RCPSA
RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit Established 1945

90 Westbourne Lodge
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30 June 2025

Mr Dara Calleary TD
Minister for Social Protection

Successor to the Roadmap for Social Inclusion Consultation – contribution on behalf of the RCPSA

Dear Minister

The RCPSA represents approximately 7,000 retired civil and public servants, across twenty-six counties.

As pensioners, our members have much in common with other pensioners but, as public service pensioners, there are specific issues which affect us in particular.

It is important that the concerns of our members are listened to, understood and addressed. It is essential that our members and all older people, are respected, valued, enabled to live with dignity and have a decent quality of life during their retirement.
The issues of greatest concern to RCPSA members at present are:

1 Level and security of income.
2 Access to health care.
3 Improvements in the Fair Deal Scheme.
4 Access to services.
5 Being given a voice and a seat at the table.

The recommendations of the RCPSA in respect of these issues have been made in greater detail in our pre-Budget submission.

The focus of this submission is the position of a particular group of public service pensioners, namely those who had PRSI deducted at a modified rate, and who are on low pensions, whether by virtue of retiring from a lower paid grade, or having short service, or having service reduced by career breaks and/or work-sharing.

We have members who are struggling financially to meet their daily needs and who either do not qualify for benefits (for example the Living Alone Increase, the Over 80 Allowance, and dental and optical benefits) or are unaware that they may qualify for some means-tested benefits (for example the Fuel Allowance). Public service pension

schemes do not provide the equivalent of a Qualified Adult allowance, which means that one public service pension may be supporting two people.

We also receive correspondence from former public servants, who were required by legislation to resign on marriage, have now reached normal pension age, but do not qualify for either an occupational pension or a State pension in their own right, unless they can qualify on a means-tested basis (on a joint basis with their spouse). If they are married to a fellow public servant (who paid modified rate PRSI), they do not qualify for a Qualified Adult allowance.

While income from social welfare pensions is disregarded for purposes of liability for USC, no such disregard applies to income from public service pensions. There is also the continued anomaly whereby public service pensioners, who are not in receipt of a social welfare pension, cannot qualify for the Household Benefits Package before the age of 70 without being means tested, and neither can their spouse.

With regard to health care, one of the issues raised with us by members is the non-inclusion of a number of prescription-only medications in the various drugs refund/payment schemes (Drugs Payment Scheme, Long-Term Illness Scheme and medical card). As a consequence, members can end up paying a substantial amount each month because the medication they need, and have been prescribed, is not approved for refund by the HSE. The Long-Term Illness Scheme should be reviewed and consideration given to the inclusion of conditions such as osteoporosis, peripheral neuropathy, cancer, rheumatoid and other forms of arthritis. Members are also keen that the shingles vaccine should be provided free of charge to older people. The immunity of older people wanes with age and shingles can have particularly debilitating and long-term effects on older people.

It is heartening to read of the progress made on the Roadmap for Social Inclusion 2020-2025. However, you are urged to consider the position of the public service pensioners who are often disregarded and excluded – namely those from whom PRSI was deducted at a modified rate. For example, flat rate increases which apply to the State Pensions may or may not be reflected in public service pension increases. Public service pension increases vary from body to body. The increase in the Living Alone Increase is of no benefit to public service pensioners who do not qualify for it. Likewise, public service pensioners did not benefit from the cost-of-living bonus for pensioners, the cost-of-living lump sum for those getting a Living Alone Increase, the Christmas bonus (unless they were in receipt of a social welfare benefit, such as a Widow's/Widower's Pension).

We hope that, when developing the replacement for the Roadmap for Social Inclusion 2020-2025, you will take the views of the RCPSA into account and remember those who are often overlooked, namely public service pensioners on low incomes who do not qualify for a range of social welfare benefits.

Yours sincerely

Cloda Ryan, Secretary, RCPSA