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9th September 2022

Minister Heather Humphreys

Department of Social Protection

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**RCPSA Submission for Budget 2023 - Summary**

The RCPSA (Retired Civil and Public Servants Association) represents approximately 8,000 retired civil and public servants on behalf of whom this pre-Budget submission is being made. The Association also has strong links with a number of organisations, including the Alliance of Retired Public Servants, the ICTU Public Services Committee, Trade Unions, Irish Senior Citizens Parliament and other organisations that representing the interests of pensioners and older people. We work on behalf of members with a view to ensuring they are respected and valued for their lifelong contribution to the Irish so they can live with dignity and a quality of life after retirement. Given the current levels of price inflation and increases in the cost of living this submission is asking Government to address RCPSA members needs by:

1. Seeking an independent forum to resolve issues relating to pensions outside the six- month time limit.
2. Pension increases
3. Full Medical Cards for over 70’s and full implementation in reforms in Sláintecare
4. Household Benefits Package for those aged 66-70
5. Universal Social Charge anomaly
6. Report of the Commission on Pension Recommendations**.**
7. Restoration of the Employee Assistance Service to retired civil servants.
8. Improve Home Care Supports and access to Respite/Residential Care
9. Reinstate free Passports for the over 65’s
10. Adequate Staffing for Customer Service Function in Government Departments
11. Addressing Inflation/Cost of Living increases
12. Climate Change/Energy Conservation
13. Equality

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***Ann Walsh,***

***RCPSA Secretary***

***0871317062***

**RCPSA SUBMISSION FOR BUDGET 2023 - DETAILS**

**1. Seeking an independent forum to resolve issues relating to pensions outside the six- month time limit.**

Feedback from members is that following retirement there is a lack of knowledge and in relation to pensions. Members discovered that issues are identified outside of the statutory time limit with regard to their pensions and there is no forum for these to matters to be addressed. RCPSA asks for Government support to put in place an independent and effective forum to deal with disputes with regard to pension entitlements.

RCPSA would welcome also the appointment of a Minister for Older People / and independent Commissioner for Older People

**2. Future Pension Increases**

Members who retired with the understanding that pensions would be linked to the pay rates of serving staff now facing uncertainty with regard to future incomes. ensure parity/linkage with salaries of serving grades and pensions continues.

**3. Full Medical Cards for over 70s to (include full cover for dental/aural treatment, the abolition of Prescription Charges) and implementation of reforms in Sláintecare**

The RCPSA are seeking the immediate restoration of Full Medical Cards for pensioners over 70 years of age (to include the costs of aural treatment) and the abolition of prescription charges. We are asking that administration is reviewed with a view to removing existing barriers on issuing/renewing medical cards.

RCPSA supports the full implementation of reforms in Sláintecare which is seen as way to create a system of universal entitlement to all health services regardless of individuals’ ability to pay. Full implementation of reforms in Sláintecare would see health problems being addressed earlier resulting in less costly long term care services.

**4. Household Benefits Package available to all retired individuals for those aged 66-70**

The Household Benefits Package is paid to those aged 66 and over who are in receipt of certain benefits, including the State Pension (Contributory). Public service pensioners who were recruited before April 1995 do not qualify for the Household Benefits Package until they reach the age of 70 unless certain conditions are met. RCPSA is seeking that the Household Benefits Package be paid to all public service pensioners on reaching the age of 66. As The only source of income for many members of the RCPSA is their public service pension and, particularly in these inflationary times, access to the Household Benefit Package will ensure the quality of their lives is enhanced.

**5. Universal Social Charge Anomaly**

RCPSA has noted that USC is not payable on the State Pension (Contributory) or the State Pension (Non-Contributory). This anomaly together with the income limit below which USC is not payable disproportionately affects public service pensioners. The RCPSA calls on the Government to address this iniquitous anomaly in Budget 2022.

**6. Report of the Commission on Pension Recommendations:**

This report deals with the sustainability of State pensions and the Social Insurance Fund. It contains recommendations for wide-ranging increases in PRSI reduction in incomes of members by bringing all pensions into the PRSI net while also removing the age exemption for PRSI. RCPSA calls on Government not to implement these recommendations without discerning their impact on individuals at t time when cost of living increases are looming. The RCPSA supports the use of exemptions from tax for the purposes of redistribution. The association sees exemptions for older people as recognising the additional financial demands of advancing years and financial hardships from increased healthcare.

**7. Restoration of the Employee Assistance Service to retired civil servants**

The EAS was of particular assistance to retired civil servants and bereaved spouses. When the Civil Service Employee Assistance Service was restructured as the CSEAS in 2012, retired civil servants were removed from its remit, without any consultation or notification. The RCPSA is mandated to seek the resumption of this service to retired civil servants.

**8. Improve Home Care Supports and access to Respite/Residential Care**

The RCPSA calls on the Government to increase funding with a view to addressing the inadequacies found in the provision of home care supports for older people. This includes putting more resources into Housing Adaptation grants, Mobility grants and increasing the funding for Home Care Packages to enable people to stay in their own home if they so wish. If it is necessary for an older person to move to residential care, RCPSA calls on the Government to simplify the application process for the Fair Deal Scheme.

**9. Reinstate free Passports for the over 65s**

The availability of free passports for all those over the age of 65 was withdrawn in 2011. In addition to travel purposes passports are now required as proof of identification when dealing with financial and other institutions. The RCPSA calls on the Government to reintroduce free passports for those over 65.

**10.Adequate Staffing for Customer Service Function in Government Departments**

Many older people may be losing out on entitlements due to difficulties in accessing Government Departments (i.e. location mobility, IT) The RCPSA is requesting the restoration of a personalised Customer Service in all departments.

**11. Addressing Inflation/Cost of Living increases**

RCPSA considers that a system whereby personal tax credits/rate bands, USC and PRSI thresholds, Capital Tax Thresholds are indexed would to reduce the impact of inflation and ask Government to take this into account in Budget 2023.

**12.Climate Change/Energy Conservation**

The RCPSA supports the efforts to deal with Climate Change and to promote recycling and energy conservation. RCPSA calls on the Government to have consistent guidelines on waste disposal. In this regard the collection of domestic glass for recycling needs to be readily available to all. The current costs of lawfully disposing of waste can be high. RCPSA calls on the Government to reintroduce the waiver for refuse collection fees for those on low incomes together with the reintroduction of individual tax credits for payments to authorised refuse collection contractors.

The RCPSA also calls on the Government to continue to give supports to tackle energy conversation in older housing stock. This can be achieved by the provision of a free advisory service to older people who want to improve the energy efficiency of their homes.

**13. Equality**

Individuals living in rural areas can experience additional costs due to lack of public transport necessitating the arrangement of transport privately. This is particularly noticeable when medical care is required. Exclusion from family and friends in recent years has led to isolation for many. RCPSA recommends that this issue be addressed.