



Submission to the Department of Social Protection for Budget 2026



Rialtas na hÉireann
Government of Ireland



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government supporting communities

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Who we are/History of ISCP

The idea of a Parliament for Senior citizens was first thought about in 1994. The idea was born out of a meeting in November 1993, held in Luxembourg and organised by the European Parliament. It was the first Senior Citizens Parliament.

Irish delegates returned full of enthusiasm and set about setting up an Irish Senior Citizens Parliament. Recognising the need for a strong voice for older people, a meeting was held in Dublin with a turnout of over 350 people representing many different organisations. In 1997, the Irish Senior Citizens Parliament was formally established.

We are an umbrella organisation, which aims to be a strong, unified voice representing the needs and rights of older people at local, national and European levels.

The ISCP currently has upwards of 200 affiliated member organisations and individual memberships counting to approximately 250,000 people. Our membership base has diversified beyond Trade Unions in recent years and includes Community Groups and individual members.

The member groups include retired member sections of the following larger organisations: CIE Salaried Pensioners Association; DCU Age Friendly University; ESB retired staff regional associations; FSU; ICTU; INMO; FORSA; Guinness Pensioners Association; RASA; Retired Nurses Association of Ireland; RTE Retired Workers; SIPTU – Regional groups; UCD University for All; Unite – Education & Research; a number of Active Retirement Associations.

Our membership base means the ISCP has a genuine mandate to be the Voice of Older People in Ireland.

Our priorities as an organisation are underpinned by:

- Motions passed by our members at our APM
- Findings from annual pre-budget surveys 407 completed individual surveys
- Priorities identified and agreed within The Alliance of Age Sector NGOs
- Priorities agreed through our membership of Community and Voluntary Pillar

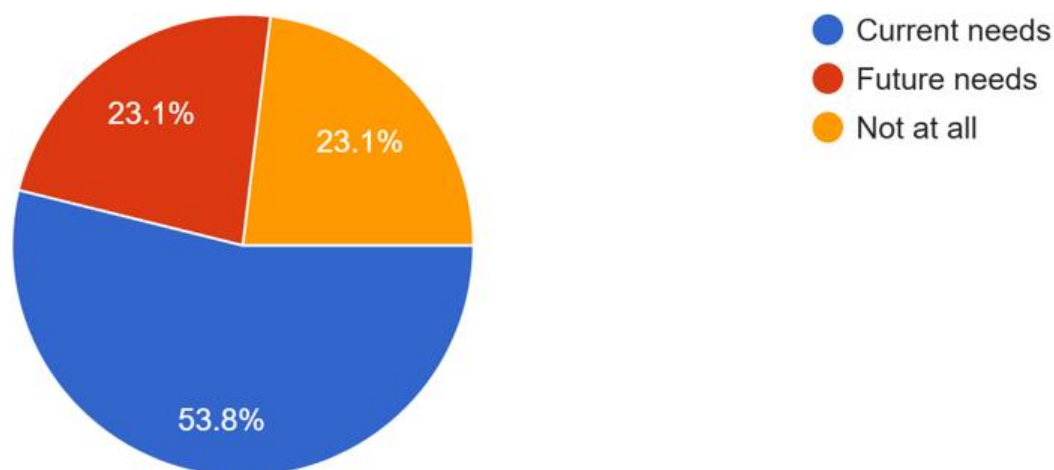
We take on board comments in the email circulating save the date details of the pre-budget forum that your department is not responsible for Medical Cards. However, holding a Medical Card is one of the qualifying criteria for eligibility for some DSP payments, indicating that DSP and Dept Health collaborate at some level. If these are historic ties from when both functions sat within one specific Government Department, we ask you to use this opportunity to revise the income limits.

A number of respondents in our survey selected Retirement age as the qualification age for receiving a full Medical Card but also input age of 65. This indicates that the messaging around retirement age increasing to age 66 requires enforcing/fresh communication.

A common trend amongst respondents of our survey were on the following themes:

- “To be able to pay my way”
- “Not to have to worry about paying utility bills”

From our survey Q. Do you feel financially secure for



Motion 2 passed at our 2025 APM reads:

“At this conference call on the ISCP to seek to ensure that the Government address the financial strain of rising living costs on pensioners, particularly those living alone or relying on social welfare pensions: To alleviate food and fuel poverty and bring equality to all pensioners”.

Simplify Access to Entitlements

Simplify the process for applying for supports and entitlements to improve accessibility for older people, while also considering people who do not have access to online facilities. Members query the need for the myriad payment schemes with differing application systems “you would need a degree to navigate what you might qualify for”. Our organisation was made aware by a member of a booklet Citizens Information publish each year – the current booklet is entitled ‘Benefits and Taxes 2025’. The booklet comprises 13 pages, that in itself demonstrates the complexity. However, it has to be said that the booklet is easier to follow than the website. To improve communication, we suggest that a booklet is posted out each year to those in receipt of SPC and non-contributory pensions.

