



Citizens **Information** Board
information · advice · advocacy

Guide to entitlements for over sixties



How to use this booklet

This booklet outlines entitlements for older people, so that you can find out about the services and supports available. It is a summary and not a complete guide.

You can get more information on all the topics covered in this booklet and the most up-to-date information on COVID-19 supports from:

- Your local Citizens Information Centre
- The Citizens Information Phone Service on 0818 07 4000
- Online at **citizensinformation.ie**



We use QR codes to link this printed booklet with more detailed online information. You can scan the QR codes in the booklet with your phone to be brought to the relevant page on citizensinformation.ie.

You can get to the online version of this booklet by scanning the QR code below.



Contents

Payments for older people	2
Carers	7
Health services	8
Moving into residential care	10
Housing	11
Transport	13
Tax	14
Retirement	17
Occupational and personal pensions	19
Decision-making	21
Other legal matters	23
Complaints and appeals	25
Further information	26
Notes	27

This guide is published by the Citizens Information Board. The information is intended as a general guide only and is not a legal interpretation.

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Payments for older people

To qualify for some social welfare payments, you must have enough **Pay Related Social Insurance (PRSI)** contributions. These can include contributions you paid while working, **credited contributions** and voluntary contributions.

Other social welfare payments are **means tested** and whether you qualify depends on your income.

If you qualify for a social welfare payment, you may also get an extra amount for an adult dependant (called an **Increase for a Qualified Adult**) and for any dependent children (called an **Increase for a Qualified Child**).

State pensions

The **State Pension (Contributory)** is paid to people from the age of 66 who have enough PRSI contributions. It is not means tested. You can have other income and get a State Pension (Contributory).

If you have worked in Ireland and one or more EU states, you may qualify for a pension from both countries. If you do not qualify for a full pension from either country, your social insurance contributions from each EU state can be taken into account to help you qualify for either an Irish pension or a pension from the other EU state. Ireland has similar **bilateral agreements** with some non-EU countries.

If you do not qualify for a State Pension (Contributory), you can apply for the means-tested **State Pension (Non-Contributory)**. It is only paid to people living in Ireland. You must be aged 66 or over and satisfy both a **habitual residence test** and a means test to qualify.

You will automatically get an increase in your State Pension (Contributory) or State Pension (Non-Contributory) when you reach the age of 80. There is also an increase for people who are living on certain islands off the coast of Ireland.

If you retire at 65, you may qualify for a **benefit payment until you reach 66**.

Jobseeker's payments

There are some special provisions for older jobseekers. For example, most jobseekers over the age of 62:

- Do not have to sign on monthly
- Can have a payment such as **Jobseeker's Benefit** paid directly to a bank account
- Do not have to take part in the Department Social Protection's job activation process

Jobseekers aged over 62 can take part in activation voluntarily (for example, training or employment support programmes).

If you do not qualify for any other social welfare payment, you may be eligible for a means-tested **Supplementary Welfare Allowance**.

Illness and disability payments

Some payments are paid to people with short-term illnesses. For other payments, you need to show that you have an illness or disability that will last longer than one year. Most illness and disability payments stop when you reach the age of 66 and you may then qualify for a State pension.

Illness Benefit and **Incapacity Pension** are social insurance payments based on your PRSI contributions. Illness Benefit is for people with a short-term illness and can be paid for up to 2 years.

Invalidity Pension is a long-term payment for people with serious illnesses or disabilities. People getting Invalidity Pension can transfer to the State Pension (Contributory) at the age of 66.

You cannot work while you are getting Illness Benefit or Invalidity Pension. If you have been getting Illness Benefit (for a minimum of 6 months) or Invalidity Pension and you wish to return to work or self-employment, you must apply for **Partial Capacity Benefit**. This scheme supports people whose disability reduces their capacity for work. If you qualify for Partial Capacity Benefit you can keep all or part of your payment, depending on how restricted your capacity for work is.

Disability Allowance is a means-tested payment for people with a disability that is expected to last at least a year and substantially restricts their ability to work. You can earn a certain amount from work while you are getting Disability Allowance.

If your illness or disability was caused by a work-related accident or illness, you may qualify for the **Occupational Injuries Benefit Scheme**.

