



Submission to the Department of Social Protection for Budget 2027



Rialtas na hÉireann
Government of Ireland



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Context: Who we are/a brief 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; FÓRSA; 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 and community groups.

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



Result from pre-Budget 2027 survey, based on 486 responses.

A portion of our members contributed to Occupational Pension schemes during their working lives with varying outcomes – many found their Defined Benefit schemes wound up/closed for contributions during their working lives, giving a vastly different outcome than what was sold to them when entering contributions. A continuing issue having significant negative impact is the cohort who continue to have Pension Levy deducted from their pension because of decisions made by their Pension Scheme Trustee, decisions taken without consultation with retired members who could have ensured an end date to the levy was embedded in the changes, while the official ‘Pension Levy’ imposed during austerity has come to an end in other Pension Schemes.

A significant number of members rely solely on State Pension and other social transfers.

We have a decreasing number of members who have small Occupational Pensions and who were placed on Class D PRSI during their working lives and find themselves locked out of entitlement to any type of state pension, and other supports such as Living Alone Allowance – to quote one CIE Retired member who worked for 45.5 years and has had no increase in payment since 2008. Why are they a decreasing proportion of our members? The words of one of their members is illuminating “numbers are reducing as they die off, I think that is what the Government is waiting for”.

Our priorities as an organisation are underpinned by:

- Motions passed by our members at our Annual Parliament Meeting (APM)
- Findings from annual pre-budget surveys – we had 497 individual surveys – 253 paper and 244 online responses.
- Priorities identified and agreed within The Alliance of Age Sector NGOs
- Priorities agreed through our membership of Community and Voluntary Pillar

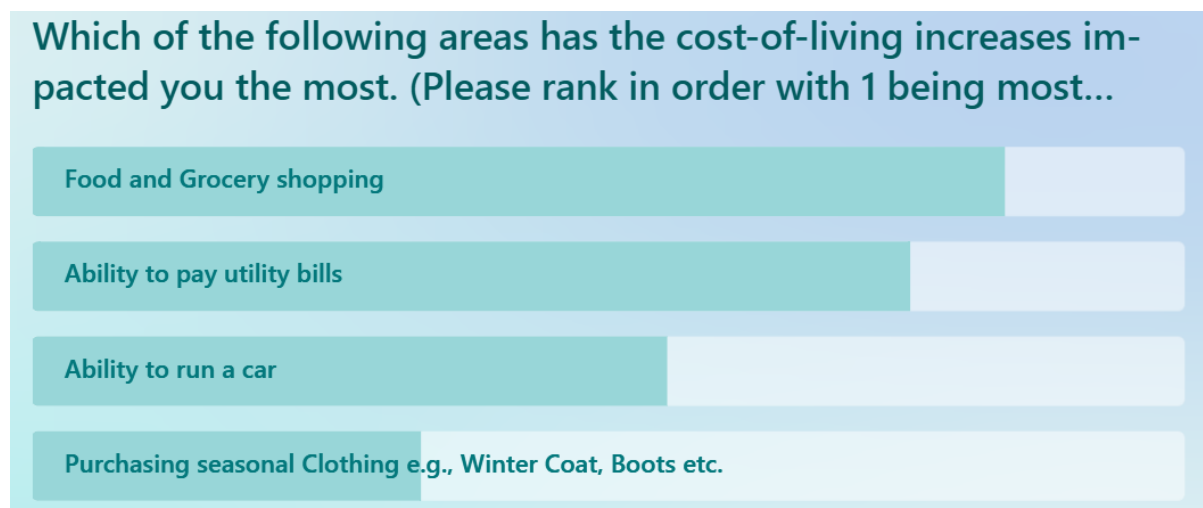
Medical Cards

Your department assert they are not responsible for Medical Cards. 32% of our 497 survey respondents had neither General Medical Card or Over 70’s GP only Medical Card. Holding a Medical Card is one of the qualifying criteria for eligibility for some DSP payments, demonstrating a symbiotic relationship between DSP and Dept Health. Additionally, Medical Card holders qualify for a lower USC charge where they have an income of €60,000 or less. Income eligibility limits for medical cards have remained static for many years. We appreciate the links across several Government Depts are rooted in historic ties from when medical card functions sat within one specific Government Department. Medical cards are in a quasi no-man’s land, we were advised by your Department Officials at 2026 pre-Budget forum that the issue was under review at a high level. We ask your department to use your influence to revise the income limits for qualification for Medical Card or else remove the requirement to be in receipt of one as a qualification for allowances under the remit of your Dept.

