

Aliyah Information for Seniors (50+)

Seniors can be categorized into two groups: 50-70 year olds and 70+. Advice is also according to people's health and savings.

50-70:

With plenty of savings (no need to work): the main focus should be on finding the right community, either near family/friends or in a community that has good social activities. They can join various Anglo groups and opt to volunteer in their spare time.

Without much savings: It is important to research the job market thoroughly and get practical information on job possibilities as well as accreditation and license conversion way ahead of making Aliyah. Check what the cost of living is and how much is needed for monthly expenses. It is good to keep in mind that Olim should have enough savings to last a year, since it is unclear how long it will take to find a job and since they first will be making use of their right to ulpan classes.

Employment:

The prospects of finding a job at age 50+, is largely dependent on the professional experience and skills of the Oleh.

Israel suffers from an age bias, especially but not limited to the high-tech industry.

In addition, a good fluency in Hebrew is required in most professions. While there is a demand for English speaking life-coaches, psychologist, etc. Hebrew is essential. If they can have enough Hebrew to at least hold a (more than basic) conversation, it will go a long way towards their finding a job.

English teachers are in high demand and the Ministry of Education is now running training programs for English speakers. The only requirement is an academic degree. Salaries in this sector are not high though.

To practice law or accounting Olim are required to undergo an extensive licensing and internship process. Some firms who have customers overseas will hire lawyers with a foreign degree but it is very difficult.

Accountants can go into financial firms, similarly to lawyers.

In all cases, it is strongly recommended that Olim check that their diplomas and degrees are recognized by the State of Israel prior to making Aliyah. This expedites the process and might give the Olim an indication of whether they will be able to practice their profession here.

70+:

It is not recommended that seniors of 70+ make Aliyah without financial or family support. If their health deteriorates and they need extra help, it is very costly in Israel. A home care worker costs around NIS 6,500 a month and a decent old age home costs NIS 8-10,000 a month (good ones are around NIS 14-20,000).

Please note for both categories:

For the first year after making Aliyah, Olim are exempt from paying Bituach Leumi if they are not working. After that they will have to pay each month in order to receive health coverage, regardless if they are working or not.

The pension age for women is 64 and for men it is 67. If you have paid Bituach Leumi for at least 5 years before you reached the age of retirement, you are eligible for pension from the government. Bituach Leumi will check your personal details in order to determine if you qualify for receiving a pension. If you are not eligible for a pension you might be able to apply for Kitzbat Ziknah Meyuchedet (special old age allowance) which is based on an income test. This will not be more than 2,500 shekels per month.

As a Pensioner, you can request a pensioner's card, Teudat Ezrach Vatik, and receive discounts upon presenting it at museums, movie theaters, bank, etc. You should also register with Bituach Leumi as a pensioner and the municipality in order to receive a discount on your Arnona bill (municipality tax).

If Olim are in poor health and need extensive or continued treatment they will have to consider if making Aliyah is the right choice. They may not have the same services available to them and they will need to come here with a few months' worth of medication in case it takes a while to get the equivalent here.

Please note that such a big transition is sometimes very difficult for elderly Olim. There are so many different things to adjust to (cultural differences, language, surroundings, the way they are used to things working, etc.) and sometimes elderly Olim find it hard to cope with and their health ends up deteriorating due to the stress.

To receive information about Retirement Homes, please contact Ofra Yami at Shvil Hazahav: <http://www.shvilhazahav.co.il/english>

Caregivers:

To be able to have a caregiver – either for a few hours a day or 24/7, you need to apply for Long term Care allowance (קצבת סיעוד – Siud) from Bituach Leumi.

They will check your health condition, level of function and dependence on others. According to this assessment Bituach Leumi determine the level of home assistance (according to a scoring system).

See link for information:

<https://www.kolzchut.org.il/en/Long-Term Care Benefit>

If Bituach Leumi determines that you need 24 hour care and supervision (meaning the score is high enough), then you can continue the process of obtaining a foreign worker. The cost is around NIS 5,000 per month.

At the age of 90 and above, the criteria are more lenient regarding having a 24/7 caregiver, but you still have to go through this process to apply.

See the following links for further information:

<https://www.reutheshel.org.il/en/everything-you-need-to-know-about-employing-a-foreign-worker/>

<https://www.caregivers4u.net/en/hire-a-foreign-worker-israel/#:~:text=Hire%20a%20foreign%20worker%20in%20Israel%20is%20mostly,a%20foreign%20worker%20in%20the%20nursing%20field%20%28caregiver%29.>