



Irish Senior Citizens Parliament



Budget
2022

Foreword: CEO Sue Shaw



The Irish Senior Citizens' Parliament is a representative organisation of Older People in Ireland. The Parliament is a non-partisan political organisation working to promote the views of older people in policy development and decision-making. The Parliament is directed, guided, and overseen by its older volunteers, ensuring that we represent the Voice of Older People in Ireland.

In Budget 2022, our members are calling on the Irish Government to fulfil long held commitments to older people and implement the National Positive Ageing Strategy thus ensuring income security, confidence, and a valuing of the contribution older people make to their community and society in their later years.



Valuing Older People Budget 2022



Over the course of the last 16 months, Irish society has faced the immense challenge of tackling the Covid-19 pandemic. While all sectors of society have been impacted by the pandemic, older people have been particularly affected. We have cocooned, we have been isolated from friends and family, and we have experienced an exacerbation of structural issues surrounding healthcare, income, and housing.

Budget 2022 is an opportunity for the Irish Government to show serious commitment to older people and value their role in society. Our Budget 2022 submission highlights key areas that need to be funded to allow older people to live securely and confidently throughout retirement.

01

Pensions & Income Security



Currently, there is much Government discussion and debate on the future of pensions in Ireland, which is another cause of concern for our members who are entering retirement. As the work of the Pensions Commission continues, **we also recommend that payment at the same rate as the state pension be introduced for those forced to retire at 65.**

Women have been adversely affected by changes to the pension over the last number of years, and their work as carers has not always been accounted for come retirement. **We recommend a report be conducted into establishing gender equality in pensions and valuing caring work.**

Budgets 2020 and 2021 saw no increase in the State Pension, which caused significant concern to older people. The National Pensions Framework 2010 stated that "People should be confident and secure about their retirement expectations"[1]. With rising costs of living as well as the costs of getting older, income stagnancy for pensioners is deeply troublesome.

The Government's 2018-2023 Roadmap for Pensions Reform sets out a target of the State Pension being approximately 34/35% of average earnings a week[2]. **We recommend that the Government increase the weekly pension in line with this benchmark.**



[1] National Pensions Framework, Pg 57

[2] A Roadmap for Pensions, 2018-2023, Pg 44

Just Transition for Older People

02



The challenge of tackling climate change is a serious issue, but we must ensure that there is a Just Transition towards a carbon neutral society for older people. In Budget 2021, carbon tax increased from €26 per tonne to €33.50 per tonne[3].

For older people, who are on fixed incomes, changes in the cost of fuel can have a significantly negative impact on their static budgets. Being locked into private transport needs and living in poor BER rated housing can prevent many older people from being able to reduce their carbon usage to lower their costs.

A multi-pronged approach must be taken to protect older people on fixed incomes and support them towards transitioning away from carbon dependency.

Energy Poverty

Under the Programme for Government agreement, carbon tax set to increase by

a further €7.50 per tonne in the forthcoming budget [4]. This increase will require further increases in weekly Fuel Allowance and a review of eligibility criteria for receipt thereof. Currently over 500,000 people are in receipt of the State Pension yet only approximately 175,000 are eligible for fuel allowance. As carbon taxes increase, an immediate review of the eligibility criteria is required to ensure that no older people are left struggling financially.

We recommend a weekly increase for fuel allowance of €3.50, matching the increase last year, and the reinstatement of the 32 week fuel allowance period.

As the Strategy for Combatting Energy Poverty 2016-2019 has lapsed, we are also calling on the Government to draft a new strategy in line with increased targets for climate action and decarbonisation [5].

[3] www.citizensinformation.ie, Carbon Tax
[4] Programme for Government 2020, Pg 24
[5] Strategy to Combat Energy Poverty

03

Just Transition for Older People

Retrofitting Programmes

Many older people are living in older homes which are not energy efficient and require fossil fuels to ensure acceptable levels of heating in the home. Retrofitting of energy inefficient homes must be a priority for helping older people escape fossil fuel dependency, reduce their home costs, and help them play their part in tackling climate change.

We welcome the Government's commitment to retrofit 500,000 homes by 2030, through state investment and development of green loan schemes. However, we do note that some older people are worried about taking on a loan during retirement in order to retrofit their houses.

We are recommending that Government consults with older people on the feasibility of green loan schemes for retrofitting for people living in retirement.



Just Transition for Older People

04

Greater investment in public transport needs for Older People:

While a shift away from carbon dependent private transport is required in tackling climate change, there are a number of infrastructural issues that prevent some older people from using public transport.

