

## **When should I apply for the State Pension (Contributory) from the Department of Social Protection?**

Prior to an individual reaching retirement age, he/she should submit a claim for the State Pension (Contributory) to the Department of Social Protection (DSP) in respect of him/herself and his/her spouse/civil partner as an adult dependent, where appropriate. However, if the adult dependent is entitled to claim the State Pension (Contributory) in his or her own right, he/she should do so, as the personal rate is higher than the adult dependent rate. It should be noted that an individual can continue in employment or self employment and still be entitled to the State Pension (Contributory).

In addition, it is more tax efficient for each spouse/civil partner to have a separate entitlement to the State Pension (Contributory) in order to avail of the increased SRCOP and each spouse is entitled to claim a PAYE tax credit. All married couples/civil partnerships are entitled to the married/civil partnership tax credit.

Where only one spouse/civil partner qualifies for the State Pension (Contributory) and he/she also qualifies for an adult dependent payment, assuming the adult dependent has no income in his/her own right, the couple will only be entitled to the SRCOP for a couple with one income, married/civil partnership tax credit and only one PAYE tax credit. Although the DSP may make the adult dependent payment directly to the adult dependent, Revenue regard this as the income of the claimant, not the adult dependent.

Further information on claiming and taxation of the State Pension (Contributory) is available by clicking on:

<http://www.welfare.ie/en/Pages/State-Pension-Contributory.aspx>

and

[Updating of Revenue Records on Department of Social Protection \(DSP\) Pensioners](#)