have not registered in a new civil partnership,  
**and**
- you are not cohabiting (that is, living with someone as husband and wife or as civil partners),  
**and**
- satisfy the PRSI contribution conditions,  
**or**
- your late spouse/civil partner got a **certain** rate State Pension (Transition) or a **certain** rate State Pension (Contributory) which included an increase for you as a qualified adult or would have included this increase but for the fact that you were getting a State Pension (Non-Contributory), a Blind Pension or a Carer's Allowance in your own right.

### 3. What are the PRSI contribution conditions?

A Widow's, Widower's or Surviving Civil Partner's Contributory Pension may be based on **EITHER** your own or your late spouse's/civil partners Irish PRSI record. The two PRSI records cannot be combined.

Whichever PRSI record is used must have:

- 156 weeks PRSI paid to the date pension age was reached or to the date your spouse/civil partner died, if earlier

**and**

- either an average of 39 weeks PRSI paid or credited over the 3 or 5 tax years (whichever is more beneficial) immediately before pension age (currently age 66) or immediately before your spouse/civil partner died, if earlier

**or**

- a yearly average of **24 contributions** since starting work up to the end of the tax year before reaching pension age or the date your spouse/civil partner died, to get the **minimum rate** of this pension.

**or**

- a yearly average of **48 contributions** since starting work up to the end of the tax year before reaching pension age or the date your spouse/civil partner died, to get the **maximum rate** of this pension.

PRSI **Classes A, B, C, D, E, H, N** and **S** can be used for the Widow's, Widower's or Surviving Civil Partner's Contributory Pension. Voluntary Contributions also count.

Social insurance contributions paid and credited under the Widows and Orphans Pension Acts 1935 to 1952 and Social Welfare Acts 1953 to 1979 can also be used.

### Special Partial Pension

If you or your spouse/civil partner stopped paying social insurance contributions early in your career(s) and then resumed paying social insurance on 1 April 1974 and the yearly contribution average is under 24 to qualify you for a standard pension, you may qualify for a special partial pension. However, this average must be at least 5 PRSI contributions a year.

## 4. Does social insurance outside Ireland count?

If you do not qualify for a Widow's, Widower's or Surviving Civil Partner's Contributory Pension on Irish contributions alone, contributions paid in certain countries can be used to help you qualify for a reduced Widow's, Widower's or Surviving Civil Partner's Contributory Pension from Ireland.

These are countries that:

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

These may help you qualify for a **reduced** Widow's, Widower's or Surviving Civil Partner's Contributory Pension from Ireland. You may also qualify for a pension from that other country.

You should give details on your application form of any employment or periods of residence by either you or your late spouse/civil partner in the countries listed on page 7. We will send the relevant papers, on your behalf, to the relevant social security authority in the country or countries concerned.

### **The countries covered either by EU Regulations or under a Bilateral Agreement are:**

- Australia
- Austria
- Belgium
- Bulgaria
- Canada
- Channel Islands
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- Iceland
- Ireland
- Isle of Man
- Japan
- Italy
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Malta
- New Zealand
- Norway
- Poland
- Portugal
- Republic of Cyprus (Cyprus South)
- Republic of Korea
- Romania
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland
- the Netherlands
- the United Kingdom
- the United States of America

They will also be able to decide whether they can pay you a pension.

## 5. How much can I get?

Your payment is made up of a personal rate for you and extra amounts for any qualified child(ren) you may have.

### **Note**

**A widow, widower or surviving civil partner who remarries or registers in a new civil partnership and who does not qualify for a pension on the death of the second spouse/partner or who qualifies for a pension at a lower rate than that payable prior to his or her remarriage/registration in a new civil partnership, may requalify for a pension at the rate which would have been payable before they remarried/registered in a new civil partnership.**

### Who is a qualified child?

A child up to age 18, who is normally resident in the State and who is living with you, is a qualified child. A child aged between 18 and 22 who is normally resident in the State continues to be a qualified child if he or she is in full-time education by day at a recognised school or college. Payment continues up to the end of the academic year in which the child reaches the age of 22.

#### **Note**

**If you are the guardian of an orphan, you may get a Guardian's Payment (Contributory) or (Non-Contributory) on their behalf. However you will not receive a Qualified Child Increase for a child for whom a Guardian's Payment is payable. For more information, log on to [www.welfare.ie](http://www.welfare.ie).**

### Widows, Widowers and Surviving Civil Partner's who are aged 66 and over

You may qualify for extra weekly increases if you are:

- aged 66 or over
- aged 66 or over and living alone
- aged 66 or over and living on an offshore island off the Republic of Ireland
- aged 80 or over.