The complexity of the system and how it can negatively effect those who need it most is supported by ESRI Research. Study co-author Lucie Martin said the “complexity” of Ireland’s welfare system could have “blunted its effectiveness” during the crisis, making it harder for those most in need to access the supports available to them. She suggested that a simplification of the system — by implementing a single-point of application for example — could help to ease the “frustration” involved.” (Martin, O’Ceallaigh, Timmons, Lunn, & Robertson, 2025)

Pensions

Implement the commitments made in previous two Programme for Governments and in the Roadmap for Pensions Reform 2018- 2023 for a State Pension set at 34% of average weekly earnings with annual review to ensure its continued adequacy. Until its implementation, increase the pension rate by a minimum of €25. Widen pension eligibility for people, especially women, who have spent years providing care.

Motion 5 passed at our 2025 APM reads:

2We call on this Government to implement the agreement that the Social Welfare Pension must be set at 34% of average industrial wages as promised, to reflect the rise in cost of living”

Following reinstatement of THE INDUSTRIAL RELATIONS PROVISIONS IN RESPECT OF PENSION ENTITLEMENTS OF RETIRED WORKERS BILL 2021 by the 34th Dail, we are actively campaigning to have the bill progressed as soon as possible.

Fuel Allowance

Re-instate the duration of the Fuel Allowance to 32 weeks from its current level of 28 weeks. Provide other qualifying options for this scheme for low/middle income households and those who are just outside of the income limit.

Link Electricity/Gas allowance to number of units rather than present system. This will ensure that those unable to avail of Upgrades as renters or without means to secure loan are not inadvertently left behind.

Increasingly large proportion of amount received as Fuel Allowance is paying increasing standing charges and levies – those in receipt of Fuel Allowance should be marked exempt – recognise that a form would have to be filled out providing MPRN number.

Over 80 Increase

Members queried whether this is applied automatically or whether they need to apply for it?

Living Alone Allowance

We request DSP to introduce an outreach programme to those over 66 at key age milestones e.g. over 70 to be advised they may now fall in scope for ‘living alone allowance’. Additionally, while the Citizens Information booklet provides details of the various allowances over the 13 pages, it does not given information on the income thresholds/means test applied. There is a risk that individuals in need of the support will self-select that they do not qualify.

Motion 1 passed at our 2025 APM reads: “The loss of a partner at any time in life can cause distress, but for those dependents on the fixed income of a state pension, the financial burden incurred by losing half of the household income adds to that suffering. Conference call on the ISCP to impress upon the government the need to provide additional financial support to meet the extra burden of facing such loss”

Motion 3 passed at our 2025 APM reads:

“All semi state employees who commenced employment since 1995 have paid A1 PRSI. The number of employees who paid D1 is potentially reducing every year. This motion requests the Government to legislate for the Living Alone Allowance to be extended to apply to all pensions irrespective of their PRSI class. This payment would help pensioners living alone and in receipt of an occupational pension as they have no entitlement currently. This payment to be available to all pensions over 70 years of age”.

From our Survey:

Q. In which of the following areas has the cost-of-living increases impacted you the most?

Highest answer was difficulty in ability to pay utility bills

- Electricity incl Standing Charges
- Gas incl Standing Charges
- Heat source – Oil, fuel
- Phone
- Bin charges

Household Benefits package

We request DSP to engage with Saorview on a public information programme to the general public with a piece specifically aimed at recipients of the free TV licence. Many of our members report paying increasing premiums to access digital TV to try stay connected, using company of TV when unable to engage with in-person activity due to a myriad of issues. Many are unaware that a once off outlay on a Saorview enabled TV or a standalone Saorview Box will suffice for their needs.

Consider adding contribution towards BIN charges to Household Benefits Package – highlighted by survey respondents that refuse costs have increased – no allowance in household benefits package – when payment for waste was first introduced, local authorities gave a certain number of free tags to older persons. This needs to be looked at – paying over €200 pa and rising with those living alone disproportionately affected due to standing charges.

We request that consideration be given to a solution for recipients of this benefit who are liable for Property Tax

Motion 4 passed at our 2025 APM reads:

“That all property tax be abolished on principle Home dwellings for all seniors over seventy years of age”.

Telephone Support Allowance

ISCP requests DSP to decouple this payment from stipulation that individual needs to qualify for Fuel Allowance. Even for those who can avail of the allowance, the rate of €2.50 per week leaves a shortfall of circa €35 in meeting basic package with Eir.

ISCP requests DSP to engage as advocate with Eir who have a significant number of customers remaining on 'Legacy' account contracts with them to negotiate a reduction in bills and rewinding the annual Consumer Price Index (CPI) increases they have introduced in recent years, and the new additional €3 annual increase for April of each year that they advised customers of in March 2025. Several members who retired 20 plus years ago advised us that their bills have now increased to €43.11 pm for landline only with Eir. If they switch to another provider they cannot switch back in to 'legacy' type account with Eir.

Support a campaign to inform individuals in receipt of suite of payments for older people or those receiving extra payments that they can switch provider. Many mobile phone companies provide mobile phone and data bundles suitable for older persons offering a saving of €30 or more a month.

