

## **State Pension (Contributory)**

To qualify for the State Pension contributory, you must meet a number of criteria. These are:

- You must be aged 66 or over.
- You must have your first paid contribution at least 10 years before applying.
- You must have a **minimum of 520 paid full-rate PRSI contributions** over your **entire** working life. A contribution is paid each week so this is equivalent to 10 years of contributions. These are called **qualifying contributions**.

These criteria are the minimum requirements to be considered eligible for the State Pension (Contributory). The rate of State Pension (Contributory) you will receive will depend on your working history and the number of contributions, credits and caring periods on your insurance record.

To receive the **2026** maximum rate of State Pension (Contributory), €299.30, you are required to have 40 years' worth of contributions, or an average of 48 contributions per year since you started work depending on the method used for the calculation (see Total Contributions Approach or Yearly Average method).

Further details on the State Pension (Contributory) can be found using the below link

[My State Pension](#)

## **Contributions**

There are different types of contributions. Paid full rate PRSI contributions count towards the 520 contributions required to give you entitlement to the State Pension (Contributory). These are considered **qualifying contributions**.

Other types of contributions are not considered qualifying contributions, so do not count towards the 520 contributions required to qualify for the State Pension (Contributory). However, if you have an entitlement to the State Pension (Contributory), these other contributions can be used to increase your rate.

### Paid Contributions

#### Class A Paid Contributions

Class A is the class of PRSI contribution paid by full-time and part-time employed people over the age of 16 and not have claimed your State Pension (Contributory) or reached the age of 70, whichever occurs first. A class A contribution is paid for every week a person works and earns over €38.

Class A contributions are **qualifying contributions** for the State Pension (Contributory).

### Class S Paid Contributions

Class S is the class of PRSI contribution paid by self-employed people. To be eligible to pay Class S you need to be a self-employed person aged between 16 years and not have claimed your State Pension (Contributory) or reached the age of 70, whichever occurs first and earning more than €5000 per year through self-employment. The 2026 PRSI contribution is either 4.2% of all your reckonable income, or an annual minimum charge of €650.

Class S contributions are **qualifying contributions** for the State Pension (Contributory).

### Public Sector Contributions Pre-1995

Those who started work in the public sector before 1995 pay Class B, C or D PRSI contributions. These contributions were paid at a lower rate than Class A.

Class B, C or D contributions are **not qualifying contributions** for the State Pension (Contributory). However, if over your working life, you have paid contributions at Class A or Class S, the required number of reckonable contributions to be eligible for the State Pension (Contributory) reduces to **260 (Class A or Class S)**. Consequently, you may be entitled to a partial State Pension (Contributory) once you have **260 Class A or Class S qualifying contributions**.

### Other types of Contributions

#### Credited Contributions

Credited Contributions are PRSI contributions which may be awarded to a person getting a payment from the Department of Social Protection, for example, Illness Benefit, Jobseekers Benefit, Carers Allowance and Carers' Benefit.

Credited contributions are **not qualifying contributions** for State Pension (Contributory). However, if you qualify for State Pension (Contributory), you can use credited contributions to increase your rate. The number of contributions is capped at 10 years under the Total Contributions Approach to calculate State Pension (Contributory).

#### Voluntary Contributions

If you are no longer paying contributions through employment or self-employment you can opt to make voluntary contributions. Voluntary contributions can help maintain your social insurance record which can be used to increase your rate of payment.

To make voluntary contributions you must have 520 paid contributions and apply to make the voluntary contributions within 60 months (5 years) from the end of the contribution year where you last made paid contributions.

Further details on Contributions can be found using the below link.

