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7th July 2023

Minister Heather Humphreys

Department of Social Protection

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**RCPSA Submission for Budget 2024 - Summary**

The RCPSA (Retired Civil and Public Servants Association) represents approximately 8,000 retired civil and public servants. We have strong links with like-minded organisations, including the Alliance of Retired Public Servants, the ICTU Public Services Committee, Trade Unions and Irish Senior Citizens Parliament. In advance of Budget 2024 we welcome the opportunity to outline our position as we work on behalf of members with a view to ensuring they are respected, valued, live with dignity and have a quality of life after retirement. This has become more difficult because of the uncertainty members face regarding income as the cost-of-living spirals.

The RCPSA is asking Government to address/incorporate the following in Budget 2024:

1. Future Income (i.e. how future income is determined)
2. Appointment of a Commissioner for Older People/Establishment independent forum to deal with pension related matters.
3. Income Supports.
4. Commission on Pensions.
5. Employee Assistance Service (EAS) for retired civil servants.
6. Home Care Supports
7. ID: Passports for the over 65’s.
8. Re-instate Customer Service Function in Government Departments.
9. Taxation.
10. Support Climate Change/Energy Conservation through energy savings and cost of living supports.
11. Rural Transport.

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***Ann Walsh,***

***RCPSA Secretary***

***0871317062***

**RCPSA SUBMISSION FOR BUDGET 2023 - DETAILS**

**1. Future Pensions:**

RCPSA members retried from on the understanding that that the normal practice of maintaining parity between the pay of serving staff and pensions would continue (i.e. pensions will be increased in the normal way). We are asking that this practice continues in fall forthcoming wage agreements.

Many single retired civil and public servants have low pension incomes on which they are solely dependent. RCPSA requests that the living Alone Allowance is extended to these pensioners who are currently ineligible for that allowance to afford these individuals, comprising mainly of women, the basic application of equal treatment in this era of high inflation and increasing living costs.

We are also seeking the total repeal of legislation dealing with FEMPI and levies on funds.

**2. Appointment of a Commissioner for Older People/Establishment independent forum to deal with pension related matters.**

Since retirement we have learnt of the limited access to an independent forum available to resolve pension related issues. RCPSA asks for Government to:

* Appoint a Commissioner for Older People.
* Put in place an independent and effective forum to deal with disputes about pension income.

**3. Income Supports:**

The RCPSA considers that the expansion of income supports and public services are required to offset inflation and cost of living/fuel increases and are seeking:

* The restoration of **Full Medical Cards** for pensioners over 70 years of age. Medical card entitlements need to cover full dental optical and aural treatments.
* Streamlining the administration of **granting/renewal** of medical cards.
* The **abolition of prescription charges**.
* Sláintecare as way to create a system of **universal entitlement to all health services** regardless of individuals’ ability to pay. RCPSA is seeking the full implementation of reforms set out Sláintecare. The benefit of doing this is that health problems are addressed earlier which in the long run would prove less costly to Government.
* Dependent on the nature of benefit/pension and individual is in receipt the **Household Benefits Package** is paid to those aged 66 and over. Public service pensioners, with no other source of income other their public service pension recruited prior to April 1995, do not qualify for the Household Benefits Package until they reach the age of 70. RCPSA is seeking that the Household Benefits Package be paid to all public service pensioners on reaching the age of 66 and address what the RCPSA considers is an inequitable situation.
* Our members note that **USC** is not payable on the State Pension (Contributory) or the State Pension (Non-Contributory). This disproportionately affects public service pensioners and creates and anomaly that the RCPSA is calling to be addressed in Budget 2024. This can be achieved by treating public service pensions in a similar manner as DSP pensions for the purposes of USC.

**4. Report of the Commission on Pensions:**

This report deals with the sustainability of State pensions and the Social Insurance Fund. Its recommendations are wide-ranging increases. RCPSA calls on Government to discern the impact of these recommendations in advance of their implementation at time. We see exemptions for older people as way of recognising the additional financial demands of advancing years to aid financial hardships due to increased healthcare costs. We support the use of exemptions from tax for the purposes of redistribution. This is particularly important at a time when cost of living increases is spiralling.

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

Historically the EAS was of available to and assisted retired civil servants and bereaved spouses. With the restructuring of the Civil Service **Employee Assistance Service** 2012, retired civil servants were, without any consultation or notification, removed from its remit. The RCPSA is mandated to seek the resumption of this service to retired civil servants.

**6. Home Care Supports, aids to remaining in one’s home 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 through increasing resources. This has the benefit of being cost effective as institutional care is more expensive than the cost of supporting us remain in our homes.

Furthermore, increasing resources for Housing Adaptation grants, Mobility grants and allocating more to Home Care Packages enables older people enjoy life in familiar and comfortable surroundings.

When there is no option available but for the individual but move to residential care RCPSA is on the Government for the simplification of the process applying for the “Fair Deal Scheme”.

Many RCPSA live in older housing stock. We are calling on the Government to continue to give supports to tackle energy conversation in older housing stock by the provision of a free advisory service to older people who want to improve the energy efficiency of their homes.

**7. Reinstate free Passports for the over 65s:**

Proof of identification when dealing with financial and other institutions/organisations is required under AML legislation. RCPSA calls on the Government to reintroduce free passports for those over 65.

**8.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. internet coverage, disabilities, location, mobility, skills, IT) The RCPSA is requesting the restoration of a personalised (phone, counter etc.) Customer Service in all Government Offices.

**9.Taxation:**

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 2024.

**10.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. 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.

**11.Rural Transport:**

Individuals living in rural areas can experience additional costs due to lack of public transport leaving them with no option but to arrange private transport. RCPSA recommends that this issue be addressed to avoid isolation from family friends and services.