Core Payment Increases

Motion 3 passed at our 2026 APM reads:

“We call on the Government to substantially increase the threshold for all Allowances accruing to pensioners, and to reinstate Energy Subsidies and extra payments for Social Welfare and Pension payments, to help offset the cost-of-living crisis. Including to restore the waiver on refuse collection just one of many waivers that Pensioners have lost over the years”



Source ISCP pre-Budget 2027 Survey

Simplify Access and raising awareness to Entitlements

We repeat previous calls by ourselves to 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”.

In last year’s submission we wrote about a member making us aware of a booklet Citizens Information publish each year – the current booklet is entitled ‘Benefits and Taxes 2026’. The booklet comprises 13 pages, our point was that 13 pages demonstrates the complexity of schemes - we are happy that this printed booklet has been retained as it is easier to follow than the website. To improve communication, we had suggested that a booklet is posted out each year to those in receipt of SPC and non-contributory pensions – this has not happened.

Our members have made us aware of booklets made available by your department at events such as 50 Plus Show and comment your efforts at getting information to older people. Our volunteers did a review of the Dept of Social Protection Guide for Retired and Older People Booklet – they are at a loss as to why 2 pages outline Auto-enrolment – this does not apply to the current cohort of older people. However, many of them who have been denied access to increases in their own occupational pensions for up to 20 years without recourse to state

mechanisms to resolve note that NAERSA will be supervised by the Pensions Authority, the same authority which does not currently uphold their rights as recipients of existing Occupational Pension schemes.

Our MDO attended Social Inclusion Forum Wednesday 27th May and found page 14 and 15 of participants document for Workshop on Social Inclusion of Older People had several references to Auto-enrolment and MyFutureFund – this scheme will have no positive impact for several decades and we contend it does not warrant inclusion with reference to supports or planning for the existing cohort of older people. We ask you to reconsider this approach of including the scheme in all references to older people, at the very least please include context of it planning for ‘future’ older people.

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 2 passed at our 2026 APM reads:

“Older people deserve a secure retirement. After a life of work, the right to live in older age with dignity is a reasonable expectation. Previous governments have committed to raising the state pension to 34% of average wages, to date they have reneged on this commitment. We call on the ISCP Executive to urge this government to implement the 2018 Roadmap for Pensions and make good the promise to raise the state pension to 34% of the average wage to ensure the fixed income of Older People keeps pace with the rising cost of living”

We are mindful that Taxation does not fall under remit of your department. The MIS data from your colleagues in your own department dealing with queries will no doubt have made you aware of impact where Age Tax Credit remains at €245 for single, widowed, surviving partner or singly assessed and €490 for jointly or separately assessed where other tax credits have been increased in recent years. The unexplained reluctance to increase this tax credit by Department of Finance is one of the reasons why increase in SPC this year brings many individuals into tax bracket leaving them worse off.

Quote from Survey

“My state pension went up €10 in 2026. My very small pension with state pension is being taxed €20 more in 2026”

Of note in our MDO’s feedback on SIF were comments from our Taoiseach and Minister Calleary of a whole of Government approach and each Department not working in silos, this is one of those issues. We offer the services of our members to illuminate the issue in a dedicated meeting if it would assist as our submissions are not engaging those tasked with remedying the anomaly.

Motion 4 passed at 2026 APM reads:

“We call on ISCP executive to prevail on Government to substantially increase the Tax Credit for Pensions which hasn’t happened in many years, as any increase that Pensioners might get in their pensions is taxable, and therefore does not address the burden of rising living cost.”

Fuel Allowance

We call for re-instatement of the duration of the Fuel Allowance to 32 weeks from its current lower level of 28 weeks.

The Warmer Homes Scheme qualification for older people not classified as having a disability is being recipient of Fuel Allowance. We recommend other qualifying options for low/middle income households and those who are marginally above the income limit.

We again request to link Electricity/Gas allowance to number of units rather than present system. This would ensure that those unable to avail of energy upgrades such as renters or those without means to secure finance are not inadvertently left further behind. It would also serve as an incentive for Government Departments to reign in unit price increases which are out of line with our fellow EU member states. The present system sees an increasingly large proportion of Fuel Allowance 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.

We are concerned that the drive to move those experiencing difficulties paying utility bills onto Pay as You Go (PAYG) meters is hiding the real figures about those experiencing energy poverty. In recent weeks we have been made aware that there are two different types of PAYG meters, one being a ‘Hardship PAYG’ meter and another a ‘Lifestyle PAYG’ meter.