#### **Note**

**Widow's, Widower's or Surviving Civil Partner's Contributory Pension is not paid in addition to State Pension (Transition) or State Pension (Contributory).**

For more information on payment rates, log on to [www.welfare.ie](http://www.welfare.ie).



## 6. How do I get my payment?

Your pension can be paid weekly:

- at your local post office by social services card,  
**or**
- by direct payment into your account in a financial institution. This account must be a current, deposit or savings account.

### Going Abroad

If you decide to live abroad and continue to satisfy the conditions for this pension, you should send details of your new address, the name and address of the bank where you want your pension paid and all your account number details to:

**Widow's, Widower's and Surviving Civil Partner's  
Contributory Pension Section**

Social Welfare Services  
College Road  
Sligo

LoCall: 1890 500 000 (from the Republic of Ireland only)  
+ 353 71 9157100 (from Northern Ireland or overseas).

## 7. How long does payment last?

You can get a Widow's, Widower's or Surviving Civil Partner's Contributory Pension as long as you remain a widow, widower or surviving civil partner. This pension stops if you remarry or register in a new civil partnership or live with someone as husband and wife or as civil partners.

## 8. When and how do I apply?

You can apply by completing the enclosed application form **WCP 1**. Send your completed application form to:

**Widow's, Widower's or Surviving Civil Partner's  
Contributory Pension Section**

Social Welfare Services  
College Road  
Sligo

LoCall: 1890 500 000 (from the Republic of Ireland only)  
+ 353 71 9157100 (from Northern Ireland or overseas).

**Note**

**You must apply within 12 months of becoming eligible, otherwise you may lose payment.**

Certificates needed with your claim

You need to include the **original** version of the following certificates with your claim:

- **Your birth certificate (if born outside the Republic of Ireland)**
- **Your civil marriage certificate (if married outside the Republic of Ireland) church marriage certificate is not acceptable**
- **Your Civil Partnership Certificate (if civil partnership was registered outside the Republic of Ireland)**
- **Your late spouse's/civil partner's birth certificate (if born outside the Republic of Ireland)**
- **Your late spouse's/civil partner's death certificate (if they died outside the Republic of Ireland) or memoriam card or press cutting showing date of death**
- **Your dependent child(ren)'s birth certificates (if born outside the Republic of Ireland) and (if applying for a Qualified Child Increase and not getting Child Benefit for them).**

**Photocopies of certificates are not accepted.**

If you cannot get any of the required certificates immediately, you should send in your application with a note to say that you will send them in as soon as possible.

**A widow, widower or surviving civil partner living in the State, or abroad, can apply.**

If you are living in one of the countries listed on page 7 you should apply to the Social Security agency in that state. They in turn will send details of your application to us.

### **Personal Public Service Number (PPS Number)**

You must give your PPS Number and the PPS Number(s) of both your late spouse/civil partner and child(ren) for whom you intend to claim a payment. If you do not know these numbers, please contact your local Social Welfare Office. They will let you know your PPS number. If you do not have one they will let you know what you have to do to get one.

For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

## 9. Can I get another social welfare payment as well as a Widow's, Widower's or Surviving Civil Partner's Contributory Pension?

You can usually only get one social welfare payment at a time.

However, you may get **a reduced rate** of Jobseeker's, Illness, Occupational Injury, Maternity, Health and Safety or Adoptive Benefit, for a limited time as well as the Widow's, Widower's or Surviving Civil Partner's Contributory Pension.

If you are getting an Invalidity Pension and you satisfy the conditions for a Widow's, Widower's or Surviving Civil Partner's Contributory Pension, you may get **a reduced rate** of Illness Benefit to which you are entitled, for a limited time instead of Invalidity Pension. This is paid in addition to the Widow's, Widower's or Surviving Civil Partner's Contributory Pension.

Since September 2007, it is possible to get a half rate Carer's Allowance along with this pension if you are providing full-time care and attention to somebody.

For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

## 10. What other benefits are available?

If you qualify for this pension you may also get:

- Bereavement Grant
- Widowed or Surviving Civil Partner Grant
- Death Benefit under the Occupational Injuries Scheme
- Fuel Allowance
- Living Alone Increase (at age 66 or over)
- Island Allowance (at age 66 or over)
- Free Travel
- Benefits under the Household Benefits Scheme
- Assistance under the Supplementary Welfare Allowance Scheme.

### Note

**If you need full-time care and attention because of an incapacity or illness, the person looking after you may qualify for a Carer's Allowance or Carer's Benefit. For more information, log on to [www.welfare.ie](http://www.welfare.ie).**

### Bereavement Grant

You may qualify for a Bereavement Grant which is based on either your own or your late spouse's/civil partner's PRSI record.

For more information, log on to [www.welfare.ie](http://www.welfare.ie).