If you are sick and do not qualify for any payment, you may be eligible for a means-tested **Supplementary Welfare Allowance**.

Death-related payments

If a person who was getting a social welfare payment dies, their spouse, civil partner or cohabitant can generally continue to get their payment for 6 weeks after the death. Carer's Allowance can be paid for 12 weeks after the death of the person being cared for.

If you are getting a social welfare payment that included a payment (Increase for a Qualified Adult) for your late spouse, civil partner or cohabitant, you continue to get the same rate of payment for 6 weeks after their death. It is usually paid in a lump sum.

Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension is a weekly payment to the spouse or civil partner of a person who has died. Either you or your late spouse or civil partner must have enough PRSI contributions to qualify. At the age of 66 your payment increases to the State Pension (Contributory) rate.

Widow's, Widower's or Surviving Civil Partner's (Non-Contributory) Pension is a means-tested payment for widows, widowers or surviving civil partners aged under 66 without dependent children who do not qualify for the Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension.

If you have a dependent child, you can apply for the **One-Parent Family Payment** (if your youngest child is under 7) or the **Jobseeker's Transitional payment** (if your youngest child is under 13). For both payments you must satisfy the habitual residence condition, a means test and you must not be cohabiting.

The **Widowed or Surviving Civil Partner Grant** is a once-off payment to widows, widowers or surviving civil partners with dependent children. You may qualify for this grant if you are eligible for certain social welfare payments.

Extra payments

Everyone aged over 70 who is living in Ireland qualifies for the **Household Benefits Package**. Some people aged under 70 also qualify for the package. The Household Benefits Package consists of a gas or electricity allowance and free television licence.

The **Living Alone Increase** is a weekly supplementary payment to people getting certain social welfare payments and who are living alone.

The **Fuel Allowance** helps households that depend on long-term social welfare payments to pay for heating in winter.

If you are getting a Living Alone Increase and also qualify for the Fuel Allowance, you will get a **Telephone Support Allowance**.

If you reach the age of 100, you may get the **Centenarian Bounty**. This is an award made by the President of Ireland to people living in Ireland (regardless of nationality) and to Irish citizens who were born on the island of Ireland to mark their 100th birthday.

Scan the QR code to find out more
about social welfare payments



Carers

Some older people may need full-time care and attention and many older people are carers. If you are caring for someone, you may qualify for a carer's payment. The two main payments for people providing full-time care are:

- **Carer's Benefit** (based on PRSI contributions)
- **Carer's Allowance** (which is means tested).

You may get a **half-rate Carer's Allowance** if you are getting another social welfare payment and taking care of someone who needs full-time care. For example, a half-rate Carer's Allowance can be paid with a State pension.

A **Domiciliary Care Allowance** can be paid to people who take care of a child under 16 with a severe disability.

Carers may qualify for a yearly **Carer's Support Grant** (previously called the Respite Care Grant).

Carers may be able to take unpaid leave from work for up to 2 years to care for someone in need of full-time care and attention. This is called **carer's leave**.

You can also get **tax relief on the cost of employing a carer**.

Scan the QR code to find out more
about payments to carers



Health services

The Health Service Executive (HSE) is responsible for providing public health and personal social services. While the HSE provide some services directly, voluntary organisations provide many of the community, residential and rehabilitative training services with funding from the HSE.

You are entitled to health services if you are **ordinarily resident** in Ireland. Being ordinarily resident means that you have been living in Ireland for at least a year or that you intend to live in Ireland for at least a year.

Help with the cost of treatment

Medical cards are given to people with low incomes and to some people who qualify on other grounds. A medical card entitles you to many health services free of charge. These include GP (family doctor) services, certain prescribed drugs, and public hospital services. The income limits for people aged over 70 are higher than the income limits for people aged under 70.

If you are not eligible for a medical card, you may be eligible for a **GP visit card**. The card entitles you to free visits with participating GPs. The GP visit card is available to everyone aged over 70 without an income test.

If you have a medical card, you are entitled to **prescribed medicines** but in most cases must pay a prescription charge. If you don't have a medical card, you can register for the **Drugs Payment Scheme**, which covers prescription costs over a set monthly limit. Under the **Long-Term Illness Scheme**, people with certain conditions can get free medicines and appliances for those conditions.