As we age, many people find themselves with greater physical accessibility needs. While work is ongoing to make our public transport fleet more inclusive to people with disabilities, much is left to be done to provide adequate lifts at stations and wheelchair accessible vehicles. Hugh Creegan, deputy CEO of the NTA, has recently stated that it would cost a minimum of €328m to make all of our public transport wheelchair accessible. **We are asking the government to make a provision of €330m for completion of wheelchair accessible public transport in the forthcoming budget.**

Availability of public transport solutions in rural areas must also be addressed. Just over 3 in 10 people in Ireland live in a rural setting [6]. Ensuring public transport connectivity, particularly in low density regions such as the West and North West of Ireland, is pivotal for providing Older People with reliable alternatives to private transport and carbon dependency.

The Government must enact its Programme for Government commitments to further integrating Local Link services with national public transport services, and increase connectivity in rural areas. These services would also help Older People living rurally to maintain independence of travel and connection to their communities.

We are also calling on the Government to maintain the Free Travel Scheme.

[6] <https://www.cso.ie/en/releasesandpublications/ep/p-urli/urbanandrurallifeinireland2019/introduction/>

05 Health & Wellbeing

"Being able to continue to live safely and independently in the home is of great importance to older people"



As we age our health needs evolve and ensuring access to healthcare is pivotal for older people's quality of life. The past 18 months have impacted greatly on the physical and mental wellbeing of older people, who have experienced increased isolation under Covid-19. Issues such as access to healthcare services, home care, and physical exercise have all been exacerbated during the pandemic, and Budget 2022 must make provisions to tackle these issues.

Being able to continue to live safely and independently in the home is of great importance to older people. While the numbers of people on a waiting list for home care packages has reduced dramatically over the last year, this is due mainly to fears of having visiting help during the pandemic [7]. As we emerge from the pandemic and older people are vaccinated fully, the numbers seeking home care packages will once again rise. If we return to pre-pandemic levels, there will be over 7500 waiting to avail of these services.

While the Government is planning a statutory footing for a right to home help, we are calling for investment in Budget 2022 to meet home care needs in Ireland.

Housing Needs for Older Renters

06



The Housing Crisis has been to the forefront of the political discourse in Ireland over the last number years. However, the number of people approaching retirement age while living in private rented accommodation is increasing and poses a huge societal and economic issue into the future.

Between 2011 and 2016, the number of people aged between 45 and 64 living in private rental accommodation increased by over 10,000. This represents an approximate percentage increase of 22% [8]. Amongst the over 65s living in private rented accommodation, the increase was 9.8% between 2011 and 2016.

As pensioners are subject to fixed incomes that are below the average industrial wage, their ability to maintain full rent payments drops dramatically post retirement.

While retirees may be eligible for Housing Assistant Payment, a longer term approach must be taken to offsetting a potential issue of homelessness in retirement.

We recommend:

- **Creation of a Strategy for Housing for Older People in Private Rented Accommodation**
- **Dedicated funding for the development of publicly owned and subsidised housing for people living in private rented accommodation who have entered retirement**
- **Increased renter protections for people entering retirement**

[8] <https://data.cso.ie/>

07 Housing Aid

Being able to live in “well-maintained, affordable, safe and secure homes, which are suitable to [older people’s] physical and social needs” is a National Goal under the National Positive Ageing Strategy [9]. However there have been drastic cuts to the Housing Aid for Older People scheme over the last decade, reducing from €30.8m in 2010 to €13.9m in 2018.

We recommend a restoration of funding for Housing Aid for Older People to 2010 levels.



As technologies change, Government needs to support older people to be included in the digital community and stay connected to friends and family. During the pandemic, the importance of the internet as a means of staying in touch for older people was highlighted. **We recommend that the Government introduce a complementary payment to the Telephone Allowance, focused on provision of internet services.**

Income security is also pivotal to comfortably living independently, particularly at times of increased financial pressure. We also recommend that the Christmas Bonus be retained to provide older people with security and assurance during the holiday period.

Finally, we recommend maintaining the Living Alone grant and conducting a review of the eligibility criteria for it to ensure everyone who needs it can access it.

Pensions:

- Increase weekly State Pension by €15
- Match Benefit Payment for 65 year olds to the State Pension
- Conduct a report on Gender Equality in Pensions
- Conduct a report on the Cost of Ageing

Just Transition for Older People

- Increase for fuel allowance by €3.50/week and the reinstate the 32 week fuel allowance period.
- Consult with older people on the feasibility of green loan schemes for retrofitting for people living in retirement.
- Provide €330m for completion of wheelchair accessible public transport in the forthcoming budget
- Maintain the Free Travel Scheme

Health

- Provide funding to meet home care needs in Ireland

Housing

- Create a Strategy for Housing for Older People in Private Rented Accommodation
- Provide dedicated funding for development of publicly owned and subsidised housing for people living in private rented accommodation who have entered retirement

Housing Aid and Independent Living

- Restore funding for Housing Aid for Older People to 2010 levels.
- Maintain Living Alone grant and review eligibility criteria
- Maintain Christmas Bonus



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