### Widowed or Surviving Civil Partner Grant

A Widowed or Surviving Civil Partner Grant is a once-off payment for widows, widowers and surviving civil partners with qualified children, to provide income support after the death of their spouse/civil partner.

This grant applies only to widows, widowers (widowed since 1 December 1999) and surviving civil partners (since 1 January 2011) who have at least one qualified child.

If you are applying for a Widow's, Widower's or Surviving Civil Partner's Contributory Pension or One-Parent Family Payment, you do not have to apply for the Grant as we will process it automatically.

For more information, log on to [www.welfare.ie](http://www.welfare.ie).

### Death Benefit under the Occupational Injuries Benefits Scheme

If your spouse/civil partner died as a result of an accident at work or from an occupational disease or they were getting a Disablement Pension (assessed at 50% or more at the time of their death), you may qualify for a Widow's, Widower's or Surviving Civil Partner's Pension under the Occupational Injuries Benefit Scheme **instead** of the Widow's, Widower's or Surviving Civil Partner's Contributory Pension.

For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

### Fuel Allowance

You may get Fuel Allowance, from September to May, subject to certain conditions. These conditions include that you live alone or with certain specified persons and that your household satisfies a means test.

For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

### Living Alone Increase

You may be entitled to the Living Alone Increase if you are aged 66 or more subject to certain conditions.

For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

### Island Allowance

You may get an Island Allowance if you live on an offshore island off the Republic of Ireland subject to certain conditions.

For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

### Free Travel

If you are **aged 66 or over** and permanently living in the State you are entitled to a Free Travel Pass.

For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

### Household Benefits Package

You may, subject to certain conditions qualify for:

- Electricity or Natural Gas or Bottled Gas Refill Allowance
- Free TV License
- Telephone Allowance for either a landline **or** a mobile phone.

If you are **aged 60 to 65** and your late spouse/civil partner was getting any of the household benefits listed above at the time of his or her death you may qualify for these benefits **on application**. However, you must satisfy the normal qualifying conditions for these schemes and have been permanently living with your spouse/civil partner before their death.

#### **Note**

**If you are aged 70 or over, you will qualify for these extra benefits regardless of who lives with you.**

For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

### Assistance under the Supplementary Welfare Allowance Scheme

This may include help with funeral expenses, or rent or mortgage payments. For more information, log on to **[www.welfare.ie](http://www.welfare.ie)** or contact your Community Welfare Officer at your local office of the Health Service Executive.

## 11. What happens when I reach age 65 or 66?

You **cannot** get a State Pension (Transition) or State Pension (Contributory) with a Widow's, Widower's or Surviving Civil Partner's Contributory Pension. However, if you or your spouse/civil partner worked or lived in a country on page 7 you should apply for a State Pension Contributory or Transition when you reach 65 or 66 years of age as you may be due a pension from abroad.

**State Pension (Transition) and State Pension (Contributory) are based on your own social insurance record only. Your spouse's/civil partner's social insurance record cannot be used.**

If you are aged 65 and are getting a Widow's, Widower's or Surviving Civil Partner's Contributory Pension you may qualify for a State Pension (Transition) which is paid at a higher rate than the maximum Widow's, Widower's or Surviving Civil Partner's Contributory Pension rate based on your own social insurance record only.

If you are getting a Widow's, Widower's or Surviving Civil Partner's Contributory Pension at a **reduced rate** you may qualify for a State Pension (Contributory) at age 66 at a higher rate than your reduced Widow's, Widower's or Surviving Civil Partner's Contributory Pension.

If you are getting a Widow's, Widower's or Surviving Civil Partner's Contributory Pension at the **maximum rate**, there is no advantage in applying for a State Pension (Contributory) at age 66, as the rate of payment is the same.

If you have been paying PRSI at **Class S** as a self-employed person, you may qualify for a State Pension (Contributory) at age 66.



You must make a separate application if you think you qualify for State Pension (Transition) or State Pension (Contributory) at a higher rate. You should apply 3 months **before** your 65th or 66th birthday, whichever is appropriate.

If you do not qualify for State Pension (Transition) or State Pension (Contributory) you can continue to get your Widow's, Widower's or Surviving Civil Partner's Contributory Pension for as long as you remain widowed or a surviving civil partner and do not cohabit.

For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

## 12. Where can I get more information?

For more information on **Widow's, Widower's or Surviving Civil Partner's Contributory Pension**, contact your local Social Welfare Office or **Widow's, Widower's or Surviving Civil Partner's Contributory Pension Section** at the following address:

**Widow's, Widower's or Surviving Civil Partner's  
Contributory Pension Section**

Social Welfare Services  
College Road  
Sligo

LoCall: 1890 500 000 (from the Republic of Ireland only)  
+ 353 71 9157100 (from Northern Ireland or overseas).