If you have a medical card, the HSE may help with the cost of buying medical and surgical **aids and appliances** you need (for example, wheelchairs and walking aids). If you buy certain aids and appliances, you may be able to claim a **VAT refund**.

The **Treatment Benefit Scheme** may cover you for dental, hearing and eye services if you have enough PRSI contributions. Support with the cost of wigs, hairpieces or hair replacement systems due to illness will be introduced under the Scheme in June 2022.

Hospital charges

There are **charges for public hospitals** but some people are exempt, including medical card holders. Private hospitals set their own charges and many people pay these charges through **health insurance**.

Community care services

Community care services help you to keep living in your community when you might have difficulties doing so because of illness, disability or age.

Community care services include **public health nurses, social workers, occupational therapists, home help services, chiropody services, speech and language therapy services, respite care** and **day care**. A set of services provided by the HSE to help an older person be cared for in their own home is called the **Home Support Service**.

There are wide variations in the provision of community care services and not all are available in all areas.

Find out more about what is available locally by asking your Local Health Office, Citizens Information Centre or GP.

Scan the QR code to find out more
about health services



Moving into residential care

Public nursing homes are generally run by the HSE and private nursing homes are privately run. Both public and private must follow the same standards and are inspected to the same level by the Health Information and Quality Authority (HIQA).

The **Nursing Homes Support Scheme (NHSS)**, also known as the Fair Deal Scheme, helps people to pay for their long-term nursing home care. The scheme is run by the HSE.

Under the NHSS, you make a contribution towards the cost of your care and the State pays the balance. The scheme covers all approved nursing homes.

Before you go into a nursing home, a contract of care is agreed between you and the nursing home. This contract sets out the terms for your care and welfare and must include details of the services to be provided and the fees to be charged.

If you are paying nursing home fees, for yourself or someone else, you can claim income tax relief on the fees under the **scheme for relief on medical expenses**.

The Health Information and Quality Authority (HIQA) is responsible for the **registration and inspection of all residential care services for older people**. This includes public, private and voluntary nursing homes.

Sheltered housing is accommodation for people with specific needs. Residents are supported in their accommodation by paid staff. It can also be called retirement housing.

Scan the QR code to find out more about health services for older people and nursing home care



Housing

Grants to adapt your home

If you are an older person with mobility problems, or if you have a disability, you may be able to get financial help to make changes to your home to make it more suitable for your needs.

The **Housing Adaptation Grant for People with a Disability** funds changes that need to be made to a home to make it suitable for a person with a physical, sensory or intellectual disability or mental health difficulty.

If you only need minor work to deal with mobility issues you have in the home, you can apply for the **Mobility Aids Grant Scheme** instead.

The **Housing Aid for Older People Grant** is aimed at people aged over 66 to improve the condition of their home, but may apply to people under 66 in cases of hardship.

VAT refunds are available on aids and appliances used by people with disabilities. This refund scheme also applies to the cost of installation and adaptation work.

The **Seniors Alert Scheme** provides grant support for a personal monitored alarm to help older people to live securely in their homes.

Warmer and greener home

The **Better Energy Homes Scheme** provides grants to homeowners to upgrade their homes with energy-saving and renewable energy solutions. If you are renting, your landlord may be able to get a grant under the scheme.

The **Better Energy Warmer Homes Scheme** funds energy upgrades for homeowners on low incomes.

Renting

If you are on a low income and you need somewhere to live, you can apply for **local authority housing**, which is allocated according to need. In general, local authorities take age into account when prioritising applications for housing. Some local authorities and voluntary organisations provide specific housing for older people. Rents are based on your ability to pay.

If you qualify for social housing support but there is no suitable social housing available in your area, you should apply for the **Housing Assistance Payment (HAP)**. Under HAP, you arrange to rent from a private landlord. The local authority pays your landlord directly and you pay a rent contribution to the local authority, based on your ability to pay.

Rent Supplement is a payment for people in private rented accommodation who cannot afford to pay the full rent. If you are getting Rent Supplement for a long period, you may be eligible for the **Rental Accommodation Scheme (RAS)**, which provides long-term housing under local authority agreements with landlords. Or, you may be asked to switch over to HAP.

