

# Entitlements for Older People 2011

## Payments for older people

Payment	Maximum weekly rate		
	Claimant	Qualified adult	
		Under 66	Over 66
<b>State Pension (Contributory)</b>	Yearly average contributions		
	<b>48 or over</b>	230.30	206.30
	<b>20-47</b>	225.80	206.30
	<b>15-19</b>	172.70	154.70
	<b>10-14</b>	115.20	103.20
<b>State Pension (Transition)</b>			
	48 or over	230.30	206.30
	24-47	225.80	206.30
<b>State Pension (Non-Contributory)</b>	219.00	144.70	Two pensions are paid where both spouses are over 66
<b>Invalidity Pension</b>	<b>Under 65</b> 193.50	<b>Over 65</b> 230.30	138.10
<b>Widow's/Widower's Pension (Contributory)</b>	<b>Under 66</b> 193.50	<b>Over 66</b> 230.30	n/a
<b>Widow's/Widower's Pension (Non-Contributory)</b>	188.00 (Claimant under 66)		

## Additional payments

<b>Living Alone Increase</b>	7.70
<b>Aged 80 Increase</b>	10.00
<b>Island Increase</b>	12.70
<b>Widowed Parent Grant</b>	6,000
<b>Bereavement Grant</b>	850
<b>Fuel Allowance</b>	Paid from September to May (32 weeks) €20 per week with an additional €3.90 per week in smokeless fuel areas

## Carer's payments

Payment	Caring for 1	Caring for 2 or more
<b>Carer's Allowance*</b>		
Aged under 66	204.00	306.00
Aged 66 or over	239.00	358.00
<b>Carer's Benefit</b>	205.00	307.50
* A half-rate Carer's Allowance may be payable as well as an existing social welfare payment		
<b>Respite Care Grant</b>	1,700 per for each person being cared for up to a maximum of two recipients.	

## 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 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 get only 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 services (bus, rail, DART and LUAS) and on some private bus services. You qualify for a Free Travel Pass if you are:

- Aged 66 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 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 Protection 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

Tax bands	
<b>Personal circumstances</b>	<b>Bands</b>
Single/widowed without dependent children	32,800 at 20%, balance at 41%
Single/widowed, qualifying for One Parent Family tax credit	36,800 at 20%, balance at 41%
Married couple (one spouse with income)	41,800 at 20%, balance at 41%
Married couple (both spouses with income)	65,600 at 20%, balance at 41%
The tax band of €65,600 available to married couples with two incomes is transferable between spouses to a maximum of €41,800.	

## Tax reliefs

### Rent relief for private rented accommodation

Single (over 55)	Married or widowed (over 55)
€3,200 (€640)	€6,400 (€1,280)

Figures in brackets show what relief is worth. Rent relief is to be phased out over 8 years. Claimants who were not renting at 7 December 2010 will not be able to claim relief.

**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 (20% or 41%) for the cost of care (up to €50,000 maximum).

**Medical expenses** You can claim 20% relief on all qualifying expenses. These include doctor's bills, certain prescribed items, maintenance or treatment in a hospital/approved nursing home, transport by ambulance and specialised dental treatment. Medical expenses relief must be claimed within four years.

**Service charges** €400 (€80) Relief is allowed in 2011 for service charges paid in 2010. If a son or daughter who lives with you pays the service charges, they may claim the relief. The relief is then being abolished.

## 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 age and marital status. You may be liable for the Universal Social Charge depending on the source of your income.

Age exemption limits for people aged 65 and over \*

Single/Widowed	18,000
Married couple	36,000
First two children	575 each
Subsequent children	830 each
*Age credits and exemptions are being abolished over 4 years.	

