

Entitlements for Older People 2010

Citizens Information Board
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State pensions

Payment	Maximum personal rate	Increase for qualified adult			
State Pension (Contributory)	Yearly average contributions		Under 66	Over 66	
		48 or over	230.30	153.50	206.30
		20-47	225.80	153.50	206.30
		15-19	172.70	*115.10	*154.70
		10-14	115.20	*76.80	*103.20
*These rates apply to claims made since 6 April 2001.					
State Pension (Transition)	24-47	48 or over	230.30	153.50	206.30
			225.80	153.50	206.30
State Pension (Non-Contributory)	219.00	144.70	<i>Two pensions are paid where both spouses are over 66</i>		
Invalidity Pension	Under 65	Aged 65	Under 66	Over 66	
	201.50	230.30	143.80	206.30	
Widow's/Widower's Pension (Contributory)	201.50	Claimant under 66			
	230.30	Claimant over 66			
Widow's/Widower's Pension (Non-Contributory)	196.00	Claimant under 66			

Additional payments

Living Alone Increase	7.70 per week
Aged 80 Increase	10.00 per week
Island Increase	12.70 per week
Bereavement Grant	A Bereavement Grant of €850 is paid on the death of someone who is getting a contributory pension or on the death of their spouse/partner.
Fuel Allowance	€20 per week, September to May (32 weeks) with an additional €3.90 per week in smokeless fuel areas.

Payments to carers

Payment	Caring for 1 person	Caring for 2 or more
Carer's Allowance*		
aged under 66	212.00	318.00
aged 66 or over	239.00	358.50
Carer's Benefit	213.00	319.50
* A half-rate Carer's Allowance may be payable in addition to an existing social welfare payment.		
Respite Care Grant	1,700 for each person being cared for	

Household Benefits Package

The Household Benefits Package is made up of a gas or electricity allowance, a telephone allowance and a free television licence. To qualify, you must be:

- Aged 70 or over OR
- Getting a Carer's Allowance (or be the carer of someone getting Constant Attendance or Prescribed Relative's Allowance) OR
- Aged under 70, getting a qualifying payment (includes all State Pensions) and living alone or only with excepted people OR
- Aged between 66 and 69, satisfy a means test and living alone or only with excepted people

You must also satisfy three conditions:

- You must be living on an all-year-round basis at the address to which the benefits will apply
- No other person in the household can be getting the benefits
- You must be the registered consumer/account holder

In general, if you live in a nursing/retirement home where the accommodation is not fully self-contained, you will not qualify. However, if you are over 70 and live in a nursing/retirement home with a landline/mobile phone account in your own name you may qualify for a Telephone Allowance.

Electricity/Gas Allowance

The Electricity/Gas Allowance has four different options, depending on your circumstances. You can only get one of the four options at a time:

- Electricity Allowance (note there are several electricity suppliers)
- Natural Gas Allowance
- Electricity (Group Account) Allowance
- Bottled Gas Refill Allowance

Telephone Allowance

The Telephone Allowance provides a payment towards your telephone costs. The Allowance can be paid for a landline or a mobile phone.

Free Television Licence

If you qualify for an Electricity/Gas or Telephone Allowance, you are also entitled to a Free Television Licence.

Free Travel

The Free Travel Scheme allows you to travel for free on all state public transport (bus, rail and LUAS) and on some private bus services. You qualify for a Free Travel Pass if you are:

- Aged 66 years or over and permanently resident in the State OR
- Getting Carer's Allowance OR
- Getting certain disability payments OR
- Getting certain social welfare payments

A Companion Free Travel Pass may be available if you are certified as medically unfit to travel alone. If you are aged 66 or over, the All Ireland Free Travel Scheme will entitle you to travel for free on transport services operating internally within Northern Ireland, using a Senior SmartPass card.

You will get a Free Travel Pass automatically at age 66 if you are getting a pension from the Department of Social and Family Affairs and live permanently in the State. Otherwise apply to the Free Travel Section, Social Welfare Services, College Road, Sligo. Lo-call: 1890 500 000

Income tax

Personal circumstances	Tax rates and bands
Single/widowed without dependent children	36,400 @ 20%, balance @ 41%
Married couple (one spouse with income)	45,400 @ 20%, balance @ 41%
Married couple (both spouses with income)	45,400 (with an increase of 27,400 max) @ 20%, balance @ 41%

The tax band of €72,800 available to married couples with two incomes in 2010 is transferable between spouses up to a maximum of €45,400.

Tax exemption limits

You will not have to pay tax if your total income is less than a certain limit. The limits vary depending on your marital status. Marginal relief is available where your total income is only slightly over the exemption limit.

Personal circumstances	Tax exemption thresholds
Single/widowed 65 years of age and over	20,000
Married couple 65 years of age and over	40,000

Tax credits

Personal circumstances	Tax credits
Single person	1,830
Married couple	3,660
Widowed person – in year of bereavement	3,660
– after year of bereavement	2,430

Age Tax Credit (given where you or your spouse is 65 years of age or over in the tax year).

