SIPTU

Budget 2027

SIPTU Retired Members Pre-Budget Submission

June 2026

FAIRNESS AT WORK JUSTICE IN SOCIETY

Introduction

The Services Industrial Professional and Technical Union (SIPTU) is Ireland's largest trade union. SIPTU represents the interests of members, their families, and communities across a broad range of industries in both the public and private sectors.

SIPTU has a large and active Retired Members Section from all over the country. Its work is overseen by our National Retired Members Committee. This submission has input from across the country and identifies ways in which the Government can help ease the everyday worries of our members. They will not be left behind.

The key concern of our retired members is that the Basic State Pension is increased to reach 34% of the Average Wage. This has been a long-standing demand of our retired members. This figure has been acknowledged as the minimum adequate amount to avoid poverty.

Following deliberations between the retired members of our Trade Union, we have decided that the link to average wages should be the chief metric for guiding government action. This Trade Union will campaign until the acknowledged minimum figure of 34% is achieved. The Pension Promise will not be forgotten or ignored.

The measures proposed in this submission are within the State's ability and should not upset what is an unexpectedly strong national fiscal position. The suggested measures contained in this submission are targeted and, together, can greatly improve the welfare of individuals and households in a real way. This submission indicates opportunities to improve the well-being of older people in a meaningful way.

All means-tested benefits should be broadened to include more pensioners. The thresholds for eligibility must be increased and at a greater extent than inflation to compensate for recent years' shortcomings. It must be acknowledged that higher living costs also impact our members.

Income Adequacy

The Roadmap for Pensions 2018 states that the non-contributory State Pension should be sustained at 34% of Average Weekly Earnings. This figure should frame discussion on income adequacy. This has consistently been the key target measure of this Union in its submissions and campaigning.

It should be noted that the term 'cumulative inequalities' is now being used by Irish civil society organisations. This term indicates how health and income security outcomes are exacerbated in later life. The non-contributory pension should ensure an income floor above the poverty line that can guarantee dignity in retirement for all.

People over the age of 65 depend on social protection for more than three-quarters of their income. For many older people, the State Pension is often their only source of income. The State Pension should be the primary poverty prevention tool of the State in relation to older people.

The average weekly wage was €1,074.61 in the first quarter of 2026 (CSO, May 2026). This implies that the State Pension should be €365.36 if it were to align with the Pension Promise figure.

The Living Alone Allowance has increased in recent Budgets. However, this Allowance needs to be properly assessed because it is such a crucial benefit for certain groups of pensioners. The day-to-day costs associated with living alone amount to 80% of the costs of a household couple that has two incomes. Most lone pensioners are women and therefore, older women are disproportionately at risk of poverty when living alone.

The figure for the State Pension is currently €299.30 and that €66 gap is financially significant for any person. This should indicate why this deficit is a pressing concern for our members and their families. If the Government took steps to fix the deficit there would also be significant positives for local business and community.

- Pensions must be increased to 34% of the Average Wage. The gap of €66 should be met in a frontloaded approach.
- The income tax exemption limit of €18,000 should be increased to a higher limit for when the higher tax comes into play. This Union calls for a €22,320 singles limit, and a €44,640 limit for a couple. This has already taken too long as our members edge closer to the risk of poverty.
- We demand that the Government call on all financial institutions to increase deposit interest rates and to remove DIRT tax on pensioner' savings.
- The imposing of the Local Property Tax on persons long settled is not fair. Their income is now significantly less than what they would have earned when working. This charge should be exempted for people over 65.

Access and Affordability in Retirement

Housing

The Housing Aid for Older People Scheme provides grants to assist older people living in poor housing conditions to have necessary repairs or improvements carried out. An improvement in housing can greatly benefit a person's health and well-being. The category of works that qualify as eligible should be broadened. This scheme can play a significant role in making secure retirement a reality.

The Housing Aid for Older People Scheme can be difficult to access for those on low income as they are required to make a co-payment. In some cases, they must pay the costs upfront before reimbursement from their Local Authority. In the context of achieving an effective allocation of Housing Adaptation grants, the Housing Aid for Older People budget should be re-evaluated and at least restored to pre-existing levels. It must also be adjusted for inflation and building material costs.

We note with deep concern the rising amount of older people who are being placed in emergency accommodation. We request that the Government make special measures that older people are not put in this situation.

Fuel Allowance

The reality of there being 'fuel poverty' in developed countries has been acknowledged by the World Health Organisation. The estimate is that spending more than 10% on fuel on a fixed income will mean fuel poverty. The data indicates that in Ireland there was a problem even before recent years energy shocks.

Expenditure on fuel is a key consideration in the lives of our members. The eligibility criteria for receiving the state fuel allowance should be broadened to acknowledge that it is a central component of expenditure. The means-tested approach deserves an appraisal to ensure that our members get a good deal on this necessity.

It is estimated that currently up to 70% of pensioners do not receive the allowance. This shortcoming should be addressed. The allowance should be viewed as a targeted measure that can greatly ease worry and improve health and well-being among older people.