[gov - PRSI - Pay Related Social Insurance \(www.gov.ie\)](http://www.gov.ie)

## Periods out of the Workforce for Caring

### Home Caring Periods (and children over 12)

Under the Home Caring Scheme, periods of time, away from full time employment (including Parental Leave), when you were caring for someone can be included in your social insurance record. You can get a Home Caring Period on your social insurance contribution record for each week you were not employed or signing on for credits and you were providing full-time care for:

- A child or children under 12 years of age (only parents or foster parents can get a Home Caring Period for a child under 12 years of age)
- A child or children over 12 years or over and who needed an increased level of care (e.g. nursing care)

If you were in receipt of either Carers Allowance, Carers Benefit, Domiciliary Care or Carers Support Grant in relation to the child, this would also give you an entitlement to apply for Home Caring periods beyond the child's 12<sup>th</sup> birthday.

Home caring periods are **not qualifying contributions** for State Pension (Contributory). You must have 520 qualifying contributions in other to qualify for State Pension (Contributory) but once you qualify, Home Caring Periods can be used to increase your rate, when your pension is being calculated using your total number of contributions (Total Contributions Approach).

The maximum number of Home Caring Periods allowed is 20 years.

Further details on Home caring periods can be found using the below link.

[gov - HomeCaring Periods \(www.gov.ie\)](http://www.gov.ie)

**Example:**

Ann worked for ten years after finishing school at 18. She then took eight years out of the workforce to take care of her three children. Once her children were in school, she became a foster carer and over the next 25 years she cared for a number of children of a range of ages. For 18 of these years she was caring for children under the age of 12.

Ann has worked for ten years in total during which time she paid Class A contributions. As she has 520 paid qualifying contributions, she is eligible for the State Pension (Contributory).

**Calculation of Ann's State Pension Contributory using Total Contributions**

Ann's rate is calculated as follows :

- She has eight years homecaring periods from her own children and 18 from foster caring giving a total of 23 years. The maximum number of homecaring periods are 20 so she is allocated the maximum 20 years.
- The maximum rate of State Pension for **2026** is €299.30. To receive the maximum rate requires 40 years of reckonable contributions
- In total Ann has 10 years paid contributions and 20 years homecaring periods giving her 30 years of reckonable contributions for the state pension.
- Ann is entitled to  $30/40 = 75\%$  of the maximum rate.
- Ann is entitled to **€224.48**

Homemakers Scheme

The Homemaker's scheme is similar to Homecaring periods. It recognises caring periods for children under 12, or incapacitated persons over 12, up to a maximum of 20 years. An important point to note is that the Homemaker's Scheme was introduced on 6 April 1994 and only caring periods after this date can be taken into account.

The Homemakers scheme it is used when calculating your State Pension (Contributory) using the average contributions per year calculation (yearly average approach). It works by disregarding time spent taking care of a child or incapacitated person when calculating your yearly average.

Further details on Homemakers scheme can be found using the below link.

[gov - Homemaker's Scheme \(www.gov.ie\)](http://www.gov.ie)

### **Calculation of Ann's State Pension Contributory using Yearly Average**

Looking at the previous example, Ann started work at 18, so by 66 she has a working life of 48 years.

Under the Homemakers scheme, 20 years are disregarded so she is considered to only have a working life of 28 years.

She has 520 (10 years) of paid contributions so the average contributions per year is  $520/28 = 18.6$

The **2026** pension rate for a yearly average of 18.6 is **€195.00**.

**As this is a lower rate than the rate based on her total contributions, under the current rules, Ann would instead receive the higher rate of €224.48 from the Total Contributions Approach.**

### Long-Term Carers Contributions

Since 1 January 2024, long-term carers contributions make it easier for a carer of an incapacitated individual to qualify for a State Pension (Contributory) when they reach pension age.

Under long-term carers contributions, any period in which you are registered with the Department as providing full-time care to a person who has such a disability that he or she requires full-time care and attention, can be included in your social insurance record. If you were in receipt of either Carers Allowance, Carers Benefit, Domiciliary Care or Carers Support Grant in relation to the child, this would also give you an entitlement to apply for long-term carers contributions for the period of time you were on these payments.