Single/Widowed	325
Married	650

Dependent Relative Tax Credit – where you maintain an incapacitated relative or where you are dependent, by reason of old age or infirmity, on a son or daughter who lives with you. Currently €80.

Home Carer's Tax Credit: a tax credit given to married couples (who are jointly assessed for tax) where one spouse works in the home caring for a dependent person. Currently €900. The home carer's income must not exceed €6,880 for the tax year. A reduced credit applies if the carer's income is between €5,080 and €6,880.

Tax reliefs

Rent relief for private rented accommodation	Maximum
Single (aged 55 and over)	800
Married/Widowed (aged 55 and over)	1,600

Allowance for employing a carer: if you employ someone to care for yourself or another family member who is incapacitated, you can claim relief at your highest rate of tax for the cost of the employment (up to €50,000 max). You can share this allowance with whoever else shares the cost.

Deed of Covenant: relief of up to 5% of your total income is available on a Deed of Covenant in favour of a person aged 65 and over. This 5% restriction does not apply where the person receiving the covenant is permanently incapacitated.

Medical Expenses Relief: available in respect of money spent on certain medical expenses. They include doctors' bills, certain prescribed items, maintenance or treatment in a hospital/approved nursing home, transport by ambulance and specialised dental treatment. You can now claim relief on the full amount but for tax years before 2007 the first €125 (or €250 when claiming for more than one person) was not eligible for relief. The relief is at standard rate for all expenses (except nursing home expenses) incurred from 1 January 2009. Nursing home expenses are standard rated from 1 January 2010. Medical expenses relief must be claimed within four years.

Service charges relief: available at the standard rate (for the previous calendar year) if you paid domestic service charges (refuse, water etc.) in full and on time. Alternatively, if a son or daughter who lives with you pays the service charges, they may claim the relief. An upper limit of €400 applies.

Income levy

Income band (per week)	Income band (per year)	Rate of levy
Up to 289	Under 15,028	No levy applies
Up to 1,443	Up to 75,036	2%
Between 1,443 and 3,365	Between 75,036 and 174,980	4%
Over 3,365	Over 174,980	6%

The income levy applies to all income except social welfare and similar payments. Medical card holders are exempt. People over 65 can have income up to €20,000 without paying the levy (€40,000 for a married couple).

Health Contribution (levy)

Income band (per week)	Income band (per year)	Rate of levy
Under 500	Under 26,000	No levy applies
Under 1,443	Up to 75,036	4%
Over 1,443	Over 75,036	5%

You are exempt from the contribution if you are aged 70 and over, if you hold a medical card or if you are getting a Widow's Pension.

PRSI for older people

People aged 66 and over do not have to pay PRSI at Classes A, B, C, D, H, S or P. Reckonable income is subject to PRSI at Class J (employees), K (Health Levy only) or M (nil contribution).

Medical card/GP visit card income guidelines

Weekly income limit (gross less PRSI and tax deductions) for people under 70		
Single person living alone	Medical card	GP visit card
Aged up to 66	184.00	276.00
Aged 66-69	201.50	302.00
Single person living with family		
Aged up to 66	164.00	246.00
Aged 66-69	173.50	260.00
Married couple/One-parent family		
Aged up to 66	266.50	400.00
Aged 66-69	298.00	447.00

Under EU Regulations, people who get a social security pension from any other EU country but are not getting an Irish social welfare payment may be entitled to a medical card regardless of their means, provided they are not regarded as employed or self-employed in Ireland.

There are additional allowances for rent/mortgage expenses, for childcare costs and travel costs to work (actual cost of public transport or mileage at €0.50 per mile).

N.B. the GP visit card is not available to people aged over 70, who should apply for a medical card instead (see below).

Medical card income guidelines for people over 70

	Weekly income	Annual income
Single person	700	36,500
Couple	1,400	73,000

If your income is above these limits and you have difficulty meeting your medical needs you may apply for a medical card on a hardship basis. If you do not get a medical card, you can register for the Drugs Payment Scheme, which caps the amount you have to pay for prescribed medicines etc. at €100 per month. You may also be entitled to claim under the Treatment Benefit Scheme, depending on your PRSI record.

Hospital, health and nursing home charges

Public hospital outpatient charge Payable by people who attend A&E departments without a referral letter from a GP. Medical card holders do not pay this charge.	100.00
Daily charge for a bed in a public ward This charge is not payable by a number of groups, including medical card holders.	75.00
Long-stay charges (only apply to patients in public nursing homes before the introduction of the Fair Deal on 27 October 2009)	Class 1 (24-hour nursing care) 153.25 Class 2 114.95
Nursing home subvention scheme	Maximum 300
Nursing Homes Support Scheme This scheme, also known as the Fair Deal, replaces the subvention scheme for new residents. Those already receiving a subvention can choose either scheme.	

- Under the scheme, you contribute 80% of assessable income and 5% of assets. For assets, the first €36,000 is not taken into account (€72,000 for a couple). Payment of charges arising from property assets may be deferred until the sale of the assets or the death of the person in care or, in the case of the family home, other family members. The period during which the family home is taken into account in the assessment is limited to three years. This three-year limit may also apply to the value of a farm or business in certain circumstances.
- The State pays the difference between your contribution and the actual cost of care.
- Covers all types of nursing homes including approved private voluntary and public.
- Apply to your HSE Local Health Office.