We have been unable to get any figures on Arrears and Disconnections for the customers using these meters, they are those most at risk and public policy has allowed them become invisible in reporting mechanisms. This is unacceptable in a democracy where arms of the state such as Citizen Information Offices who are under the aegis of your Department and MABS promote PAYG as one of the solutions to assist people manage their bills. We ask for an urgent change of tack on this - the first solution to those presenting in utility bill arrears ought to be assistance with application for supports such as Supplementary Welfare Allowance.

Earlier this year we wrote to Minister Calleary asking for an update to Dáil motion tabled by opposition party on 28th January on SWA. We see no evidence of a campaign around raising awareness of supports to ensure people are not left sitting in the cold.

As an interim measure, we recommend that utility companies be compelled to reduce unit tariff prices on all PAYG meters to the lower price of unit rates available to PAYG. Additionally, full transparency should be forthcoming from utility companies, e.g. compelling them to engage in writing to those on PAYG on an annual basis of the steps required to revert to bill payment when financial circumstances improve for their customers. We argue that high level

of financial literacy is required to understand the myriad of schemes on offer from utility companies, your department will be aware of NALA findings of decreasing levels of all types of literacy. For many of our members.

Comments from elected officials about switching providers is extremely problematic. The option to switch to another provider to avail of lower price tariffs is not available to all as many struggle with digital literacy or access to devices and connectivity - many providers only offer deals for those engaging online and paying by direct debit.

Living Alone Allowance

We have three asks regarding this allowance.

Firstly, we strongly urge an increase in this allowance which has remained static for several years.

Motion 5 passed at our 2025 APM reads: “We call on Government to increase the living alone allowance which is necessary to keep pace with inflation”

Secondly, 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 give information on qualification criteria.

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”.

Thirdly, we remind you of our ask to decouple living alone allowance from requirement to be in receipt of core payment.

Quote from our Survey illuminates the issue.

“I live alone, I don’t qualify for living alone increase as I am a retired civil servant who will never qualify for a social protection pension because of the class of contribution I paid. I believe this is unjust as I’ve paid the appropriate contribution for my employment and some people may have paid very little contributions or none and get a means tested payment and living alone increase. Fuel allowance means test for people living alone is half what a couple can have albeit the same costs apply to running a house, eg heating, lighting, cooking, repairs, tv licence, house insurance and is very difficult on one income. I believe it should be at least 75% of what a couple are allowed. The government encourages us to produce green energy eg solar panels, yet the tax allowance for excess energy produced is granted to each individual in

the household. A person living alone provides for this from one income and gets tax relief for one person. A household with multiple incomes pay same costs but get multiple tax reliefs."

Household Benefits package

We again 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 under the scheme. Many of our members report paying increasing premiums to access digital TV to try stay connected, relying on TV to connect with other human beings 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.

We ask DSP to include a contribution towards BIN charges to Household Benefits Package – refuse costs continue to increase – 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. Current costs are €200 pa and rising with those living alone disproportionately affected due to standing charges.

Telephone Support Allowance

ISCP requests DSP to decouple this payment from stipulation that individual needs to qualify for Living Alone and Fuel Allowance. Even for those who can avail of the allowance, the rate of €2.50 per week leaves a shortfall of circa €37 in meeting basic package with one of the bigger companies. However, many of our members have legacy accounts with former state-owned Eircom, now privately owned Eir and have now had several years of annual price changes increases. The increase this year alone was 5.8%, based on the annual Consumer Price Index (CPI) published in the previous January, plus an additional 3%. We have a ridiculous situation where your department are supporting people who qualify for Telephone Support Allowance and Telecom Companies are allowed by the regulator to do this.

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 first advised customers of in March 2025. Some members have been advised that if they switch to another provider they cannot switch back in to 'legacy' type account with Eir.

We would urge your Dept to 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.

ISCP request DSP to seek tenders with telephone providers for a package for 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 receive a Free Travel Companion Public Services Cards (PSC). Our members welcomed the communication of these positive changes to them by letter. Well done.

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 awarded contracts to providing buses this is becoming an increasingly common issue.

One of our members shared a written reply from office of Seán Canney, Minister of State for International & Road Transport, Logistics, Rail & Ports. It read the *“Department does not have a role in the provision of subsidised bus and rail services. That is the responsibility of the National Transport Authority (NTA) in conjunction with public transport operators such as Dublin Bus, Bus Éireann, Iarnród Éireann, Go-Ahead Ireland and Luas”*.