There are older persons in real danger from not being able to afford a warm home. The payment should also account for gas and electricity. There is need for real increases if we are to address the real cost of heating. It should also extend beyond the current 26 weeks at a half rate for the other 26 weeks.

All Pensioners living alone should automatically qualify for full fuel allowance.

Household Benefits Package

This payment should be restored to the 2013 allowance while also factoring in inflation since that year. This package is a key concern for our members. The cost-of-living will not return to where it was even if and when inflation slows. There are now embedded increases that have an everyday impact on households.

The reality is that a full employment economy is pushing up the cost-of-living for all our citizens. We cannot let retired persons fall behind the rest of our society.

Transport

Project Ireland 2040 provides the strategic framework for the land transport programme as distinct from the aviation and maritime strategy. It receives considerably more investment. In Budget 2021 the Department of Finance stated that "the aim of this programme is to develop and manage transport infrastructure by providing for the delivery of public transport infrastructure and services and the maintenance and upgrade of our road network".

The land transport programme must acknowledge the essential nature of public transport for most older people. It is reported among civil society as often being a key determinant of whether a person can maintain independence.

The land transport programme must plan for public service obligations. All bus and rail services should accept the Travel Pass so that private carriers that operate on Irish roads and rail are also obliged to accept the Travel Pass.

Pensioners with the Travel Pass should not be obliged to pay booking fees to Public and Private Operators. It must also be acknowledged and accommodated that not all Pensioners have access to computer technology. There should be a public travel mandate across all transport services.

- The voice of the over 65's needs to be heard. As the number of Older People increases we urge the Government to appoint a Commissioner for Older People. This would help local authorities and civil society make better decisions on future needs.
- There are also large differences in living costs between urban and rural areas.
- The telephone support allowance should be supplemented by a digital allowance. The opportunity for older people to stay connected to family and friends is now even greater. There are also many other reasons why it is useful for older people to have free telephone and digital access.
- All pensioners should have the Optical, Dental and Aural Benefits package.
- A carbon tax waiver and reinstated waste collection waiver for older persons will not damage our efforts on climate change. This Union believes that the cost of waste collection for the over 70's should be provided by the State.

Commissioner for Older People

The pensioners of today are yesterday's workers, who deserve to live their later years without the stress and anxiety of meeting basic needs. Ireland has one of the fastest growing older populations in the EU. The number of people aged 65+ is projected to double by 2051, with those over the age of 85 set to quadruple. This is a demographic shift requiring dedicated policy focus to ensure older people's rights and needs are made central.

The voice of the over 65's needs to be heard. As the number older people increases, we urge the Government to appoint an independent Commissioner for Older People. This would help local authorities and civil society make better decisions on future needs.

As we have seen from recent media coverage older people can be vulnerable to a range of abuse and neglect. A dedicated Commissioner would act as a powerful independent champion and watchdog, investigating systemic failures, holding authorities accountable, and ensuring robust safeguards.

An independent Commissioner for Older People would champion the provision of enhanced social protection and services, such as health-related services, designed especially and dedicated, to allowing older people remain in their own homes in their later years.

Having an independent Commissioner would not replace existing services, but would act as a powerful advocate, pushing for coordination and integration across these services.

Healthcare

People who are over 65 years of age should not be put on trollies but should be treated with dignity as is their right. There needs to be a focus on patient management when they access care so that each older person encountering the health service is shown patience and courtesy by a designated staff member. This would improve health outcomes and benefit everybody.

The waiting lists in all hospitals throughout the Country are a continuing worry to the detriment of all patients and in particular, more vulnerable older people.

It is vital that Sláintecare is well resourced by the Government. This is especially important in the lives of older persons. The Government should ensure healthcare entitlement, access and affordability.

SIPTU is calling for the integration of all nursing homes into the wider framework of health and social care. This will ensure clear responsibilities for regulation, oversight, and inspection over all congregated care facilities for older people. This is a key area of concern that needs to be ready for changing demographics and changing possibilities.

A SIPTU organising campaign is now underway to ensure that working conditions and pay reflect the dedication of our care industry members. This campaign should help raise the bar in standards of care across all nursing homes and for the benefit of older people.

Staying in the home is still the preferred option of many older persons. The funding for all schemes that help people stay at home needs to be brought closer to the funding currently available to the alternative Nursing Home Support Scheme. The current disparity of expenditure must be addressed, with the ambition being that the option of home care is made realistic to all who prefer this option.

- All persons over the age of 70 should have the Medical Card.
- There should be an entitlement to two health screenings a year that covers all health and well-being concerns, with an obligation on the GP to remind the person when they are due their screening and vaccinations.
- Prescription charges should be removed for all pensioners with a full Medical Card.
- The cost of prescription drugs under the Drugs Payment Scheme should be reduced in relation to increased inflation. It should account for cost-of-living concerns.
- Dentists should be obliged to accept the Medical Card. The list of PRSI entitlements should be restored to the pre 2009 entitlements.
- Continue work on the National Positive Ageing Strategy.
- Implement Sláintecare with particular emphasis on providing primary care facilities and care in the community.

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