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# News In Brief

## October 2026

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### Reaction to Budget 2027

This year we wanted to try something different. Our aim is to give you authentic reaction to Budget 2027. We are grateful to five of our Executive members who did an individual response to Budget 2027 and met online with our team within hours of the Budget announcements. Our thanks to Anne Flynn, Ronan Leydon, Rory Fitzgerald, Joe Little and Norman Croke.

A separate four-page document accompanies this News in Brief with commentary on budget announcements and the relevant APM Motions which informed our pre-Budget submissions.

The following quotes were taken from the discussion meeting, we are proud of the activism and innate sense of fairness demonstrated by all involved in the initiative.

*The “household benefit package ... the 200 free electricity units were taken away and you were given €35 EUR, and that's not been increased in I don't know how long. I don't know how many units it will buy, but it certainly wouldn't be anywhere near 200 electricity units”. A Flynn*

*“I'm one of the 700,000 who use kerosene as a heating fuel and on 1000 litres that's down €86, I think. But then it had gone up €500 since last December. So, you know, 1000 litres was such a thing last December and €500 more now.” “Subsidising high prices from housing to energy is no substitute for controlling prices and profits at source” R Leydon.*

*“I would be concerned about fuel poverty” ...” And I think we're going to see people making that stark choice between food and heat in the winter time. And that could lead to deaths as well, old people getting hypothermia or whatever. And I think the government could have done more around that in terms of the tax piece”*

*“I think one of the main issues of concern is rents and cost of housing ... what I can't understand is back in the 60s, when we'd no money were able to build all this social housing, we seem to be nowhere near that at the moment” R Fitzgerald.*

*“But it has to be said that the allowance made this time was very much a token allowance. And isn't going to do a lot for someone living alone and dealing with the diseconomies of scale, as they call them” “where you're maintaining a whole house on your own” J Little*

*“There was serious stories last year and the previous year of where retired couples were booking return tickets to Killarney, to Cork, et cetera, that instead of trying to heat a house all day, they were going out and getting on a train and, you know, going down, walking around a place and coming back. And when you listen to the concern that you have about people working from home, there's no reality that retired people, old people, by and large, are at home almost all the time”. N Croke*

To paraphrase comments made during delivery of Budget 2026 about it being a budget for ‘People who get up in the morning’. What about those who got up early in the morning for decades and are now retired from work.

## Warmer Homes Scheme

Our Executive member Norman Croke has been campaigning on anomalies to qualify for this scheme for some time. We share his recent reply to Minister O'Brien, it sums up the issue perfectly.

**“Minister Darragh O’Brien TD**

Minister for Climate, Energy and the Environment

Dear Minister O’Brien,

**Re: SEAI Warmer Homes Scheme – Equal Treatment of State Pensioners. Ref: FW-301033/26**

I refer to the correspondence of 17 August concerning my representations to you under the heading **“Pensioners are Entitled to Equal Rights”**, and to the subsequent correspondence of 27 August 2026 (Ref: CCAE-CS-01017-2026).

I welcome the stated objective of Government policy to improve the energy efficiency of Irish homes and to provide fully funded energy upgrades through the SEAI Warmer Homes Scheme to households considered at risk of energy poverty, which is funded through the carbon tax revenue and the European Regional Development Fund

I also note the assurance in your correspondence that:

**“We are committed to ensuring that all eligible homeowners, including pensioners, have the opportunity to benefit from our scheme.”**

However, I believe the present eligibility arrangements reveal an important anomaly which disadvantages State pensioners who made provision for their retirement through an occupational pension.

### **The problem with the present eligibility criteria**

The Warmer Homes Scheme is not simply an income means-tested retrofit scheme. Access is determined by receipt of specified qualifying welfare payments.

These include Fuel Allowance, Jobseeker’s Allowance, Working Family Payment, One-Parent Family Payment, Domiciliary Care Allowance, Carer’s Allowance and Disability Allowance, subject to the particular conditions applying to each payment.

The State Pension, whether Contributory or Non-Contributory, is not in itself a qualifying gateway.

Consequently, for many older pensioners, Fuel Allowance becomes the effective route into the Warmer Homes Scheme.