Mortgage arrears

If you are in mortgage arrears, you should talk to your lender. Your lender must follow the **Central Bank's Code of Conduct on Mortgage Arrears (CCMA)** and its **Consumer Protection Code 2012** when dealing with you and reviewing your case.

You can contact the **Money Advice and Budgeting Service (MABS)** to help you deal with your debt. The **Abhaile** scheme, available through MABS, can offer many services including financial, legal and insolvency advice.

Scan the QR code to find out more about housing grants and schemes



Transport

Bus and train

The **Free Travel Scheme** is available to people aged over 66 and to certain people with disabilities aged under 66. It allows you to travel, free of charge, on public transport and on a number of private bus and ferry services. If you can't travel alone for medical reasons, you may get free travel for a companion, which allows anyone aged over 16 to accompany you.

Your **Public Services Card (PSC)** will have FT (for Free Travel) in the top left hand corner, if you have free travel. The letter following it shows who you can take with you:

- FT-P - you can travel for free
- FT+S - your spouse, partner or cohabitant can travel with you for free
- FT+C - you can have a companion (over 16) travel with you for free

Car

How long your **driving licence** is valid depends on your age. Different rules apply for people aged under 60, people aged 60 to 67, people aged 67 to 70 and people aged over 70.

Drivers or passengers with disabilities may be eligible for the **Disabled Person's Parking Card** and **Disabled Drivers and Passengers Tax Relief**. If you get this tax relief you can apply for a free pass for toll roads by contacting your nearest toll road operator.

Scan the QR code to find out more about transport



Tax

If you are aged over 65, you pay income tax in the normal way. However, there are **tax exemption limits for people aged over 65** and there are some extra tax credits. If your income is below the exemption limit you will not pay tax on it.

Paying tax

Income from almost all sources is taxable. This includes all long-term social welfare payments such as the State Pension and Widow's, Widower's or Surviving Civil Partner's Pension. Tax credits and reliefs reduce the amount of tax you must pay.

If a social welfare payment is your only income, you may not have to pay tax because the tax credits you get are more than the tax you owe. If you have a social welfare payment and another source of income, you may have to pay tax, as **many social welfare payments are taxable**.

People aged over 66 do not pay **Pay Related Social Insurance (PRSI)**. If you are aged under 66, you are liable to pay PRSI on your income from employment, self-employment and unearned income (for example, income from rents or investments and interest on savings).

Medical card holders and people aged over 70 with income below a certain limit pay a reduced rate of **Universal Social Charge**.

Tax relief and tax credits

Tax relief and tax credits reduce the amount of tax that you have to pay.

You can claim **tax relief on medical expenses** that you pay for yourself or for someone else, including doctors' bills, drugs, appliances, and hospital and nursing home costs.

You may be able to claim a **Value-Added Tax (VAT)** refund on aids and appliances.

Bereavement tax credits are available to a widowed person or surviving civil partner.

The **Home Carer Tax Credit** is available for married couples or civil partners, if one of them works in the home caring for a person aged over 65, a child, or a person with a disability who requires care.

There is also a **tax relief available for employing a carer**.

You can claim an **Age Tax Credit** in addition to your personal tax credit once you or your spouse or civil partner reaches the age of 65.

The **Dependent Relative Tax Credit** may apply if you provide the costs of everyday living for:

- A relative who is not able to care for themselves due to old age, illness or because they have a disability.
- A son or daughter who lives with you and who you depend on because of your old age or ill health

Deeds of covenant may offer tax savings where one person gives money to another person who is aged over 65 or is permanently incapacitated.

A **trust fund** that is set up for the benefit of a person who is totally and permanently incapacitated may be exempt from tax.

If you are aged over 65 or permanently incapacitated and you do not pay tax because you have a low income, you can apply for exemption from **Deposit Interest Retention Tax (DIRT)**, which is charged on interest earned on savings.

Tax relief on pensions is available for contributions to occupational pensions, personal pensions and Personal Retirement Savings Accounts (PRSAs). The amount of the relief is age-related. If you get a lump sum on retirement, the amount of the lump sum that is tax-free is capped.

