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January 2011

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 15 for contact details).

The information in this booklet is correct at the time of going to 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 Non-Contributory Pension?

If you are widowed or are a surviving civil partner and do not qualify for a Widow's, Widower's or Surviving Civil Partner's Contributory Pension (for more information, log on to www.welfare.ie) based on either your own or your late spouse's/civil partner's insurance record, you may qualify for a Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension.

This is a means-tested payment and we take account of any income you have when deciding if you qualify.

If you have qualified children, you may qualify for a One-Parent Family Payment. For more information, log on to www.welfare.ie.

Note

Since September 2006, Widow's, Widower's or Surviving Civil Partner's Pension is only available to those under age 66. Once you reach age 66, you will be invited to apply for State Pension (Non-Contributory).

2. How do I qualify for this payment?

You will qualify if you:

- are widowed or are a surviving civil partner, or
- are divorced from your late spouse/civil partner and have not remarried/or entered into a new civil partnership, and
- are not cohabiting (living with someone as husband and wife/civil partners),
- satisfy the Habitual Residence Condition*
- satisfy a means test, and
- are living in the State.

*Habitual Residence is a condition you must satisfy in order to qualify for certain social welfare assistance payments and Child Benefit. This condition took effect from 1 May 2004 and affects all applicants regardless of nationality. For further information, log on to www.welfare.ie.

3. What is a means test?

To qualify for payment, you must satisfy a means test. Your means are any income you have and property (except your own home) or another asset that could bring in money or provide you with an income.

A Social Welfare Inspector may call to you at your home. They will need to ask you for details about items that count as means and may ask you to produce documents such as accounts or bank statements.

What counts as means

The main items that count as means are:

- cash income,
- the value of any property you have, (except your own home), and
- the value of any investments and savings you may have.

Income from a farm of land

We assess as income the yearly value of any gain from owning or leasing a farm. We work out the yearly value by deducting any necessary expenses from your gross income.

Investments and savings

The actual income from investments and money in a savings account is not taken as your means. To work out your means from investments and savings, we add together the following items:

- cash value of investments and property,
- money in a savings account, and
- cash-in-hand or in a current bank account.

We then use the formula in the box below.

Capital	Weekly means assessed
First €20,000	Nil
€20,000 - €30,000	€1 per €1,000
€30,000 - €40,000	€2 per €1,000
Over €40,000	€4 per €1,000

Example

A widowed person/surviving civil partner has €45,000 savings and no other means.

Total savings	€45,000
Minus first €20,000 (disregarded)	<u>€20,000</u>
Balance	€25,000

Balance of €25,000 is assessed as follows:

€10,000 is assessed at €1 per €1,000	€10.00
€10,000 is assessed at €2 per €1,000	€20.00
€ 5,000 is assessed at €4 per €1,000	€20.00
Weekly means	€50.00
Weekly payment	€145.50
	(January 2011 rates)

For more information, log on to www.welfare.ie.

What does not count as means?

The following are some of the items that do not count as means:

- your own home,
- any payment from this Department,
- Supplementary Welfare Allowance,
- the first €100 of weekly earnings from employment, but not self employment,
- a certain amount of income from casual employment by a Health Service Executive (HSE) as a home help,
- Foster Care Allowance,
- income from a charity,
- income from investment or profitable use of property

apart from property that is personally used or enjoyed, (property which is let or put to other profitable use is assessed on a capital value basis using the formula on page 5),

and

- income from providing accommodation to students studying Irish in Gaeltacht areas under a scheme run by the Minister for the Gaeltacht.

If a person who lives with you is paying you rent, this will not be counted as means if otherwise you would live alone.

4. Can I get another social welfare payment with a Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension?

You may qualify for **half** the personal rate of the following payments for a limited time as well as your Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension:

- Jobseeker's Benefit,
- Illness Benefit,
- Maternity Benefit,
- Adoptive Benefit,
- Health and Safety Benefit, or
- Occupational Injury Benefit.

Note

It may be possible to get a half rate Carer's Allowance in addition to getting a Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension in your own right.

For more information, log on to www.welfare.ie.

If you are getting Invalidity Pension and you satisfy the conditions for a Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension, you may receive **half the personal rate** of Illness Benefit to which you are entitled, for a limited period, instead of Invalidity Pension. This is paid with your Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension.

If you are the guardian of an orphan, a Guardian's Payment (Contributory) or a Guardian's Payment (Non-Contributory) may be paid for them.

Note

You cannot get a Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension with State Pension (Contributory) or State Pension (Transition).

5. How much can I get?

Your rate of payment depends on your weekly means. You can have weekly means from any source (for example, cash income, property, investments or savings) of up to €7.60 a week and still get the maximum rate of pension. You should tell us of any increase or change in your means. For more information, log on to www.welfare.ie.

6. How do I get my payment?

You 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.

7. What is the Household Budget Service?

The Household Budget Service is a free service from An Post to customers who get Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension . It can give you an easy-pay option for household bills. Using a direct debit, you can make a fixed payment to any of the following:

- local authorities towards rent or mortgages,
- ESB and Bord Gáis for energy, and
- eircom for telephone charges.

