

## **Means Test FAQ**

### **What is a means test?**

A means test is a way of checking if you have enough financial resources to support yourself and what amount of social assistance payment, if any, you may qualify for. In a means test, the Department of Social Protection examines all of your income.

Certain social assistance payments include a means test as part of the application process. How your means are calculated and the amount of means you are allowed to have can vary depending on the payment you are applying for. This document offers a general overview of means testing.

### **How is the means test carried out?**

When you apply for a means-tested social welfare payment you must fill out an application form. You must give details of all your means when completing the application form for a social welfare payment. The Department of Social Protection (DSP) can ask you for details of the bank accounts you hold, including the account numbers.

A Social Welfare Inspector may interview you about your income and may ask you for supporting documents, such as bank statements or accounts.

All your sources of income are added together and taken into account when deciding whether you qualify for a means-tested payment. The decision on your means is made by a separate Deciding Officer. You will be told how exactly your means were assessed. If you are not satisfied, you may appeal to the Social Welfare Appeals Office.

Once your means have been assessed as a certain amount and you have been awarded a social welfare payment you are responsible for telling the DSP about any changes in your circumstances. If you do not you may be liable for fines or asked to repay any overpayment that may have occurred.

The means test for a social assistance payment can be a complex calculation and it can differ from payment to payment. More information about means tests is available at Citizens Information.

### **How are couples assessed?**

If you are applying for a means-tested payment and you are married, in a civil partnership or cohabiting, the means of your spouse, civil partner or cohabitant are also taken into account in the means test.

You can read more about how couples are assessed for means-tested social assistance payments at Citizens Information.

## **How is cash income assessed?**

The means test assesses all cash income that you can expect to get in the forthcoming year. This is usually assessed by calculating the income you actually received in the previous year. Cash income includes:

- Income from employment or self-employment
- Farm income
- Income from a social security pension from another country
- Maintenance payments

Some income is not included in the means test. You can read more about this at Citizens Information.

## **How will my home be assessed?**

The house in which you live is not included in the means test unless you are getting an income from it.

If you receive an income from your own home, you can read more about this at Citizens Information. You can read more about how the proceeds from the sale of your home are treated in a means test at Citizens Information.

## **What if I have savings, investments or other property?**

Capital including property (except for your own home), savings and investments will be taken into account in any means test.

If you own property that you are not living in or if you have savings or investments, the value of these will be assessed using a standard formula. More information is available at Citizens Information.

The information above is an overview of means tests. For detailed information, applicants are advised to:

- Visit [Citizens Information](#) online
- Call Citizens Information on 0761 07 4000 – Monday to Friday from 9am to 8pm
- Visit your local [Citizens Information](#) office
- Call our Cancer Support Line on Freephone 1800 200 700 – Monday to Friday from 9am to 5pm
- Contact your Medical Social Worker