For information booklets, application forms and more information on social welfare services:

- Log on to **www.welfare.ie**.
- LoCall Information Line at **1890 66 22 44** (from the Republic of Ireland only) or **+353 71 91 93313** (from Northern Ireland or overseas).
- Drop in to your local Social Welfare Office or Citizens Information Centre.

**Note**

**The rates charged for using 1890 (LoCall) numbers may vary among different service providers.**

## Widow's, Widower's or Surviving Civil Partner's Contributory Pension

To request forms, text the form code followed by your name and address to 51909 (from the Republic of Ireland only). Standard text rates apply.

For example, if you wanted to request the Bereavement Grant form, text form bg Mary Murphy 1 New Street, Old Town, Co. Donegal.

<b>Social welfare payment or scheme</b>	<b>Form code</b>
<b>Back to School Clothing and Footwear Allowance</b>	<b>FORM BTSCFA</b>
<b>Bereavement Grant</b>	<b>FORM BG</b>
<b>Carer's Allowance</b>	<b>FORM CARA</b>
<b>Carer's Benefit</b>	<b>FORM CARB</b>
<b>Child Benefit (Form CB1)</b>	<b>FORM CHILD</b>
<b>Disability Allowance</b>	<b>FORM DA</b>
<b>Domiciliary Care Allowance</b>	<b>FORM DCA</b>
<b>Family Income Supplement</b>	<b>FORM FIS</b>
<b>Free Travel</b>	<b>FORM TRAVEL</b>
<b>Fuel Allowance</b>	<b>FORM FUEL</b>
<b>Household Benefits</b>	<b>FORM HHB</b>
<b>Invalidity Pension</b>	<b>FORM INV</b>
<b>Living Alone Increase</b>	<b>FORM LAA</b>
<b>Maternity Benefit</b>	<b>FORM MAT</b>
<b>One Parent Family Payment</b>	<b>FORM OPFP</b>
<b>Respite Care Grant</b>	<b>FORM RCG</b>
<b>State Pension (Non-Contributory)</b>	<b>FORM SPNC</b>
<b>State Pension (Transition/Contributory)</b>	<b>FORM SPC</b>
<b>Widow(er)'s/Surviving Civil Partner's Contributory Pension</b>	<b>FORM WCP</b>
<b>Widow(er)'s/Surviving Civil Partner's Non-Contributory Pension</b>	<b>FORM WNCP</b>

### Other useful booklets

Guide to Social Welfare Services	SW 4
Checklist for Pensioners	SW 10
National Fuel Scheme	SW 17
Rates of Payment	SW 19
Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension	SW 26
Death Benefits	SW 32
Living Alone Increase	SW 36
Free Travel	SW 40
Carer's Allowance	SW 41
Bereavement Grant	SW 47
Carer's Benefit	SW 49
Household Benefits Package	SW 107
Widowed or Surviving Civil Partner Grant	SW 114
Guardian's Payment (Contributory) and (Non Contributory)	SW 115
State Pension (Non-Contributory)	SW 116
State Pension (Transition) and State Pension (Contributory)	SW 118

### Books available from Citizens Information

Bereavement - Information for those affected by bereavement

## Points to Note

### Credited Contributions - 'Credits'

This department can award credited contributions, credits, if people are ill or unemployed. People getting Widow's, Widower's or Surviving Civil Partner's Contributory Pension only are not given credits.

If you get Widow's, Widower's or Surviving Civil Partner's Contributory Pension you will not be awarded credits automatically. However, if you had been getting another social welfare payment which entitled you to credits **immediately before** you qualified for Widow's, Widower's or Surviving Civil Partner's Contributory Pension, you may continue to qualify for credits by giving the Department proof of continuing illness or unemployment. For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

### Income Tax

If you qualify for a Widow's, Widower's or Surviving Civil Partner's Contributory Pension, **income tax will not be deducted from your pension by the Department of Social Protection**. However, this pension is regarded as taxable for income tax purposes and your liability for tax will depend on your overall circumstances. All enquiries about tax liability should be addressed to your local tax office.

# Citizens Information

The Citizens Information Board is the statutory body which supports the provision of information, advice and advocacy on the broad range of social and civil services to the public. It provides the Citizens Information website and supports the voluntary network of Citizens Information Services and the Citizens Information Phone Service.

[www.citizensinformation.ie](http://www.citizensinformation.ie)

Lo-Call 1890 777121 (Mon-Fri 9am-9pm)

Local Centres (see Golden Pages)

Citizens Information is available from over 250 locations nationwide. The contact details and opening hours of your nearest Citizens Information Centre are listed in the Golden Pages.