## Tax credits

Personal circumstances	Credit
<b>Employee (PAYE)</b>	1,650
Single person	1,650
Married couple	3,300
<b>One Parent Family Home carer</b>	1,650
	810
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	
<b>Blind Person's Credit (single)</b>	1,650
<b>Blind Person's Credit (married, both blind)</b>	3,300
<b>Widowed person (bereaved in year of assessment)</b>	3,300
<b>Additional credit for widowed people</b>	540
<b>Widowed Parent Tax Credit: Year 1</b>	3,600
Year 2	3,150
Year 3	2,700
Year 4	2,250
Year 5	1,800
<b>Other credits</b>	
<b>Age Credit* (single)</b>	245
(married)	490
*Age credits are given when you and your spouse are aged 65 or over in the tax year. Age credits and exemptions are being abolished over 4 years.	
<b>Dependent Relative Tax Credit</b>	70 (paid to people, who maintain a dependant relative)
<b>Incapacitated Child Tax Credit</b>	3,300

## PRSI for older people

People aged 66 and over do not have to pay PRSI. If you are aged 66 or over and you are employed, you are covered for Occupational Injuries Benefit.

## Universal Social Charge

<b>Aged under 70</b>		
Income up to 10,036		2%
Income from 10,036.01 to €16,016		4%
Income above 16,016		7%
<b>Aged 70 and over or a medical card holder</b>		
Income up to 10,036		2%
Income above 10,036		4%
<b>Exemptions</b>		
• People whose income in 2011 is less than €4,004		
• All social welfare payments		
• Income on which DIRT has been paid		
An extra charge of 3% applies to any self-employed income above €100,000. This means that people under 70 pay 10% USC on self-employed income over €100,000. Medical card holders and people aged 70 and over pay 7% USC on self-employed income over €100,000.		
The income levy and health levy have been abolished from 31 December 2010.		

## Medical card/GP visit card

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

\*The GP Visit Card is not available to people aged over 70, who should apply for a medical card instead (see below).

Additional allowances for rent/mortgage expenses, for childcare costs and travel costs to work (actual cost of public transport or mileage at 0.30 per mile/ 0.18 per km). People aged 16 to 25 who are dependent on their parents will not be entitled to a card unless their parents hold a card. Hardship cases are dealt with individually on merit.

### Prescription charges

All medical card and Long-Term Illness Card holders pay 50 cent per prescription with a monthly ceiling of €10 per family. Forms and information available on [medicalcard.ie](#).

## Medical card income guidelines for people over 70

	Weekly income	Annual income	Amount of savings disregard
<b>Single person</b>	700	36,400	36,000
<b>Couple</b>	1,400	72,800	72,000

If your income is above these limits and you have difficulty meeting your medical needs you may apply for a discretionary medical card.

## Hospital charges

<b>Public Hospital Outpatient Charge</b>	100.00
Payable by people who attend A&E departments without a referral letter from a GP. Medical card holders do not pay this charge.	
<b>Daily charge for a bed in a public ward</b>	75.00
This charge is not payable by a number of groups including medical card holders.	
<b>Long-stay charges*</b>	<b>Weekly</b>
(payable after 30 days in a public hospital or in long-stay public ward of acute facilities)	<b>Class 1</b> (24 hr nursing care)
	153.25
	<b>Class 2</b>
	114.95
* Long-stay charges only apply to patients who were in public care before 27 October 2009. New rates now apply – see rates for individual nursing homes on <a href="#">hse.ie</a>	

## Community care services

Community care services can include the public health nursing service, home help service, physiotherapy, occupational therapy, chiropody service, day care and respite care service. Contact your Public Health Nurse for information on local services, such as:

- Home help
- Meals on wheels
- Day centres
- Home Care Packages

### Home Care Support Scheme

The Home Care Support Scheme (also known as a Home Care Support Package) is aimed mainly at those requiring medium to high caring support to continue to live at home independently.

Each support package is tailored to your needs. A package may include nurses, home care attendants, home helps and therapies including physiotherapy services and occupational therapy services. Individual packages vary depending on your medical condition and the level of care required.