Scan the QR code to find out more
about taxation for older people



Retirement

Retirement age

There is no single **retirement age** and the usual retirement age in contracts of employment is 65. Many contracts, allow for early retirement from the age of 60 (or in some cases, from the age of 55). Most contracts also allow for early retirement on health grounds.

Some contracts of employment have a mandatory retirement age – the age at which you must retire. An employer can set a mandatory retirement age if they can show it is objectively justified. This is set out in employment equality legislation, which protects **age equality** in employment.

State pensions

The State Pension (Contributory) and State Pension (Non-Contributory) are paid from the age of 66. Older people who have to retire at the age of 65 may **qualify for a payment** until they reach State Pension age. If you are **working in retirement**, then you have the same **employment rights** as everyone else.

A State Pension (Contributory), is not affected by income from employment. The State Pension (Non-Contributory) may be reduced if you have other income, but you are allowed to earn some income from work before it affects your payment.

If you opt for early retirement, you may need to take steps to make sure that you **maintain your entitlement to a social welfare** pension.

If you are forced into early retirement, you may consider yourself **unemployed** rather than retired and may need information on benefits for unemployed people such as **Jobseeker's Benefit** or **Jobseeker's Allowance**. If you are made redundant, you may qualify for a **statutory redundancy payment**.

Preparing for retirement

A number of organisations throughout the country provide pre-retirement courses which may help you to prepare for retirement.

A range of **active retirement organisations** promote education and leisure activities for retired people.

Scan the QR code to find out more about retirement



Occupational and personal pensions

You may be a member of an occupational pension scheme or have a Personal Retirement Savings Account (PRSA) or a personal pension.

Occupational pensions are organised by employers to provide pensions to employees on retirement or to surviving dependants on the death of an employee. They can be contributory or non-contributory. In contributory schemes, both you and your employer pay contributions towards the scheme. In non-contributory schemes, you do not contribute but your employer does.

Personal Retirement Savings Accounts (PRSAs) and other **personal pensions** can be arranged individually by employed people who do not have an occupational pension scheme or by self-employed people.

Pension benefits

A **defined benefit pension scheme** is one where the pension you will get is set in advance, for example, by reference to your earnings, your length of service, an index or a fixed amount.

A **defined contribution pension scheme** is one where the contribution you make to your pension is set but the amount of the pension you will get is not fixed in advance.

In general, you need to contact the pension provider to find out exactly what benefits your pension gives you.

The **Pensions Authority** is the regulatory body for occupational pensions and PRSAs. If you have a complaint, the Authority will advise you about your rights. The Financial Services and Pensions Ombudsman investigates and decides on complaints relating to occupational pensions and PRSAs.

Tax and pensions

You can get **tax relief on the pension contributions** you make. You may have to pay **tax on your pension payments** when you get them.

If you have a complaint, the Pensions Authority will advise you about your rights. The Financial Services and Pensions Ombudsman investigates and decides on complaints about occupational pensions and PRSAs.

Scan the QR code to find out more about pensions



Decision-making

All adults have the right to make decisions about their lives, their finances and their personal and health care.

If you need support with decision making, for whatever reason, there are different legal arrangements you can make to have someone else do these things on your behalf. Some of these arrangements are limited while others give much wider powers.

Social welfare

If you can manage your own financial affairs but are unable to collect your social welfare payment in person, you may appoint an **agent to collect your social welfare payment** for you, either on a short-term or long-term basis. An agent can also be appointed if you are unable to manage your own financial affairs.

Power of attorney

A **power of attorney** is a document where you (the donor) authorise another person (the donee or attorney) to act for you in certain matters in line with the terms set out in the document.

A power of attorney can be limited to a particular purpose, for example, the sale of your house in your absence, or can be more general, for example, give the attorney the power to make decisions for almost everything that you yourself would do.

An **enduring power of attorney** is a power of attorney made by you (the donor) when you are mentally capable that is only intended to be brought into force if you become mentally incapable. This power must meet other legal requirements. An enduring power of attorney must be registered by the Registrar of Wards of Court.

Trusts

Property, including money assets, may be held in **trust** on behalf of another person or for a particular purpose.

Ward of court

The **Wards of Court** system is the only way a substitute decision maker can be imposed on an adult. To be made a Ward of Court, you must be of “unsound mind” and unable to manage your person or property.