This creates an important distinction.

A State pensioner who has an occupational pension may fail the Fuel Allowance means test because their occupational pension brings their income above the prescribed limit. Because they do not qualify for Fuel Allowance, they consequently lose that gateway to the Warmer Homes Scheme.

The position can therefore be summarised very simply:

**Occupational pension → fails Fuel Allowance means test → no Fuel Allowance → no qualifying gateway through Fuel Allowance → no fully funded Warmer Homes retrofit.**

Yet the occupational pension was earned through employment and contributions made during the pensioner’s working life. It was intended to supplement the State Pension and provide greater financial security and dignity in retirement.

The pensioner is therefore not necessarily being excluded because SEAI has separately assessed their financial circumstances, the energy efficiency of their home and their ability to finance a major retrofit. They are excluded because they fail the means test for a separate social welfare payment used as a gateway into the scheme, and the exclusive test for pensioners at risk of fuel poverty.

I believe that distinction deserves careful examination.

### **Two pensioners living side by side**

I have attached a short case study illustrating the position of two pensioners living side by side in identical homes.

Both may be over 70. Both may receive the State Pension. Both may live in houses of the same age, with the same poor insulation and the same need for energy improvements. Both face the same electricity and heating costs.

One pensioner qualifies for Fuel Allowance and therefore has a route to a fully funded retrofit under the Warmer Homes Scheme.

The pensioner next door contributed towards an occupational pension. That additional pension may bring their income above the Fuel Allowance means test.

Consequently, they receive no Fuel Allowance because they are deemed not to be pensioners at risk of fuel poverty. And, because Fuel Allowance is their potential gateway to the Warmer Homes Scheme, they lose access to the fully funded retrofit.

**The difference between these two pensioners is not their age, the condition of their homes, their energy requirements or necessarily their vulnerability to high energy costs. The critical difference may simply be that one contributed to an occupational pension during their working life, a goal and entitlement that all workers should have.**

Is that a fair outcome?

**Occupational pensions should not become a disadvantage**

(Norman detailed his experience, full details on website piece) I spent much of my working life advocating the principle that workers should have access to occupational pensions.

The objective was straightforward: after a lifetime of

## Warmer Homes Scheme cont.

work, workers should be able to supplement the State Pension and enjoy a reasonable standard of living and dignity in retirement.

As I stated previously, the Government has recognised this principle by introducing **My Future Fund**, Ireland's auto-enrolment retirement savings system, in January 2026.

The State is now actively encouraging workers without occupational pensions to build supplementary retirement savings.

This creates an apparent contradiction in public policy.

On the one hand, Government rightly encourages workers to save for retirement and supplement their State Pension. On the other hand, pensioners who previously did exactly that can find that the resulting occupational pension contributes to their exclusion from important State assistance to make their homes warmer and more energy efficient.

Surely, we should not send a message to today's workforce and pensioners that saving for retirement may ultimately reduce their access to important supports in old age.

### A request for review

I believe this may be an unintended consequence of the Warmer Homes Scheme's eligibility structure rather than a deliberate policy decision.

I therefore respectfully ask you to consider whether **receipt of the State Pension should itself become a qualifying category for the Warmer Homes Scheme**, particularly for older pensioners living in poorly insulated and energy-inefficient homes.

Alternatively, you might consider introducing a specific assessment for State pensioners that takes account of the home's energy condition, household circumstances, and their reasonable ability to meet the substantial cost of a retrofit, rather than relying on eligibility for Fuel Allowance as the principal gateway.

I am not suggesting that every pensioner, irrespective of circumstances, should automatically receive an unlimited fully funded retrofit. I am asking that pensioners should be assessed fairly and directly for the purpose of the scheme and should not be excluded simply because an occupational pension earned during their working life takes them above the means test for another social welfare payment.

Minister, I would therefore ask the Department to consider one fundamental question:

**Should an occupational pension, representing deferred wages and a lifetime of contributions, become the reason why an older person is denied access to a scheme intended to provide warmer, healthier and more energy-efficient homes?**

I do not believe that was the intention of Government policy, and I respectfully ask you to review the matter.

I would welcome your considered response.