In some parts of the country, packages are provided directly by the HSE; elsewhere services are provided by voluntary groups or organisations on behalf of the HSE. Packages can consist of direct cash grants to enable you or your family to purchase supports privately. In some parts of the country, the package may consist of a combination of direct services and cash payments. Contact your local health centre for information.

## Nursing Homes Support Scheme

Known as the 'Fair Deal', this scheme provides state support for people who need long-term care.

- Under the scheme, you contribute 80% of assessable income and 5% of assets (over 36,000) each year and the State then pays the difference between this and the actual cost of nursing home care. The 5% contribution based on the value of your land and property assets can be deferred and paid after death (called a Nursing Home Loan). Contributions based on the value of your home are only deducted for 3 years.
- Covers all types of nursing homes including approved private voluntary and public.
- Arrangements for people who were in nursing homes on 27 October 2009 do not change (these people can opt for their current arrangement or switch to the Fair Deal) but all new applicants are assessed under the Fair Deal.
- Apply to your HSE Local Health Office.

## Housing and accommodation

### Sheltered and social housing

Sheltered and social housing options are provided throughout the country by the local authorities and by a range of voluntary and community organisations. For local provider details, check with your local Citizens Information Centre.

### Grants for home improvements/adaptations

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 claim 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  
Website: [aoti.ie](#)

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).

### 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 Authority of Ireland, [seai.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, check with your local Citizens Information Centre.

### Seniors Alert Scheme

Provides grant assistance towards the purchase and installation of equipment to enable older persons to live securely in their homes. Grants are available to help with buying and installing: Personal monitored alert systems; and other items to improve the safety and security of the home (including monitored smoke and carbon monoxide detectors, internal emergency lighting and external security lighting). You access the grants through community and voluntary groups registered with the Department (Email: [seniorsalert@pobail.ie](#)).

### Service charges

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

### 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

Email: [support@assistireland.ie](#)

Website: [assistireland.ie](#)

### Rent Supplement Scheme:

Rent Supplement is paid to people living in private rented accommodation who cannot provide for the cost from their own resources. The amount of Rent Supplement is calculated by the Community Welfare Officer (CWO) in your local health centre and will generally ensure that your income, after paying rent, does not fall below a minimum level. This level is the basic Supplementary Welfare Allowance rate for your circumstances minus €24. You must always pay at least €24 towards your rent. However, you may pay more depending on your means.

## Other schemes and services

### Driving licences

Your licence can be issued for different periods of time depending on your age. If you are:

- Under 60, you may apply for a 3-year (€15) or a 10-year licence (€25).
- Older than 60 but younger than 67, you may apply for a 3-year licence or a licence that will expire the day before your 70th birthday (€25).
- Older than 67 but under 70, you may apply for a 3-year licence (€15).

If you are over the age of 70, you will need a certification of fitness to drive by your doctor to apply for a 3-year or a one-year licence (both free for over 70s).

### Passports

If you are aged 65 and 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.

All figures in tables are in euro (€)

## Citizens Information

### LOG ON

[www.citizensinformation.ie](#)

### LO-CALL

1890 777 121

Mon to Fri, 9am-9pm

### DROP IN

260 locations nationwide

\* rates charged for 1890 (Lo-Call) numbers may vary between service providers.

## Useful contacts:

**Department of Social Protection** **Health Service Executive (HSE)**  
Lo-call (Information line): 1890 66 22 44 **CallSave: 1850 24 1850**  
[welfare.ie](#) **[hse.ie](#)**

**The Revenue Commissioners**  
[revenue.ie](#)

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[revenue.ie](#)

**For copies of this wallchart contact:**

**Citizens Information Board Head Office**  
George's Quay House **t +353 1 605 9000**  
43 Townsend St **f +353 1 605 9099**  
Dublin 2 **e [info@ciboard.ie](#)**  
[citizensinformationboard.ie](#)