You may only use the Household Budget Service if you get your Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension at your local post office by social services card.

Contact An Post at Freefone **1800 70 71 72** for more information.

8. How long will my payment last?

You may get Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension as long as you satisfy the qualifying conditions and you are under age 66.

Once you reach age 66, you will be invited to apply for State Pension (Non-Contributory). The pension stops if you remarry/enter into a new civil partnership or live with someone as husband or wife/civil partners.

If you go to live outside the State

Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension is not paid outside the State.

If you are leaving the Republic of Ireland to go to live abroad, you should tell us immediately. If you return to live here, you should re-apply immediately for your pension.

9. What other benefits are available?

If you are getting a Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension you may also get:

- Bereavement Grant,
- Widowed or Surviving Civil Partner Grant,
- Death Benefit under the Occupational Injuries Scheme,
- Fuel Allowance,
- Household Benefit Package, and
- assistance under the Supplementary Welfare Allowance Scheme.

Bereavement Grant

You may get a Bereavement Grant based on either your own or your late spouse's/civil partner's PRSI record. For more information, log on to www.welfare.ie.

Widowed or Surviving Civil Partners 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 Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension or Widowed One-Parent Family Payment, you do not have to apply for this grant as we will process it automatically.

For more information, log on to www.welfare.ie.

Note

If you are the guardian of an orphan, you may get an Guardian's Payment (Contributory) or Guardian's Payment (Non-Contributory).

Death Benefit under the Occupational Injuries Benefits Scheme

If your spouse/civil partner died because of an accident at work or from an occupational disease or they were getting a certain level of Disablement Pension 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 Non-Contributory Pension.

For more information, log on to 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.

For more information, log on to www.welfare.ie.

Household Benefits Package

If you are **aged 60 to 65** and your late spouse/civil partner was getting Household Benefits Package at the time of their death, you may apply for these benefits. However, you must satisfy the normal qualifying conditions for these schemes and have been permanently living with your spouse/civil partner before their death.

For more information, log on to www.welfare.ie.

Assistance under the Supplementary Welfare Allowance Scheme

This may include help with funeral expenses, rent or mortgage payments.

For more information, log on to www.welfare.ie.

10. When and how do I apply?

You should apply within three months of your spouse's/civil partner's death. To apply, complete application form **WP 1** and send it with the relevant certificates and documents to:

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

Social Welfare Services
College Road
Sligo

LoCall: 1890 500 000 (from the Republic of Ireland only)

+353 71 915 7100 (from Northern Ireland or overseas)

Please make sure you fill in your application form fully before sending it in.

Warning: If you fail to apply in time, you may lose some payment.

Certificates to send with your application

When you apply you may need to send us in certificates if **the birth(s) or marriage/civil partnership took place outside the Republic of Ireland**, such as:

- your birth certificate,
- your late spouse's/civil partner's birth certificate,
- your late spouse's/civil partner's death certificate
- your civil marriage/civil partnership certificate,
- your qualified child(ren)'s birth certificate(s). Note: No birth certificate is needed if you are already getting Child Benefit for these children.

We do **not** accept photocopies of certificates.

If you are not able to get the certificate(s) immediately, you should send in your pension application form with a note stating that you will send the certificate(s) as soon as possible.

If you are sending in your certificates at a later date, please ensure that you quote your pension claim number. You will get this number automatically when we receive your application.

Note

Please send in a letter from a school or college if you are claiming for a qualified child, aged 18-22 in full-time education.

Personal Public Service Number (PPS No.)

You must give your PPS Number and the PPS Number of your late spouse or civil partner. 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.

11. Where can I get more information?

For more information contact your local Social Welfare Office or Widow's, Widower's and Surviving Civil Partner's Pension Section at the address on page 13.

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

- Log on to **www.welfare.ie**.
- Text to **51909** (see details on Page 16).
- 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.

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.

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

Points to note

Credited contributions

We award credited contributions, or 'credits' in certain cases, generally for periods of unemployment and illness. If you are getting Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension, you cannot get credits for periods of widowhood alone.

However, if you were getting another social welfare payment that allowed you to get credits immediately before you qualified for this pension, you may continue to get credits as long as you satisfy the qualifying conditions for that payment. This means that you must supply evidence of continuing illness or unemployment.

For more information, log on to www.welfare.ie.

Other useful booklets

Checklist for pensioners	SW 10
Credited Contributions	SW 12
Fuel Allowance	SW 17
Rates of Payment	SW 19
Death Benefits	SW 32
Carer's Allowance	SW 41
Bereavement Grant	SW 47
Carer's Benefit	SW 49
Supplementary Welfare Allowance	SW 54
Pensioners and Savings	SW 60
One-Parent Family Payment	SW 82
Personal Public Service Number	SW 100
Household Benefits Package	SW 107
Habitual Residence Condition	SW 108
Widowed or Surviving Civil Partners Grant	SW 114

Books available from Citizens Information

Bereavement - Information for those Affected By Bereavement

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

Lo-Call 1890 777 121 (Mon-Fri 9am-9pm)

Local Centres (see Golden Pages)

Citizen 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.