Older people's reluctance to give up landline proved beneficial to many who were affected by power outages during recent storms, anyone remaining on copper connection retained ability to make contact using landline. (separately we query whether unintended consequences of removing copper network was taken into account for roll-out and whether any mitigating measures were put in place as future energy security may be challenging)

ISCP request DSP to seek tenders with telephone providers for a package to those in scope for Telephone Support Allowance with optional add on for WIFI and mobile phone.

Free-travel scheme

ISCP welcome the changes from September 2025 where those aged 70 years or over with Free Travel entitlement will receive a Free Travel Companion Public Services Cards (PSC). Our members welcome the communication of these positive changes to them by letter.

We request DSP to use its influence to force public transport providers to remove booking fee charges with immediate effect. In the era where Bus Connects and other changes in public transport mean different transport providers are providing buses this is becoming an increasingly common issue.

Irish Rail recently introduced changes to their booking system whereby tickets are available by downloading QR ticket. ISCP request DSP Free Travel Section to actively lobby Irish Rail as part of their public service obligations to retain the option for passengers with bookings to print their ticket at the station. Many of our members are unable to book tickets themselves and rely on family members or friendship groups to make their bookings, giving them the reference number to print at station.

We request that DSP Free Travel Section mandate public transport operators to provide 'how to book' pages using plain English and Irish. In addition, any proposals to change booking

systems to be cognisant that many people do not have smart phones or online access and no further operators be permitted to remove a telephone booking system and reinstatement of telephone booking option where it has been removed. There is an ongoing 'creep' where it is assumed that everyone either has a smartphone, a device with internet access or are comfortable in using online options.

Verbatim from our surveys "There should be no booking fee for Travel Pass." "I have Free Travel but I couldn't manage to book a ticket using my free travel card for a recent rail journey"

Benefit payment for 65-year-olds

We have been approached by individuals who find themselves outside scope of qualifying for this payment. Introduced in 2021, in an employment landscape where individuals in the age group struggle to find employment, the scheme was mooted to bridge the gap between age 65 and the new increased retirement age of 66. A typical example of someone denied access to the scheme is someone who may have started to work in their early teens and have a retirement age of 60, 61, 62 or 63 after 40+ years of service. They are signing on for credits but require a minimum of 13 paid contributions in the governing contribution year to qualify for the payment. Another example is where someone returns to full time education upon retirement, again where they sign on for credits. We request that DSP and the Minister review this scheme. At a minimum we suggest that an information campaign is launched and details of the requirements are circulated through annual pension statements and by actuaries when providing calculations for compulsory redundancy or voluntary severance.

Digital Exclusion

Motion in our 2024 APM called on "Government to implement a strict code of practice requiring all public service providers to have cognisance of the fact that 65% of older people in Ireland experience 'digital exclusion'."

We call on DSP to support older adults in feeling confident, informed, and safe in using online portals including MyWelfare within MyGov. We ask all public service providers to be particularly mindful of changing security protocols on the app. Very often the work done with older persons to help them with digital skills includes specific training on how to use a government service. Changing the security/sign-in steps leads to those only using the service on a sporadic basis feeling excluded and unable to continue using online access.

Our members understand the need for streamlining services and this works for those members of society where online access is feasible. However, it is vital that the options to call in person to DSP offices or to avail of dedicated telephone support is maintained, and your colleagues communicate this with those making enquiries. On this note, there was a compliment in our survey for one of your colleagues who supported an individual to apply for household Benefits package, please pass on that positive feedback if possible.

Those using basic mobile phones do not have the option to use many of the MyGov services, it requires iOS and Android on a smart phone or tablet. When decisions are made to make

services only available to particular models it pushes individuals who had successfully used the service back into calling into offices or telephoning support lines. The cost of upgrading devices is beyond the means of many of our members.

For example, HSE Health App is only available to:

The HSE Health App is only available to:

- Android smartphones and devices on Android 10.1 (Queen Cake)
- iPhone 6 and above
- iOS devices on iOS 13.4 or above

(www.mygovid.ie, 2025)

Support lines such as Revenue Commissioners have a narrow period of the day available to those wishing to contact by telephone. This leaves a narrow window within the working week for those who cannot access digital options, we ask that DSP use their communication channels within the public sector to highlight this issue.

Means-tested Thresholds

We urge DSP to review and revise upwards the thresholds to ensure that any increases awarded in payments do not result in unintended consequences. Tax bands and thresholds should be adjusted in line with inflation. We urge DSP to adopt a graduated reduction in benefit where individuals income is marginally over the threshold (Similar to Back to Education Allowance where savings reduce benefit).

Summary

The following quote came from one of our survey respondents. It says a lot. To think that an individual who has the physical ability to be up and about, but who stays in bed longer to save on heating bills and retires earlier at night for the same reason is a clarion call to action.

“Each week there are more costs when shopping. I would not turn on the heat as much. I would go to bed early, stay longer in bed in the morning.”

We ask that the views of our members are taken into account and look forward to interacting with your Department at the Forum on 17th July.