Our member was directed to contact NTA and yourselves as *“the Free Travel scheme is administered by the Department of Social Protection, and queries regarding the operation of the scheme can be directed to them via the following email address: FreeTravelQueries@welfare.ie and by phone 0818 200 400 or (071) 915 7100”*

Many of our members who live outside cities were baffled as to why charges apply to Expressway, thinking it is owned by Bus Éireann, the member who received a reply was able to put them out of their bafflement (not) *“Bus Éireann operates both Public Service Obligation (PSO) services funded by the State subvention and Expressway intercity services which operate on a commercial basis and do not receive any State subvention. It is not possible for any passenger to prebook and guarantee a seat on a particular PSO service, which all operate on a walk up, first-come first-served basis. This means that passengers do not pay any booking fee for these PSO services.*

On Expressway services all passengers have the option to book a ticket either online or on an in-station Ticket Vending Machine to guarantee a seat for a particular service. Choosing to book a seat in advance on Expressway services is not mandatory, but it is recommended by Bus Éireann for passengers who want to travel at particularly busy times”

The ‘busy’ times include travel to medical appointments – we suggest someone in some ‘silo’ undertake to send a memo to our busy hospitals to compel them to avoid scheduling appointments at ‘busy times’ and see how that lands.

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 those who have removed an in-person or telephone booking system be compelled to reinstate them. 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 2026 pre-Budget 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"

Payment for people who retire at 65

In our submission last year, we dedicated a section to this, for ease we have copied into this year's submission *"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."*

We are disappointed to note that Citizen Information (under aegis of your department) Benefits and Taxes 2026 booklet does not carry information on this payment. There are significant numbers of new retirees each year who have completed 40+ years of employment who are unaware of their entitlement and are directed to Citizens Information for support.

Motion 1 passed at our 2026 APM reads:

"We call on government to cease charging Property Tax on principle dwellings home for all pensioners."

We request that consideration be given to a solution for recipients of this benefit who are liable for Property Tax, the current system of deferral and incurring punitive interest charges is a deterrent to individuals who do not want to leave what they see as 'debt' to be sorted out. It makes no sense to have individuals qualify via means test for a support from your department and a tax charge undoing the intended benefit of increase. We urge your department to liaise with fellow Government Departments on 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. We urge your department to make a case with other Government Departments that Tax bands and thresholds for those who have retired should be adjusted in line with inflation. As an example, the €5 increase in SPC in Budget 2026 brought many of our members into scope for paying tax

undoing any benefit of the increase. We urge DSP to adopt a graduated reduction in benefit where an individual's income is marginally over the threshold (Similar to Back to Education Allowance where savings reduce benefit)

Digital Exclusion

Motion 14 from our 2026 APM reads:

“The Digital Public Services Plan 2030, launched by DPER in November last year, is the government’s roadmap for delivering public services through digital transformation. It aims to ensure that by 2030, 100% of key public services are available online, and 90% of applicable services are consumed digitally. Under this Plan, it is unclear how older people with limited competence in the digital arena will be able to access public services that they require. We know already the difficulties being experienced by many older people as a consequence of the withdrawal of traditional customer services by public service organisations.

Recognising the implications of the Digital Public Services Plan 2030 for older people who are not digital literate, this AGM directs the Executive Committee to make representations to government to ensure that ‘no one is left behind’ through the implementation of this Plan and that the right of convenient access to public services by this cohort of people is fully protected.”

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.

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.

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.

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 recognise your department's commitment at pre-Budget forum last year to maintain in-person access and would like to commend the helpfulness of some of your colleagues who interact over the phone e.g. re Household Benefits package. We urge you to continue your commitment to retaining in-person access and ask that you consider having individuals who give a positive telephone service to be involved in awareness training with other sections in your Department.

Summary

The following quote came from one of our survey respondents in 2025.

"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."

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.

We ask for your department's support in our aim to have a Commissioner for Older People, Northern Ireland and several EU member states have a Commissioner for Older People, we see many benefits in Ireland having a dedicated permanent office rather than the precarious nature of Minister for Older People with fluctuating importance depending on Government of the day.

As an NGO we are often challenged to provide evidence to back up our requests, our funding does not allow for an Economist as part of our team but we try to source information from trusted sources. CSO SILC Data 2025 released in recent weeks are alarming. The data demonstrates consistent poverty levels increased from 5.2% to 9.6% for older people living alone, the data relating to calendar year Jan to Dec 2024 – a time when once off energy supports were in place. ([Key Findings Survey on Income and Living Conditions \(SILC\) 2025 - Central Statistics Office](#))

We ask that the views of our members, represented in our annual pre-Budget Survey and Motions put forward from members through their groups and debated at our Annual Parliament Meeting are taken into account in Budget 2027. We look forward to interacting with your Department at the Forum on 1st July, learning from each other. We are happy to clarify any item in this submission ahead of the Forum. If it would be helpful, we are happy to coordinate a meeting between your officials and our members.