Yours sincerely,

**Norman A. Croke**



## Pensioner Comparison: Access to Energy Support

| Criteria                      | Pensioner A                      | Pensioner B                                         |
|-------------------------------|----------------------------------|-----------------------------------------------------|
| Age                           | Over 70                          | Over 70                                             |
| Home                          | Older, poorly insulated house    | Identical older, poorly insulated house             |
| State Pension                 | Yes                              | Yes                                                 |
| Occupational Pension          | No, or limited additional income | Yes                                                 |
| Heating and electricity costs | High                             | High                                                |
| Need for energy upgrade       | Yes                              | Yes                                                 |
| Fuel Allowance                | Qualifies                        | May fail means test because of occupational pension |
| Access to Warmer Homes Scheme | Yes                              | No                                                  |
| Potentially funded retrofit   | Yes                              | Not through this gateway                            |

On 22nd September we joined our fellow Alliance of Age Sector NGOs in the AV Room

Leinster House to launch the

latest report card "Taking stock: Is

Government keeping its commitments to older people?" The review sets out the

extensive range of policy commitments

relevant to our ageing population as described in key Government publications and provides a summary of the progress made in the various areas.

Check out [www.seniors.ie](http://www.seniors.ie) for full report.



## Winter Vaccinations – Protect Yourself

*By Liz O'Hagan, Pharmacist & Lifestyle Medicine Expert*

As we head into the winter months, it's a good time to make sure you're protected against some of the infections that become more common at this time of year. Vaccination is one of the simplest ways to stay well and reduce your risk of serious illness.

### Shingles – Know the Signs

Shingles is a painful rash caused by the same virus that causes chickenpox. After you've had chickenpox, the virus stays in your body and can become active again later in life, particularly as we get older.

The first signs of shingles are often tingling, burning or pain in one area of the skin. You may also feel generally unwell before a blistering rash appears a few days later.

Shingles can be very painful, and for some people the pain can last for weeks or even months after the rash has healed.

If you think you have shingles, contact your pharmacist or GP as soon as possible. Antiviral medicines work best when started within 72 hours of the rash appearing. Pharmacists can prescribe treatment for some patients who meet the eligibility criteria.

You cannot catch shingles from someone else. However, if you've never had chickenpox, you can catch chickenpox from someone with shingles through direct contact with the rash.

### Shingles Vaccine

A vaccine is available to help prevent shingles and reduce the risk of long-lasting nerve pain.

- Recommended for adults aged 50 years and over.
- Two doses are needed, usually 2–6 months apart.
- No prescription is needed – your pharmacist can provide the vaccine.
- The vaccine is only available privately – the vaccine is currently not included in the HSE vaccination programme.

### Pneumococcal Vaccine

The pneumococcal vaccine helps protect against serious infections such as pneumonia, meningitis and blood infections (sepsis).

If you are aged 65 or over, this vaccine is available free of charge through your GP or participating pharmacy. Most people only need a single once-off dose after the age of 65.

It can be given at the same time as your flu or COVID-19 vaccine.

### Flu Vaccine

The flu vaccine is recommended every year for everyone aged 60 years and over, as well as people in other at-risk groups.

### COVID-19 Vaccine

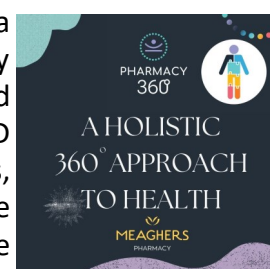
A COVID-19 booster is recommended this winter for people aged 80 years and over, people living in long-term care facilities, and those with weakened immune systems. Other people may also be eligible, so check with your pharmacist, GP or the HSE if you're unsure.

### A Little Protection Goes a Long Way

Vaccination helps protect you, your family and your community during the winter months.

If you have any questions about any of these vaccines, please call into the pharmacy for advice—we're always happy to help

Finally, remember to take a **Vitamin D supplement** every day during the autumn and winter months. Vitamin D supports healthy bones, muscles and the immune system, and affordable options are available from your local pharmacy without a prescription.



**At time of going to press we are awaiting clarification on details of Shingle Vaccine being offered by HSE as part of Budget 2027**



An Roinn Forbartha  
Tuisle agus Pobail