When you reach 1040 contributions (20 years) of caring for an incapacitated individual, or individuals, then you can use the long-term carers contributions **as qualifying contributions** for the State Pension (Contributory). **You can only use long-term carers contributions to qualify for the State Pension (Contributory) once the threshold of 20 years has been reached.** This is because it is recognised that if someone has been caring for an incapacitated person for 20 years, they may struggle to reach 10 years of paid qualifying contributions.

You do not have to have cared continuously for 20 years. The long-term caring contributions can be awarded for caring for different people over different periods. However, only time spent caring for an incapacitated person is considered.

Foster Carers who have cared for an incapacitated dependent or dependents for over 20 years will also benefit from this important change. While this measure was introduced from January 2024, periods of long-term care of an incapacitated person prior to that date can be added to your record.

For more information on this support, please go to [gov.ie/Pension](https://gov.ie/Pension) or contact the Department on [pensioncaringsupports@welfare.ie](mailto:pensioncaringsupports@welfare.ie).

Further details on long-term carers contributions can be found using the below link.

[gov - Long-Term Carers Contribution Periods \(www.gov.ie\)](http://www.gov.ie)

## **Contribution Statement**

It is recommended that you apply for your contribution statement via MyWelfare.ie, you can do this at any time but ideally at least a few years in advance of reaching 66. This will assist you in understanding your current contributions on record and any gaps. It will also provide you with an opportunity to register for any relevant caring periods.

If you wish to register for caring periods, please submit your Pension Caring Supports application to the Department through MyWelfare.ie and you will be assessed for any periods of care.

Further details on the Contribution Statement and how to get one can be found using the below link.

[gov - Request a Contribution Statement \(www.gov.ie\)](http://www.gov.ie)

## **Deferral of State Pension (Contributory)**

Those who turn 66 after 1st January 2024, can defer drawing State Pension (Contributory) up to the age 70. If you defer you can continue working and paying PRSI contributions which may help you to qualify for a State Pension (Contributory) or qualify for a higher rate.

If a person has deferred their State Pension (Contributory) they will continue to be eligible for home caring periods and long-term carers contributions.

If you defer drawing your State Pension (Contributory), you may be entitled to a higher rate of pension (based on an actuarial adjustment).

For more information on State Pension deferral see the below link.

[Deferring your State Pension \(Contributory\)](#)

## **Other Available Payments**

If you do not qualify for State Pension (Contributory), you may qualify for the means-tested State Pension (Non-Contributory).

The maximum rate of the State Pension (Non-Contributory) is over 95% that of the maximum rate of the State Pension (Contributory).

Alternatively, if your spouse or partner is receiving the State Pension (Contributory), you may qualify for an Increase for a Qualified Adult. The rate is based on your personal means, and the maximum rate is up to 90% of a State Pension (Contributory).

The foster care allowance is not assessed as means for any social assistance payment, including the State Pension (Non-Contributory) or an Increase for a Qualified Adult.

**Social insurance contributions paid in a country or countries covered by EC Regulations or with which Ireland has a Bilateral Social Security Agreement.**

If you do not qualify for State Pension (Contributory) based on your Irish social insurance record alone, contributions paid abroad may help you qualify for a pro-rata State Pension (Contributory) under EC Regulations or under Bilateral Social Security Agreements. You may also qualify for a pension from the other country or countries.

This pension is based on a combination of full-rate Irish social insurance contributions and reckonable social insurance in EU countries or a country with which Ireland has a Bilateral Social Security Agreement. The pension is a pro-rata payment based on the proportion of Irish social insurance contributions to the total number of contributions paid and/or credited, that is, Irish and other insurance combined.

When applying for your Irish pension, you should give details on your application form of any periods of employment or residence abroad. We will send the required papers, including details of your Irish contribution history, to the authorities in the other country or countries involved, on your behalf.

[gov - Operational Guidelines: Application of Bilateral Agreements \(www.gov.ie\)](http://www.gov.ie)