In general, medical and surgical procedures may not be carried out without the informed consent of adult patients. If a Ward needs medical treatment for which a consent form is required by the hospital, the hospital should get approval from the President of the High Court. In emergency cases, it may not be possible to get approval. In this case, normal medical considerations should apply.

Decision Support Service

New provisions around assisted decision making and **advance care directives** are due to come into effect in 2022 (under the **Assisted Decision-Making (Capacity) Act 2015**). The Act also sets up the Decision Support Service which will promote the rights and interests of people who may need support with decision-making and other functions when the new arrangements come into effect.

Other legal matters

Equality

Equality legislation outlaws discrimination on a number of grounds, including age.

Jury service

In general, **jury service** is obligatory for people aged under 65 who are on the electoral register. If you are aged over 65, you are excusable as of right. This means that you may be called to serve on a jury and may do so, but you can tell the court if you do not wish to serve.

Making a will

It is very important to make a **will** to make sure that your wishes are carried out. It also makes it easier and less costly to administer your estate.

A spouse or civil partner has a right to what is called a **legal right share** of their deceased spouse's or civil partner's estate. If there are no children, the spouse or civil partner is entitled to one-half of the estate. If there are children, the spouse or civil partner is entitled to one-third of the estate.

If you find that your spouse or civil partner has made a will that does not recognise your legal right share, you may still claim your right.

There are set rules about what happens to your estate if you have not made a will – the legal term is that you died **intestate**.

On **divorce** or **dissolution of a civil partnership**, a spouse or civil partner loses succession rights. However, when the court is assessing issues such as maintenance and property, it must take into account any benefit that a spouse or civil partner loses as a result of the divorce or dissolution.

Scan the QR code to find out more
about wills and inheritance



Complaints and appeals

If you are unhappy about a service you have received, or if you feel that you have been unfairly treated when claiming your entitlements, you can make a complaint or an appeal. You can get help to make a complaint or an appeal from your **local Citizens Information Centre**.

Social welfare

If you are refused a social welfare payment or get a lower payment than you expected, you can appeal the decision to the **Social Welfare Appeals Office**.

Health and social care

If you need to make a complaint about health and social care services, **healthcomplaints.ie** has information about how to do this.

Nursing homes

If you have concerns about your care in a nursing home, **you can make a complaint to the Health Information and Quality Authority (HIQA)**. A member of your family who has concerns, or someone else acting for you, can make a complaint on your behalf.

Public bodies and disability services

The **Ombudsman** can investigate complaints about public bodies. Under the Disability Act 2005, the Ombudsman also has a role in investigating complaints about accessibility to public services.

Further information

Online

You can get more information on any of the topics covered in this booklet on **citizensinformation.ie**. You can also scan the QR codes in this booklet to be taken directly to more detail on the topic.

Citizens Information Phone Service

If you have any questions about any of the information covered in this booklet, contact the Citizens Information Phone Service on 0818 07 4000, Monday to Friday, 9am to 8pm.

Citizens Information Centres

You can visit your local Citizens Information Centre for information and advice. Find your nearest centre at **centres.citizensinformation.ie**.

National Advocacy Service for people with disabilities

The National Advocacy Service for people with disabilities (NAS) is an independent, confidential and free representative advocacy service. You can contact NAS on 0818 07 3000 or you can visit **advocacy.ie**.

Money Advice and Budgeting Service (MABS)

The Money Advice and Budgeting Service is a free, confidential service for people in debt or who are in danger of getting into debt. You can contact the MABS Helpline on 0818 07 2000, Monday to Friday, 9am to 8pm or you can visit **mabs.ie**.

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The Citizens Information Board provides independent information, advice and advocacy on public and social services through citizensinformation.ie, the Citizens Information Phone Service and the nationwide network of Citizens Information Centres (CICs). It is responsible for the Money Advice and Budgeting Service (MABS) and the National Advocacy Service for people with disabilities.

Citizens Information



citizensinformation.ie



0818 07 4000

Mon to Fri, 9am – 8pm



Call or email

your local Citizens Information Centre



Get more information about all the topics in this booklet on citizensinformation.ie.

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