Community care services

Contact the Public Health Nurse at your local health centre for information on local services, such as home help, meals on wheels, day centres and Home Care Packages.

Home Care Support

Home Care Packages are aimed at people who need medium to high caring support to continue to live at home independently. They vary according to the person's care needs, and can include the services of nurses, home care attendants, home helps and various therapists, such as physiotherapists and occupational therapists.

They may be delivered by the HSE, by voluntary groups or by the private sector. Contact your Local Health Office or health centre.

Other schemes and services

Driving licences
The period of time a licence is issued for depends on the age of the applicant. If you are:

- 60-67 years of age, you may apply for a three-year licence (€15) or a licence that will expire the day before your 70th birthday (€25)
- 67-70 years of age, you may apply for a three-year licence (€15)
- Over 70, you will need a certificate of fitness to drive from your doctor to apply for a three-year or one-year licence (both free for over-70s)

Passports

If you are aged 65 or over, there is no fee for the issue of a 10-year passport. This applies to all Irish citizens, wherever they live. Recorded information (24-hour service): (01) 679 7600 or Lo-call 1890 426 800

Centenarian Bounty

- Paid to all Irish citizens born in the island of Ireland who have reached 100 years of age, wherever they may live.
- Also paid to nationals of other countries who are resident in the State and have reached 100 years of age.
- Current value is €2,540
- Apply to Áras an Uachtaráin, Phoenix Park, Dublin 8 or your nearest Irish embassy.

Housing and accommodation

Sheltered and social housing
Sheltered and social housing options are provided throughout Ireland by local authorities and by a range of voluntary and community organisations. For details, check with your local authority.

Grants for home improvements/adaptations
The **Mobility Aids Grant Scheme** provides grants for mobility equipment in the home for older people (up to 100% of costs with a maximum of €6,000).

The **Housing Aid for Older People Scheme** provides grants to improve the houses of older people (over 60 generally). Maximum grant is €10,500.

The **Housing Adaptation Grant for People with a Disability** is a means-tested grant to make a house suitable for a person with a disability. Maximum grant is €30,000 (€14,500 for new houses).

Apply to the Housing Department of your local authority for each of these schemes. You may need an Occupational Therapist (OT) to assess your daily living needs in support of your application. The local authority can arrange an OT assessment, or you can employ a private OT. You can recoup up to €200 of the cost as part of the total grant. Contact an OT through the Community Care section of your local health office or through the Association of Occupational Therapists of Ireland (AOTI). Tel: (01) 633 7222, www.aoti.ie

Greener Homes Scheme
Grants for homeowners for installation of new renewable energy heating systems. Maximum grant is €3,500. Lo-call: 1850 734 734

Home Energy Saving Scheme
Grants to homeowners for insulation of roofs and/or walls; installation of high-efficiency boilers; upgrade of heating controls; Building Energy Rating (BER). Apply to Sustainable Energy Ireland, www.sei.ie Lo-call: 1850 927 000

Warmer Homes Scheme
Available to low-income households in certain areas, where community-based organisations provide services such as attic insulation and draught-proofing. The criteria for qualifying can vary in different areas. There may be a small fee. For local provider details contact Sustainable Energy Ireland, www.sei.ie or Freephone: 1800 250 204.

Aids and appliances
The **Assist Ireland** website and helpline, provided by the Citizens Information Board, gives information on assistive technology and a directory of products available from Irish suppliers. Lo-call: 1890 277 478 SMS (text): 086 383 7644 Website: www.assistireland.ie Email: support@assistireland.ie

Security for older people
A revised Scheme of Community Support for Older People will be introduced in 2010. Details will be available from the Department of Community, Rural and Gaeltacht Affairs, Teeling Street, Tubbercurry, Co. Sligo. Tel: (01) 647 3000 or (071) 918 6700. www.pobail.ie

Service charges
In some of the 34 local authority areas, low-income households are eligible for a waiver on service charges. Waiver arrangements vary between local authorities and are not available at all in some areas. Contact your local authority directly.

Rent Supplement Scheme
Rent Supplement is paid to people living in private rented accommodation who cannot provide for the cost of their accommodation from their own resources. The detailed rules include a means test. Apply to the Community Welfare Officer at your local health centre.

All figures in tables are in euro (€)

Useful contacts:

Department of Social and Family Affairs
Lo-call (Information line): 1890 66 22 44
Lo-call (Leaflet line): 1890 20 23 25
www.welfare.ie

Health Service Executive (HSE)
CallSave: 1850 24 1850
www.hse.ie

The Revenue Commissioners
www.revenue.ie

Sustainable Energy Ireland
www.sei.ie

Assist Ireland
www.assistireland.ie

Further information:
See *Entitlements for over sixties* booklet available from the Citizens Information Board. Also online information on all entitlements is available on www.citizensinformation.ie.

For copies of this wallchart contact:

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